REASONING

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

L, M, N, O, P, Q and R are sitting around a circle facing the centre. O is sitting between L and R. Q is second to the right of R and P is second to the right of Q. N is not an immediate neighbour of R.

1. Which of the following is **not correct** ?
   (1) R is second to the right of L
   (2) M is second to the left of N
   (3) L sits exactly between O and P
   (4) P and N are immediate neighbours
   (5) P sits to the opposite of N
2. How many persons are seated between L and Q if we count anticlockwise from L to Q ?
   (1) One (2) Two
   (3) Three (4) Four
   (5) More than four
3. Who is to the immediate left of P ?
   (1) L (2) N
   (3) M (4) O
   (5) None of these

Directions (4 – 5) : Four of the following five are alike in a certain way based on their seating positions in the above arrangement and so form a group. Which is the one that **does not** belong to the group ?

4. (1) QPN (2) MOR
   (3) LRO (4) RQM
   (5) ROL
5. (1) LP (2) RM
   (3) MQ (4) NP
   (5) OR

Directions (6 – 10) : Study the following information to answer the given questions :

A, B, C, X, Y, Z are seated in a straight line facing North. C is third to the right of Z and B sits second to the right of C. X sits to the immediate right of A.

6. Which of the following represents the pairs of persons sitting exactly in the middle of the line ?
   (1) XB (2) ZB
   (3) BX (4) XC
   (5) XY
7. What is X's position with respect to Z ?
   (1) Immediate right of Z
   (2) Second to the left
   (3) Third to the right
   (4) Second to the right
   (5) None of these
8. Four of the following five are alike in a certain way based on their seating positions in the above arrangement and so form a group. Which is the one that **does not** belong to the group ?
   (1) ZA (2) XC
   (3) CY (4) YB
   (5) XA
9. How many persons are seated between A and C ?
   (1) One (2) Two
   (3) Three (4) Four
   (5) None of these
10. If A : X and Z : A, then Y : ?
    (1) Y (2) B
    (3) A (4) X
    (5) None of these

Directions (11-15) : Study the following information to answer the given questions :

In a certain code '8 2 9' means 'how art thou,' '9 5 8' means 'thou art good' and '1 5 8 7 3' means 'thy good and thou bad'.

11. What may be the possible code for 'thy' ?
    (1) 1 or 7 (2) 7
    (3) 3 (4) 5
    (5) 1 or 7 or 3
12. What is the code for 'thou' ?
    (1) 9 (2) 8
    (3) 2 (4) 5
    (5) None of these
13. What is the code for 'how' ?
    (1) 5 (2) 8
    (3) 2 (4) 9
    (5) None of these
14. Which of the following may possibly be the code for 'thou no good' ?
    (1) 5 0 8 (2) 7 8 0
    (3) 5 0 7 (4) 7 8 0
    (5) None of these
15. What is the code for 'how good thou art' ?
    (1) 7 5 8 9 (2) 8 2 9 5
    (3) 7 1 8 3 (4) 8 7 9 5
    (5) Cannot be determined

Directions (16 – 20) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

Mark answer (1) If the inference is **"definitely true"** i.e. it properly follows from the statement of facts given.

Mark answer (2) If the inference is **"probably true"** though not **"definitely true"** in the light of the facts given.

Mark answer (3) If the **data is inadequate** i.e. from the facts given, you cannot say whether the inference is likely to be true or false.

Mark answer (4) If the inference is **"probably false"** though not "definitely false" in the light of the facts given.

Mark answer (5) If the inference is **"definitely false"** i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

(**Note :** Each of the five questions has only one distinct answer i.e. no two questions can have the same answer. If you get the same answer for more than one question, consider both again and decide which one of the two would more definitely be that answer and in the same way review the others also.)

Cardiovascular disease is so prevalent that virtually all businesses are likely to have employees who suffer from, or may develop, this condition.

Research shows that between 50–80 per cent of all people who suffer a heart attack are able to return to work. However, this may not be possible if they have previously been involved in heavy physical work. In such cases, it may be possible to move the employee to lighter duties, with appropriate retraining where necessary. Similarly, high-pressure, stressful work, even where it does not involve physical activity, should also be avoided. Human Resource managers should be aware of the implications of job roles for employees with a cardiac condition.

16. Employees who suffer from cardiovascular disease are mostly unable to return to work.
17. Employees suffering from Cardiovascular diseases are unable to handle stressful situations.
18. Employees above the age of 50 are found to suffer from cardiovascular disease.
19. Physical and stressful work definitely leads to a heart attack.
20. Heart disease can affect employees in any type of business.

Directions (21 – 25) : Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and

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

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

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

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

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

21. Who is oldest among Peter, Kevin, Joseph and Jason ?
    I. Jason is older than Peter and Joseph.
    II. Kevin is younger than Joseph.
22. How is 'happy' written in a code language ?
    I. 'I happy today' is written as 'ke ne que' and 'today happy day' is written as 'ke joi ne'.
    II. 'I play' is written as 'que pa'.
23. H is the mother of J. How is J related to V ?
    I. V is the only daughter of H.
    II. V is the sister of J.
24. What is the colour of white snow in a colour code ?
    I. Green is called Black, Black is called Blue, and Blue is called Red.
    II. Red is called White and White is called Orange.
25. Six people P, Q, R, S, T and U are seated around a circular table and are equidistant from each other. Who is second to the right of T ?
    I. P is to the immediate left of Q and Q sits opposite R.
    II. S is to the immediate left of U.

Directions (26 – 28) : Study the following information to answer the given questions :

J, P, Q, R, S, T, U and V are four married couples sitting in a circle facing the centre. The profession of the males within the group are lecturer, lawyer, doctor and scientist. Among the males, only R (the lawyer) and V (the scientist) are sitting together. Each man is seated besides his wife. U, the wife of the lecturer is seated second to the right of V. T is seated between U and V. P is the wife of the doctor. Q is not the doctor. S is a male.

26. Which of the following is P's position with respect to S ?
    (1) Second to the right
    (2) Second to the left
    (3) Immediate right
    (4) Immediate left
    (5) Third to the left
27. Which of the following is **not true** regarding the couples ?
    (1) P is the wife of S
    (2) T is the wife of Q
    (3) R is the husband of J
    (4) J and S are seated adjacent to each other
    (5) All are true
28. Four of the following are alike in a certain way based on their seating position in the above arrangement and so form a group. Which is the one that **does not** belong to the group ?
    (1) RSJ (2) TRV
    (3) UTV (4) SQP
    (5) UPQ

Directions (29–32) : Study the following information carefully and answer the questions which follow :

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule. Following is an illustration of input and the rearrangement.

(Single digit numbers are preceded by a zero. All other numbers are two digit numbers.)

Input : when 19 will you 07 be 40 coming 62 home 100 89
Step I : be when19 will you 07 40 coming 62 home 100 89
Step II : be 07 when 19 will you 40 coming 62 home 100 89
Step III be 07 coming when 19 will you 40 62 home 100 89
Step IV : be 07 coming 19 when will you 40 62 home 100 89
Step V : be 07 coming 19 home when will you 40 62 100 89
Step VI : be 07 coming 19 home 40 when will you 62 100 89
Step VII : be 07 coming 19 home 40 when 62 will you 100 89
Step VIII : be 07 coming 19 home 40 when 62 will 89 you 100

Step VIII is the last step of the arrangement of the above input as the intended arrangement is obtained.

As per the rules followed in the above steps. Find out in each of the following questions the appropriate steps for the given input.

Input for the questions

Input : next 57 problem 82 14 trend 02 purchase growth 41

29. How many steps would be needed to complete the arrangement ?
    (1) V (2) VI
    (3) VIII (4) VII
    (5) Cannot be determined
30. Which of the following would be the final arrangement ?
    (1) growth 02 next 14 problem 41 purchase 57 82 trend.
    (2) growth next problem purchase trend 02 14 41 57 82.

(3) growth 02 next 14 problem 41 purchase 57 trend 82.
(4) growth 82 next 57 purchase 41 problem 14 next 02.
(5) None of these

31. Which of the following would be step I ?
(1) 41 purchase 02 trend 14 82 problem 57 next growth.
(2) growth 02 next 57 problem 82 14 trend purchase 41.
(3) 41 growth next 57 problem 82 14 trend 02 purchase.
(4) growth next 57 problem 82 14 trend 02 purchase 41.
(5) growth next 57 purchase 82 14 trend 02 problem 41.

32. Which word/number would be at the sixth position from the left end in Step III ?
(1) Purchase (2) 14
(3) problem (4) 41
(5) trend

Directions (33-34) : In these questions, relationship between different elements is shown in the statements. These statements are followed by two conclusions.

Mark answer	**If**
(1)	Only conclusion I follows.
(2)	Only conclusion II follows.
(3)	Either conclusion I or II follows.
(4)	Neither conclusion I nor II follows.
(5)	Both conclusions I and II follow.

33. Statement : $E < F \le G = H > S$
Conclusions :
I. $G > S$
II. $F \le H$

34. Statement : $P \le Q < W = L$
Conclusions :
I. $L > P$
II. $Q \le L$

Directions (35-39) : Study the following information to answer the given questions :

Six lectures are scheduled in a week starting from Monday and ending on Sunday of the same week. Computer Science is not on Tuesday or Saturday. Psychology is immediately after Organisational Behaviour. Statistics is not on Friday and there is one day gap between Statistics and Research Methods. One day prior to the schedule of Economics there is no lecture (as that day is the 'off' day and Monday is not the 'off' day.)

35. Which of the following is the last lecture scheduled ?
(1) Statistic
(2) Research Methods
(3) Psychology
(4) Cannot be determined
(5) None of these

36. If Wednesday is the 'off' day, the code would be 2 – 4, if Thursday was the 'off' day, the code would be 3 – 3. Taking into account the 'off' day which of the following code is correct ?
(1) 2 – 4 (2) 3 – 3
(3) 4 – 2
(4) Cannot be determined
(5) None of these

37. How many lectures were scheduled between Economics and Psychology ?
(1) One (2) Two
(3) Three
(4) Cannot be determined
(5) None of these

38. Which day is Computer Science scheduled ?
(1) Monday
(2) Wednesday
(3) Thursday
(4) Cannot be determined
(5) None of these

39. If someone wants to attend only two lectures out of Psychology, Research Methods and Computer Science but wants the two days to be successive (one after the other) then which lecture-combination may be selected ?
(1) Research Methods, Computer Science
(2) Psychology, Computer Science
(3) Psychology, Research Methods
(4) Any two of the three is possible
(5) With the condition of successive day it is not possible

Directions (40-42) : In each question below is/are given statement(s) followed by two assumptions/inferences numbered I and II. An assumption is something supposed or taken for granted. And an inference can be inferred from the given information. You have to consider the statement(s) and the following assumptions/inferences and decide which of the assumptions/inferences is implicit in the statement(s).

Give answer (1) if only **I** is implicit.

Give answer (2) if only **II** is implicit.

Give answer (3) if either **I** or **II** is implicit.

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

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

40. Statement : "Sometimes a person acting out of conviction, pursuing a dream represents the spirit of an entire generation".
I. One gets conviction out of one's action.
II. Expectations of different generations are not the same.

41. Statements : "Take a recruitment system, for example. The company would make an offer to somebody it had rejected three months ago! There was no recruitment database that kept record of that".
I. It is possible to devise a system which would indicate those applicants who were rejected earlier.
II. This company considers three months time too short a period to reconsider recruitment decision about a candidate.

42. Statements : "Everyone does not need to build a 100 crore or 1000 crore company. Small vs big vs superbig is a choice that an entrepreneur makes herself /himself depending upon the ambitions, values and what she/he likes doing".
I. The figures are for the turnover of the company.
II. There is hardly any distinction between a small or a big company.

Directions (43 – 46) : Read the given statements carefully and answer the questions which follow.

43. After the government announced a compensatory policy for farmers in return for the acquisition of their land, the farmers demanded a written proof of the policy.

Which of the following could possibly be a **CAUSE** for demanding the written proof ?

(1) The farmers were unable to contest the inadequate compensation for their land in earlier such policies.

(2) The compensation promised in the policy was grossly inadequate.

(3) The farmers were unwilling to surrender their lands to the government.

(4) The farmers demand a certain-percentage of share out of the revenue generated by the government off their lands.

(5) The only option to enforce the government officials to frame a compensatory policy for the farmers was to demand a proof.

44. The number of cases concerning a non-contagious chemical poisoning is on the rise among local villagers.

Which of the following could possibly be a **CAUSE** of the statement given above ?

(1) The government has ordered an immediate enquiry into the matter.

(2) Unless timely treatment is provided to the patients, the poisoning can prove to be fatal.

(3) Many factories surrounding the village do not dispose off their wastes appropriately.

(4) The only hospital in the area is not equipped to treat chemical poisoning related ailments.

(5) A study done a couple of years ago had reported that a large number of farmers had stopped using chemical fertilizers owing to their ill-effects on health.

45. In a governmental initiative which started a couple of years ago, school teachers of a particular State were engaged in teaching the illiterate every evening after the regular school hours.

Which of the following can be an **EFFECT** of the statement given above ?

(1) A report given to the State government a couple of years ago stated a high percentage of illiterate population as compared to some other States.

(2) Many teachers were motivated to join the scheme started by the government as the remuneration provided to them was attractive.

(3) Lack of accessibility to schools and extreme poverty were major causes of illiteracy in the State.

(4) Evening classes help individuals working as daily wagers attend classes after work.

(5) The literacy rate in the State has improved significantly this year.

46. Small grocery shop owners have gone on a day's strike in order to protest against the entry of a foreign retail store chain in the city.

Which of the following statements can be an **EFFECT** of the statement given above ?

(1) The small grocery shop owners perceive the big retail giants as sharks, trying to dominate the available market space.

(2) Foreign investment in retail has shown a tremendous growth in India since a couple of years.

(3) There have been several countries in which retail chain giants have totally wiped out small scale grocery shops.

(4) The government agreed to take all political steps required to safeguard the interests of small scale retailers.

(5) A recent survey indicated that a large number of people prefer to buy their daily grocery items from the nearby grocery stores rather than big retail chain stores.

Directions (47– 50) : Read the following statements carefully and answer the questions which follow.

47. Real estate builders have refused to bring down the property prices as proposed by the government this year.

Which of the following arguments would **strengthen** the stance taken by the builders ?

(1) Very few people ventured into buying properties this year owing to exorbitant prices set by the builders.

(2) With the ever increasing cost of basic materials such as cement and steel, the profit of the builders has gone down by 48 per cent this year.

(3) The builders have earned huge profit in a governmental scheme for building low cost housing societies.

(4) In a report published by a national daily, the margin of profit earned by a builder per square foot is as much as eighty percent of its cost price.

(5) The builders have to necessarily abide by the decree of the government which controls the prices of the real estate.

48. The ministry of sports has been advised by a committee to take the highest award in the field of sports back from two players who were allegedly-involved in match fixing.

Which of the following statements would **weaken** the argument put forward by the committee to the sports ministry ?

(1) A good conduct in the past and a lack of evidence against the players make the case against them very weak.

(2) The ministry of sports has never declined the recommendations made by the committee earlier.

(3) Taking the award back from the players would set a good example to other players for avoiding such actions in the future.

(4) There have been past cases where the award had to be taken back from the players owing to some misconduct later on.

(5) The committee is constituted of some of the most respected and esteemed members from the fields of sports and politics.

49. Many organizations have been resorting to recruitment based upon performance at graduate/post-graduate level exams rather than conducting exams for the same purpose.

Which of the following statements would **strengthen** the argument given in the above statement ?

(1) A recent study shows no link of past performance with the performance in recruitment exams.
(2) The graduate/post-graduate exams are considered to be severely deficient in training in job related environment.
(3) Organisations which had undertaken recruitment on the basis of graduate/post graduate exams report a significant drop in the quality of the recruited employees.
(4) Such policies would add to unemployment among students having below average performance in graduation or post-graduation.
(5) Such policies could save time, money and resources of the organisation which are wasted in the conduct of recruitment examinations.

50. According to a recent government directive, all bank branches in rural areas should be computerized.

Which of the following statements would **weaken** the government's argument ?

(1) Computerisation of bank branches in urban areas has helped in making their performance more efficient and fast.
(2) Lack of skilled and qualified manpower has been suitably substituted by computers in banks.
(3) Non-computerised bank branches in the rural areas have been proved to be as efficient as their computerized counterparts.
(4) The government has introduced a special test for computer knowledge in all recruitment exams for banks.
(5) Unemployment in the rural areas could be controlled by training more and more professionals in computers.

ENGLISH LANGUAGE

Directions (51–60) : In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words/phrases are suggested, one of which fits the blank appropriately. Find out the appropriate word/phrase in each case.

Information technology, and the hardware and software **(51)** with the IT industry, are an **(52)** part of nearly **(53)** major global industry. IT industry has become one of the most robust industries in the world. IT, more than any other industry or economic **(54)**, has an increased productivity, particularly in the developed world, and therefore is a key driver of global economic growth. Economies of scale and **(55)** demand from both consumers and enterprises **(56)** this rapidly growing sector. The Information Technology Association of America (ITAA) explains 'information technology' as **(57)** all possible aspects of information systems based on computers. Both software development and the hardware involved in the IT industry include everything from computer systems, to the design, implementation, study and development of IT and management systems. **(58)** to its easy accessibility and the wide range of IT products available, the demand for IT services has increased **(59)** over the years. The IT sector has emerged as a major global **(60)** of both growth and employment.

51. (1) use (2) amalgamation
(3) associated (4) vision
(5) regulated

52. (1) integral (2) fundamental
(3) increased (4) vital
(5) eager

53. (1) most (2) all
(3) every (4) few
(5) some

54. (1) world (2) opinion
(3) stature (4) profit
(5) facet

55. (1) multiply (2) insatiable
(3) decreasing (4) unquenchable
(5) unreasonable

56. (1) forage (2) thwart
(3) motivate (4) fuelling
(5) characterize

57. (1) making
(2) qualifying
(3) inclusive
(4) encompassing
(5) trusting

58. (1) Owing (2) Since
(3) Catering (4) In order
(5) Complementing

59. (1) regularly (2) substantially
(3) minimally (4) exponential
(5) savagely

60. (1) fortune (2) meltdown
(3) spring (4) source
(5) economy

Directions (61–65) : Which of the phrases (1), (2), (3) and (4) given below each sentence should replace the word/phrase printed in **bold** in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, mark (5) as the answer.

61. The actress, who was in the city for the press conference of her dance reality show, says she chose the show because of her **passionate for dance**.

(1) being passion in dance
(2) passionate for dancing
(3) being passionate in dancing
(4) passion for dance
(5) No correction required

62. **Despite of** several representations and reminders, the district administration had not taken any action to stem the systematic encroachment of water bodies.

(1) Because of
(2) Despite
(3) Although
(4) Inspite
(5) No correction required

63. While it is well-known that there are large-scale leakages from the public distribution system across the country, there are many states which have **manage successful reform** the public distribution system and deliver food grain to the poor.

(1) managed to successfully reform
(2) managed successful reforms
(3) managing successfully to reform
(4) managed for successfully reforming
(5) No correction required

64. The four-day workshop is being conducted **for gear up** administration to the changes that will follow with the implementation of the Right to Compulsory and Free Education Act 2009.

(1) so geared up
(2) to gear up
(3) for geared up
(4) to gearing up
(5) No correction required

65. The court refused to **provide relieve** to the petitioner and stated that plying of all diesel vehicles was banned with immediate effect.

(1) provision of relief
(2) providing of relieve
(3) provide any relief
(4) provide relieving
(5) No correction required

Directions (66–70) : Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) Building of these structures requires a lot of fuel to be burnt which emits a large amount of carbon dioxide in the atmosphere.
(B) The major source of carbon dioxide is power plants.
(C) Another twenty percent of carbon dioxide emitted in the atmosphere comes from burning of gasoline in the engines of vehicles.
(D) Buildings, both commercial and residential represent a larger source of global warming pollution than the said cars and trucks.
(E) The major cause of global warming is the emission of green house gases like carbon dioxide, methane, nitrous oxide etc. into the atmosphere.
(F) These power plants emit large amounts of carbon dioxide produced from burning of fossil fuels for the purpose of electricity generation.

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

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

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

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

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

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

69. Which of the following should be the **SIXTH** sentence after rearrangement ?

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

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

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

Directions (71–75) : Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank which best fits the meaning of the sentence as a whole.

71. The protests were ____ at ____ awareness among the elite and the educated.

(1) held, generating
(2) aimed, creating
(3) targeted, awakening
(4) focused, building
(5) concentrated, producing

72. While it is ____ possible to inflation-index cash entitlements and food stamps, the ____ nature of food prices would make it a more difficult process than envisaged.

(1) theoretically, volatile
(2) absolutely, stable
(3) hypothetically, slow
(4) not, unpredictable
(5) notionally, established

73. The actress is ____ that she has not only acted opposite her childhood hero, but has also ____ out a song and recited a poem onstage with the living legend.

(1) overjoyed, belted
(2) morose, sung
(3) ecstatic, written
(4) tense, prepared
(5) elated, made

74. ____ to popular belief that red meat makes humans ____ scientists have found that it actually has a calming effect.

(1) Dissimilar, happy
(2) Opposite, intelligent
(3) Contrary, aggressive
(4) Comparable, hostile
(5) Sticking, violent

75. ____ an earlier judgement, the high court has directed the state government to identify natural water resources in the state and ____ all illegal encroachments on them.

(1) Remembering, establish
(2) Citing, remove
(3) Cancelling, build
(4) Quoting, destroying
(5) Furthering, maintain

Directions (76–80) : 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.]

76. Dress in black (1)/ several students from the University took part (2)/ in a protest march in the city on Thursday as part (3)/ of a campaign against female infanticide. (4)/ No error (5).

77. On the second day of the workshop, (1)/ participants does a situational analysis of the state (2)/ and spoke about their plan of action (3)/ for implementing the Act. (4)/ No error (5).

78. The poor experience in (1)/ neighbouring countries which have implemented (2)/ food stamp programmes should serve as (3)/ a deterrent on our country. (4)/ No error (5).

79. The government has warned (1)/ that air pollution from vehicles and power stations (2)/ is reducing life expectancy in the country (3)/ in an average of six months. (4)/ No error (5).

80. Closing the doors to a foreign citizen (1)/ seeking employment in India, the High Court on Thursday ruled (2)/ that it is not a foreign national's fundamental right, (3)/ to get an employment visa in the country. (4)/ No error (5).

Directions (81–90) : Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in **bold** to help you locate them while answering some of the questions.

The modern world requires us to repose trust in many anonymous institutions. We strap ourselves in a flying tin can with two hundred other people not because we know the pilot but because we believe that airline travel is safe. Our trust in these institutions depends on two factors : skills and ethics. We expect that the people who run these institutions know what they are doing, that they build and operate machines that work as they are supposed to and that they are looking out for our welfare even though we are strangers.

When one of these factors is weak or absent, trust breaks down and we either pay a high price in safety– as in the Bhopal tragedy –or a large 'welfare premium' such as the elaborate security measures at airports. Trust-deficient environments work in the favour of the rich and powerful, who can command **premium** treatment and afford welfare premiums. Poor people can command neither; which is why air travel is safer than train travel, which in turn is safer than walking by the road side.

Every modern society depends on the trust in the skills and ethics of a variety of institutions such as schools and colleges, hospital and markets. If we stopped believing in the **expertise** of our teachers, doctors and engineers, we will stop being a modern society.

As the Institution among institutions, it is the duty of the state to ensure that all other institutions meet their ethical **obligations**. The Indian state has failed in its regulatory role. Consequently, we cannot trust our schools to turn out good graduates, we cannot ensure that our colleges turn out well trained engineers and we cannot guarantee that our engineers will turn out to be good products.

Last year, I was invited to speak at an undergraduate research conference. Most of the participants in this conference were students at the best engineering colleges in the State. One student who was driving me back and forth **recounted** a story about the previous year's final exam. One of his papers had a question from a leading textbook to which the textbook's answer was wrong. The student was in a dilemma : should he write the (wrong) answer as given in the textbook or should he write the right answer using his own analytical skills. He decided to do the latter and received a zero on that question. Clearly, as the student had suspected, the examiners were looking at the textbook answer while correcting the examination papers instead of verifying its correctness.

The behaviour of these examiners is a breakdown of institutional morals, with consequences for the skills acquired by students. I say *institutional* morals, for the failure of these examiners is not a personal failure. At the same conference I met a whole range of college teachers, all of whom were drafted as examiners at some time or the other. Without exception, they were dedicated individuals who cared about the education and welfare of their students. However, when put in the institutional role of evaluating an anonymous individual, they fail in fulfilling their responsibilities. When some of our best colleges are run in this fashion, is it any wonder that we turn out **unskilled** engineers and scientists ? If, as we are led to expect, there is a vast increase in education at all levels and the regulatory regime is as weak as it is currently, isn't it likely that the trust deficit is only going to increase ?

We are all aware of the consequences of ignoring corruption at all levels of society. While institutional failures in governance are obvious, I think the real problem lies deeper, in the failure of every day institutions that are quite apart from institutions that impinge on our lives only on rare occasions. It is true that our lives are made more **miserable** by government officials demanding bribes for all sorts of things, but what about the everyday lying and cheating and breaking of rules with people who are strangers ?

Let me give you an example that many of us have experienced. I prefer buying my fruits and vegetables from roadside vendors rather than chain stores. To the vendor, I am probably an ideal customer, since I do not bargain and I do not take hours choosing the best pieces, instead, letting the vendor do the selecting. The market near my house is quite busy; as a result, most vendors are selling their wares to strangers. It takes a while before a particular vendor realises that I am a **repeat** customer. In such a situation trust is crucial. I have a simple rule : if a vendor **palms off** a bad piece whose defects are obvious, I never go back to that person again. It is amazing how often that happens.

In my opinion, the failure of institutional ethics is as much about these little abuses of trust as anything else. Everyday thievery is like roadside trash; if you let it accumulate the whole neighbourhood stinks.

81. What is the meaning of the phrase '**palms off**' as used in the passage ?
(1) steals from
(2) hides away from
(3) buys quickly
(4) acquires a good price for
(5) passes on by deception

82. Why, according to the author, do people repose trust in institutions they do not know ?
(1) The marketing strategies adopted by these institutions make them trustworthy in the eyes of the public.
(2) Many other people before them have done the same thing thus they feel safe.
(3) People learn from the experiences of their richer counterparts who have availed of the services of these institutions.
(4) They believe that these institutions have the requisite knowledge and will act only in favour of the general public.
(5) These institutions charge a very high price for the services they provide which leads people to trust them.

83. Which of the following is **NOT TRUE** in the context of the passage ?
(A) Despite being aware of the fact that clients will not return, fruit and vegetable vendors sell bad goods.
(B) Examiners are devoted to their jobs.
(C) Examiners deliberately mark correct answers as incorrect ones.
(1) Only (A) and (C)
(2) Only (B) (3) Only (A)
(4) Only (B) and (C)
(5) Only (C)

84. What, according to the author, happens when there is a breakdown of trust ?

(A) Less affluent people have to compromise on quality.

(B) Our wellbeing is compromised.

(C) We pay a higher price for services.

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

85. Which of the following reasons, make/s the author an ideal customer to a fruit and vegetable vendor ?

(A) He/she remains a regular customer of the same vendor.

(B) He/she does not haggle for prices.

(C) He/she finishes the selection of goods in a short time.

(1) Only (B)
(2) Only (B) and (C)
(3) Only (C)
(4) Only (A) and (B)
(5) All (A), (B) and (C) are true

86. Why according to the author, do institutional failures in governance not matter on a larger scale ?

(1) The general public does not care about the failures of these institutions as they do not feature in their lives at all.

(2) Such institutional failures are almost non-existent and do not occur often to matter to the public.

(3) These intrude in our lives only under exceptional circumstances whereas the everyday lies contribute to much more.

(4) These are a part of every country's problems and are taken with a pinch of salt by the public.

(5) These institutional failures do not hamper the functioning of the country in any manner and are hence less important.

Directions (87-88) : 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.

87. **OBLIGATION**
(1) responsibility
(2) dependability
(3) compulsion
(4) debt
(5) force

88. **EXPERTISE**
(1) proficiency (2) authenticity
(3) inability (4) power
(5) reality

Directions (89-90) : 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.

89. **UNSKILLED**
(1) civilized (2) enlightened
(3) amateur (4) trained
(5) cultured

90. **MISERABLE**
(1) despondent (2) energetic
(3) dynamic (4) vigorous
(5) joyous

QUANTITATIVE APTITUDE

Directions (91-95) : Study the following table carefully to answer the questions that follow :

Number of people (in hundreds) participating in the Annual Fair from six different towns over the years

Year	Town					
	P	Q	R	S	T	U
2005	4.2	5.5	4.5	5.8	6.0	5.7
2006	5.1	5.3	6.2	5.7	6.1	6.2
2007	6.3	5.1	6.5	5.3	5.9	6.6
2008	4.4	5.0	5.9	5.1	5.3	5.1
2009	5.8	5.4	5.4	4.9	5.5	4.4
2010	6.2	6.8	4.9	4.8	5.7	4.3

91. Number of people participating in the Fair from town P in the year 2010 forms **approximately** what per cent of the total number of people participating in the Fair from that town over all the years together ?
(1) 19 (2) 24
(3) 27 (4) 12
(5) 15

92. What is the respective ratio of total number of people participating in the Fair from town S in the years 2006 and 2007 together to the number of people participating in the Fair from town R in the same years ?
(1) 8 : 9 (2) 110 : 127
(3) 136 : 143 (4) 11 : 12
(5) None of these

93. What is the per cent increase in the number of people participating in the Fair from town T in the year 2009 from the previous year ? (rounded off to two digits after decimal)
(1) 4.15 (2) 3.77
(3) 1.68 (4) 2.83
(5) None of these

94. What is the average number of people participating in the Fair from town U over all the years together ? (rounded off the nearest integer)
(1) 515 (2) 523
(3) 567 (4) 541
(5) 538

95. How many people participated in the Fair from all the towns together in the year 2005 ?
(1) 3290 (2) 3100
(3) 3240 (4) 3170
(5) None of these

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

Percentage break-up of number of children in five different villages and breakup of children attending school from those villages

Total Number of Children = 2040

Total Children attending School = 1450

96. What is the respective ratio of total number of children from village O to the number of children attending school from the same village ?
(1) 204 : 145 (2) 179 : 131
(3) 167 : 111 (4) 266 : 137
(5) None of these

97. What is the number of children attending school from village N ?
(1) 145 (2) 159
(3) 170 (4) 164
(5) None of these

98. What is the total number of children not attending school from villages M and N together ?
(1) 69 (2) 56
(2) 76 (4) 63
(5) None of these

99. What is the total number of children from villages P and M together ?
(1) 1422 (2) 1142
(3) 1122 (4) 1211
(5) None of these

100. The number of children attending school from village L is **approximately** what per cent of the total number of children from that village ?
(1) 78 (2) 72
(3) 57 (4) 84
(5) 66

Directions (101-105) : What **approximate** value should come in place of the question mark (?) in the following questions ? (**Note** : You are not expected to calculate the exact value.)

101. 12959.998 ÷ 18.010 = ?
(1) 840 (2) 990
(3) 570 (4) 680
(5) 720

102. 40.005% of 439.998 + ?% of 655.011 = 228.5
(1) 8 (2) 17
(3) 12 (4) 20
(5) 5

103. 6894.986 + 5025.005 + 600.020 = ?
(1) 12170 (2) 13540
(3) 12950 (4) 11560
(5) 12520

104. 31.999 × 12.001 × 17.5001 = ?
(1) 6600 (2) 6720
(3) 6480 (4) 6070
(5) 6270

105. $(10.998)^3$ = ?
(1) 1440 (2) 1730
(3) 1330 (4) 1640
(5) 1000

106. Mrudul invested an amount of ₹ 29,500 in order to start a business. Shalaka joined her 4 months later by investing an amount of ₹ 33,500. If the business earned a profit of ₹ 1,20,575 at the end of two years, what was Mrudul's share of the profit ?
(1) ₹ 60,725 (2) ₹ 61,950
(3) ₹ 59,250 (4) ₹ 58,625
(5) None of these

107. What is the least number that can be added to the number 1020 to make it a perfect square ?
(1) 65 (2) 12
(3) 59 (4) 4
(5) None of these

108. Philip, Tom and Brad start jogging around a circular field and complete a single round in 18, 22 and 30 seconds respectively. In how much time will they meet again at the starting point ?
(1) 8 mins. 15 secs.
(2) 21 mins.
(3) 16 mins. 30 secs.
(4) 12 mins.
(5) None of these

109. A water tank has three taps A, B and C. Tap A, when opened, can fill the water tank alone in 4 hours. Tap B, when opened, can fill the water tank alone in 6 hours and tap C, when opened, can empty the water tank alone in 3 hours. If taps A, B and C are opened simultaneously how long will it take to fill the tank completely ?
(1) 10 hours (2) 8 hours
(3) 18 hours (4) 12 hours
(5) None of these

110. What total amount would Mithilesh get at the end of three years if he invests an amount of ₹ 11,200 in a scheme which offers simple interest at the rate of 8.5 p. c. p. a. for three years?
(1) ₹ 14,056 (2) ₹ 14,348
(3) ₹ 13,852 (4) ₹ 15,064
(5) None of these

Directions (111-115) : What should come in place of the question mark (?) in the following questions ?

111. 1111.1 + 111.11 + 11.111 = ?
(1) 1232.231
(2) 1233.123
(3) 1332.331
(4) 1323.132
(5) None of these

112. 12.4 × ? × 16.5 = 2905.32
(1) 13.4 (2) 15.2
(3) 16.2 (4) 14.2
(5) None of these

113. $(?)^3 = 4913$
(1) 27 (2) 19
(3) 17 (4) 29
(5) None of these

114. 8080 ÷ 80 ÷ 8 = ?
(1) 800 (2) 12.625
(3) 10.545 (4) 808
(5) None of these

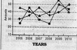
115. 25% of 84 × 24% of 85 = ?
(1) 424.2 (2) 488.4
(3) 482.8 (4) 428.4
(5) None of these

116. Prasad sold his work tools for ₹1,850 and earned a profit of 25 per cent. At what price did Prasad buy the work tools ?
(1) ₹ 1,360 (2) ₹ 1,300
(3) ₹ 1,240 (4) ₹ 1,480
(5) None of these

117. What would be the cost of building a fence around a square plot with area 462.25 sq. ft. at the rate of ₹ 34 per foot ?
(1) ₹ 2,924
(2) ₹ 2,682
(3) ₹ 2,846
(4) Cannot be determined
(5) None of these

Directions (118–122) : Study the following graph carefully to answer the questions.

Amounts invested (in ₹ thousands) by three people in schemes over the years



118. What is the average amount invested in the year 2009 by all the three people together ?
(1) ₹ 28,350 (2) ₹ $48{,}333\frac{1}{3}$
(3) ₹ $32{,}333\frac{1}{3}$ (4) ₹ 45,000
(5) None of these

119. What is the per cent decrease in the amount invested by C in the year 2007 from the previous year ?
(1) 11.3 (2) 13.5
(3) 12.5 (4) 14.3
(5) None of these

120. What is the respective ratio of total amount invested by B in the years 2008 and 2010 together to the total amount invested by C in those two years together ?
(1) 7 : 8 (2) 14 : 15
(3) 6 : 7 (4) 12 : 13
(5) None of these

121. The amount invested by A in the year 2006 is **approximately** what per cent of the total amount invested by him over all the years together ?
(1) 15 (2)19
(3) 21 (4) 8
(5) 11

122. What was the total amount invested by all the three people together in the year 2005 ?
(1) ₹ 10,000
(2) ₹ 10,00,000
(3) ₹ 1,000
(4) ₹ 100
(5) None of these

Directions (123–127) : Study the information given below and answer the questions that follow.

A building consists of men and women who spend their leisure time in watching movies, learning dance and learning singing. 8 men, who form ten percent of the total number of men in the building, learn to dance. The total number of women in the building is 62.5 per cent of the total number of men in the building. Twenty four per cent of the total number of women learn to sing. One-fifth of the total number of women watch movies. The ratio of the number of men watching movies to the number of women doing the same is 13 : 2 respectively.

123. What is the respective ratio of the number of men learning dance to the number of women doing the same ?
(1) 8 : 11 (2) 5 : 9
(3) 2 : 7 (4) 3 : 5
(5) None of these

124. The total number of women in the building is **approximately** what percent ot the total number of members (men and women together) in the building ?
(1) 45 (2) 33
(3) 42 (4) 27
(5) 38

125. What is the number of women learning dance ?
(1) 28 (2) 22
(3) 30 (4) 24
(5) None of these

126. The number of men who like watching movies is what percent of the total number of men in the building ?
(1) 79.75 (2) 83.45
(3) 81.25 (4) 72.15
(5) None of these

127. What is the total number of members (men and women together) learning singing ?
(1) 21 (2) 13
(3) 18 (4) 15
(5) None of these

Directions (128-132) : What should come in place of the question mark (?) in the following number series ?

128. 3 732 1244 1587 1803 1928 ?
(1) 2144 (2) 1992
(3) 1955 (4) 2053
(5) None of these

129. 16 24 ? 210 945 5197.5 33783.75
(1) 40 (2) 36
(3) 58 (4) 60
(5) None of these

130. 45030 9000 1795 355 68 ? 1.32
(1) 11.6 (2) 12.2
(3) 10.4 (4) 9.8
(5) None of these

131. 5 12 36 123 ? 2555 15342
(1) 508 (2) 381
(3) 504 (4) 635
(5) None of these

132. 8 11 17 ? 65 165.5 498.5
(1) 27.5 (2) 32
(3) 28 (4) 30.5
(5) None of these

Directions (133–137) : Each of the questions given below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements sufficient to answer the question. Read both the statements and

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

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

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

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

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

133. What is the salary of C, in a group of A, B, C, D and E whose average salary is ₹ 48,250 ?
I. C's salary is 1.5 times B's salary.
II. Average salary of A and B is ₹ 23,500.

134. What is the per cent profit earned by selling a car for ₹ 6,40,000 ?
I. The amount of profit earned on selling the car was ₹ 3,20,000.
II. The selling price of the car was twice the cost price.

135. What is the rate of interest p.c.p.a. ?
I. An amount of ₹ 14,350 gives a simple interest of ₹ 11,480 in four years.
II. The amount doubles itself in 5 years with simple interest.

136. What is the two digit number ?
I. The difference between the two digits of the number is 9.
II. The product of the two digits of the number is 0.

137. What is the perimeter of the rectangle ?

I. The area of the rectangle is 252 sq. mts.

II. The ratio of length to breadth of the rectangle is 9 : 7 respectively.

Directions (138–140) : Study the given information carefully to answer the questions that follow.

A committee of 6 teachers is to be formed out of 4 science teachers, 5 arts teachers and 3 commerce teachers. In how many different ways can the committee be formed if

138. two teachers from each stream are to be included ?

(1) 210 (2) 180
(3) 145 (4) 96
(5) None of these

139. no teacher from the commerce stream is to be included ?

(1) 81 (2) 62
(3) 46 (4) 84
(5) None of these

140. any teacher can be included in the committee ?

(1) 626 (2) 718
(3) 924 (4) 844
(5) None of these

GENERAL AWARENESS
(With Special Reference to Banking Industry)

141. U.K. Sinha, who was in the recent news, is the Chairman of

(1) Planning Commission of India
(2) Securities and Exchange Board of India
(3) Competition Commission of India
(4) Insurance Regulatory and Development Authority
(5) Forwards Market Commission

142. Which of the following does not correctly describe NABARD?

(1) It is an apex development bank
(2) Its headquarters is based in New Delhi
(3) It was established in 1982 by a special act by the parliament
(4) It is active in developing financial inclusion policy
(5) It is responsible for credit flow for elevation of agriculture & rural non farm sector

143. Who among the following completed one year as Governor of the Reserve Bank of India in September 2014 ?

(1) K C Chakrabarty
(2) Urjit Patel
(3) Raghuram Rajan
(4) Anand Sinha
(5) H.R. Khan

144. To which country does Muhammad Yunus, who developed the concepts of microcredit and microfinance, belong?

(1) Egypt (2) Pakistan
(3) Indonesia (4) Pakistan
(5) Bangladesh

145. Which of the following does not correctly explain the market practice of Insider Trading?

(1) It is the trading of a public company's stock
(2) It is the trading of bonds or stock options by individuals with access to non-public information about the company
(3) Matters related to insider trading in India are dealt by Forward Market Commission
(4) Insider trading in India is governed by the Prohibition of Insider Trading regula-tions 1992
(5) None of these

146. Which of the following has the authority to appoint Banking Ombudsman in India?

(1) SEBI (2) RBI
(3) NABARD (4) CII
(5) Ministry of Finance, Government of India

147. Which of the following programmes have been launched by the Uttar Pradesh Government for better future of villagers and farmers ?

(A) Dr. Ram Manohar Lohiya Samagra Gram Vikas Yojana
(B) Janeshwar Mishra Gram Yojana
(C) Lohiya Gramin Awas Yojna
(D) Free Irrigation Scheme
(E) Agriculture Loan Waiver Scheme

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

148. Which of the following, in the banking sector, measures the ability of a company to meet its short term debt obligations?

(1) Current ratio
(2) Acid test ratio
(3) Cash ratio
(4) Working capital ratio
(5) All of the above

149. The Reserve Bank of India recently barred from disbursing loans against gold coins weighing more than

(1) 10 gram (2) 25 gram
(3) 50 gram (4) 100 gram
(5) 122 gram

150. Which of the following is correct regarding the Securities Transaction Tax?

(1) It is not applicable on off-market transactions
(2) It is not applicable on commodity transactions
(3) It is not applicable on currency transactions
(4) It was originally introduced in 2004
(5) All of the above

151. Which of the following statements is/are correct regarding FDI or FII stake in any company?

(1) Less than 10 per cent stake in a company is treated as FDI under international classification
(2) More than 10 per cent stake in a company is treated as FII under international classification
(3) FDI entities have greater powers in terms of share transactions and voting rights in comparison to FII
(4) FIIs are allowed to conduct private transactions, while FDIs are not
(5) All of the above

152. Every commercial bank in India have to maintain liquid assets such as precious metals (gold) or other approved securities as reserves other than the cash. This is known as Statutory Liquidity Ratio. What is its present rate?

(1) 40 per cent (2) 32 per cent
(3) 25 per cent (4) 22 per cent
(5) 18 per cent

153. Which of the following schemes is/are implemented by the Khadi and Village Industries Commission ?

(1) Prime Minister's Employment Generation Programme (PMEGP).
(2) Scheme of Fund for Regeneration of Traditional Industries (SFURTI)
(3) Product Development, Design Intervention and Packaging (PRODIP)
(4) Rural Industries Service Centre (RISC)
(5) All of the above

154. What is the standard weight in which gold is quoted in the international market?
(1) Ounce (2) Gram
(3) Troy ounce (4) Grain
(5) Pennyweight

155. Mr. Anil Khatri filed a complaint with the Banking Ombudsman. However, he is not satisfied with the decision of the Ombudsman. Whom can he approach now for the redressal of his grievance?
(1) Chief Justice of respective High Court
(2) Banking Ombudsman Tribunal
(3) Governor of Reserve Bank of India
(4) Supreme Court of India
(5) Deputy Governor of Reserve Bank of India

156. Which of the following announcements were made by the Prime Minister Narendra Modi in his first Independence Day speech from the ramparts of Red Fort on August 15, 2014 ?
(A) Pradhamantri Jan Dhan Yojana, which will give each family a bank account with a debit card and an insurance cover of Rs. one lakh
(B) The Sansad Aadarsh Gram Yojana, which strives to usher improvement in health, sanitation, greenery and cordiality
(C) He invited global manufacturers to 'come, make in India' and sell it to the world
(D) 'Made in India' must stand for quality products
(1) Only (A) and (B)
(2) Only (B) and (C)
(3) Only (A), (C) and (D)
(4) Only (A), (B) and (D)
(5) All (A), (B), (C) and (D)

157. In which state of India is the Koyna Hydroelectric Power project located?
(1) Odisha (2) Maharashtra
(3) Andhra Pradesh
(4) Karnataka (5) Gujarat

158. Which of the following categories does not come under Priority Sector Lending in India?
(1) Education (2) Housing
(3) Export credit
(4) Health
(5) Micro and Small Enterp-rises

159. On which of the following companies the Securities and Exchange Board of India (SEBI) imposed a penalty of Rs. 13 crore on August 8, 2014 for non-disclosure of a key earnings ratio ?
(1) Reliance Industries Ltd
(2) Sun Pharmaceuticals
(3) Mahindra and Mahindra
(4) Biocon
(5) Reliance Communications

160. To whom is the Pre-Shipment Finance given in India?
(1) Aviation companies
(2) Exporters
(3) Stock Market Brokers
(4) Importers
(5) Individuals with CIBIL rank above 850

161. With which of the following countries is the Nifty Index associated?
(1) Japan (2) USA
(3) India
(4) The Netherlands
(5) Britain

162. The abbreviation RIDF stands for
(1) Rural Infrastructure Development Fund
(2) Rural Investment for Development of Farming
(3) Rate In Diligent Firm
(4) Rural India's Direct Fund
(5) None of these

163. In which month of the year is Income Tax Return filed in India where the assessee is a Company?
(1) March (2) May
(3) July (4) October
(5) December

164. With which sport is Akshay B. Gaikwad associated?
(1) Chess (2) Shooting
(3) Billiards (4) Weightlifting
(5) Archery

165. On which day is the World Consumer Rights Day celebrated across the world?
(1) 14 January (2) 15 March
(3) 8 April (4) 1 July
(5) 5 August

166. The document which specifies the internal operations of a company is known as
(1) Audit Report
(2) Assessment Report
(3) Article of Association
(4) Operational Synopsis
(5) Blueprint

167. With reference to the Swadhar Scheme, who among the following is/are not its beneficiaries?
(1) Women victims of terrorist/extremist violence
(2) Widows deserted by their families
(3) Women subject to domestic violence
(4) Women survivors of natural disaster
(5) Women with HIV/AIDS deserted by their family

168. Which of the following companies has maximum shareholding in the India Mortgage Guarantee Corporation (IMGC)?
(1) National Housing Bank
(2) Genworth
(3) Asian Development Bank
(4) International Finance Corporation
(5) World Bank

169. The Reserve Bank recently released the final guidelines for issuing of new banking licences. As per these guidelines, foreign shareholding in the new bank for the first five years will be up to
(1) 16 per cent (2) 33 per cent
(3) 49 per cent (4) 51 per cent
(5) 64 per cent

170. Which term is used to describe a situation where an inflation rate is high, the economic growth rate slows down; and unemployment remains steadily high?
(1) Recession
(2) Depreciation
(3) Stagflation
(4) Depression
(5) Running inflation

171. Which of the following is not correct regarding the Reverse Repo Rate?
(1) It is the rate at which commercial banks borrow money from Reserve Bank of India
(2) It is a monetary policy instrument
(3) An increase in the reverse repo rate will decrease the money supply
(4) Both 2 and 3
(5) None of these

172. Which measure is used by the Reserve Bank of India to buy or sell government bonds or other securities in open market?
(1) Rationing of Credit
(2) Direct Action
(3) Consumer Credit Regulation
(4) Statutory Liquidity Ratio
(5) Open Market Operations

173. Who is appointed as the Chairman of the Federal Reserve Bank of the United States of America?
(1) Treasury Secretary of the United States
(2) A member of the Board of Governors of the federal Reserve Bank
(3) A former Governor on the board of the International Monetary Fund
(4) Anyone having expertise in the field of finance and social service
(5) None of these

174. According to the latest wealth index by New World Wealth in August 2014, how many multi-millionaires are there in India?
(1) 15,400 (2) 18,300
(3) 16,700 (4) 14,800
(5) 13,600

175. As per the data released on August 14, 2014, the trade deficit during the period April-July 2014 stood at
(1) $ 45.31 billion
(2) $ 47.32 billion
(3) $ 48.17 billion
(4) $ 44.76 billion
(5) None of these

176. The Securities and Exchange Board of India on August 10, 2014 approved the launch of Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs). Which of the following is/are broad objectives of these two schemes?
(A) Reducing pressure on the banking system
(B) Making fresh equity available in form of long term finance
(C) Through InvITs, the government is looking to meet infrastructure investment requirements of Rs. 65 lakh crore
(1) Only (A)
(2) Only (B)
(3) Only (C)
(4) Only (A) and (C)
(5) All (A), (B) and (C)

177. Prime Minister Narendra Damodardas Modi has listed out his ten policy priorities, which include
(A) Education, health, water, energy and roads
(B) Economy-related concerns
(C) Infrastructure and investment reforms
(D) Building confidence in bureaucracy
(1) All (A), (B), (C) and (D)
(2) Only (A), (B) and (D)
(3) Only (B) and (D)
(4) Only (A) and (D)
(5) Only (B), (C) and (D)

178. Legendary British actor and director Richard Attenborough, whose film 'Gandhi' stormed the world in 1980s, died on August 24, 2014. Select the correct statement(s) about iconic cine personality Attenborough :
(1) He published autobiography 'Entirely Up to You, Darling' in 2008
(2) He was Knighted in 1976
(3) Attenborough ended a long hiatus on screen in 1993 with his supporting role in 'Jurassic Park'
(4) His film Gandhi secured eight Oscars
(5) All of the above

179. Who among the following was appointed the Governor of Goa on August 26, 2014?
(1) Mrudula Sinha
(2) Savita Mayaram
(3) Om Prakash Kohli
(4) Jayanti Sugatha
(5) None of these

180. During Prime Minister Narendra Modi's visit to Japan from August 30 to September 3, 2014, Japan promised to give around Rs. 2,10,000 crore to India for the next five years. Select the correct statement(s) about this fund:
(1) This hug sum of money comes under the aegis of India-Japan Investment Promotion Partnership
(2) The money will be spent on building smart cities in India
(3) A part of this huge sum of money will be spent on rejuvenation of the Ganga and other rivers
(4) The money will be utilised for skill development and rural development
(5) All of the above

COMPUTER KNOWLEDGE

181. You can keep your personal files/folders in ____.
(1) My folder
(2) My Documents
(3) My Files
(4) My Text
(5) None of these

182. The primary purpose of software is to turn data into —
(1) Web sites (2) information
(3) programs (4) objects
(5) None of these

183. A directory within a directory is called —
(1) Mini Directory
(2) Junior Directory
(3) Part Directory
(4) Sub Directory
(5) None of these

184. A compiler translates a program written in a high-level language into —
(1) Machine language
(2) An algorithm
(3) A debugged program
(4) Java
(5) None of these

185. When you turn on the computer, the boot routine will perform this test —
(1) RAM test
(2) disk drive test
(3) memory test
(4) power-on self-test
(5) None of these

186. A ____ is a unique name that you give to a file of information
(1) device letter
(2) folder
(3) filename
(4) file name extension
(5) None of these

187. Hardware includes ____
(1) all devices used to input data into a computer
(2) sets of instructions that a computer runs or executes
(3) the computer and all the devices connected to it that are used to input and output data
(4) all devices involved in processing information including the central processing unit, memory, and storage
(5) None of these

188. A _____ contains specific rules and words that express the logical steps of an algorithm
(1) programming language
(2) syntax
(3) programming structure
(4) logic chart
(5) None of these

189. All the deleted files go to —
(1) Recycle Bin
(2) Task Bar
(3) Tool Bar
(4) My Computer
(5) None of these

190. The stimulataneous processing of two or more programs by multiple processors is—
(1) multiprogramming
(2) multitasking
(3) time-sharing
(4) multiprocessing
(5) None of these

191. The secret code that restricts entry to some programs —
(1) password
(2) passport
(3) entry-code
(4) access-code
(5) None of these

192. Computers use the ____ number system to store data and perform calculations —
(1) binary
(2) octal
(3) decimal
(4) hexadecimal
(5) None of these

193. The main function of the ALU is to —
(1) perform arithmetic and logical operations
(2) store data and information for future use
(3) control computer output, such as printing
(4) monitor all computer activities
(5) None of these

194. _____ is the process of carrying out commands.
(1) Fetching
(2) Storing
(3) Executing
(4) Decoding
(5) None of these

195. Softcopy is the intangible outpu so then what is hardcopy ?
(1) The physical parts of the computer
(2) The printed parts of the computer
(3) The printed output
(4) The physical output device
(5) None of these

196. A(n) ______ is a program tha makes the Computer easier t use
(1) utility
(2) application
(3) operating system
(4) network
(5) None of these

197. A complete electronic circuit wit transistors and other electroni components on a small silico chip is called a(n) —
(1) workstation
(2) CPU
(3) magnetic disk
(4) integrated circuit
(5) None of these

198. computer systems are comprise of —
(1) hardware, programs, processors, procedures, and peopl
(2) hardware, programs, information, people, and procedures
(3) hardware, programs, information, people, and networks
(4) hardware, software, procedures, data and people
(5) None of these

199. An error in a computer programme—
(1) Crash
(2) Power Failure
(3) Bug
(4) Virus
(5) None of these

200. What is output?
(1) What the processor takes from the user
(2) What the user gives to the processor
(3) What the processor gets from the user
(4) What the processor gives to the user
(5) None of these