Test-I: General Awareness

According to the 2011 census, the Indian State that has the dubious distinction of having the worst malefemale ratio is 2) Jammu & Kashmir 1) Punjab 3) Uttar Pradesh 4) Bihar 5) Haryana The 'IFSC Code' is an alphanumeric code comprising 11 characters that facilitates electronic fund transfer in the country. The alphabet 'I' in the abbreviation 'IFSC' stands for 2) Indian 1) Inter-bank 3) International 4) Intercontinental 5) Institutional Which of the following has recently (August 2016) been appointed as head of a legal panel by the BCCI to help implementation of the Justice Lodha Committee reforms? 1) Justice HL Dattu 2) Justice Altamas Kabir 3) Justice P Sathasivam 4) Justice Markandey Katju 5) Justice SH Kapadia The first Indian captain to score a double century in a Test match outside India is 1) Rahul Dravid 2) Virender Sehwag 3) Anil Kumble 4) Virat Kohli 5) MS Dhoni 'Kudsi Erguner', player of the 'ney' (reed flute), has recently been named as the UNESCO artist for peace 2016. He is a well-known musicologist and composer from 2) Belarus 1) Ukrainer 4) Azerbaijan 3) Russia 5) Turkey The 'International Meeting on Counter Terrorism' was recently (August 2016) held in 1) Rawalpindi, Pakistan 2) Bali, Indonesia 4) Moscow, Russia 3) London, England 5) Paris, France India's first 'International Financial Services Centre' (IFSC) banking unit, set up by YES Bank, has started

operations at GIFT city in the Indian state of

2) Gujarat

1) Andhra Pradesh

4) Maharashtra 3) Telangana 5) Kerala The human rights activist from India who is amongst the winners of 2016 Ramon Magsaysay Award is 2) Shantha Sinha 1) Rahul Verma 4) Ajamu Baraka 3) Bezwada Wilson 5) Kailash Satyarthi Under the Pradhan Mantri Suraksha Bima Yojana (PMSBY), the risk coverage is ₹2 lakh for accidental death and full disability, and ₹1 lakh for partial disability. The cover is however not available to 1) Senior citizens up to the age of 70 years only 2) Housewives and women 3) Illiterate adults 4) Individuals below 18 years of age 5) Physically handicapped adults 10. In India 'Commodities Derivatives Market' is regulated by 3) IRDAI 2) FCI 1) PFRDA 5) RBI 4) SEBI 11. Who amongst the following has recently (July 2016) been appointed as the Chairperson of Lok Sabha privileges committee? 1) NCP MP Supriya Sule 2) BJP MP Meenakshi Lekhi 3) BJP MP Poonam Mahajan 4) SP MP Dimple Yadav 5) BJP MP Kirron Kher 12. The 2016 "WEF India Economic Summit" is going to be held in 1) Geneva, Switzerland 2) Vienna, Austria 3) Paris, France 4) New Delhi, India 5) Other than those given as options Researchers have recently spotted 101 species of spiders belonging to 65 genera from the 'Chinnar Wildlife Sanctuary' situated in 1) Goa 2) Assam 3) Kerala 4) Uttar Pradesh 4) Odisha 14. The 'Bhimbetka Rock Shelters', a world heritage site, is situated in the Indian state of 1) Uttar Pradesh 2) Chhattisgarh 3) Jharkhand 4) Odisha 5) Madhya Pradesh

Chairman of the 'Bank Board Bureau' (BBB), Shri Vinod

3) IDBI Bank

Rai, has recently stepped down from the board of

5) IDFC Bank

1) HSBC Bank 2) ICICI Bank

4) HDFC Bank

 16. The first technology meet under the Hydrocarbon Vision 2030 for Northeast India was recently (August 2016) held in 1) Itanagar 2) Guwahati 3) Dispur 4) Imphal New Delhi 17. A coup was recently (July 2016) attempted (but failed) against the state institution including the government by a fraction within a country's armed forces in which 24. The Union Cabinet has recently (July 2016) approve setting up of a major port at Enayam near Colachel the Indian State of 1) Telangana 2) Kerala 4) Karnataka 5) Andhra Pradesh Colachel the Indian State of 1) Telangana 2) Kerala 4) Karnataka 5) Andhra Pradesh Colachel the Indian State of 2) Kerala 4) Karnataka 5) Andhra Pradesh Population Projections, the World Population in 21 Population Projections, the World Population in 21 Population Projected to be around 3) 10 7 billion 	rld
Vision 2030 for Northeast India was recently (August 2016) held in 1) Itanagar 2) Guwahati 3) Dispur 4) Imphal 5) New Delhi 17. A coup was recently (July 2016) attempted (but failed) against the state institution including the government by a fraction with the Indian State of 3) Tamil Nadu 4) Karnataka 5) Andhra Pradesh 4) Karnataka 5) Andhra Pradesh 25. According to the 2015 revision of the UN World Population in 21	rld
2016) held in 1) Itanagar 2) Guwahati 3) Dispur 4) Imphal 5) New Delhi 17. A coup was recently (July 2016) attempted (but failed) against the state institution including the government by a fraction with a state of 3) Tamil Nadu 1) Telangana 2) Kerala 3) Tamil Nadu 1) Telangana 5) Andhra Pradesh 25. According to the 2015 revision of the UN World Population in 21	rld
1) Itanagar 2) Guwahati 3) Dispur 1) Telangana 2) Kerala 4) Imphal 5) New Delhi 4) Karnataka 5) Andhra Pradesh 17. A coup was recently (July 2016) attempted (but failed) 25. According to the 2015 revision of the UN World against the state institution including the government by a fraction with the fraction with the fraction with the state of the coupled against the state institution including the government by a fraction with the state of the coupled against the state institution including the government against the state in the state in the state in the	rld
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NI o trootros se il companio de la companio del companio del companio de la companio del companio del companio de la companio de la companio de la companio de la companio del companio dela companio del companio del companio del companio del companio de	
of the following countries? 3) 10.7 billion 1) 10.2 billion 2) 11.2 billion	
IN Trust	
1) Cuba Syra is a deserved National Park (KNP) is the in	rst
1X Vemboned Lala 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
18. 'Vembanad Lake' is the longest lake in India and the largest lake in the Indian state of UNESCO World Heritage List. The KNP is situated	in
largest lake in the Indian state of UNESCO World Heritage List. The KNP is situated	
1) Kerala 2) Sikkim 3) Odisha the India State of 4) Assam 5) Guiarat 3) Manipur	
1) Tripura 2) Tissuit	
19. Recently introduced by National Payments 4) Odisha 5) Sikkim	ks
Corporation of India (NPCI), the 'NACH' is a 27. The Reserve Bank of India has authorized non-ban	ns
centralised to operate 'White Label ATMs' under the provisio	113
1) application processing for banks system of	
2) None of those given as options 1) Reserve Bank of India Act, 1934	
3) electronic clearing system 2) Negotiable Instruments Act, 1881	
4) core banking system 3) Negotiable Instruments (Amendment) Act, 2015-	16
5) credit appraisal system 4) Banking Regulation Act, 1949	
20. The '2019 Cricket World Cup' will be hosted by 5) Payment & Settlement Systems Act, 2007	
1) South Africa and Zimbabwe 28. A new museum 'The Stables', constructed by the	ne
2) England and Wales Central Public Works Department in a building which	ch
3) South Africa and West Indies was earlier used as part of the stables, was inaugurate	ed
4) India, Sri Lanka and Bangladesh in	
5) Australia and New Zealand 1) Teen Murti House, New Delhi	
21. Anurag Thakur is the first serving BJP 'Member of 2) Parliament House Annexe, New Delhi	
Parliament' to join the territorial army as an officer. 3) Red Fort, New Delhi	
The constituency represented by Shri Thakur in the 4) National Museum, New Delhi	
parliament is 5) Rashtrapati Bhawan, New Delhi	
1) Hamirpur, Himachal Pradesh 29. The 'Ringgit' is the present-day currency of	
2) Bikaner, Rajasthan 1) Singapore 2) Thailand 3) Malaysia	
3) Hisar, Haryana 4) Myanmar 5) Bhutan	
4) Hazaribagh, Jharkhand 30. The State Bank of India (SBI) has recently (Augu	ret
5) Rohtak, Haryana 2016) unveiled a new home loan scheme 'SBI Shaury	ua.
22. With a view to providing comprehensive support for Home Loan', which is targeted at	ya
start-ups and other self-employment activities, the Government has set up 'Self Employment and Talent' Personnal	20
Government has set up 'Self-Employment and Talent personnel detend	<i>:</i> C
Utilization' (SETU) under the 2) Rural women	
1) Mudra Bank 3) Senior citizens	
2) National Bank of Agriculture and Rural 4) Corporate women executives	
Development (NABARD) 5) Defence personnel	
3) Reserve Bank of India (RBI) 31. The headquarters of the 'Unit 127.	
3) Reserve Bank of India (RBI) 31. The headquarters of the 'United Nations World Trace 4) Small Industries Development Bank of India Organisation' is situated in	de
(SIDRI)	
5) NITI Aayog 3) Washington DC 118 A 43 Geneva, Switzerland	
5) NITI Aayog 3) Washington DC, USA 2) Geneva, Switzerland 2) Geneva, Switzerland 3) Indian Street	
announced that it will open its first Indian branch in 1) Ahmedabad 2) Surat 3) New Delhi 22. The first unit of the Kudankulam Power Plant was recently (August 2016) dedicated and the standard and the stand	as
1) Ahmedabad 2) Surat 3) New Delhi recently (August 2016) dedicated to the nation joint by PM Narendra Modi and Russian Design D	lv
4) Hyderabad 5) Mumbai by PM Narendra Modi and Russian President Vladim Putin. The plant is situated in the Talli	ir
Putin. The plant is situated in the Indian state of	ALC:

		ırnataka	rate by commercial banks, and will replace the existing
	4) Andhra Pradesh 5) Ke	rala	method identfy the new methodology.
٥.	The 'PMKVY' scheme pertains to		1) None of those given as options
	1) Skill training/development		2)PLR 3)MCLR
	2) Rural irrigation facilities		4) Base rate System 5) BPLR
	3) Solar energy initiatives	43.	With a view to training 1.24 lac youth from Jammu &
	4) Development of roads		Kashmir in vocational courses under the skill
	5) Urban sanitation services		development initiative 'Himayat Programme', the
4.	The city of 'Ottawa' is the capital of		Government of India has recently (July 2016) allocated
	1) Australia 2) Canada 3) No	ew Zealand	an amount of for the programme.
	4) Chile 5) Cuba		1)₹1401 crore 2)₹1601 crore 3)₹110 crore
35.	The 750-MW Rewa ultra-mega solar pow	er project is	4)₹120 crore 5)₹100 crore
	proposed to be set up in the Indian state		. The 'Rabobank' is a Dutch multinational financial
	1) Andhra Pradesh 2) Uttar Prade		banking company headquartered in
	3) Madhya Pradesh 4) Himachal P		1) Limburg 2) Utrecht 3) Gelderland
	5) Arunachal Pradesh	rudesii	4) Zeeland 5) Flevoland
36.		ouis Doctour 45	. 'M-Pesa', a mobile-based money transfer and payment
	is observed every year as the .	ouis rasicui, 43.	service, was launched by Vodafone in the year 2007.
	1) World Heart Day 2) World Rab	iec Doy	In India, Vodafone India launched it in 2013 in
	3) World Milk Day 4) World Thro		association with
	5) World Health Day	Milousis Day	1) YES Bank 2) SBI 3) HDFC Bank
37	Kalikho Pul, who was recently (August	2016) found	4) Kotak Mahindra Bank 5) ICICI Bank
J 1.	dead under mysterious circumstances, wa		. State Bank of India (SBI) has initiated the process of
	Chief Minister of the Indian State of	is the following 40	merging its five associate banks with itself. The merged
			entity would create a financial sector powerhouse, with
	1) Meghalaya 2) Tripura 3) Arunachal Pradesh 4) Andhra Pra	ndach	total assets estimated to be worth around
		aucsii	1)₹37 lakh crore 2)₹72 lakh crore 3)₹60 lakh crore
20	5) Assam The 'National Thormal Bower Cornerati	ion Limited'	4)₹48 lakh crore 5)₹15 lakh crore
30.	The 'National Thermal Power Corporation (NTDC) had recently (August 2016) lie		According to RBI guidelines, a non-banking entity
	(NTPC) had recently (August 2016) lis		seeking authorisation as Bharat Bill Payment Operating
	Indian quasi-sovereign 'green Masal London Stock Exchange (LSE) and ha		Unit (BBPOU) under the proposed Bharat Bill Payment
	amount of	iu raiscu aii	System (BBPS) should have a minimum net worth of
	1) USD 500 million 2) USD 100 m	illion	at least
	3) USD 450 million 4) USD 300 m		1)₹500 crore 2)₹400 crore 3)₹300 crore
			4)₹200 crore 5)₹100 crore
20	5) USD 400 million The Reserve Bank of India prepares	a 'Financial 48	Eminent litterateur Mahim Bora, who died recently
39.	Stability Report' (FSR) on		(August 2016) at the age of 92, was a well-known
	apex-level Financial Stability and Develop		literary figure and educationalist from the Indian State
			of
	(FSDC). 1) once in four years 2) monthly		1) West Bengal 2) Tripura 3) Assam
			4) Meghalaya 5) Manipur
		49	The operation 'Raahat' was an operation of the Indian
40	5) yearly The first SAARC Young Parliamentarian	s Conference	Armed Forces to evacuate Indian citizens and other
40.	(YPC) was recently (August 2016) held i	n	foreign nationals from in 2015.
		Rhutan	1) Syria 2) Iraq 3) Yemen
			4) Sudan 5) Turkey
		50	The 'Srisail Dam' is constructed acroos the Krishna
	5) Kathmandu, Nepal	ative of Dun	river in the Indian States of
41.	SMERA Ratings Limited is a joint initi and Bradstreet Information Services I	ndia Private	1) Gujarat and Madhya Pradesh
	and Bradstreet Information Services i	ector banks in	2) Telangana and Andhra Pradesh
	Limited (D&B), leading public/private se		3) Maharashtra and Andhra Pradesh
	India and 1) ICICI 2) IFCI 3) SIDBI 4) RBI	5) IDBI	4) Telangana and Madhya Pradesh
E STATE	1) ICICI 2) IFCI 3) SIDBI 4) RBI	enduced from	5) Karnataka and Andhra Pradesh .
42.	The Reserve Bank of India (RBI) has intr April 1, 2016 a new methodology of se	tting lending 51	I. In the presence of Bangladesh Railway minister, the
	April 1. 2016 a new methodology of se		

	Union Railway Minister Suresh Prabhu recently		1) Museum Collections Make Connections	
	magged off the Tripura Sundari Express which will		2) Museums and Cultural Landscapes	
	run between Agartala and		3) Museums for a Sustainable Society	
	1) Kolkata 2) Delhi		4) Museums for Social Harmony	
	3) Guwahati 4) Chittagong		5) Museums for a Retter Tomorrow	
	5) Dhaka	63	The 42nd G7 summit in 2016 was held in which cou	intry
52.	'ONICRA' is a leading	05.	1) Japan 2) Canada 3) France	
	1) Credit and performance rating agency			
	2) Asset Reconstruction Company	61	4) Germany 5) India What is the range of the advanced version of Brah	1Mc
	3) White Label ATM Operator	04.	Missile, which was recently successfully teste	d b
	4) Asset Management Company			
	5) None of those given as options		the Indian Air Force? 1)290 km 2)320 km 3)450 km	
53.	The 'Hopman Cup' is associated with the game of		1)270 Mil	
	1) Football 2) Cricket 3) Tennis	65	4) 250 km 5) 300 km Which of the following cities has become India's	fire
	4) Hockey 5) Badminton	05.	oity to have its own "City Animal"?	
54.	IOM's stated mission is to promote humane and		city to have its own "City Animal"? 1) Shillong 2) Guwahati 3) Lucknow	
	orderly migration by providing services and advice to		-/	
	governments and migrants. What does IOM stand	66	4) Hyderabad 5) Delhi	orar
	for?	00.	Which campaign has been launched to make a	
	1) International Organization for Migration		panchayats along the banks of Ganga O	PC
	2) International Organization for Maritime		Defecation Free?	
	3) Interstate Organization for Maritime		1) Swachh Nirbhay 2) Swachh Ganga	
	4) Interstate Organization for Migration		3) Swachh Village 4) Swachh Yug 5) Swachh Bharat	
	5) Institute for Organizational Migration	67		hial
55.	Which of the following is an autobiography of lawn	07.	'RajVayu' mobile app has been launched by w state government for sharing data of air quality inc	
	tennis star Sania Mirza?			
	1) From Fear to Victory 2) Playing It My Way		1) Uttar Pradesh 2) Jharkhand 3) Rajasthan 4) Uttarakhand 5) Madhya Pradesh	
	3) The Test of My Life 4) Ace Against Odds	68	Which country has been elected for the first tim	
	5) Straight from the Heart: An Autobiography	00.	chair the UN's legal affairs committee?	e to
56.	The 'Sultan Azlan Shah Cup' is related to the game of			
	1) Football 2) Hockey 3) Tennis		1) Ukraine 2) Israel 3) Uruguay 4) Senegal 5) Sweden	
	4) Badminton 5) Cricket	69	Banks do not provide which of the following service	
57.	Kananur Lokesh Rahul, commonly known as KL Rahul,		1) Issuing bank drafts	ces'
	is related to which of the following sports?		2) Depositing money	
	1) Cricket 2) Basketball 3) Tennis		3) Sale of post cards and postal stamps	
	4) Badminton 5) Volleyball		4) Lockers for valuable items/documents	
58.	The sportsperson who has won overall 23 gold medals		5) Lending money	
	in four Olympics is	70.	Which web portal has been launched to reduce pa	
	1) Larisa Latynina 2) Paavo Nurmi		work in the Lok Sabha, the lower house of Parlian	aper
	3) Mark Spitz 4) Usain Bolt		of India?	nent
	5) Michael Phelps		1) e-portal	
59.	The headquarters of Canara Bank is situated in the		2) w-portal	
	Indian city of		5) s-portal	
	1) Delhi 2) Mumbai 3) Kolkata	71.	Which of the following is not a	
	4) Bangalore 5) Chennai		Which of the following is not the part of the structof the financial system in India?	ture
60.	Who is the author of the book Exploring Marxist		1) Industrial Financia?	
	Bengal?		3) Government F: 2) Agricultural Finance	e
	1) Suman Panda 2) Debraj Bhattacharya		5) All of these are part of: 4) Personal Finance	
	3) Swati Bose 4) Chandra Banerjee	72.		
	5) Swami Dixit		Prior to the establishment of the Reserve Bank of In	dia,
61.	Who has won the 2016 World Snooker Championship?		the Government banking business was conducted which of the following organism:	l by
	1) Judd Trump 2) Steve Davis 3) Mark Selby		1) Bank of India	
	4) Ding Junhui 5) Aditya Mehta		EDSY CONTROL DESCRIPTION AND A TOTAL OF THE PARTY OF THE	ia
62.	What is theme of 2016 International Museum Day?		3) Imperial Bank of India 5) Bank of Baroda 2) Central Bank of India 5) Bank of Baroda 4) National Bank of India	dia

- 73. Which expert committee has been constituted to explore alternatives to pellet guns as non-lethal weapons?
 - 1) Rajesh Kumar Committee
 - 2) Rajeev Krishna Committee
 - 3) TVSN Prasad Committee
 - 4) Tushar Tripathy Committee
 - 5) Other than those given as options
- 74. Which of the following is not a general credit control measure?
 - 1) Bank rate
 - 2) Variable reserve ratios
 - 3) Open market operations
 - 4) Regulation of margin requirements on advances against agricultural commodities
 - 5) Other than those given as options
- 75. Which State Government has recently signed pact with Japan to develop food value chain in the state?
 - 1) Karnataka
- 2) Maharashtra 3) Kerala
- 4) Andhra Pradesh 5) Uttar Pradesh
- 76. The process of the total valuation of the financial capital assets of a country is known as
 - 1) Market Capitalization
 - 2) Other than those given as options
 - 3) Gross Domestic Product
 - 4) Net wealth of the country
 - 5) Gross Domestic Resources
- 77. The 2016 India International Footwear Fair (IIFF) has started in which of the following cities?
 - 1) New Delhi
- 2) Kanpur
- 3) Jaipur

- 4) Bhopal
- 5) Mumbai
- 78. The term 'hyper-inflation' means
 - 1) a situation with moderate rise in price level
 - 2) an inflationary situation where the external sources are the primary contributing factors
 - 3) a 'runaway' or 'galloping' inflationary situation where the monetary unit becomes almost worthless.

- 4) a situation where the cost-of-living index is rising alarmingly
- 5) Other than those given as options
- 79. Which state tourism has recently (August, 2016) organised a 'Freedom Ride'?
 - 1) Madhya Pradesh
- 2) Uttar Pradesh

3) Goa

4) Maharashtra

- 5) Punjab
- 80. The world's tallest girder rail bridge will come up in which of the following states of India?
 - 1) Sikkim

- 2) Manipur
- 3) Himachal Pradesh
- 4) Jammu & Kashmir
- 5) Uttar Pradesh

Test-II: Reasoning

81. Statement: In the past, consumers would rarely walk into an ice-cream store and order low-fat ice cream. But that isn't the case today. An increasing health consciousness combined with a much bigger selection of tasty low-fat foods in all categories has made lowfat ice cream a very profitable item for ice-cream store owners.

Which of the following best supports the statement?

- 1) Low-fat ice cream produces more revenue than other low-fat foods.
- 2) Ice-cream store owners would be better off carrying only low-fat ice cream.
- 3) Ice-cream store owners no longer think that lowfat ice cream is an unpopular item.
- 4) Low-fat ice cream is more popular than other kinds of ice cream.
- 5) Consumers are fickle and it is impossible to please them.
- 82. Cause: All the major rivers in the state have been flowing way over the danger level for the past few weeks.

Which of the following is/are possible effect(s) of the above cause?

- (A) Many villages situated near the river banks are submerged, forcing residents to flee.
- (B) Government has decided to provide alternate shelter to all the affected villagers residing near the river banks.
- (C) The entire state has been put on high flood alert.
- 1) Only (A) 2) Only (A) & (B)
- 3) Only (B) & (C) 4) All (A), (B) & (C)
- 5) None of these

Directions (Q. 83-86): In this question, relationship between different elements is shown in the statements. The statements are followed by conclusions. Study the conclusions based on the given statement and select the appropriate answer. Give answer

1) if only conclusion I is true.

- 2) if only conclusion II is true.
- 3) if either conclusion I or conclusion II is true.
- 4) if neither conclusion I nor conclusion II is true.
- 5) if both conclusion I and II are true.
- 83. Statements: $C \ge V \le R = N \ge T > Q; Y \ge N \le A$ Conclusions: I.Q>V II.Q<Y
- 84. Statements: $C \ge V \le R = N \ge T > Q; Y \ge N \le A$
 - Conclusions: I.C≥Y II.A>Q
- 85. Statements: $P \ge R < U \le M < V; T \le U; L < M$ Conclusions: I.T<L II.L<V
- 86. Statements: $P \ge R < U \le M < V; T \le U; L < M$
 - Conclusion I.V>TII. T≤P

Directions (Q. 87): Study the given information carefully and answer the given question:

Following are the observations of an experiment on 'sleep and memory' conducted on 18 healthy young adults (ages 18 to 25) and 18 healthy older adults (ages 61 to 81).

- (A) The recall after 8 hours of sleep in younger adults was 65% more than that in the older adults.
- (B) Night-sleep had higher negative impact on all of the participants as compared to that of day-sleep of equal duration.
- (C) If a given set of words is memorised immediately before going to sleep, its recall after waking up was found to be better in younger adults than in the older adults.

Which of the following can be concluded from the given findings of the research?

- As per the experiment, there is some correlation between sleep and memory.
- The part of brain involved in memory is more active during the day as compared to that during the night.
- III. A sleep of more than 8 hours can improve the memory in older adults.
- IV. Memorising something immediately after waking up from an 8-hour long sleep will yield better results than memorising before sleep.
- 1) Only IV
- 2) All the given statements can be concluded from the given findings of the research
- 3) Both I and III
- 4) Both II and IV
- 5) None of these
- 'People travelling in City X have to face heavy traffic during the peak hours, which causes them delay and other such difficulties.' – A survey

Which of the following may be a reason(s) for poor traffic conditions in City X?

- (A) The number of vehicles on the road of City X has increased considerably with a growth in the purchasing power of the people of City X over a period of time.
- (B) The scope of finding open spaces for parking has

reduced remarkably over the last few years due to increased population of the city and has thus led to unauthorised parking by the road sides.

(C) The State Government has announced flexi timing policy for all government offices of the state.

- 2) Both (B) and (C) 1) Both (A) and (B)
- 4) Both (A) and (C) 3) Only (A)
- 5) None of these
- If all the letters in the word 'REGULATION' are arranged in English alphabetical order from left to right and then all the vowels are changed to the next alphabet in the English alphabetical series and all the consonants are changed to the previous alphabet in English alphabetical series, how will the word be written?
 - 2) ZFFJKONSSV 1) BFFJKOQQSV 4) BFHUKMPORV 3) ZDHHMONSUT
 - 5) BFFJKMPQSV
- 90. Statement: In Country A, it is mandatory for all government organisations to provide transportation facilities (home pick-up and drop) to employees, if 75% or more number of total employees working in the organisation reside more than 15 km away from office. The same, however, does not apply to XY enterprises as only 1500 of their employees travel more than 15 km to work.

Which of the following can be inferred from the given statement?

- (A) The total number of employees in XY enterprises is definitely more than 2000.
- (B) Only 25% employees of XY enterprises travel less than 15 km to office.
- (C) If 25 new recruits who travel more than 15 km join XY enterprises, XY enterprises will definitely have to provide transportation facilities.
- (D) XY enterprises is definitely not a government enterprise.
- 1) Only (A) 2) Only (C)
- 3) Both (B) and (D) 4) Only (D)
- 5) None of these

Directions (Q. 91-95): Study the given information carefully to answer the given questions.

Seven people J, K, L, M, N, O and P have an interview on seven different days of the same week, starting from Monday and ending on Sunday, but not necessarily in the same order. Each one of them also likes different subjects, namely Statistics, Zoology, Sociology, English, Mathematics, Psychology and Economics, but not necessarily in the same order.

Only four people have their interview between N and the one who likes Zoology. Neither N nor the one who likes Zoology has an interview on Sunday. P has an interview immediately after the one who likes Zoology. Only two people have their interviews between P and J. The one

who likes Psychology has an interview on one of the days before J but not on Wednesday. Neither N nor P likes Psychology. Only two people have their interviews between the one who likes Psychology and the one who likes Statistics. The one who likes Economics has an interview immediately before the one who likes Statistics. The number of people having interview between P and the one who likes Economics is the same as that between J and the one who likes English. N does not like English. Only one person has an interview between the one who likes English and K. The one who likes Sociology has an interview immediately after O. L has an interview on one of the days after M.

- 91. Four of the following five are alike in a certain way based on the given arrangement and hence form a group. Which of the following does not belong to the group?
 - 1) K-English
 - 2) Wednesday-K
 - 3) Mathematics-Wednesday
 - 4) Sociology-Statistics
 - 5) None of these
- 92. How many people have their interviews between L and M?
 - 1) Two
- 2) Three
- 3) None

- 4) One
- 5) More than three
- 93. Which of the following statements is TRUE as per the given arrangement?
 - 1) None of the given statements is true
 - Only one person has an interview between K and J.
 - 3) O likes Psychology.
 - 4) M has an interview on Friday.
 - 5) The one who likes Zoology has an interview on one of the days before Friday.
- 94. Who has an interview immediately after K?
 - 1)M
- 2) The one who likes Zoology
- 3) The one who likes Statistics
- 4) J
- 5) P
- 95. How many people have their interview before the one who likes Mathematics?
 - 1) One
- 2) More than three 3) None
- 4) Two
- 5) Three

Directions (Q. 96-100): Study the following information and answer the given questions.

Seven people, namely A, B, C, D, E, F and G, like seven different pets, namely Dog, Fish, Cat, Rabbit, Parrot, Horse, and Mice, but not necessarily in the same order. Each person also works in the same office but in a different department (on the basis of experience), namely Admission, Pharmacy, Emergency, Finance, Laboratory, Physiotherapy and Surgery, but not necessarily in the same order.

(Please Note: Each person has been allocated to a department as per increasing order of experience with the

Only one person has more experience than B. E works in Finance. The one who likes Rabbit is more experienced than the one who likes Mice but less experienced than E. The one who likes Rabbit does not work in Pharmacy. D is more experienced than the one who likes Rabbit but less experienced than the one who likes Rabbit but less experienced than the one who likes Fish. B does not like Fish. A likes Horse. The one who likes Dog is less experienced than D. Both C and F have less experience than the one who likes Dog. F neither likes Rabbit nor is the least experienced person. The one who likes Cat does not work in Physiotherapy.

one in Admission being the least experienced whilst the

- 96. Which of the following pets does B like?
 - 1) Rabbit 2) Parrot 3) Mice 4) Cat 5) Dog
- 97. Four of the following five are alike in a certain way based on the given arrangement and so form a group. Which is the one that does not belong to that group?
 - 1)CD
- 2)AG
- 3)GD

- 4)AC
- 5) None of these
- 98. Which of the following pairs represent the respective people who have more experience than E and less experience than F?
 - 1) F, D 2) G, C
- 3) B, A 4) D, G 5) C, B
- 99. Which combination represents the department in which G works and the pet he likes?
 - 1) Surgery-Fish
- 2) Physiotherapy-Fish
- 3) Surgery-Rabbit
- 4) Physiotherapy-Rabbit
- 5) Pharmacy-Cat
- 100. As per the given arrangement, Admission is related to Mice and Finance is related to Cat in a certain way. Which of the following is Emergency related to in the same way?
 - 1) Rabbit
- 2) Parrot
- 3) Horse

- 4) Fish
- 5) Dog

Directions (Q. 101): Read the given information and answer the question.

'Despite spending huge amount of money, we have not yet been able to find life on other planets. I am personally of the opinion that such research should stop with immediate effect as it is a waste of time and money as no good will ever come out of it. Instead it would be better to use this money to research other elements in space.' — Statement by a Scientist from Space Institute of Country X

Which of the following does not weaken the statement of the scientist from space institute of country X?

- 1) Although life on other planets has not been discovered yet, such research has widened our knowledge and understanding about other planets and has led to growth and development in science.
- 2) According to space scientists, if such efforts are continued, the probability of finding life in at least one other planet is much higher as compared to not finding life at all.

- 3) Various other research projects taken up by the said institute in the past have also failed despite spending huge amount of time as well as money on them.
- 4) With the amount of time and money that has already been invested in this research, shutting it now would lead to a greater loss than continuing the search.
- 5) None of these
- 102. This consists of information and two statements numbered I and II given below it. You have to decide which of the given statements weaken/s or strengthen/ s the information and decide the appropriate answer. Information: In order to discourage crowd build-up at railway station X, the platform ticket (charged to all) priced at ₹10 should be increased to ₹20.
 - L The price of ticket from X to the nearest railway station is ₹12.
 - IL On an average, every railway station generates ₹24 lakhs revenue by charging ₹10 for platform ticket while X generates ₹28 lakhs.
 - 1) Both Statement I and Statement II weaken the information.
 - 2) Statement I weakens the information while Statement II is a neutral statement.
 - 3) Statement I strengthens the information while Statement II weakens the information.
 - 4) Statement I weakens the information while Statement II strengthens the information.
 - 5) None of these
- 103. Which of the following expressions will be definitely false if the given expression 'G>H= $I \ge V \le Y \le Z \le T$ ' is definitely true?

1) I < G 2) T < V 3) $Y \le T$ 4) $Z \ge V$ 5) V < G

Directions (Q. 104-108): Study the following information carefully and answer the given questions.

When a word and number arrangement machine is given an input line of words and numbers, it rearranges them following a particular rule. The following is an illustration of input and rearrangement:

Input: 42 prey burn 78 21 melt gulp 96 83 head Step I. ban 23 42 prey 78 melt gulp 96 83 head Step II. gap 44 ban 23 prey 78 melt 96 83 head Step III. had 80 gap 44 ban 23 prey melt 96 83 Step IV. mat 85 had 80 gap 44 ban 23 prey 96 Step V. pay 98 mat 85 had 80 gap 44 ban 23 And Step V is the last step of the above arrangement as the intended output of arrangement is obtained. As per the rules followed in the given steps, find the appropriate steps for the given input.

Input: 61 rust 33 colt 86 four torn 28 49 leap

104. Which of the following is the fourth to the left of the eighth element from the left end of step II?

1) car 2) far 3)35 4) rust 5)30 105. Which of the following represents the element that is fifth to the right of 'cat' in step III? 5)86

4) far 3) lap 1) torn 2) 63

106. In step III, how many elements are there between '86' and the third element from the left end?

2) One 1) More than three 5) Two 4) None

3) Three 107. What is the difference between the third element from the right end in step V and the fifth element from the left end in step II?

5)26 4)5 3)25 1)31 2)55

108. 'torn' is related to 'rust' in step I in the same way as 'lap' is related to 'tan' in step V. Following the same pattern which element is '86' related to in step IV? 5)30 4) far 3)35 1) cat 2)51

109. The question consists of a statement followed by two courses of action numbered I and II given below it. A course of action is an administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy etc. You have to assume everything in the statement to be true and then decide which of the suggested courses of action logically follow/s from the given statement.

Statement: Most of the people looking for buying/ renting properties these days complain of being taken to the same property by more than 6-7 brokers. So even after contacting multiple agents, they end up having usually the same options.

Course of action I: All the owners should strictly give the responsibility of their properties to only one.

Course of action II: The brokers should be instructed to mandatorily disclose the list of all the properties they will be showing the customers on a particular day before taking them to the actual site.

1) Both I and II follow 2) Only II follows

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

5) Neither I nor II follows

Directions (Q. 110-114): Study the following information to answer the given questions.

In a certain code language, 'economy and work related' is written as 'oj mv bx st', 'work and employment today' is written as 'pk bx oj dy', 'employment for growth only' is written as 'el pk fd zn' and 'growth is related today' is written as 'el dy gm mv'. (All codes are two-letter codes

110. If the code for 'related people only' is 'fd mv xd' then what may be the code for 'people for decision' in the given code language?

1) tu xd mv 2) zn xd fd 3) zn xd dy 4) zn kz xd 5) kz fd xd

111. What does the code 'pk' stand for in the given code 1) growth

2) employment 3) only 4) economy 5) today

112. What may be	2. What may be the code for 'economy is boosting' in the given code language?		
1) gm rc st 4) cp st rc	2) zn gm st 5) st bx gm	3) ye st el	line? 1) The persons from Mumbai and Agra 2) The person from Lucknow and D

- 113. Which of the following additional statements is required to definitely find the code of 'and' in the given code language?
 - 1) 'work and prosper now'is written as 'bx yp jn oj'
 - 2) 'work today also important'is written as 'qr en oj dy'
 - 3) No additional statement is required to find the code
 - 4) 'and more work today' is written as 'zl oj dy bx'
 - 5) 'related only for employment' is written as 'mv zn fd pk'
- 114. What is the code for 'growth today' in the given code language?
 - 2) dy fd 3) pk dy 4) dy el 5) an fd

Directions (Q. 115-119): Study the following information carefully to answer the given question:

Ten persons from different cities, viz Delhi, Mumbai, Patna, Agra, Surat, Chennai, Kanpur, Bangalore, Ranchi and Lucknow, are sitting in two parallel rows containing five people each, in such a way that there is an equal distance between adjacent persons. In row-1 P, Q, R, S and T are seated and all of them are facing south. In row-2 A, B, C, D and E are seated and all of them are facing north. Therefore, in a given seating arrangement, each member seated in a row faces another member of the other row. (All the information given above does not necessarily represent the order of seating as in the final arrangement,)

The person from Surat sits second to the left of R. Neither R nor P sits at an extreme end of the line. Only two persons sit between the one who faces the person from Surat and D. The person from Delhi sits second to the right of B.

The person from Ranchi is an immediate neighbour of the one who faces the person from Delhi. C sits second to the left of E. C is neither from Delhi nor sits at an extreme end of the line.

P is an immediate neighbour of the person from Mumbai. The person from Mumbai does not face the person from Delhi. Only two persons sit between the one who faces P and the person from Agra.

D faces the person from Bangalore. More than two people sit between Q and S. Only one person sits between the one who faces S and the person from Lucknow.

The person from Chennai sits second to the right of the person from Lucknow. The person from Patna does not face B.

115. Four of the following five are alike in a certain way based on the given arrangement and so form a group. Which is the one that does not belong to that group? 5) D 1)T 2)A 3)S 4) P

- f the

 - 3) Q and A
 - 4) S and the person from Kanpur
 - 5) The person from Delhi and Q
- 117. Which of the following is true regarding T?
 - 1) T is an immediate neighbour of the person from Mumbai.
 - 2) T is from Ranchi.
 - 3) The person from Delhi faces T.
 - 4) T sits at an extreme end of the line.
 - 5) None of the given options is true
- 118. P is related to Kanpur in the same way as S is related to Ranchi based on the given arrangement. Who amongst the following is C related to, following the same pattern?
 - 3) Lucknow 2) Surat 1) Mumbai
 - 4) Pune 5) Agra
- 119. Who amongst the following faces the person from Patna?
 - 1) The person from Chennai
 - 2)T
 - 3) The person from Bangalore
 - 4) The person from Surat
 - 5)R
- 120. Which of the following symbols should replace the question mark in the given expression in order to make the expressions 'H < R' as well as 'D ≥ M' definitely true?

$$D \ge 1 \ge H = S ? M < P \le R$$

 $1) \ge 2) \le 3) < 4) > 5) = 3$

- 121. P is the only sister of M and N. B is the brother-in-law of M. None of the sons of W are married. W is the mother of N. W is married to Y. V, the wife of T, has a daughter, W. How is B related to T?
 - 1) Grandson
- 2) Grandson-in-law
- 3) Granddaughter
- 4) Nephew
- 5) Son-in-law
- 122. Statement: A severe cyclonic storm hit the eastern coastline last month, resulting in huge loss of life and property on the entire east coast, and the Government had to disburse a considerable amount for relief activities through the district administration machineries.

Which of the following may possibly be a follow-up measure to be taken by the Government?

- 1) The Government may set up a task force to review the post-relief scenario in all districts and also to confirm proper end-user receipt of the relief supplies.
- 2) The Government may set up a committee for proper disbursement of relief supplies in future.

- 3) The Government may empower the District magistrates to make all future disbursements of relief.
- 4) The Government may send relief supplies to the affected people in future only after proper assessment of the damage caused by such calamities.
- 5) The government may not need not to activate any follow-up measure.

Directions (Q. 123-127): Each of the questions below consists of a question and two statements numbered I and Il 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.
- 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.
- 3) if the data either in statement I alone or in statement II alone are sufficient to answer the question.
- 4) if the data in both statement I and II together are not sufficient to answer the question.
- 5) if the data in both statement I and II together are necessary to answer the question.
- 123. In a building, the ground floor is numbered one, first floor is numbered two and so on till the topmost floor is numbered five. Amongst five people - M, N, O, P and Q - each living on a different floor, but not necessarily in the same order, on which floor does Q live?
 - L O lives on an odd-numbered floor. M lives immediately below O. Only two people live between M and P. N lives neither immediately below M nor immediately below P.
 - IL N lives on an even-numbered floor. Only two people live between N and O. Only one person lives between O and Q.
- 124. Among six people A, B, C, D, E and F, each having a different height, who is the second shortest?
 - L Only two people are taller than A. E is taller than both B and C. F is shorter than E. F is taller than C.
 - II. Only two people are shorter than D. A is taller than D but shorter than E. F is neither the tallest nor the shortest. B is taller than C.
- 125. How many people are standing between A and D (Note: All are standing in a straight line facing north)?
 - L K stands second from the left end of the line. Only four people stand between K and T. Y is an immediate neighbour of T. A stands second to the right of Y. As many people stand between K and D as between A and D.
 - IL A stands second from the right end of the line. Z

stands third from the left end of the line. D stands exactly in the centre of the line. As many people stand between A and T as between D and Z.

126. How far and in which direction is Point M from Point S?

Point E is 2m to the east of Point S. Point B is 4m to the south of Point E. Point L is 10m to the east of Point B. Point L forms a midpoint of the vertical straight line of 8m formed by joining points Q and D. Point M is 5m to the west of Point Q.

IL Point M is 8m to the north of Point A. Point M forms the midpoint of the horizontal straight line formed by joining points O and E. Point F is 8m to the west of Point O. Point S is 4m to the west of point F.

127. Amongst six people – P, Q, R, S, T, U – standing around a circle, some are facing the centre while some are facing outside (ie opposite the centre) but not necessarily in the same order. What is the position of T with respect to U?

L P stands second to the right of R. R faces the centre. Q stands second to the left of P. Q is the immediate neighbour of both U and T. U and P face opposite directions (ie if U faces the centre then P faces outside and vice versa.). Only two people stand between P and T.

IL Only two people stand between R and U. P stands on the immediate left of U. P faces outside. R is an immediate neighbour of T.

Directions (Q. 128-133): In each question below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with 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. Give answer

- 1) if only conclusion I follows.
- 2) if only conclusion II follows.
- 3) if either conclusion I or II follows.
- 4) if neither conclusion I nor II follows.
- 5) if both conclusion I and II follow.

128. Statements: Some coffee is tea. All tea is water. All water is milk.

Conclusions: L All coffee being water is a possibility.

IL All milk is tea.

129. Statements: No sea is a sky.

Some skies are kites.

All kites are balloons.

Conclusions: L Some balloons are seas.

IL All balloons being skies is a

possibility

130. Statements:	Some stars are planets. Some planets are galaxies.	138. Four of the following five are alike in a certain way and hence form a group. Which of the following does not
	Some galaxies are suns.	belong to the group?
Conclusions:	possibility.	1)B-4 2)C-7 3)E-2
	II. Some galaxies are stars.	
131. Statements:	All registers are pens.	
	All pens are pencils.	
	No pencil is rubber.	through agricultural activities. However, in past half a
Conclusions:		decade the revenue earned from agriculture has
	II. All pencils are pens.	
132. Statements:	Some radios are televisions.	Which of the given statements may be a reason(s) for
	Some televisions are telephones.	
	All telephones are computers.	(A) Country M is employing new techniques to yield
Conclusions	L All computers being televisions is	
Conclusions.	a possibility.	(B) Country M has faced two major droughts in the
	II. Some radios being telephones is a	
	possibility.	(C) The revenue from other industries has increased
133. Statements:	All cats are dogs.	
133. Statements.		
	All dogs are jackals.	
Canalusians	I. All wolves are jackals.	
Conclusions:	II. At least some jackals are cats.	
Directions (O	11. At least some Jackais are cats. 134-139): Study the given information	Test-III. English Language
	er the given questions:	hence form a group. Which of the following does not belong to the group? 1)B-4 2)C-7 3)E-2 4)D-9 5)A-8 139. Which of the following boxes is numbered 8? 1)A 2)F 3)B 4)G 5)D 140. "A major portion of cash flow that country M yields is through agricultural activities. However, in past half a decade the revenue carned from agriculture has noticeably reduced." A report Which of the given statements may be a reason(s) for the given statements may be a reason(s
THE RESERVE OF THE PARTY OF THE	– A, B, C, D, E, F and G – are kept one	Directions (O. 141-145): Each question below has
	but not necessarily in the same order.	two blanks, each blank indicating that something has been
	ferent number viz, 2, 4, 5, 7, 8, 9 and 12,	omitted. Choose the set of words for each blank that best
	y in the same order.	
Only three ho	exes are kept between G and box number	
	are kept between G and B. B is kept at	
one of the position	ns below box number 9. Only one box is	
kent hetween B a	nd box number 4. E is kept immediately	
	r 12. E is kept at one of the places above	
box number 9 The	ere is only one box between E and the box	
box number les	ss than E. E's box number is neither 7 nor	
8 Only two hove	s are kept between box number 5 and F.	not got the job by of his parents' political
	ween F and the box immediately below it	connections.
is less than four (is not the topmost box. C's box number	1) veritable, inspiration 2) veracious, influence
	boxes are kept between C and A.	3) paradoxical, intent 4) true, virtue
134. What is the n		5) alleged, power
	umper of pox (/	143. In order to avoid due to car parking,
155. 110 w many ox	9 3) 12 4) 8 5) 2	
		appropriate signage and painted boundary strips at
4?	9 3) 12 4) 8 5) 2 oxes are kept between E and Box number	appropriate signage and painted boundary strips at parking locations have been in the building
4? 1) Three	9 3) 12 4) 8 5) 2 oxes are kept between E and Box number 2) One 3) Two	appropriate signage and painted boundary strips at parking locations have been in the building premises.
4? 1) Three 4) None	9 3) 12 4) 8 5) 2 Exercise 2) One 3) Two 5) More than three	appropriate signage and painted boundary strips at parking locations have been in the building premises. 1) problem, install 2) traffic, felicitated
4? 1) Three 4) None 136. What is the p	oxes are kept between E and Box number 2) One 3) Two 5) More than three oxition of D in the given stack of boxes?	appropriate signage and painted boundary strips at parking locations have been in the building premises. 1) problem, install 2) traffic, felicitated 3) congestion, provided 4) accidents, fix
4? 1) Three 4) None 136. What is the p 1) Fourth fro	oxes are kept between E and Box number 2) One 3) Two 5) More than three osition of D in the given stack of boxes? m the top 2) Fifth from the bottom	appropriate signage and painted boundary strips at parking locations have been in the building premises. 1) problem, install 2) traffic, felicitated 3) congestion, provided 4) accidents, fix 5) sleeping, used
4? 1) Three 4) None 136. What is the p 1) Fourth fro 3) First from	9 3) 12 4) 8 5) 2 exes are kept between E and Box number 2) One 3) Two 5) More than three estimates of boxes? In the top 2) Fifth from the bottom the top 4) Second from the bottom	appropriate signage and painted boundary strips at parking locations have been in the building premises. 1) problem, install 2) traffic, felicitated 3) congestion, provided 4) accidents, fix 5) sleeping, used 144. During power cuts, one can never get to
4? 1) Three 4) None 136. What is the p 1) Fourth fro 3) First from 5) Third from	9 3) 12 4) 8 5) 2 exes are kept between E and Box number 2) One 3) Two 5) More than three osition of D in the given stack of boxes? m the top 2) Fifth from the bottom the top 4) Second from the bottom the bottom	appropriate signage and painted boundary strips at parking locations have been in the building premises. 1) problem, install 2) traffic, felicitated 3) congestion, provided 4) accidents, fix 5) sleeping, used 144. During power cuts, one can never get to the customer service executive to a
4? 1) Three 4) None 136. What is the p 1) Fourth fro 3) First from 5) Third from 137. Which of the	9 3) 12 4) 8 5) 2 exes are kept between E and Box number 2) One 3) Two 5) More than three estimates of boxes? In the top 2) Fifth from the bottom the top 4) Second from the bottom	appropriate signage and painted boundary strips at parking locations have been in the building premises. 1) problem, install 2) traffic, felicitated 3) congestion, provided 4) accidents, fix 5) sleeping, used 144. During power cuts, one can never get to the customer service executive to a complaint regarding the same.
4? 1) Three 4) None 136. What is the p 1) Fourth fro 3) First from 5) Third from 137. Which of the above A?	9 3) 12 4) 8 5) 2 exes are kept between E and Box number 2) One 3) Two 5) More than three estion of D in the given stack of boxes? en the top 2) Fifth from the bottom the top 4) Second from the bottom the bottom the bottom e following boxes is kept immediately	appropriate signage and painted boundary strips at parking locations have been in the building premises. 1) problem, install 2) traffic, felicitated 3) congestion, provided 4) accidents, fix 5) sleeping, used 144. During power cuts, one can never get to the customer service executive to a complaint regarding the same. 1) across, lodge 2) through, write
4? 1) Three 4) None 136. What is the p 1) Fourth fro 3) First from 5) Third from 137. Which of the	9 3) 12 4) 8 5) 2 exes are kept between E and Box number 2) One 3) Two 5) More than three osition of D in the given stack of boxes? m the top 2) Fifth from the bottom the top 4) Second from the bottom the bottom	appropriate signage and painted boundary strips at parking locations have been in the building premises. 1) problem, install

145. In the olden days, shopkeepers used to dupe the customers by attaching removable magnetic weights their weighing instruments.

1) cheating, for

2) strict, with

3) docile, across

4) innocent, under

5) lovely, from

Directions (Q. 146-150): Read the following passage carefully and answer the questions.

The term "shadow bank" was coined in 2007 to describe risky off-balance-sheet vehicles hatched by banks to sell loans repackaged as bonds. Today, the term is used more loosely to cover all financial intermediaries that perform bank-like activity but are not regulated as one. These include mobile payment systems, pawnshops, peerto-peer lending websites, hedge funds and bond-trading platforms set up by technology firms. Among the biggest are asset management companies. In 2013 investment funds that make such loans raised a whooping \$97 billion worldwide. The Financial Stability Board, an international watchdog, estimates that globally, the informal lending sector serviced assets worth \$80 trillion in 2014, up from \$26 trillion more than a decade earlier.

Shadow banks have flourished in part because the traditional ones, battered by losses incurred during the financial slump, are under pressure. Tighter capital requirements and fear of heavy penalties have kept them grounded. In China, where banks are discouraged from lending to certain industries and are mandated to offer frustratingly low interest rates on deposits, non-banks fill the gap. About two-thirds of all lending in the country by shadow banks are in fact 'bank loans in disguise'. Critics worry that unlike banks, which lend against deposits from customers, non-banks loan money using investor's cash and rotating lines of credit. This is especially risky when skittish investors who bet on short-term gains withdraw their money at once. But non-bank financing need not always be a bad thing. It offers an additional source of credit to individuals and businesses in countries where formal banking is either expensive or absent. It also takes some burden off banks which have big 'maturity mismatches' (the difference between the amount of time a depositor's money is parked in the bank minus the time than it is loaned out).

And belatedly, regulators, too, are waking up to the new financial order of shadow banking. Banks must now declare structured investment vehicles on their balance sheets. Authorities are imposing leverage limits on various forms of shadow banks in America and Europe. It is a small start to rein in an industry that accounts for a quarter of the global financial system.

146. Which of the following can be said about banking regulators?

1) These have been innovative in helping economies recover from the 2008 crisis. 2) Their approach to regulation of shadow banks is

3) These have washed their hands off and warned

people against shadow banks. 4) These have been slow to respond to the growth of

5) None of the given statements can be said about

147. Which of the following is the central theme of the

1) The global economy is headed for a financial collapse given the state of China's economy.

2) Shadow banking, an indispensable part of the global financial system, is unnecessarily perceived as risky.

3) There is tremendous upheaval in the banking sector with only state-owned banks being safe and sound.

4) Shadow banks, which can be useful, are a high-risk alternative to traditional banks and need regulation.

5) Traditional banks are the safest bet given the risk the financial system currently faces.

148. Which of the following has/have impacted the growth of shadow banks?

(A) Faulty assets of these institutions assessed by the Financial Stability Board

(B) The state of traditional banks post the financial crisis

(C) Need for credit which traditional banks are unable to meet

1) Only (A) & (B)

2) Only (B) & (C)

3) Only (B)

4) All (A), (B) & (C)

5) Only (A) & (C)

149. Which of the following can be used to replace the phrase 'Among the biggest are asset management companies?

1) Asset management companies are responsible for over half the credit in America.

2) The financial crisis hurt asset management companies in China the most.

3) Asset management companies occupy the largest share of shadow banking firms.

4) With high rates of interest asset management companies are showing the highest profits.

5) None of the given statements.

150. Which of the following aptly describes the tone of the passage?

1) Obsequious 2) Reckless

3) Poignant

4) Acrimonious 5) None of these

Directions (Q. 151-155): Read each sentence to find out whether there is any grammatical 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.)

- 151. One way of dealing with such a / situation is by issuing a legal notice / to the accused, when the other is / to settle the matter amicably.
 - 1) One way of dealing with such a
 - 2) situation is by issuing a legal notice
 - 3) to the accused, when the other is
 - 4) to settle the matter amicably
 - 5) No error
- 152. The shrewd manager left Samarth / with no choice however to resign from / the post by transferring him to / an entirely remote and hostile location.
 - 1) The shrewd manager left Samarth
 - 2) with no choice however to resign from
 - 3) the post by transferring him to
 - 4) an entirely remote and hostile location
 - 5) No error
- 153. It is ironic that the management / of the organisation refuses to adhere / to the same standards of corporate governance / that it requires of companies deals with it.
 - 1) It is ironic that the management
 - 2) of the organisation refuses to adhere
 - 3) to the same standards of corporate governance
 - 4) that it requires of companies deals with it
 - 5) No error
- 154. With so lowly call rates, the new / telecom service company is definitely going / to give the current market leaders a / run for their money and market share.
 - 1) With so lowly call rates, the new
 - 2) telecom service company is definitely going
 - 3) to give the current market leaders a
 - 4) run for their money and market share
 - 5) No error
- 155. While retailers may well be on their / way to experiment with the change in policy / for the next few months, consumers may also take / time to get used to late night shopping.
 - 1) While retailers may well be on their
 - 2) way to experiment with the change in policy
 - 3) for the next few months, consumers may also take
 - 4) time to get used to late night shopping
 - 5) No error

Directions (Q. 156-160): Read the following passage carefully and answer the questions.

There is anger at 'globalism'. Even America's free-traders. There is anger at 'globalism'. Even Americans who were in favour of the Trans-Pacific Partnership (TPP) – an ambitious new agreement between 12 Pacific-rim countries – have turned against it. This may be linked to a globalisation of supply chains. Production of traded goods has become 'unbundled'. Firms once tended to design new gadgets and order the supplies needed to build them in a single

factory or city. In the past few decades, more efficient global shipping and improvements in communications allow firms to spread production across far-flung locations: to design a phone in America, source parts from several Asian economies, and assemble it in China. The share of parts and components in trade rose from 22% to 29% between 1980 and 2000. In 2005, trade in 'intermediate inputs' accounted for an estimated 56% of trade in goods and 73% in services across rich countries. This dispersion of production chains contributed to a dramatic acceleration in global trade growth. It also changed the way many workers view trade.

As production has spread around the world, countries have specialised in different segments of the supply chain. While those, such as China, with lots of low-cost labour, focused on manufacturing and assembly, more advanced economies followed a different path. Cities like New York and San Francisco enjoyed an initial advantage in the most lucrative bits of the modern supply chain: research and development, engineering and finance. As a result, growth in supply-chain trade has been a boon for the powerful and profitable firms with headquarters in those cities, and for the highly skilled, well compensated workers they employ.

America's lot in this new world is, on the whole, a happy one. Many countries envy its fortunate position as a hub for innovative cities. Most studies of the potential effects of TPP conclude that the deal would raise American output by a small but meaningful amount: just under a percentage point of GDP, perhaps, over the next 15 years. But the obstacles confronting new trade deals are formidable. More generous redistribution, perhaps through an expanded programme of trade-adjustment assistance, could help neutralise some opposition. But discomfort with TPP is mostly rooted in a mistrust of the elite. Voters who are sceptical of the value of TPP will be unlikely to change their stripes without some demonstration that pacts of its kind benefit the many rather than just the few.

- 156. Which of the following is true in context of the passage?
 - Global public opinion is against America's trade policies.
 - In America, wages of low-skilled workers have risen tremendously over the last decade.
 - America's GDP growth has fallen in the past few years.
 - 4) American firms are no longer leader in technology.
 - 5) None of these
- 157. Which of the following best describes America's view of TPP?
 - 1) Americans are unequivocally in favour of the TPP as it will benefit them the most.
 - The TPP is detrimental as it has fuelled long-term conflicts between rich and developing nations.

- 3) The TPP has elevated mass unemployment and is resented by all Americans.
- 4) The TPP has strengthened America's relationship with Asia and Europe.
- 5) Americans are wary of the TPP as its benefits are indeterminate.
- 158. What do the statistics in the passage convey?
 - 1) Developed countries are benefitting the most from trade agreements.
 - 2) The TPP has benefitted China and America the most.
 - 3) China's dominance in manufacturing is waning.
 - 4) Global trade has grown explosively.
 - 5) Contrary to political projections, trade in Asia has not risen dramatically.
- 159. Which of the following is the author's view of free trade?
 - 1) Uniform laws and regulations across developing countries have vastly benefitted free trade.
 - 2) There have been tremendous shifts in free trade but its benefits need to be more equitably distributed.
 - 3) Protecting national interest at the cost of free trade is the need of the hour.
 - 4) It is certain to reduce the gap between the haves and the have-nots.
 - 5) None of the options illustrate the author's view of free trade
- 160. According to the passage, which of the following is/ are (an) effect/s of 'unbundling'?
 - (A) Unfair and exploitative working conditions in developing countries
 - (B) Drop in quality standards of manufactured goods
 - Unemployment for some sections of the workforce in developed countries
 - 1) Only (A) & (B)
- 2) Only (B) & (C)
- 3) Only (C)
- 4) All (A), (B) & (C)
- ·5) Only (A) & (C)

Directions (Q. 161-163): Select the phrase/connector from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning expressed in the statement sentences.

- 161. Higher prices of cereals, rice, fruits and pulses led to an increase in food inflation. Non-food inflation was driven mainly by fibres and oil seeds.
 - (A) While higher prices of cereals
 - (B) Despite higher price of rice, fruits and pulses
 - (C) Non-food inflation was always driven by
 - 1) Both (A) & (B)
- 2) Only (B)
- 3) Both (B) & (C)
- 4) Only (A) 5) None of these
- 162. The entrepreneurship ethos in India has come a long way and has made rapid strides in recent years. It now

ranks in the top five start-up communities in the world. (A) India ranks fifth among the start-up communities

- (B) The country has made rapid strides in recent years
- (C) Moreover, the entrepreneurship ethos in India has come a long way 3) Only C
- 1) Both A and B 2) Only B
- 5) None of these
- 163. There are enough dirges being sung for public sector banks, but strangely the performance of their stocks does not reflect this. Five out of the seven public sector banks made losses and the profit-makers showed a worse bad loan ratio.
 - (A) On account of the fact that five out of the seven public sector banks made losses
 - (B) The performance of public sector banks does not reflect
 - (C) Although dirges are being sung for public sector banks
 - 3) Only C 1) Both B and A 2) Only B
 - 5) None of these 4) Only A

Directions (Q. 164-170): In the given passage, there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately.

We all have a (164) in the infrastructure surrounding us - the roads, buildings, power lines and telephone networks that we (165) on daily. How well they are built and operated is (166) to economic growth and is a key arbiter of an economy's competitiveness - and yet, virtually every economy faces an array of infrastructure challenges. Just a few examples illustrate some of the pressing issues. South Africa's power distribution network has an estimated maintenance backlog of \$4 billion - equivalent to half of the country's total investment in electronic power generation and distribution in 2011. The US Department of Transportation estimates that 15% of the country's roads are in an unacceptable condition and says that road congestion costs the US an estimated \$100 billion per year.

Just to keep (167) with anticipated global GDP growth, the world needs to spend \$57 trillion, or an average \$3.2 trillion a year, on infrastructure over the next 18 years. That is more than the entire worldwide stock of infrastructure on the ground today – and nearly 60% more than the world has invested over the past 18 years. Tackling maintenance backlogs, future-proofing infrastructure to cope with climate change and (168) development goals such as access to clean water and all-weather roads to transport goods to markets would cost a great deal. The bill for all of that looks prohibitive at a time when many governments are highly indebted and capital is tight. A focus on both, the huge need for additional investment and potential difficulties in financing it, (169) the debate. Pessimism rules,

but it needn't be that way. There are ways of cutting the bill down to size and dealing with the challenge. The answer (170) in improving the way we plan, build and operate infrastructure - in other words, we need to boost its productivity.

2) interest 164. 1) stake 3) compromise 5) subsidy 4) decision 2) rely 165. 1) use 3) confide

5) charge 4) commute 2) deciding 166. 1) close 3) trivial 5) insistent 4) crucial

2) stride 167. 1) gait 3) walk 4) tread 5) pace

168. 1) competing 2) meeting 3) succeeding 5) agreeing 4) engaging

169. 1) convey 2) subject 3) dominates 5) prompt 4) command

3) expects

170. 1) reclines 2) lay 5) belongs 4) lies

Test-IV: Quantitative Aptitude

Directions (Q. 171-175): In each of the following number series question only one number is wrong. Find out the wrong number.

11.4 13.7 2.2 20.6 22.9 171. 18.3 16 3)22.9 4)20.6 2)16 1)2.2 4633 37 151 172. 2 5)11 3)37 4)771 1) 151 2)4 125 126 132 128 140 173. 188 4) 140 5) 126 3) 154 2) 132 1) 128 461 503 411 431 174. 391 4)461 5)431 3)394 2)411 1)399 183 61 10.5 175.9 5)5 4)6 3) 10.5 2)23 1)61

176. A, B and C started a business with investments of ₹1600, ₹2100 and ₹1500 respectively. After 8 months from the start of the business, B and C invested additional amounts in the ratio of 3:5 respectively. If the ratio of total annual profit to C's share in the annual profit was 3: I then what was the additional amount invested by B after 8 months?

3)₹900 2)₹600 1)₹1200 5) None of these 4)₹300

177. A shopkeeper purchased 15 kg of variety A rice at ₹X per kg and 10 kg of variety B rice at ₹(X + 5) per kg. The shopkeeper sold the whole quantity of variety A rice at 10% profit and that of variety B rice at 20% profit. The total selling price of variety A rice was ₹30 more than that of variety B rice. Had the two varieties been mixed and sold at an overall profit of 20%, what would have been the selling price (per kg)?

3)₹24.20 2)₹23.20 1)₹26.40 5) None of these 4)₹25 00

Scheme B offers compound interest (compounded annually) at the rate of 10% p.a. The ratio of the interest earned from scheme A to that earned from scheme B

Quantity I. Rate of interest offered by scheme A Quantity II. Rate of interest offered by scheme C (simple

178.1 > a > 0 > b

on its basis.

Quantity I. Value of $\frac{(a+b)^2 - a^2 - b^2}{(a+b)^2 - (a-b)^2}$

Directions (Q. 178-182): In the given question, read

the given statement and compare the two given quantities

Quantity II. $\frac{1}{2(ab^3 + ab)}$

1) Quantity I < Quantity II

2) Quantity I ≥ Quantity II

3) Quantity I ≤ Quantity II

4) Quantity I > Quantity II

5) Quantity I = Quantity II

179. There are three positive number a, b and c. The average of a and b is less than the average of b and c by 1.

Quantity I. Value of c Quanity II. Value of a

1) Quantity I = Quantity II

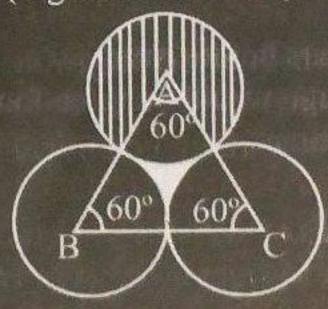
2) Quantity I > Quantity II

3) Quantity I < Quantity II

4) Quantity I ≥ Quantity II

5) No relation

180. Three equal circles are drawn on a triangle ABC, with points A, B, C as the centres. Radius of each of the circle is equal to half of the side of the triangle ABC (Figure not to scale)



Area of shaded region 1

$$= 128 \frac{1}{3} \text{ cm}^2$$

Quantity I. The area of the shaded region 2



cm²) Quantity II. 30cm²

1)Quantity I > Quantity II

2) Quantity I ≤ Quantity II

3) Quantity I = Quantity II or No relation

4) Quantity I < Quantity II

5) Quantity I ≥ Quantity II

181. Ram invested ₹P in scheme A and ₹2P in scheme B for two years each. Scheme A offers simple interest p.a. was 8:21.

interest p.a.), when ₹1600	invested for 3	years earns
an interest of ₹384		
1) Quantity I = Quantity II		

- 2) Quantity I > Quantity II
- 3) Quantity I < Quantity II
- 4) Quantity I ≥ Quantity II
- 5) No relation
- 182. Rutuja bought two articles article A at ₹X and article B at ₹X + 50. She sold article A at 20% profit and article B at 10% loss, and earned ₹35 as profit on the whole deal.

Quantity I. Profit earned by Rutuja on selling Article A (in ₹)

Quantity II. Loss incurred (in ₹) when an article which costs ₹480 is sold at 20% loss

- 1) Quantity I < Quantity II
- 2) Quantity I ≥ Quantity II
- 3) Quantity I ≤ Quantity II
- 4) Quantity I > Quantity II
- 5) Quantity I = Quantity II

Directions (Q. 183-187): Each question given below is followed by three statements. Study the question and the statements. Identify which option is necessary to answer the question.

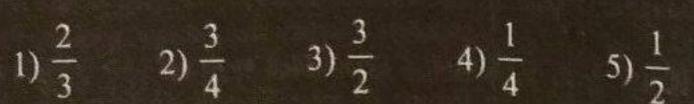
- 183. Arun and Bhadra are brothers. In how many years from now will Bhadra's age be 50 years?
 - L The ratio of the present ages of Arun and Bhadra is 5:7 respectively.
 - II. Bhadra was born 10 years before Arun.
 - IIL5 years hence, Arun's age would be three-fourths of Bhadra's age at that time.
 - 1) Any two of the three
 - 2) Only II and either I or III
 - 3) All I, II and III
 - 4) Only II and III
 - 5) Only I and III
- 184. A right-angled triangle is inscribed in a given circle. What is the area of the given circle (in cm²)?
 - L The base and the height of the triangle (in cm) are both the roots of the equation $x^2 - 23x + 120 = 0$.
 - IL The sum of the base and the height of the triangle is 23 cm.
 - III. The height of the right-angled triangle is greater than the base of the same.
 - 1) III and either only I or only II
 - 2) All I, II and III
 - 3) Only II and III
 - 4) Only I
 - 5) Either I or II
- 185. What is the ratio of the marked price of two identical items, A and B, which had been purchased at the same price?
 - L Item A was sold at a profit of 20%, while item B was sold at a loss of 10%

II. Item A was sold at a discount of $16\frac{2}{3}\%$. The

percentage by which item B's cost price had been marked up is the same as the profit % earned on

III. The overall profit earned on selling items A and B

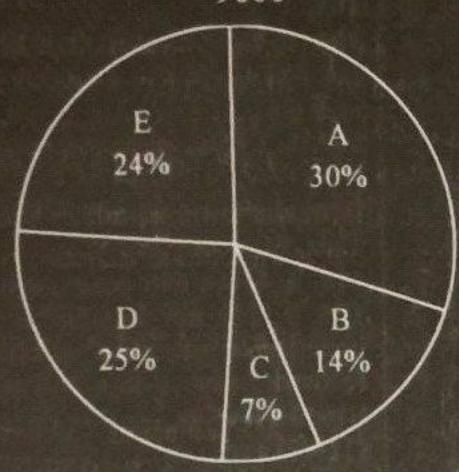
- was ₹576. 1) Any two of the three
- 2) Only II and III
- 3) All I, II and III
- 4) Question cannot be answered even with the information in all three statements
- Only I and II
- 186. Three workers A, B and C complete a given piece of work within different time spans, while working individually. What is the ratio of efficiency of C to that of B?
 - L A takes 100% more time than C to complete the given piece of work.
 - II. B completes the given piece of work in 8 days.
 - IILB takes 2 days less than A to complete the given piece of work.
 - 1) Question cannot be answered even with the information in all three statements.
 - 2) All of the three
 - 3) Only II and III
 - 4) II and either only I or only III
 - 5) Only I and III
- 187. What is a three-digit number having each digit different from the other?
 - L Each of the digits of the given number is a multiple of 3.
 - II. The digit in the unit's place is 50% less than that in the hundred's place.
 - IIL None of the digits is zero.
 - 1) All I, II and III
 - 2) Only I and II
 - 3) Only II and III
 - 4) Question can't be answered even with the information in all three statements.
 - 5) Only III
- 188. The ratio of the time taken by a boat to travel the same distance downstream in stream A to that in stream B is 8:7. The speed of the boat is 12 km/h and the speed of stream A is half the speed of stream B. What is the speed of stream B? (in km/h)
 - 1)5 2)2 3)3 5)6
- 189. To complete a project, 18 women take 4 more days than the number of days taken by 12 men. If eight men complete the project in 9 days, how much work will be left when 15 women and 12 men together work for 3 days?



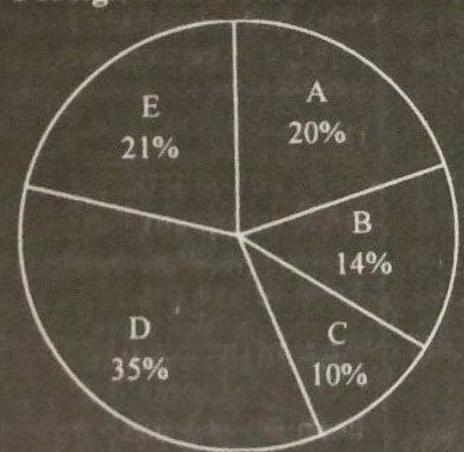
Directions (Q. 190-194): Refer to the pie charts and answer the given questions:

Data regarding number of foreign students (male + female) from different countries A, B, C, D and E, studying in higher education level in the country XYZ in the year 2014

Total number of foreign students (male + females) = 9000



Foreign female students = 3500



- 190. What is the ratio of the total number of male students from countries B and C together to the total number of students (males + females) from the same countries together?
 - 5)5:9 4)5:6 2)5:14 3)4:9 1)4:7
- 191. What is the average number of male students from countries C, D and E? 4)945 3)900 1)910 2)915
- 192. The total number of female students from country A and B together is what per cent of the number of male students from country A?
- 5)50 3)65.25 4)70.5 2) 59.5 1)60 193. Female students from country D are what per cent more than those from country B? 5)30 4)60

3)40

2)50

1)45 194. Male students from country E in the year 2015 were 20% more than those from the same country in the previous year. If the male students from country E constituted 60% of the total students (males + females),

in the year 2015, how many foreign students from country E in the same year were females?

- 1) 1400
- 2) 1480
- 3) 1280
- 4) 1140 5) 1260
- 195. Abhay rolled a pair of dice together. What is the probability that one dice showed a multiple of 2 and the second dice showed neither a multiple of 3 nor of

- 1) $\frac{1}{3}$ 2) $\frac{1}{9}$ 3) $\frac{1}{6}$ 4) $\frac{2}{3}$ 5) $\frac{5}{6}$

Directions (Q. 196-200): Study the table and answer the given questions:

Table depicting literacy in 5 villages in 2011

Table depicting mermy		Banks and the second of the se		
Villages	% of literates in total population (male + female)	% of literates in male population	% of literates in female population	
Α	-	72	70	
В	61	64	56	
С	73.8	75	72	
D	60		60	
Е	70		70	

Note: Few data are missing (indicated by --). You need to calculate the value based on given data, if required, to answer the given questions.

- 196. Only 40% and 20% of literate females were graduates in villages A and C respectively. If female population of village A and C were equal, what was the ratio of the number of non-graduate females (including illiterate females) in village A to that in C?
 - 1)81:107
- 2)90:107
- 3)90:121

- 4)40:49
- 5)45:49
- 197. If in village E, 40% of male literates and 40% of female literates were graduates. What per cent of total population were graduates?
 - 1)32
- 2)28
- 3)35

- 4)40
- 5) None of these
- 198. In village B, the number of females was what per cent less than the number of males?
 - 1)20
- 2)30
- 3)32
- 4)40
- 5)45
- 199. The total number of literates (Male and Female) in Village D was 4320. If the number of illiterate females was 320 more than the number of illiterate males, what was the male population of the village?
 - 1)3200
- 2)3000
- 3)2800

- 4)3600
- 5)3500
- 200. In village C, the number of females increased by 20% from 2011 to 2015. If the number of literate females was equal in 2011and 2015, what percent of female population of village C was literate in 2015?
 - 1)66
- 2)54
- 4)72 3)60
- 5)56