

BANK OF BARODA SPECIALIST OFFICER EXAM 08

Reasoning Ability

1. In a certain code JUST is written as #@%\$ and LATE is written as ©↑\$*. How is TASTE written in that code?

- a) *↑%\$*
- b) \$↑%\$*
- c) \$↑%*\$
- d) \$%↑%*
- e) None of these

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

- a) 25
- b) 64
- c) 289
- d) 225
- e) 121

3. How many meaningful English words can be formed from the letters 'AIPR' using each letter only once?

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

4. How many such pairs of letters are there in the word DOMESTIC, each of which has as many letters between them in the word as they have in the English alphabet?

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

5. How many such digits are there in the number 7346285, which are as far away from the beginning of the number, as they will be when arranged in ascending order within the number?

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

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

- a) Boy
- b) Girl
- c) Lady
- d) Man
- e) Child

7. If Blue is called Green, Green is called Orange, Orange is called Yellow, Yellow is called Black, Black is called Red and Red is called White. What is the color of turmeric?

- a) Orange

- b) Green
- c) White
- d) Black
- e) None of these

8. If it is possible to make only one meaningful word from the first, the third, the fifth and the eleventh letters of the word INHERITANCE using each letter only once, second letter of that word is your answer. If more than one such word can be formed your answer is X, if no such word can be formed your answer is Y.

- a) E
- b) I
- c) R
- d) X
- e) Y

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

- a) CE
- b) KI
- c) FD
- d) WU
- e) MK

10. Nandini is the only daughter of Madan's sister Sangita's brother. How is Nandini related to Madan?

- a) Daughter
- b) Niece
- c) Cousin
- d) Niece or Daughter
- e) None of these

(11-17) : These questions are based on the following letter/number/symbol arrangement. Study it carefully and answer the questions.

H T 6 # E 7 \$ K I L % 3 P @ 2 A J ↑ R U 4 * V D

11. How many such symbols are there in the above arrangement, each of which is immediately preceded by a number and also immediately followed by a vowel?

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

12. Which element is fifth to the right of thirteenth from the right end?

- a) F
- b) I
- c)
- d) K
- e) None of these

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

T#6 7K\$ L3% ?

- a) @2A
- b) A@2
- c) P2@

- d) 2P@
- e) None of these

14. Which element is third to the left of tenth from the left end?

- a) K
- b) 3
- c) P
- d) \$
- e) None of these

15. How many such letters are there in the given arrangement each of which is immediately preceded by a symbol but not immediately followed by a number?

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

16. Four of the following five are alike in a certain way based on their positions in the given arrangement and so form a group. Which is the one that does not belong to the group?

- a) KL\$
- b) P23
- c) 2J@
- d) L31
- e) 4D*

17. If all the numbers are removed from the given arrangement which element will be ninth from the left end?

- a) %
- b) L
- c) P
- d) I
- e) None of these

(18-25) : In each question below are four statements followed by two conclusions numbered I and II. You have to take the four given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the four statements disregarding commonly known facts.

Give answer a) if only conclusion I follows.

Give answer b) if only conclusion II follows.

Give answer c) if either I or II follows.

Give answer d) if neither I nor II follows.

Give answer e) if both I and II follow.

18. Statements:

Some schools are Colleges.

Some colleges are Universities.

All universities are Institutes.

All Institutes are Classes.

Conclusions:

I. Some Colleges are Classes.

II. All Universities are Classes.

19. Statements:

Some Umbrellas are raincoats.

All raincoats are shirts.

No shirt is a blazer.

Some blazers are suits.

Conclusions:

I. Some shirts are umbrellas.

II. Some suits are raincoats.

20. Statements:

Some computers are boards:

Some boards are chalks.

All chalks are bulbs.

No bulb is tube-light.

Conclusions:

I. Some bulbs are computers.

II. No chalk is a tube light.

21. Statements:

All doors are floors.

Some floors are tiles.

All tiles are paints.

Some paints are stones.

Conclusions:

I. Some floors are paints.

II. Some doors are tiles.

22. Statements:

Some leaves are petals.

Some petals are flowers.

All flowers are fruits.

Some fruits are nuts.

Conclusions:

I. Some nuts are flowers.

II. No nut is flower.

23. Statements:

All pictures are paintings.

All paintings are photographs.

Some photographs are designs.

Some designs are movies.

Conclusions:

I. Some paintings are designs.

II. Some photographs are movies.

24. Statements:

Some tables are capsules.

All capsules are syrups.

Some syrup are medicines.

All medicines are powders.

Conclusions:

I. Some syrup are powders.

II. Some syrup are tablets.

25. Statements:

Some rooms are flats.

All flats are buildings.

Some buildings are bungalows.

All bungalows are apartments.

Conclusions:

I. Some flats are bungalows.

II. Some apartments are buildings.

(26-30) : Study the following information carefully to answer these questions.

Ashwini, Priya, Sudha, Rani, Meeta, Geeta and Mukta are sitting around a circle facing the centre. Aswini is third to the left of Mukta and to the immediate right of Rani. Priya is second to the left of Geeta who is not an immediate neighbour of Meeta.

26. Who is to the immediate right of Priya?

- a) Meeta
- b) Sudha
- c) Mukta
- d) Cannot be determined
- e) None of these

27. Who is second to the left of Rani?

- a) Ashwini
- b) Meeta
- c) Priya
- d) Sudha
- e) None of these

28. Which of the following pairs of persons has the first person sitting to the immediate left of second person?

- a) Rani-Meeta
- b) Ashwini-Geeta
- c) Sudha-Priya
- d) Geeta-Sudha
- e) None of these

29. Which of the following groups has the first person sitting between the other two?

- a) Meeta-Ashwini-Geeta
- b) Sudha-Rani-Geeta
- c) Mukta-Priya-Rani
- d) Mukta-Priya-Sudha
- e) None of these

30. Which of the following is the correct position of Rani with respect to Mukta?

- (I) Third to the right
 - (II) Third to the left
 - (III) Fourth to the left
 - (IV) Fourth to the right
- a) (I) only
 - b) (II) only
 - c) Both (I) & (II)
 - d) Both (II) & (IV)
 - e) Both (I) & (III)

(31-37): In each of these questions a group of letters is given followed by four combinations of digits and symbols numbered (l), b), c) and (4). The letters are to be coded by the digits/symbols as per the scheme and conditions given below. Serial number of the combination that correctly represents the letter group is your answer. If none of the combinations is correct your answer is e) i.e. 'None of these'.

LETTERS: T L F A R N I G H K E M D U

DIGIT/SYMBOL/ CODE: 3 9 % \$ 2 4 * 6 1 5 # @ 7 8

Conditions:

(i) If the first letter is a vowel and the last letter is a consonant both are to be coded as the code for vowel.

(ii) If the first as well as the last letter is a consonant both are to be coded as @.

(iii) If the first letter is a consonant and the last letter is a vowel their codes are to be swapped.

31. GTAFKU

- a) 63\$%58
- b) 63\$%56
- c) 83\$%58
- d) 83\$%56
- e) None of these

32. EHMDRA

- a) #1@72\$
- b) \$L@72#
- c) #1@72#
- d) #1@72\$
- e) None of these

33. ITDELM

- a) *37#9@
- b) @37#9@
- c) *37#9*
- d) @37#9*
- e) None of these

34. FHKERD

- a) %15#27
- b) @15#2@
- c) %15#2%
- d) 715#2%
- e) None of these

35. AHERFU

- a) \$1#2%\$
- b) 81#2%8
- c) 81#2%\$
- d) \$1#2#8
- e) None of these

36. NMTARI

- a) 4@3\$2*
- b) *@3\$24
- c) *@3\$2*
- d) @3\$2@
- e) None of these

37. HTKILF

- a) $135 \times 9\%$
- b) $\%25 \times 9\%$
- c) $\textcircled{35} \times 9\textcircled{}$
- d) 135×91
- e) None of these

(38-42) : The symbol @, -, #, \$, % and $\textcircled{}$ are used with different meanings as follows:

'A @ B' means 'A is smaller than B'.

'A # B' means 'A is not smaller than B'.

'A \$ B' means 'A is neither smaller than nor greater than B'.

'A %B' means 'A is greater than B'.

'A $\textcircled{}$ B' means 'A is not greater than B'.

In each of the following questions assuming the given statements to be true, find out which of the two conclusions I and II given below them is/are definitely true.

Give answer a) if only conclusion I is true.

Give answer b) if only conclusion II is true.

Give answer c) if either conclusion I or conclusion II is true.

Give answer d) if neither conclusion I nor conclusion II is true.

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

38. Statements: $F \# H$, $H \% K$, $K \$ R$, $R \textcircled{M}$

Conclusions:

- I. $F \% R$
- II. $F \# M$

39. Statements: $L \textcircled{D}$, $D \textcircled{P}$, $P \# V$, $V \% G$

Conclusions:

- I. $P \% L$
- II. $G \textcircled{P}$

40. Statements: $E \% W$, $W \textcircled{Q}$, $Q \$ T$, $T \textcircled{H}$

Conclusions:

- I. $H \# W$
- II. $H \# E$

41. Statements: $J \textcircled{T}$, $T \textcircled{H}$, $H \% I$, $I \$ L$

Conclusions:

- I. $L \textcircled{H}$
- II. $J \textcircled{I}$

42. Statements: $R \textcircled{Q}$, $Q \% P$, $P \textcircled{V}$, $V \# M$

Conclusions:

- I. $R \textcircled{P}$
- II. $R \# P$

(43-45): Study the following carefully to answer these questions.

'P x Q' means 'P is wife of Q'.

'P \div Q' means 'P is father of Q'.

'P + Q' means 'P is son of Q'.

'P - Q' means 'P is sister of Q'.

43. In $H + I \div L$, how is L related to H?

- a) Brother
- b) Sister
- c) Cousin
- d) Brother or Sister
- e) None of these

44. Which of the following represents 'S is mother of T'?

- a) $S \times M \div H - T$
- b) $S \times M + H - T$
- c) $M \times S \div H - T$
- d) $M \times S \div H + T$
- e) None of these

45. In $J - F + R \times B$, how is R related to J?

- a) Father
- b) Mother
- c) Paternal Aunt
- d) Cannot be determined
- e) None of these

(46-50): Study the following carefully to answer these questions.

A, B, C, D, E, F & G are members of a sports club and have liking for different games Carrom, Table Tennis, Badminton, Bridge, Hockey, Football and Lawn Tennis but not necessary in the same order. Each one of them has liking for different musical instrument viz. Sitar, Guitar, Harmonium, Flute, Tabla, Banjo and Santoor not necessarily in the same order.

B likes Carrom and Banjo. E likes to play Bridge but not Harmonium or Tabla. The one who plays Hockey plays Sitar. F plays Guitar but not Tennis or Lawn Tennis. A plays Badminton and Flute. The one who plays Lawn Tennis does not play Tabla. C plays Harmonium and G plays Hockey.

46. Who plays Santoor?

- a) D
- b) A
- c) E
- d) D OF E
- e) None of these

47. D plays which game?

- a) Table Tennis
- b) Lawn Tennis
- c) Football
- d) Cannot be determined
- e) None of these

48. Which of the following combinations of game-person-musical instrument is definitely correct?

- a) Badminton – B - Flute
- b) Table Tennis – E - Santoor
- c) Lawn Tennis – D - Tabla
- d) Table Tennis – C - Tabla
- e) None of these

49. Who plays Football?

- a) C

- b) D
- c) G
- d) F
- e) None of these

50. Who plays Table Tennis?

- a) C
- b) F
- c) D
- d) Cannot be determined
- e) None of these

(51-60): Following are the criteria for selection of officers in an organization.

The candidate must-

- (i) have passed HSC examination in first class with at least 60% marks.
- (ii) have passed graduation degree in any discipline with at least 55% marks.
- (iii) have completed a certificate/diploma/degree course in Computer Science.
- (iv) be not less than 21 years and not more than 30 years of age as on 1. 7. 2008.

If a candidate satisfies all the above mentioned criteria **except-**

- (a) at (ii) above but is a post-graduate case may be referred to the Executive Director (ED).
- (b) at (iii) above but has studied Computer Science as one of subjects of curriculum, case may be referred to the Vice President (VP).

In each of the questions below, information of one candidate is given. You have to take one of them following five decisions based on the information provided and the criteria and conditions given above. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 01.07.2008. You have to indicate your decision by making answers to each question as follows:

Mark answer a) if the case is to be referred to ED.

Mark answer b) if the case is to be referred to VP.

Mark answer c) if the candidate is to be selected.

Mark answer d) if the information is inadequate to take a decision.

Mark answer e) if the candidate is not to be selected.

51. Ashtutosh, is a Commerce graduate passed in first class with 67% marks. He had secured 73% marks in HSC. He has studied Computer Science as one of the subjects at HSC. His date of birth is 22.9.1982.

52. Rajini has passed BMS degree examination in second class with 58% marks and HSC in first class with 65% marks. She has completed a diploma in Computer Science. She has completed 25 years of age in November 2007.

53. Raj Grover has passed HSC exam in first class with 89% marks. Thereafter he did a 6 months certificate course in Computer Science and presently is pursuing final year of engineering degree examination. His date of birth is 28.12. 1980

54. Shamika Gupta is a Science graduate passed in 2006 with 47% at the age of 22 years. She had scored 64% marks in HSC. She has also passed M.Sc. with 58% marks. She has done a certificate course in computers.

55. Jasmine is a postgraduate in Computer Science passed in first class with 62% marks. She had scored 81% marks in HSC. Her date of birth is 17.6. 1979.

56. Shyamala is n B.A. passed in first class with 63% marks. She had passed HSC examination in first class with 69% marks. She has also completed a certificate course in Computer Science with 'A' grade. Her date of birth is 23.9.1984.

57. Anubhav Gokhale, is a B.Sc. with Computer Science passed in second class with 58% marks. He had passed HSC in first class with 76% marks. He has completed 25 years of age in December 2007.

58. Manish Chaudhary passed HSC examination in first class with 83% marks and B. Com. in second class with 57% marks. He has completed a computer certificate course very recently. His date of birth is 26.4.1982.

59. Harish Vora passed HSC examination in 2003 with 85% marks and B.Sc. Degree examination in 2006 with 69% marks. He has studied Computer Science as one of the subjects at B.Sc. His date of birth is 17.9.84.

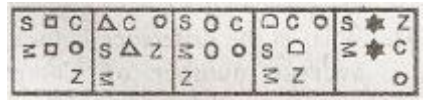
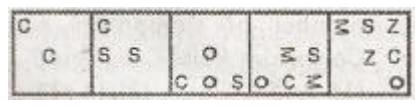
60. Vandana Bha.ve is B.Com. Graduate passed in second class with 56% marks. She had passed HSC in second class with 59% marks. She has also completed a Computer diploma with 56% marks. Her date of birth is 11.5.1982.

(61-75) : In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued?

PROBLEM FIGURES

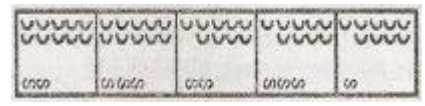
ANSWER FIGURES

61.



a) b) c) d) e)

62.



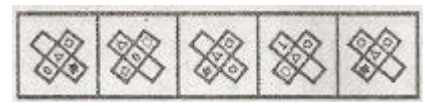
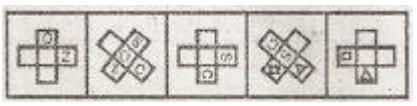
a) b) c) d) e)

63.



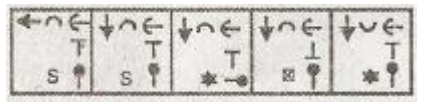
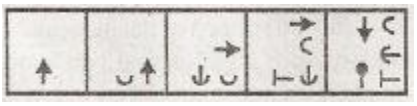
a) b) c) d) e)

64.



a) b) c) d) e)

65.



a) b) c) d) e)

66.



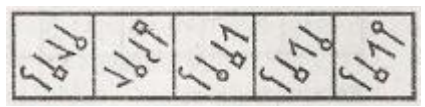
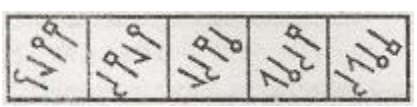
a) b) c) d) e)

67.



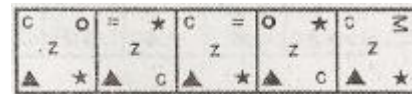
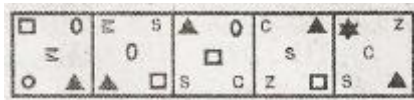
a) b) c) d) e)

68.



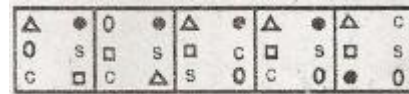
a) b) c) d) e)

69.



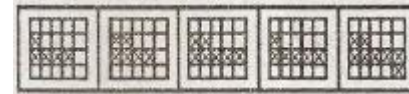
a) b) c) d) e)

70.



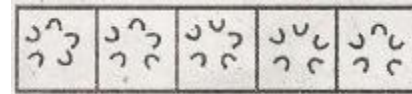
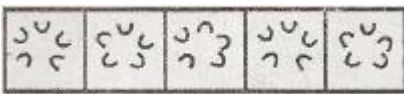
a) b) c) d) e)

71.



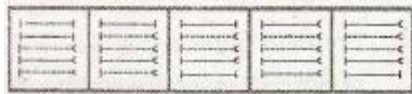
a) b) c) d) e)

72.



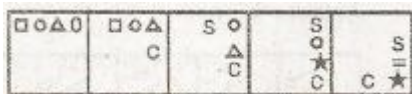
a) b) c) d) e)

73.



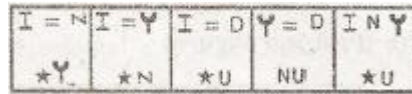
a) b) c) d) e)

74.



a) b) c) d) e)

75.



a) b) c) d) e)

(76-80): What will come in place of the question mark (?) in the following questions?

76. $\frac{1}{2} + \frac{1}{4} + \frac{3}{4} + \frac{2}{3} = ?$

- a) $2\frac{1}{5}$
- b) $\frac{1}{16}$
- c) $2\frac{1}{16}$
- d) $2\frac{1}{6}$
- e) None of these

77. $d)^2 = 1024$

- a) 1
- b) 2
- c) 3
- d) 4
- e) None of these

78. $22.5 \times 0.05 = ?$

- a) 11.25
- b) 1.125
- c) 22.55
- d) 11 2.5
- e) None of these

79. $999 + 111 \times 0.5 = ?$

- a) 555
- b) 500
- c) 1054.5
- d) 11 10.5
- e) None of these

80. 40% of 250 = 50% of?

- a) 200
- b) 100
- c) 150
- d) 400
- e) None of these

(81-85) : In each of the following questions a number series is given which has only one wrong number. You have to find out the wrong number.

81. 7.5 47.5 87.5 157.5 247.5 357.5 487.5

- a) 357.5
- b) 87.5
- c) 157.5
- d) 7.5
- e) 47.5

82. 13 16 21 27 39 52 69

- a) 21
- b) 39
- c) 27
- d) 52
- e) 16

83. 1500 1581 1664 1749 1833 1925 2016

- a) 1581
- b) 1664
- c) 1833
- d) 1925
- e) 1749

84. 66 91 120 153 190 233 276

- a) 120
- b) 233
- c) 153
- d) 276
- e) 190

85. 1331 2197 3375 4914 6859 9261 12167

- a) 4914
- b) 6859
- c) 9261
- d) 2197
- e) 12167

(86- 90) : Each of the questions below consists of a question and two statements numbered I and II are 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 a) 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 b) 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 c) if the data either in Statement I alone or in Statement II alone are sufficient to answer the question.

Give answer d) if the data in both the Statements I and II are not sufficient to answer the question.

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

86. What is the ratio of the number of fresher's to the number of seniors in a college?

- I. The ratio of males and females in the college is 2 : 3.
- II. There are 1125 female fresher's in the college.

87. What is Nidhi's age?

- I. Nidhi is 3 times younger to Rani.
- II. Surekha is twice the age of Rani and the sum of their ages is 72.

88. What is the ratio of the total number of boys to the total number of girls in the school?

- I. The ratio of the total number of boys to the total number of girls, last year was 4 : 5.
- II. There are 3500 students in the school out of which 60% are boys.

89. What is Mr. Mehta's in present income?

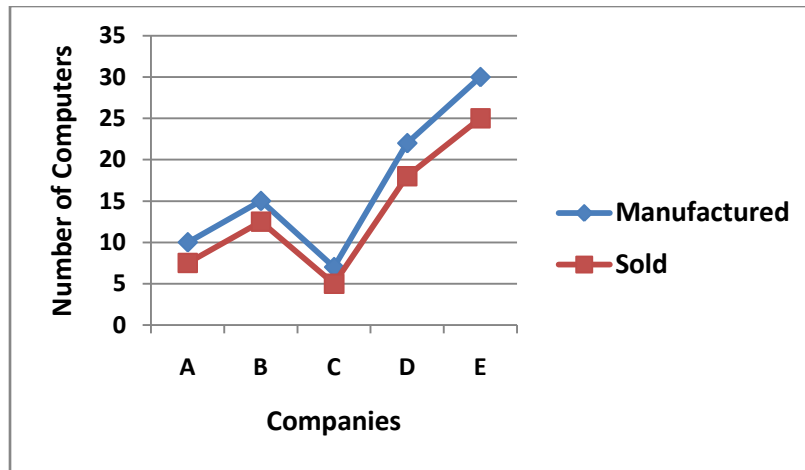
- I. Mr. Mehta's income increases by 10% every year.
- II. His income will increase by Rs.2,500/- this year.

90. What is the speed of the bus?

- I. The bus covers a distance of 80 kms. in 5 hrs.
- II. The bus covers a distance of 160 kms. in 10 hrs.

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

Number of Computers Manufactured and Sold by Various Companies in a Year (Number in Lakhs)



91. What is the respective ratio of the number of Computers manufactured by Companies A and C together to the number of Computers sold by Companies A and C together?
- a) 4:5
 - b) 14 :1 1
 - c) 8 : 9
 - d) 7 : 5
 - e) None of these
92. What is the difference between the average number of Computers manufactured by all the Companies together and the average number of Computers sold by all the Companies together?
- a) 3500
 - b) 35000
 - c) 35000
 - d) 3500000
 - e) None of these
93. The number of Computers sold by Company B are what percent of the number of Computers manufactured by Company B? (rounded off to two digits after decimal)
- a) 83.33
 - b) 120
 - c) 78.83
 - d) 106.54
 - e) None of these
94. The number of Computers manufactured by Company Dare what percent of the number of Computers manufactured by Company E?
- a) 125
 - b) 112.5
 - c) 85
 - d) 65.25
 - e) 75
95. The number of Computers manufactured by Company B are approximately what percent of the number of Computers manufactured by all the Companies together?
- a) 22
 - b) 18
 - c) 14
 - d) 26
 - e) 32

(96-100) : Study the table carefully to answer the questions that follow :

Percentage of Marks Obtained by Students in Different Subjects

Students	Subjects							
	Hindi (150)	English (150)	Maths (150)	S.Sc (125)	Physics (75)	Chemistry (75)	Biology (75)	Sanskrit (50)
Ankita	60	64	67	59	70	65	68	70
Bakul	75	95	92	87	84	74	90	77
Chaitanya	93	71	76	74	79	62	64	82
Deepali	66	56	70	66	71	64	72	58
Gauri	62	75	62	88	78	80	74	64
Himani	58	60	64	54	70	60	72	66

96. How many marks did Himanti get in all the subjects together?

- a) 505
- b) 496
- c) 525
- d) 601
- e) None of these

97. What are the average marks obtained by all students together in Physics?

- a) 75.33
- b) 56.5
- c) 64.25
- d) 48.88
- e) None of these

98. How many Students have scored the highest marks in more than one Subject?

- a) Three
- b) Two
- c) One
- d) None
- e) None of these

99. Marks obtained by Ankita in Sanskrit are what percent of marks obtained by Gauri in the same Subject ? (rounded off to two digits after decimal)

- a) 91.43
- b) 94.29
- c) 103.13
- d) 109.38
- e) None of these

100. Who has scored the highest marks in all the subjects together?

- a) Chaitanya
- b) Himani
- c) Deepali
- d) Gauri
- e) None of these

(101- 105): Study the following table and answer the questions given below:

EXPORT OF ELECTRONIC GOODS FROM INDIA (IN Rs. CRORE)

YEAR	TOTAL EXPORTS	ELECTRONIC GOODS
2001	5,143	552
2002	5,404	624
2003	5,426	717
2004	5,999	653

101. Approximately, what per cent of the total exports were electronic goods in 2003?

- a) 13%
- b) 19%
- c) 21%
- d) 23%
- e) None of these

102. The fall in electronic goods exports in 2004 from 2003 was nearly-

- a) 20%
- b) 15%
- c) 9%
- d) 12%
- e) 16%

103. If the electronic goods are not exported in the year 2002, then what are the total exports of that year?

- a) 4770
- b) 4780
- c) 4790
- d) 4760
- e) None of these

104. Percentage growth of electronic goods exports in the period of 2002 to 2003 exceeded the percentage growth of the total exports over the same period **approximately** by-

- a) 13.5
- b) 12.5
- c) 15.5
- d) 11.5
- e) 14.5

105. Over the 4 years period from 2001 to 2004, the electronic exports rose by nearly-

- a) 16.3%
- b) 15.3%
- c) 14.3%
- d) 18.3%
- e) 20.3%

106. How much part of a day is 45 minutes?

- a) $\frac{1}{42}$
- c) $\frac{1}{32}$
- b) $\frac{1}{24}$
- d) $\frac{1}{48}$
- e) None of these

107. What is the greater of two numbers whose product is 640, if the sum of the two numbers, exceeds their difference by 32?
a) 45
b) 50
c) 55
d) 40
e) None of these

108. Samir drive at the speed of 45 kms./hr. from home to a resort. Returning over the same route, he got stuck in traffic and took an hour longer, also he could drive only at the speed of 40 kms./hr. How many kilometres did he drive each way?
a) 250 kms.
b) 300 kms.
c) 310 kms.
d) 275 kms.
e) None of these

109. 20 boys and 25 girls form a group of social workers. During their membership drive, the same number of boys and girls joined the group (e.g. if 7 boys joined, 7 girls joined). How many members does the group have now, if the ratio of boys to girls is 7 : 8?
a) 75
b) 65
c) 70
d) 60
e) None of these

110. Vaishali spent Rs. 31,897/- on the air conditioner for her home, Rs. 38,789/- on buying plasma television and the remaining 23% of the total amount she had as cash with her. What was the total amount?
a) Rs. 74,625/-
b) Rs. 86,750/-
c) Rs. 91,800/-
d) Cannot be determined
e) None of these

(111-115) : Study the following information carefully to answer the questions.

The teachers colony has 2800 members, out of which 650 members read only English newspaper. 550 members read Hindi newspaper and 450 members read only Marathi newspaper. The number of members reading all the 3 newspapers is 100. Members reading Hindi as well as English newspaper are 200. 400 members read Hindi as well as Marathi newspaper and 300 members read English as well as Marathi newspaper.

111. Find the difference between number of members reading English as well as Marathi newspaper and the number of members reading English as well as Hindi newspaper.
a) 300
b) 200
c) 100
d) 50
e) None of these

112. How many members read at least 2 newspapers?
a) 600
b) 800
c) 500

- d) 1000
- e) None of these

113. Find the number of members reading Hindi newspaper.

- a) 750
- b) 980
- c) 1000
- d) 1020
- e) None of these

114. How many members read only one newspaper?

- a) 1560
- b) 1650
- c) 1640
- d) 1540
- e) None of these

115. Find the number of members reading no newspaper.

- a) 150
- b) 460
- c) 550
- d) 750
- e) None of these

(116-120): What **approximate** value will come in place of the question mark (?) in the following questions?

116. $(47\% \text{ of } 1442 - 36\% \text{ of } 1412) \div 63 = ?$

- a) 4
- b) 5
- c) 3
- d) 6
- e) 1

117. $(\sqrt{7921} - \sqrt{2070.25}) * \frac{1}{4} = ?$

- a) 11
- b) 14
- c) 15
- d) 9
- e) 13

118. $(341789 + 265108) \div (8936 - 3578) = ?$

- a) 150
- b) 113
- c) 135
- d) 100
- e) 125

119. $29\% \text{ of } 725 = 60\% \text{ of } 315 + ?$

- a) 28
- b) 30
- c) 15
- d) 18
- e) 21

120. $1595 \div 25 \times 36.5 = ?$

- a) 2459
- b) 2329
- c) 2359
- d) 2429
- e) 2349

(121-125) : Study the table carefully to answer the questions that follow :

Number of Students Appeared (App) and Qualified (Quid), for an Examination, in Six States Over the Years

Years	States											
	A		B		C		D		E		F	
	App	Quid	App	Quid	App	Quid	App	Quid	App	Quid	App	Quid
2001	1567	124	1745	156	1684	150	1440	165	1564	162	1886	142
2002	1678	110	1897	178	1550	178	1390	172	1575	188	1764	186
2003	1785	156	1674	162	1754	210	1364	114	1510	214	1738	194
2004	1630	234	1986	154	1806	186	1478	138	1654	196	1644	182
2005	1805	256	2107	193	1666	198	1560	189	1690	180	1680	176
2006	1922	234	2080	245	1884	254	1672	193	1432	206	1572	222
2007	1790	198	2095	220	1728	202	1778	195	1864	216	1444	218

121. Approximately what is the percentage of candidates qualified over appeared from all the six states together in 2006?

- a) 13
- b) 21
- c) 27
- d) 32
- e) 39

122. Approximately what is the average number of candidates qualified from State D over the given years?

- a) 132
- b) 116
- c) 84
- d) 141
- e) 167

123. Percentage of candidates qualified over appeared in 2004 is the highest for which of the following states?

- a) B
- b) D
- c) A
- d) F
- e) None of these

124. Percentage of candidates qualified over appeared from State B is the lowest during which of the following years?

- a) 2007
- b) 2004
- c) 2001
- d) 2002
- e) None of these

125. The number of candidates qualified from State C in 2002 and 2005 together is what percent of the number of candidates appeared from state F in 2003 and 2004 together? (rounded off to two digits after decimal)

- a) 10.65
- b) 12.44
- c) 14.86
- d) 11.12
- e) None of these

GENERAL SOCIO-ECONOMIC & BANKING AWARENESS

126. RBI's open market operation transactions are carried out with a view to regulate-

- a) Liquidity in the economy
- b) Prices of essential' commodities
- c) Inflation
- d) Borrowing power of the banks
- e) All the above

127. When more than-one banks are allowing credit facilities to one party in coordination with each other under a formal arrangement, the arrangement is generally known as-

- a) Participation
- b) Consortium
- c) Syndication
- d) Multiple banking
- e) None of these

128. Open market operations, one of the measures taken by RBI in order to control credit expansion in the economy means-

- a) Sale or purchase of Govt. securities
- b) Issuance of different types of bonds
- c) Auction of gold
- d) To make available direct finance to borrowers
- e) None of these

129. The bank rate means-

- a) Rate of interest charged by commercial banks from borrows
- b) Rate of interest at which commercial banks discounted bills of their borrowers.
- c) Rate of interest allowed by commercial banks on their deposits
- d) Rate at which RBI purchases or rediscounts bills of exchange of commercial banks.
- e) None of these

130. What is an Indian Depository Receipt?

- a) A deposit account with a Public Sector Bank
- b) A depository account with any of Depositories in India
- c) An instrument in the form of depository receipt created by an Indian depository against underlying equity shares of the issuing company
- d) An instrument in the form of deposit receipt issued by Indian depositories
- e) None of these

131. An instrument that derives its value from a specified underlying (currency, gold, stocks etc.) is known as-

- a) Derivative
- b) Securitization Receipts
- c) Hedge Fund
- d) Factoring
- e) Venture Capital Funding

132. Fiscal deficit is-

- a) total income less Govt. borrowing
- b) total payments less total receipts
- c) total payments less capital receipts
- d) total expenditure less total receipts excluding borrowing
- e) None of these

133. In the Capital Market, the term arbitrage is used with reference to-

- a) purchase of securities to cover the sale
- b) sale of securities to reduce the loss on purchase
- c) simultaneous purchase and sale of securities to make profits from price
- d) variation in different markets
- e) Any of the above

134. Reverse repo means -

- a) Injecting liquidity by the Central Bank of a country through purchase of Govt. securities
- b) Absorption of liquidity from the market by sale of Govt. securities.
- c) Balancing liquidity with a view to enhance economic growth rate
- d) Improving the position of availability of the securities in the market
- e) Any of the above

135. The stance of RBI monetary policy is

- a) inflation control with adequate liquidity for growth
- b) improving credit quality of the Banks
- c) strengthening credit delivery mechanism
- d) supporting investment demand in the economy
- e) Any of the above

136. Currency Swap is an instrument to manage-

- a) currency risk
- b) interest rate risk
- c) currency and interest rate risk
- d) cash flows in different currencies
- e) All of the above

137. "Sub-prime" refers to-

- a) lending done by banks at rates below PLR
- b) funds raised by the banks' at sub Libor rate
- c) Group of banks which are not rated as prime banks as per Banker's Almanac
- d) lending done by financing institutions including banks to customers not meeting with normally required credit appraisal standards
- e) All of the above

138. Euro Bond is an instrument-

- a) issued in the European market
- b) issued in Euro Currency
- c) issued in a country other than the country of the currency of the Bond
- d) All of the above
- e) None of these

139. Money Laundering normally involves

- a) placement of funds
- b) layering of funds

- c) integration of funds
- d) All of a), b) and c)
- e) None of a), b) and c)

140. The IMF and the World Bank were conceived as institutions to-

- a) strengthen international economic co-operation and to help create a more stable and prosperous global economy
- b) IMF promotes international monetary cooperation
- c) The World Bank promotes long term economic development and poverty reduction
- d) All of a), b) and c)
- e) None of a), b) and c)

141. Capital Market Regulator is-

- a) RBI
- b) IRDA
- c) NSE
- d) BSE
- e) SEI3I

142. In the term BRICS, R stands for-

- a) Romania
- b) Rajasthan
- c) Russia
- d) Regulation
- e) None of these

143. FDI refers to-

- a) Fixed Deposit Interest
- b) Fixed Deposit Investment
- c) Foreign Direct Investment
- d) Future Derivative Investment
- e) None of these

144. What is Call Money?

- a) Money borrowed or lent for a day or over night
- b) Money borrowed for more than one day but up to 3 days
- c) Money borrowed for more than one day but up to 7 days
- d) Money borrowed for more than one day but up to 14 days
- e) None of these

145. Which is the first Indian company to be listed in NASDAQ?

- a) Reliance
- b) TCS
- c) HCL
- d) Infosys
- e) None of these

146. Which of the following is the Regulator of the credit rating agencies in India?

- a) RBI
- b) SBI
- c) SIDBI
- d) SEBI
- e) None of these

147. Who is Brand Endorsing Personality of Bank of Baroda?

- a) Juhi Chawla
- b) Kiran Bedi
- c) Amitabh Bachchan
- d) Kapil Dev
- e) None of these

148. The branding line of Bank of Baroda is-

- a) International Bank of India
- b) India's International Bank
- c) India's Multinational Bank
- d) World's local Bank
- e) None of these

149. The logo of Bank of Baroda is known as-

- a) Sun of Bank of Baroda
- b) Baroda Sun
- c) Bank of Baroda's Rays
- d) Sunlight of Bank of Baroda
- e) None of these

150. Which of the following statement(s) is/are true about the exports of China which is a close competitor of India?

- (A) China's economic success is basically on the fact that it exports cheaper goods to rich nations like USA, etc.
 - (B) In the year 2007 China's exports became almost 40% of its GDP.
 - (C) When compared to India China's share in the World Exports is more than 30% whereas India's share is more 6% of the global exports.
- a) Only A
 - b) Only B
 - c) Both A and B
 - d) All A, B and C
 - e) None of these

151. One of the major challenges banking industry is facing these days is money laundering. Which of the following acts/norms are launched by the banks to prevent money laundering in general?

- a) Know Your Customer Norms
- b) Banking Regulation Act
- c) Negotiable Instrument Act
- d) Narcotics and Psychotropic Substance Act
- e) None of these

152. Lot of Banks in India these days are offering M-Banking Facility to their customers. What is the full form of 'M' in 'M-Banking'?

- a) Money
- b) Marginal
- c) Message
- d) Mutual Fund
- e) Mobile Phone

153. Which of the following is/are true about the "Sub-Prime Crisis"? (The term was very much in news recently.)

- (A) It is a mortgage crisis referring to Credit default by the borrowers.
 - (B) Sub-Prime borrowers were those borrowers who were rated low and were high risk borrowers.
 - (C) This crisis originated because of negligence in credit rating of the borrowers.
- a) Only A

- b) Only B
- c) Only C
- d) All A, B and C
- e) None of these

154. Which of the following is NOT the part of the structure of the Financial System in India?

- a) Industrial Finance
- b) Agricultural Finance
- c) Government Finance
- d) Development Finance
- e) Personal Finance

155. Which of the following is NOT the part of the scheduled banking structure in India?

- a) Money Lenders
- b) Public Sector Banks
- c) Private Sector Banks
- d) Regional Rural Banks
- e) State Co-operative Banks

156. As we all know Govt. of India collects tax revenue on various activities in the country. Which of the following is a part of the tax revenue of the Govt.?

- (A) Tax on Income
 - (B) Tax on Expenditure
 - (C) Tax on Property or Capital Asset
 - (D) Tax on Goods and Services
- a) Both A and C only
 - b) Both B and D only
 - c) All A, B, C and D
 - d) Only B, C and D
 - e) None of these

157. We very frequently read about Special Economic Zones (SEZs) in newspapers. These SEZs were established with which of the following objectives?

- (A) To attract foreign investment directly.
 - (B) To protect domestic market from direct competition from multinationals.
 - (C) To provide more capital to agricultural and allied activities.
- a) Only A
 - b) Only B
 - c) Only C
 - d) All A, B and C
 - e) None of these

158. Which of the following groups of countries has almost 50% share its global emission of carbon every year?

- a) US, China, India, South Africa
- b) India, China, Russia, Britain
- c) South Africa, Nepal, Myanmar
- d) US, Russia, China & India
- e) None of these

159. Which of the following correctly describes the concept of "Nuclear Bank" floated by International Atomic Energy Agency?

- (A) It is a nuclear fuel bank to be shared by all the nations jointly.
- (B) It is a facility to help nations in enrichment of uranium.

(C) It is an energy which will keep a close vigil on the nuclear programme of all the nations.

- a) Only A
- b) Only B
- c) Both A and C only
- d) Only C
- e) Both A and B only

160. Many times we read about Future Trading in newspapers. What is 'Future Trading'?

(A) It is nothing but a trade between any two stock exchanges wherein it is decided to purchase the stocks of each, other on a fixed price throughout the year.

(B) It is an agreement between two parties to buy or sell an underlying asset in the future at a predetermined price.

(C) It is an agreement between stock exchanges that they will not trade the stocks of each other under any circumstances in future or for a given period of time.

- a) Only A
- b) Only B
- c) Only C
- d) All A, B and C
- e) None of these

161. Inflation in India is measured on which of the following indexes/indicators?

- a) Cost of Living Index (COLI)
- b) Consumer Price Index (CPI)
- c) Gross Domestic Product
- d) Wholesale Price Index (WPI)
- e) None of these

162. As per the reports published in the newspapers a section of society staged a demonstration at the venue of the G-8 Summit recently. What was/were the issues towards which these demonstrators were trying to draw the attention of G-8 leaders?

(A) Food shortage which has taken 50 million people in its grip.

(B) Inflation which has gone up substantially across the Globe.

(C) USA's consistent presence in Iraq.

- a) Only A
- b) Only B
- c) Only C
- d) Both A and B only
- e) None of these

163. Hillary Clinton formally suspended her campaign to ensure election of whom amongst the following for the next President of USA?

- a) George Bush
- b) Barack Obama
- c) John McCain
- d) Bill Clinton
- e) None of these

164. Hugo Chavez whose name was recently in news is the -

- a) President of Congo
- b) Prime Minister of Uganda
- c) President of Venezuela
- d) Prime Minister of Brazil
- e) None of these

165. The Govt. of India has raised the amount of the Loan Waiver to the farmers by 20%. Now the amount is nearly-

- a) Rs. 60,000 crores
- b) Rs. 65,000 crores
- c) Rs. 72,000 crores
- d) Rs. 76,000 crores
- e) Rs. 80,000 crores

166. Delimitation Commission has made a recommendation that next Census should be Panchayat-wise. When is the next Census due?

- a) 2010
- b) 2011
- c) 2012
- d) 2013
- e) 2015

167. The World Health Organization has urged that advertisements of which of the following should be banned-to protect youth from bad effects of the same?

- a) Tobacco
- b) Alcoholic drinks
- c) Junk Food
- d) Soft drinks with chemical preservatives
- e) None of these

168. Which of the following countries has allocated a huge amount of US \$10 billion to provide relief to its earthquake victims?

- a) Japan
- b) South Korea
- c) China
- d) South Africa
- e) None of these

169. India and Nepal have many agreements on sharing of the water of various rivers. Which of the following rivers is NOT covered under these agreements?

- a) Kosi
- b) Gandak
- c) Ganga
- d) Mahakali
- e) All these rivers are covered

170. Which of the following names is NOT closely associated with space programme of India or any other country?

- a) CARTOSAT
- b) NLS- 5
- c) RUBIN - 8
- d) GSLV
- e) SCOPE

171. Vijay Hazare Trophy is associated with the game of-

- a) Hockey
- b) Cricket
- c) Badminton
- d) Football
- e) Golf

172. Which of the following was the theme of the Olympic Torch?

- a) Journey of Harmony
- b) Green World Clean World
- c) Journey of Peace.
- d) Journey for Hunger-free World
- e) None of these

173. Which of the following schemes is NOT a social development Scheme?

- a) Indira Awas Yojana
- b) Mid Day Meal
- c) Bharat Nirman Yojana
- d) Sarva Shiksha Abhiyan
- e) All are social schemes

174. Which of the following is NOT a member of ASEAN?

- a) Malaysia
- b) Indonesia
- c) Vietnam
- d) Britain
- e) Singapore

175. Which of the following Awards are given for excellence in the field of Sports?

- a) Kalinga Prize
- b) Shanti Swarup Bhatnagar Award
- c) Arjun Award
- d) Pulitzer Prize
- e) None of these

English Language

(176- 184) : Read the following passage carefully and answer the questions given below it. Certain words are given in **bold** in the passage to help you locate them while answering some of the questions.

It is difficult to compare countries because various factors such as size, culture, history, geography, natural **endowments**, geopolitics and internal polity comes into play, There are some goals, which can be achieved by smaller countries; but sometimes smaller countries find it difficult to embark upon certain big technological plans even if they have the funds, because the size of the domestic market is too small. If we consider the bigger countries, the closest comparison to India is China, though there are many **crucial** differences.

The Chinese vision is to prepare the country for entry into the ranks of midlevel developed nations by the middle of the twenty-first century. Acceleration of the nation's economic growth and social development by relying on advances in science and technology is **pivotal** in this.

Documents describing the Chinese vision state that science and technology constitute premier productive forces and represent a great revolutionary power that can propel economic and social development. It is interesting to note that the main lessons the Chinese have drawn from their past performance is their failure to promote science and technology as strategic tools for empowerment. They also point to the absence of mechanisms and motivations in their economic activity to promote dependence on science and technology. Similarly, they hold their scientific and technological efforts were not **oriented** towards economic growth. As a consequence, they conclude, a large number of scientific and technological achievements were not converted into productive forces as they were too far removed from China's immediate economic and social needs. The Chinese vision is therefore aimed at exploiting state-of-art science and technology to enhance the nation's overall power and strength, to improve the people's living standards, to focus on resolving problems encountered in large-scale industrial and agricultural production and to effectively control and alleviate pressures brought on by population, resources and the environment. By the year 2000, China had aimed at bringing the main industrial sectors up to the technological levels achieved by the developed countries in the 1970's or '80s, and by 2020 to the level they would have attained by the early twenty-first century. The aim is to bridge the overall gap -with the advanced world. There is a special emphasis on research and development or high technologies that

would find defense applications. Some of these technologies are critical for improving the features of key **conventional** weapons. Some technologies are meant for enhancing future military capabilities. Other efforts are aimed at maintaining the momentum to develop capabilities for cutting-edge defense technologies. They call for unremitting efforts in this regard with the aim of maintaining effective self-defense and nuclear deterrent capabilities and to enable **parity** in defense, science and technology with the advanced world.

176. Comparison between two countries becomes difficult because-

- (A) The countries differ in their internal political systems.
- (B) Each country has its own culture and natural resources which differ from those of others.
- (C) The countries with homogeneous backgrounds are many in number.

- a) Only (A)
- b) Only (B)
- c) Only (A) and (B)
- d) All the three (A), (B) and (C)
- e) None of these

177. Why can't smaller countries take up big technological planning?

- a) They have other goals to achieve
- b) They have smaller domestic market size
- c) Smaller countries lack technological know-how
- d) Bigger countries do not permit them to do so
- e) None of these

178. What is the goal of China to be accomplished by the middle of 21st century?

- a) To become one of the most developed nations.
- b) To surpass the level of all middle level developed nations by a good margin
- c) To be the most influential super power
- d) To be the most developed nation
- e) None of these

179. What-according .to the Chinese vision can boost socio-economic development?

- a) Science and Technology
- b) Minds united with revolutionary powers
- c) Premier productive forces
- d) A vision which propels development
- e) None of these

180. Which of the following have the Chinese identities as their pitfall(s) from their past?

- (A) Lack of orientation of Science and Technology towards economic growth.
- (B) Lack of mechanisms in their economic activities to promote use of Science & Technology
- (C) Neglect of Science & Technology as a strategic measures for empowerment.

- a) (A) & (B) only
- b) (B) & (C) only
- c) (A) & (C) only
- d) All the three (A), (B) & (C)
- e) None of these

181. The scientific and technological accomplishments of China could

- a) remain dysfunctional
- b) be transformed into productive forces
- c) be utilized for motivating economic activities
- d) be promoted through political will
- e) None of these

182. Which of the following is/are the expected results of China's new visions?

- (A) To augment peoples, standard of living.
- (B) To tackle pressure effectively brought on by the population
- (C) To utilize modern technology for bringing the latent power under control.
- a) (A) & (B) only
- b) (B) & (C) only
- c) (A) & (C) only
- d) All the three (A), (B) & (C)
- e) None of these

183. What according to the passage is the gap in terms of number of years between the targeted developments in China and in other developed countries?

- a) 5-10 years
- b) 20-30 years
- c) 40-50 years
- d) More than 50 years
- e) Less than 5 years

184. Which of the following is the essence of the contents of the passage?

- a) Enormous population of the country can be positively utilized for developments
- b) Scientific and Technological principles may not necessarily be instrumental in economic growth
- c) Harmonious development of a country can take place even in the absence of technology up-gradation
- d) Economic growth needs to be driven by science and technology
- e) Countries should not be compared with each other

(185-187): Choose the word which is most nearly the SAME in meaning to the word given in **bold** as used in the passage.

185. **Endowments**

- a) Powers
- b) Measures
- c) Habitats
- d) Findings
- e) Gifts

186. **Oriented**

- a) Stated
- b) Directed
- c) Deciding
- d) Leaning
- e) Sure

187. **Conventional**

- a) Functional
- b) Activist
- c) Deliberate
- d) Adventurous
- e) Traditional

Directions: (188-190) : Choose the word which is OPPOSITE in meaning to the word given in **bold** as used in the passage.

188. **Crucial**

- a) Central
- b) Trivial
- c) Decisive
- d) Fundamental

e) Imperative

189. **Pivotal**

- a) Irrelevant
- b) Unmanageable
- c) Irreparable
- d) Inauspicious
- e) Irritating

190. **Parity**

- a) Impropriety
- b) Impartiality
- c) Inequality
- d) Similarity
- e) Homogeneity

(191-200): In each question below, a sentence is given with a part of it printed in **bold** type. That part may contain a grammatical error. Each sentence is followed by phrases a), b), c) and d). Find out which phrase should replace the phrase given in bold to correct the error, if there is any, and to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and no correction is required, mark e) as the answer.

191. What **does make him feel** awkward, is only a trivial matter.

- a) does make him to feel
- b) makes him to feel
- c) makes him feel
- d) would make him feeling
- e) No correction required

192. This is exactly **what he wanted me** to solve the problem.

- a) how he wanted me
- b) what he wants from I
- c) how does he want me
- d) how did he want me
- e) No correction required

193. They wanted to know that **we could extend** the required help.

- a) that can we extend
- b) that we had extended
- c) if could we extend
- d) if we could extend
- e) No correction required

194. The Minister said that **he is proud of** the people of his constituency.

- a) he should be proud of
- b) he was proud of
- c) he had pride for
- d) it is he to be proud of
- e) No correction required

195. The mob **started pelting stones** on the vehicles which were parked on the street.

- a) started to pelting stones
- b) started stones to be pelted
- c) pelted stones starting

- d) had started to pelting stones
- e) No correction required

196. The priest describes **expectations as the root cause** of all miseries.

- a) expectation is the root cause
- b) expectations are the root cause
- c) expectations are the root causes
- d) the root cause as expectation
- e) No correction required

197. If a person is able to see **what is wrong with oneself**, he can improve fast.

- a) what is wrong with myself
- b) what are the wrongs in oneself
- c) what is wrong in oneself
- d) what is wrong with himself
- e) No correction required

198. Some people feel that **nurtured high aims** is a sign of immaturity.

- a) nurturing high aims
- b) nurture for high aim
- c) nurturing for higher aims
- d) nurturing with higher aims
- e) No correction required

199. **He firmly belief** is that Yoga is the permanent solution to any disease.

- a) His firmly belief
- b) He firmly believes
- c) His firm belief
- d) He is firm in belief
- e) No correction required

200. Dust **particles have accumulated** on the window panes are harmful to health.

- a) particles are accumulated
- b) particles accumulated
- c) particles that is accumulating
- d) has particles accumulated
- e) No-correction required

(201- 205) : 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.

(D) Health care costs have been skyrocketing in our country.

(B) Some people attribute it to the increasing greediness among the medicos.

(F) Certain others feel that it is because of drastic changes in people's lifestyle and eating habits.

(A) Assuming that all these reasons are true, the fact remains that there is an urgent need to check the accelerated costs and initiate suitable measures.

(C) The impact of these measures will be visible only after a considerable passage of time.

(E) The measures include yoga classes with emphasis on physical and mental exercises and also change in food habits.

201. Which of the following would be the **FIRST** statement after rearrangement?

- a) A
- b) B
- c) C
- d) D

e) E

202. Which of the following would be the **SECOND** statement after rearrangement?

- a) A
- b) B
- c) C
- d) D
- e) E

203. Which of the following would be the **FOURTH** statement after rearrangement?

- a) A
- b) B
- c) C
- d) D
- e) E

204. Which of the following would be the **FIFTH** statement alter rearrangement?

- a) A
- b) B
- c) C
- d) D
- e) E

205. Which of the following would be the **SIXTH (LAST)** statement after rearrangement?

- a) A
- b) B
- c) C
- d) D
- e) E

(206-215) : In each of the following sentences there are two blank spaces. Below each sentence there are five pairs of words denoted by numbers a), b), c), d) and e). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence grammatically correct and meaningfully complete.

206. To avoid _____ , there is a need for _____ planning of the project.

- a) cancellation, broad
- b) problem, . deliberate
- c) pitfalls, systematic
- d) inconvenience, convenient
- e) losses, temporary

207. A good management will decide not only the _____ for equipment but also its _____ for deciding priorities.

- a) need, urgency
- b) usefulness, utility
- c) cost, value
- d) requirement, necessities
- e) technology, methodology

208. _____ appears to be a small error in the beginning may turn out to be a _____ in the long run.

- a) It, disaster
- b) What, blunder
- c) That, debacle
- d) It, slip

e) What, incident

209. Being very _____ in nature, he always uses his _____ skills.

- a) adamant, soft
- b) polite, basic
- c) humble, experimental
- d) pushy, persuasive
- e) mild, aggressive

210. Demand and supply do not _____ the same relationship as the one that between _____ height and weight.

- a) possess, has
- b) incur, is
- c) defend, volunteers
- d) bear, borne
- e) have, exists

211. If the system _____ to yield the desired result, try to _____ the whole procedure in the given sequence.

- a) entitles, dump
- b) ignores, reproduce
- c) fails, re-operate
- d) imitates, generate
- e) equips, encompass

212. He is so _____ in his approach that not a single point ever _____ his attention.

- a) meticulous, escapes
- b) casual, erodes
- c) fanatic, brings
- d) deliberate, attracts
- e) nasty, coincides

213. Generally, _____ students _____ those who are mediocre.

- a) humble, surmount
- b) meritorious, surpass
- c) bright, overestimate
- d) intelligent, surrender
- e) studious, respect

214. _____ and _____ should not be tolerated in our country which boasts of 'Ahimsa' as its way of life.

- a) Politicking, elections
- b) Dishonor, efficiency
- c) Lethargy, procrastination
- d) Nepotism, selfishness
- e) Hatred, violence

215. He _____ a wrong act because it was _____ for him to do so due to circumstantial forces.

- a) compelled, necessary
- b) refused, dangerous
- c) did, avoidable
- d) committed, inevitable
- e) simplified, harmful

(216-225): In the following passage, there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Mankind has seen rapid (216) in the last 150 years because of the mass manufacturing techniques (217) in western nations and later taken to new levels of efficiency by Japan. Mass production and production for the masses became the bases of new business strategies. Large-scale consumption by all with the social benefit of (218) poverty became the dominant economic strategy. The advent of electricity and its large-scale application to lighting, heating and operating machines added a fresh dimension to manufacturing. By the 1950s came (219) in electronics and transistor devices to be followed by innovations in microelectronics, computers and various forms of sensors all of which (220) altered the manufacturing scene. It is now no longer necessary to make prototypes in a factory or a laboratory to study a new product. Many new products can be (221) on computers and their behavior simulated on them. By choosing an optimum design through such simulations, computer programmes can directly (222) the manufacturing processes. These processes are generally called Computer Aided Design (CAD) and Computer Assisted Manufacturing (CAM). These capabilities are leading to newer forms of (223) by customers. Each customer can be offered several special options. Customized product design or (224) manufacturing are other popular techniques currently in (225) in many developed countries.

216.

- a) havoc
- b) transformation
- c) destruction
- d) violence
- e) deforestation

217.

- a) discarded
- b) resorted
- c) indulged
- d) perfected
- e) designated

218.

- a) removing
- b) nurturing
- c) appeasing
- d) cajoling
- e) mastering

219.

- a) additions
- b) gadgets
- c) modifications
- d) variety
- e) inventions

220.

- a) immediately
- b) precisely
- c) irreversibly
- d) indefinitely
- e) measurably

221.

- a) designed
- b) produced
- c) manufactured
- d) sold
- e) purchased

222.

- a) inspire
- b) cultivate
- c) visualize
- d) drive
- e) curtail

223.

- a) uses
- b) demands
- c) advertisements
- d) consumption
- e) goods

224.

- a) visible
- b) secure
- c) fundamental
- d) overt
- e) flexible

225.

- a) view
- b) wings
- c) vogue
- d) isolation
- e) order

Marketing Aptitude

226. Which of the following economic factors affect growth and development of economy?

- a) Natural and Manpower resources
- b) Capital formation in economy
- c) Entrepreneurial ability
- d) Technological know-how and development
- e) All the above

227. Foreign Trade Policy means-

- a) An export policy of a company
- b) Trade policy of a foreign country
- c) A trade policy declared by foreign dept.
- d) A policy in respect of promotion and relevant measures declared by Ministry of Commerce, Govt. of India
- e) None of these

228. Operating profits refer to -

- a) Net Profits
- b) Net Profits before Contingencies

- c) Profit before Provisions and Contingencies
- d) Profit on providing for all taxes etc.
- e) None of these

229. In the context of globalization BPO means-

- a) British Petroleum Organization
- b) British Passport Office
- c) Budgeting Process Orientation
- d) Business Process Orientation
- e) Business Process Outsourcing

230. Multi National Enterprises (MNE) means-

- a) Export oriented company established in U.S.A.
- b) Company established in USA or UK exporting products worldwide
- c) A company exporting products to various nations
- d) An Enterprise established in numerous nations within their laws and dealing in products worldwide
- e) a) and b) above

231. Free market economy is concerned with

- a) The ownership of productive assets mostly in private hands
- b) Existence of central coordination of production
- c) Government involvement in resource allocation
- d) Government involvement in distribution system
- e) Ownership of assets in public and private sector

232. ESOP stands for-

- a) Efficient Servicing Of Promises
- b) Employees Service Option Projects
- c) Employees Stock Option Plan
- d) Effective System of Projects
- e) Essential Security Operations of Police

233. A digital signature is-

- a) signature in digits
- b) affixation of coded confirmation by the sender
- c) confirmation by the sender in writing
- d) electronically scanned signature
- e) None of these

234. B2C stands for -

- a) There is no such term
- b) Business to consumer
- c) Business to corporate
- d) Business to companies
- e) Business to a country

235. Operating Cycle refers to-

- a) Financial year
- b) Period allotted for budgetary goals
- c) Cycle beginning with acquisition of raw material and ending with collection of receivable
- d) Seasonal cycle of an activity
- e) Operating process during slack season

236. U.S.P. means-

- a) Uniform Selling Practice
- b) Unique Selling Product
- c) Unique Selling Proposition
- d) Underwriter for Selling Products
- e) United States Parcel Service

237. e-business means-

- a) Business of electronic goods
- b) Activities of people by e-mail
- c) Business of Net-Cafe facilitating surfing by people
- d) A business entity which sells computer etc.
- e) Use of electronic means and platform to conduct trade

238. When you' desire to promote a customer, who of the following is a customer, as defined, of a Bank?

- a) A person regularly visiting a bank
- b) A person regularly getting bank" drafts issued
- c) A person regularly maintaining a Joan/deposit account
- d) A person regularly getting bank drafts encashed
- e) A person functioning as an agent for a person maintaining a deposit

239. In the present changing scenario of economy LPG means:

- a) Liquidity; Productivity and Gross income
- b) Liquidity, Profitability and Goods produced
- c) Lending, Producing & Guaranteeing
- d) Liberalization, Privatization and Globalization
- e) Liquefied Petroleum Gas

240. In service marketing, best channel for advertisement is -

- a) Satisfied Customer Talking Favorably To Another About It
- b) Advertising on TV.
- c) Advertising in Prominent News-Papers
- d) Slide Shows in. a Theatre
- e) Advertisement on Web-Sites

241. Consumer who shows no loyalty to any specific product is called-

- a) Switcher
- b) Hardcore loyal
- c) Soft-core loyal
- d) Shifting loyal
- e) Stickers

242. In the era of Globalization of business M & A means--

- a) Money and Assets
- b) Marketing & Alliances
- c) Means and Acquisitions
- d) Mergers and Acquisitions
- e) Markets and Acquisitions

243. Primary functions of money are-

- a) Medium of Exchange
- b) Common Measure of Value
- c) Store of Value

- d) All of the above
- e) Only a) and b)

244. Cross Selling means-

- a) selling across the counter
- b) selling across the country
- c) marketing other product to customer along with the one he buys
- d) selling banks product to cross section of customer
- e) None of these

245. Which of the following expresses Maslow's motivation theory best?

- a) Importance of motivation of customer development
- b) Why people are driven by particular need at particular times.
- c) Where human needs are arranged in a hierarchy
- d) All a), b) & c)
- e) b) and c) only

246. Three of the Nationalized Banks proposed to have strategic alliance where branches are to function as S.B.U. which means-

- a) Small Business Undertaking
- b) Strategic Business Undertaking
- c) Statutory Business Unit
- d) Strategic Business Unit
- e) State Business Undertaking

247. Relationship Banking is-

- a) dealing with the close relatives
- b) relation with the marketing people
- c) personal banker-customer interaction for enduring relationships
- d) telemarketing in cities
- e) concentrating on the top few clients

248. Which of the following factors is not affected by Prices?

- a) Sales Volume of the Bank
- b) Profit margin
- c) Quality of customer service
- d) Image of the Bank
- e) Better returns

249. One of the following is not the channel for Rural Marketing. Identify.

- a) NGOs
- b) SHGs
- c) Village Melas
- d) Farmer Service Societies
- e) Internal selling

250. For effective Rural Marketing- find the correct statement.

- a) Sales promotion strategies have no relevance
- b) Publicity is unnecessary due to lesser competition
- c) Products need to be specially designed for the rural masses
- d) There is no potential in Rural Marketing
- e) None of these

251. Telemarketing is more effective than direct calls, because-

- a) services can be upgraded
- b) new products can be introduced
- c) more personal attention can be bestowed
- d) more persons can be contacted per day
- e) technical support is available

252. A rise in customer complaints indicates

- a) rise in customer satisfaction level
- b) more attentive service
- c) collapse of certain systems and procedures
- d) coordinated efforts by the Marketing staff
- e) None of these

253. In, banks S.M.E. stands for -

- a) Sales and Marketing Enterprises
- b) Small and Medium Entrepreneurs
- c) Small and Medium Enterprises
- d) Small and Medium Industries
- e) None of these

254. Find the correct statement from the following.

- a) Marketing rests on the core concept of needs and wants
- b) Services are supplied by customers
- c) A human need is a bundle of specific satisfiers
- d) Products and services are both intangible
- e) None of these

255. When a consumer makes a purchase deal, he is influenced by-

- a) impressive sales talk
- b) customer complaints
- c) lack of better alternates
- d) friends, the tastes
- e) several vital factors such as, price, quality, availability and service levels

256. Which of the following statement is **not true**?

- a) Marketing service agencies assist the company in targeting and promoting its products to the right market
- b) Domestic markets include foreign consumers
- c) Reseller markets are those that buy goods and services and resell them at a profit
- d) Financial intermediaries include banks, credit companies and insurance companies
- e) None of these

257. What is the main target of Debit Card of the banks?

- a) Salaried persons
- b) Partnership firms
- c) Hindu undivided family
- d) Limited companies
- e) None of these

258. The main factor affecting the price sensitivity of the buyer is -

- a) Uniqueness of product
- b) Absence of alternate
- c) Low price of the product

- d) High quality
- e) None of these

259. Marketing Intelligence System implies-

- a) Proper designing, collection analysis and reporting
- b) Set of systems and sources used by managers to get daily information
- c) Internal marketing information system
- d) System established by a secret service agency
- e) Managed intelligent marketing

260. What is penetrated market?

- a) Market captured by mass campaigning
- b) Market of far-flung areas
- c) Market-share acquired by selling
- d) Group of those customers who have already bought the product
- e) Superiority of market

261. Bank officer is affective in marketing only when-

- a) he readily obeys the instructions of his boss
- b) he follows his colleagues
- c) he studies the activities of his competitor and tries to do better than him
- d) he brings innovative ideas, forms new relations and always tries to satisfy the customer
- e) he keeps the list of customers and updates it

262. What is essential for better customer satisfaction?

- a) Speed of transaction
- b) Security
- c) Status-quo
- d) Time limit
- e) All the above

263. Which of the following statements is not false?

- a) Advertisement of Bank differs from that of product
- b) Banking products are intangible
- c) Personal selling is not much affective
- d) Due to technology quality of service for banking transaction has lost its importance
- e) There is no role for human-element in bank marketing

264. The information provided by the balance sheet of an institution is-

- a) Result of the transaction of a specific period
- b) Financial statement on the specific date
- c) Operational efficiency of the form
- d) Financial statement during the specific period
- e) Operational health of the firm

265. A customer wants to deposit money with investment objective. But your competitor offers high rate of interest. What should you do?

- a) Offer high rate of interest
- b) Provide better customer service and security to his fund
- c) Do negative talks about your competitor/its product
- d) All the above
- e) None of these

266. In e-Commerce, 828 implies-

- a) Transfer from one branch to another
- b) Commercial transaction between bank and depositor
- c) Electronic commercial transactions between business institutions
- d) Commercial transactions done electronically between a customer and business institution
- e) Only a) and b)

267. In stock market EPS implies-

- a) Effective Price System
- b) Earnings Per Share
- c) Elasticity of Product System
- d) Employee Promotion Scheme
- e) Extended Problem Solving

268. What is Blue Chip Company?

- a) Engineering goods, manufacturing Companies
- b) Information Technology Companies
- c) Large, stable and well-established Companies
- d) Weak and loss-making Companies
- e) Companies of highly efficient employees

269. Which characteristic comes into notice in selling services?

- a) Could be sold through retail network
- b) Could be sold through agent/representative
- c) Could be sold through home-to-home selling campaign,
- d) Services could not be separated from sales-persons
- e) It is easy to sell services

270. What is the use of market planning? Which of the following statements is false?

- a) Segmentation of market
- b) Recognition of the state of market
- c) Conjecture of the size of market
- d) To avoid strengths and weaknesses of the Company
- e) To build market strategies

271. In modern business management technique, ERP means-

- a) Enterprise Resource Programme
- b) Enterpreurial Resource Planning
- c) Electronic Remote Programming.
- d) Enterprise Resource Planning
- e) None of these

272. SWOT analysis refers to--

- a) marketing tool to understand the strengths and limits of one's own and the competitor
- b) analysis of external environment
- c) analysis of internal environment
- d) Strategic Planning for the sale of Product
- e) south-west organization for trade

273. Concept of family life cycle means -

- a) history of family
- b) series of the stages of life
- c) family formation and dissolution process

- d) end of family life
- e) None of these

274. Market-niche implies-

- a) Segmental market
- b) Specifically, formed segment
- c) Classified market
- d) High price market
- e) Whole-sale market

275. Marketing is the state where --

- a) Communication established between buyers
- b) Communication established between sellers
- c) One seller can communicate with many buyers of one buyer can communicate with many sellers
- d) Limit of geographical regions has no role
- e) Buyer and seller act in different goods

ANSWERS

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

Q.113	C	Q.154	E	Q.195	E	Q.236	D
Q.114	B	Q.155	A	Q.196	E	Q.237	B
Q.115	E	Q.156	C	Q.197	D	Q.238	A
Q.116	C	Q.157	D	Q.198	C	Q.239	C
Q.117	A	Q.158	A	Q.199	A	Q.240	E
Q.118	B	Q.159	D	Q.200	B	Q.241	B
Q.119	E	Q.160	B	Q.201	D	Q.242	C
Q.120	B	Q.161	D	Q.202	B	Q.243	B
Q.121	A	Q.162	A	Q.203	A	Q.244	D
Q.122	E	Q.163	B	Q.204	E	Q.245	B
Q.123	C	Q.164	C	Q.205	C	Q.246	B
Q.124	B	Q.165	C	Q.206	C	Q.247	B
Q.125	D	Q.166	B	Q.207	A	Q.248	A
Q.126	E	Q.167	A	Q.208	B	Q.249	B
Q.127	B	Q.168	A	Q.209	E	Q.250	B
Q.128	B	Q.169	C	Q.210	D	Q.251	B
Q.129	D	Q.170	E	Q.211	C	Q.252	A
Q.130	C	Q.171	B	Q.212	A	Q.253	B
Q.131	A	Q.172	B	Q.213	E	Q.254	B
Q.132	D	Q.173	C	Q.214	E	Q.255	A
Q.133	D	Q.174	D	Q.215	D	Q.256	C
Q.134	A	Q.175	C	Q.216	B	Q.257	B
Q.135	A	Q.176	C	Q.217	D	Q.258	D
Q.136	D	Q.177	B	Q.218	A	Q.259	A
Q.137	D	Q.178	A	Q.219	C	Q.260	C
Q.138	C	Q.179	A	Q.220	B	Q.261	D
Q.139	D	Q.180	D	Q.221	A	Q.262	C
Q.140	D	Q.181	B	Q.222	E	Q.263	A
Q.141	E	Q.182	D	Q.223	D	Q.264	B
Q.142	C	Q.183	B	Q.224	E	Q.265	E
Q.143	C	Q.184	D	Q.225	C	Q.266	C
Q.144	A	Q.185	E	Q.226	A	Q.267	B
Q.145	D	Q.186	B	Q.227	E	Q.268	C
Q.146	D	Q.187	E	Q.228	D	Q.269	B
Q.147	E	Q.188	B	Q.229	E	Q.270	E
Q.148	B	Q.189	A	Q.230	A	Q.271	D
Q.149	B	Q.190	C	Q.231	A	Q.272	A
Q.150	C	Q.191	C	Q.232	D	Q.273	B
Q.151	A	Q.192	A	Q.233	C	Q.274	B
Q.152	E	Q.193	D	Q.234	A	Q.275	C
Q.153	D	Q.194	B	Q.235	B		