

INDIAN BANK RURAL MARKETING OFFICERS EXAM 10

Reasoning Ability

1. How many such pairs of letters are there in the word SYSTEMATIC each of which has as many letters between them in the word as in the English alphabet?

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

2. Each vowel in the word CONQUER is replaced by the previous letter in the English alphabet. Each consonant is replaced by the next letter in the English alphabet. The letters so obtained are arranged alphabetically. Which of the following will be the fourth letter from the left end?

- a) O
- b) N
- c) R
- d) S
- e) None of these

3. How many meaningful English words can be made with the letters ELSO using each letter only once in each word?

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

4. In a certain code GONE is written as '5@©9' and SEAL is written as '69%*' . How is LOGS written in that code?

- a) *©56
- b) *9©6
- c) *@65
- d) *@56
- e) None of these

5. In a certain code COUNTERS is written as 'OYPDRQDS' . How is CLEARING written in that code?

- a) BFMDQHMF
- b) BFMDHOJS
- c) ZDKBQHMF
- d) ZDKBHOJS
- e) None of these

6. The positions of how many digits in the number 5934162 will remain unchanged after the digits are arranged in descending order within the number?

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

7. What should come next in the following number series?

9 7 5 3 1 8 6 4 2 9 7 5 3 8 6 4 2

- a) 2
- b) 9

- c) 5
- d) 3
- e) None of these

8. If 'Q' denotes 'x'; 'R' denotes '-'; T denotes '÷' and 'W' denotes '+', then
 $20 R 12 T 4 Q 6 W 5 = ?$

- a) 17
- b) 107
- c) -3
- d) 7
- e) None of these

9. If 'red' means 'white', 'white' means 'yellow', 'yellow' means 'blue', 'blue' means 'violet' and 'violet' means 'red', then which of the following represents the colour of mustard flower?

- a) yellow
- b) red
- c) white
- d) blue
- e) violet

10. Pointing to a boy, R said, "He is the son of my grandfather's only daughter". How is R related to the boy?

- a) Mother
- b) Aunt
- c) Sister
- d) Data inadequate
- e) None of these

Directions (11 - 15) : Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and-

- Give answer a) if the data in statement 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 given in both the statements I & II together 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.

11. Who among A, B, C, D and E is the tallest?

- I. Each of A, B, C, D and E has a different height.
- II. D is shorter than only A.

12. How is 'walk' written in a code language?

- I. 'morning walk is good' is written as 'na pa ta sa' in that code language.
- II. 'wish you good morning' is written as 'lana sa da' in that code language.

13. On which day of the week is Arun's birthday?

- I. Arun's brother correctly remembers that Arun's birthday is after Wednesday but before Sunday.
- II. Arun's sister correctly remembers that Arun's birthday is before Friday.

14. How many daughters does Q have?

- I. M and T are brothers of R.
- II: R's mother T is wife of Q.

15. How far did Mohan walk from the starting point?

- I. Mohan walked 20 metres towards West, took a right turn and walked 30 metres, again took a right turn and walked 20 metres.
- II. Mohan walked 20 metres towards South, took a left turn and walked 30 metres, again took a left turn and walked 20 metres.

Directions (16- 20) : In each of the questions below are given four statements followed by three conclusions numbered I, II & III. You have to take the given statements to be true even if they seem to be at variance from 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.

16. Statements: Some villages are towns. Some towns are huts. All huts are rivers. Some rivers are tents.

Conclusions:

- I. Some tents are towns.
 - II. Some rivers are towns.
 - III. Some huts are villages.
- a) None follows
 - b) Only I follows
 - c) Only II follows
 - d) Only III follows
 - e) Only II and III follow

17. Statements: All hotels are buses. Some buses are cars. All cars are trams. Some trams are clouds.

Conclusions:

- I. Some trams are buses.
 - II. Some trams are hotels.
 - III. Some clouds are cars.
- a) None follows
 - b) Only I follows
 - c) Only II follows
 - d) Only III follows
 - e) Only I and III follow

18. Statements: All flowers are books. All books are carpets. Some carpets are keys. Some keys are locks.

Conclusions:

- I. Some keys are books.
 - II. Some keys are flowers.
 - III. Some locks are books.
- a) Only I follows
 - b) Only II follows
 - c) Only III follows
 - d) Only I and II follow
 - e) None follows

19. Statements: All boxes are cups. All chairs are cups. All cups are mirrors. All tables are mirrors.

Conclusions:

- I. Some tables are chairs.
 - II. Some mirrors are boxes.
 - III. Some mirrors are chairs.
- a) Only I and II follow
 - b) Only I and III follow
 - c) Only II follows

- d) Only III follows
- e) Only II and III follow

20. Statements: Some pins are needles. All needles are ropes: Some ropes are buckets. All buckets are trees.

Conclusions:

I. Some buckets are pins.

II. Some ropes are pins.

III. No bucket is pin.

- a) Only either I or III and II follow
- b) Only either I or III follows
- c) Only II follows
- d) Only either I or II and III follow
- e) None of these

Directions (21- 25): In each question below is given a group of letters followed by four combinations of digits/ symbols numbered a), b), c) and (4). You have to find out which of the combinations correctly represents the group of letters based on the following coding system and the conditions that follow and mark the number of that combination as your answer. If none of the combinations correctly represents the group of letters, mark e) i.e. 'None of these' as your answer.

Letter: M A E K J R D W P F Q I U B H

Digit/Symbol/Code: 9 1 2 3% * 4 5 8 8 6 \$ @ 7 ©

Conditions:

(i) If the first and the second letters are consonants, both are to be coded as the code for the second letter.

(ii) If the first and the third letters are Vowels, both are to be coded as the code for the first letter.

(iii) If the first letter is a vowel and the last letter is a consonant, both are to be coded as #.

21. JREMQI

- a) **296\$
- b) %*296\$
- c) %2*96\$
- d) %%296\$
- e) None of these

22. UBHMED

- a) @7©924
- b) #7©92#
- c) 77©924
- d) @©©924
- e) None of these

23. AKEJPI

- a) 123%8\$
- b) 132%8\$
- c) 131%8\$
- d) 113%8\$
- e) None of these

24. FURJJK

- a) 8@8\$%3
- b) @@*\$%3
- c) 3%\$*@8
- d) 8@*\$%3
- e) None of these

25. QMIAWE

- a) 99\$152
- b) 69\$152
- c) #9\$15#
- d) 69\$156
- e) None of these

Directions (26- 30) : Study the following arrangement carefully and answer the questions given below:

R 4 3 % M @ K E F 5 A # J N 1 8 U © D B P 6 1 W 7 8 Q * Z

26. If all the symbols are dropped from the above arrangement, which of the following will be fourth to the left of ninth from the left end?

- a) K
- b) E
- c) M
- d) 3
- e) None of these

27. If all the numbers are dropped from the above arrangement, which of the following will be seventh to the right of eighteenth from the right end?

- a) J
- b) #
- c) U
- d) N
- e) None of these

28. How many such consonants are there in the above arrangement, each of which is immediately preceded by a symbol and immediately followed by a letter?

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

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

- a) T A 1
- b) 3 R %
- c) 8 © 1
- d) # N A
- e) 8 W Q

30. How many such numbers are there in the above arrangement, each of which is immediately followed by a letter but not immediately preceded by a symbol?

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

Directions (31- 35) : Study the following information carefully and answer the questions given below :

B, M, K, H, T, R, D, W and A are sitting around a circle facing at the centre. R is third to the right of B. His second to the right of A who is second to the right of R. K. is third to the right of T who is not an immediate neighbour of H. D is second to the left of T. M is fourth to the right of W.

31. Who is to the immediate left of W?

- a) R
- b) T
- c) B
- d) Data inadequate
- e) None of these

32. Who is third to the left of M?

- a) B
- b) W
- c) K
- d) T
- e) None of these

33. Who is third to the left of H?

- a) A
- b) T
- c) K
- d) R
- e) Data inadequate

34. Who is to the immediate left of D?

- a) H
- b) M
- c) B
- d) Data inadequate
- e) None of these

35. In which of the following combinations is the third person sitting in between the first and the second persons?

- a) WTR
- b) BOT
- c) MHO
- d) KAM
- e) WKR

Directions (36- 40) : Study the following information carefully and answer the given questions:

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

Input : cup for hot 34 69 72 tea 27

Step I : 27 cup for hot 34 69 72 tea

Step II : 27 tea cup for hot 34 69 74

Step III : 27 tea 34 cup for hot 69 72

Step IV : 27 tea 34 hot cup for 69 72

Step V : 27 tea 34 hot 69 cup for 72

Step VI : 27 .tea 34 hot 69 for cup· 72

Step VII : 27 tea 34 hot 69 for 72 cup

and Step VII is the last step of the rearrangement.

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

36. Input : kind 12 96 heart water 59 42 yes

How many steps will be required to complete the rearrangement?.

- a) Three
- b) Four
- c) Five
- d) Six
- e) None of these

37. Input : jungle 43 mode-25 basket 39 target 19

Which of the following steps will be the last but one?

- a) VII
- b) VIII
- c) IX
- d) VI
- e) None of these

38. Step III of an input is : 12 world 31 ask cart ball 87 75

Which of the following will definitely be the input?

- a) 31 ask cart b.all87 75 world 12
- b) 31 ask cart ball 87 75 12 world
- c) 31 ask 12 world cart ball 87 75
- d) Cannot be determined
- e) None of these

39. Step II of an input is : 24 year 56 43 last part 64 over

How many more steps will be required o complete the rearrangement?

- a) Five
- b) Six
- c) Seven
- d) Four
- e) None of these

40. Step III of an input is : 32 station 46 8\ 73 march go for

Which of the following will be step VI?

- a) 32 station 46 march 73 go for 81
- b) 32 station 46 march 73 81 go for
- c) 32 station 46 march 73 go 81 for
- d) There will be no such step.
- e) None of these

Directions (41-45) : In each of the following questions, two rows of numbers are given. The resultant number in each row is to be worked out separately based on the following rules and the questions below the rows of numbers are to be answered. The operations of numbers progress from left to right.

Rules : a) If an odd number is followed by another composite odd number, they are to be multiplied.

(ii) If an even number is followed by an odd number, they are to be added.

(iii) If an even number is followed by a number which is a perfect square, the even number is to be subtracted from the perfect square.

(iv) If an odd number is followed by prime odd number, the first number is to be divided by the second number.

(v) If an odd number is followed by an even number, the second one is to be subtracted from the first one.

Now work out the resultant numbers for each row in each question and answer the question below the rows of numbers.

41. 46 196 15

117 13 3

What is the sum of the resultant of the two rows?

- a) 178
- b) 172
- c) 168
- d) 188
- e) None of these

42. 5 15 40

m 26 3

If the resultant of the first row is 'm', what will be the resultant of the second row?

- a) 9
- b) 6
- c) 27
- d) 3
- e) None of these

43. 10 15 5

14 11 p

If 'p' is the resultant of the first row, what will be the resultant of the second row?

- a) 6
- b) 81
- c) 9
- d) 24
- e) None of these

44. 7 15 24

12 27 3

'What will be the difference between the resultants of the first row and the second row?

- a) 94
- b) 68
- c) 40
- d) 53
- e) None of these

45. 27 12 5

28 64 k

If the resultant of the first row is 'k', what will be the resultant of the second row?

- a) 42
- b) 33
- c) 108
- d) 92
- e) None of these

Directions (46- 50): Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

Mark answer a) if the inference is 'definitely true', i.e. it properly follows from the statement of facts given.

Mark answer b) if the inference is 'probably true' though not 'definitely true' in the light of the facts given.

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

Mark answer d) if the inference is 'probably false', though not 'definitely false' in the light of the facts given.

Mark answer e) if the inference is 'definitely false', i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

Quality of higher education is emerging as a hugely profitable business opportunity. A range of private enterprises to fly-by-night operators, are making a beeline for the sector. It is neither feasible nor desirable for the state to stem this tide. Rather, the state's role should be to modulate this enthusiasm to maximize social welfare. The first step should be to dump the fairy tale that education is a sacred mission and cannot be permitted to do business. Allow companies to run educational institutions as well-run businesses that have transparent accounts and declare dividends. Entry of private funds into higher education is not a case for the state to withdraw from the sector. Rather, the state must deepen its involvement and give it a different shape.

46. The Govt. has enough resources to run all the educational institutions.
47. All educational institutions run by private companies provide quality education.
48. Entry of private companies into education sector will benefit the society at large.
49. Many business houses have entered education sector to earn visibility in the market.
50. The Govt. should restrict entry of private companies into education sector.

Directions (51-60) : Study the following information carefully and answer the questions given below:

Following are the conditions for selecting .Manager-Accounts in an organization:

The candidate must-

- a) be at least 25 years and not more than 35 years as on 1.1.2010.
- (ii) be a graduate in Commerce with at least 55 percent marks.
- (iii) be a post graduate in Commerce with at least 60 percent marks.
- (iv) have post qualification work experience of at least six years in the Accounts Department of an organization.
- (v) have secured at least 45 percent marks in the personal interview.

In the case of a candidate who satisfies all the conditions except-

- (a) at (ii) above, but is a MBA Finance with at least 65 percent marks, the case is to be referred to GM-Accounts.
- (b) at (iv) above, but is a CA/ICWA and has work experience of at least one year in an organization, the case is to be referred to Executive Director.

In each question below, details of one candidate are provided. You have to take one of the following courses of actions based on the information provided and the conditions and sub-conditions and mark the number of that course of action as your answer. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 01.01.2010.

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

Mark answer b) if the case is to be referred to GM-Accounts.

Mark answer c) if the data provided are not adequate to take a decision.

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

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

51. Prashant Mishra has secured 60 percent marks in B.Com. and 65 percent marks . in M.Com. He has been working in the Accounts Department of an organization for the past seven years after completing his M.Com. He has secured 50 percent marks in personal interview. His date of birth is 15.09.1984.
52. Samir Malhotra was born on 25th July 1982. He has been working in the Accounts Department of an organization for the past six years after obtaining his M.Com. degree with 58 percent marks. He has secured 70 percent marks in B.Com. and 60 percent marks in personal interview.
53. Sudha Agrawal was born on 5th January 1978. She has been working in the Accounts Department of an organization for the past seven years after obtaining her MBA in Finance with 70 percent marks. She has secured 68 percent marks in B.Com. and 52 percent marks in personal interview.

54. A run · Ramnathan has secured 62 percent marks in M.Com. and 58 percent marks in B. Com. He has been working in an organization for the past six years after completing his M.Com. He has secured 46 percent marks in the personal interview. His date of birth is 20th May 1981.

55. Mohan Das was born on 8th February 1980. He has been working for the past two years in an organization after completing his CA. He has secured 60 percent marks in both B.Com. and M.Com. He has secured 50 percent marks in personal interview.

56. Atul Ghosh has secured 65 percent marks in B.Com. and 65 percent marks in M.Com. He has been working for the past eight years in the Accounts Department of an organization after completing his M . Com. He was-born on 12th March 1981.

57. Seema Jaiswal was born on 19th January 1978. She has secured 62 percent marks -in both B.Com. and M.Com. She has been working in the Accounts Department of an organization for the past six years after completing her M.Com. She has secured 48 percent marks in personal interview.

58. Navin Ghosh has secured 68 percent marks in B. Com. and 57 percent marks in M.Com. He has been working in the Accounts Department of an organization for the past seven years after completing his M.Com. He was born on 15th August 1980. He has secured 47 percent marks in the personal interview.

59. Kapil Sonawane was born on 4th November 1976. He has been working for the past one year in an organization after completing his JCWA. He has secured 65 percent marks in both B.Com. and M.Com. He has secured 60 percent marks in personal interview.

60. Sonam Khanna was born on 28th December -1979. She has secured 62 percent marks in M.Com. She has been working for the past eight years in the Accounts Department of an organization after completing her MBA-Finance with 75 percent marks. She has secured 54 percent marks in B.Com. She has secured 60 percent marks in personal interview.

Directions (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?

61.

PROBLEM FIGURES

ANSWER FIGURES

a) b) c) d) e)

62.

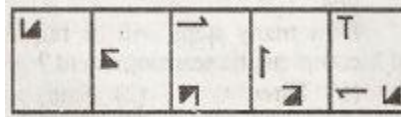
PROBLEM FIGURES

ANSWER FIGURES

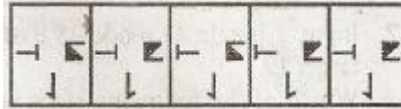
a) b) c) d) e)

63.

PROBLEM FIGURES



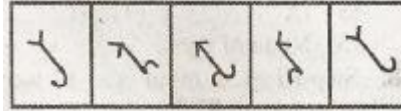
ANSWER FIGURES



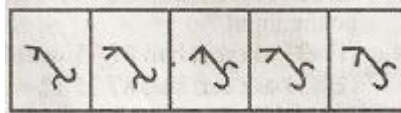
a) b) c) d) e)

64.

PROBLEM FIGURES



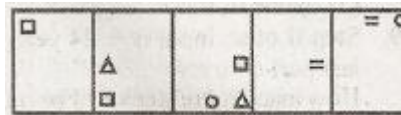
ANSWER FIGURES



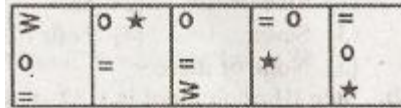
a) b) c) d) e)

65.

PROBLEM FIGURES



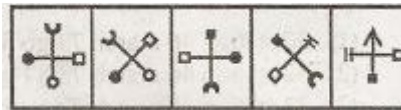
ANSWER FIGURES



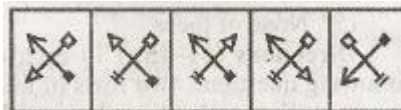
a) b) c) d) e)

66.

PROBLEM FIGURES



ANSWER FIGURES



a) b) c) d) e)

67.

PROBLEM FIGURES



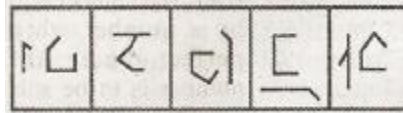
ANSWER FIGURES



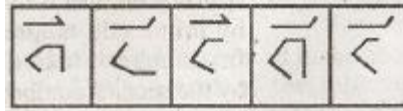
a) b) c) d) e)

68.

PROBLEM FIGURES



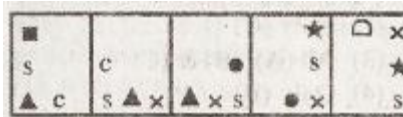
ANSWER FIGURES



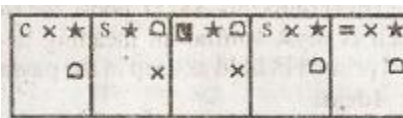
a) b) c) d) e)

69.

PROBLEM FIGURES



ANSWER FIGURES



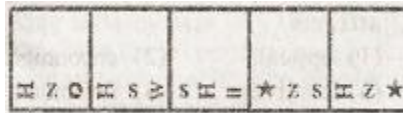
a) b) c) d) e)

70.

PROBLEM FIGURES



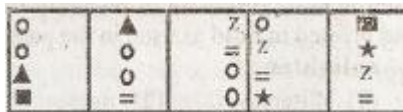
ANSWER FIGURES



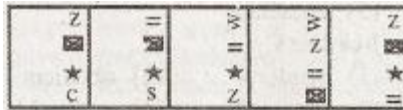
a) b) c) d) e)

71.

PROBLEM FIGURES



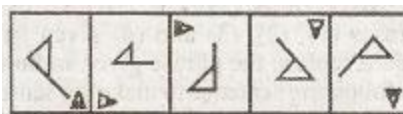
ANSWER FIGURES



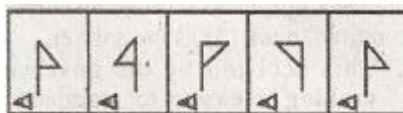
a) b) c) d) e)

72.

PROBLEM FIGURES



ANSWER FIGURES



a) b) c) d) e)

73.

PROBLEM FIGURES

ANSWER FIGURES

a) b) c) d) e)

74.

PROBLEM FIGURES

ANSWER FIGURES

a) b) c) d) e)

75.

PROBLEM FIGURES

ANSWER FIGURES

a) b) c) d) e)

English Language

Directions (76-90) : Read the following passage carefully and answer the questions given below it. Certain words have been printed in **bold** to help you locate them while answering some of the questions.

"We have always known that heedless self-interest was bad morals. We now know that it is bad economics," said American President Franklin D. Roosevelt in 1937 in the midst of the Great Depression. And the world has learnt that **enlightened** self-interest is good economics all over again after the Great Recession of 2009. Americans are entering a period of social change as they are recalibrating their sense of what it means to be a citizen, not just through voting or volunteering but also through commerce. There is a new dimension to civic duty that is growing among Americans the idea that they can serve not only by spending time in communities and classrooms but by spending more responsibly. In short, Americans are beginning to put their money where their **ideals** are.

In a recent poll most said they had consciously supported local or small neighbourhood businesses and 40 percent said that they had purchased a product because they liked the social or political values of the company ' that produced it. People were alarmed about 'blood diamonds' mined in war zones and used to finance conflict in Africa. They were also willing to pay \$2000 more for a car that gets 35 miles per gallon than for one that gives less, though the former is more expensive but environment friendly. Of course consumers have done their own doing-well-by doing-good calculation- a more expensive car that gives better mileage will save ,them money in the long run and makes them feel good about protecting that; environment. Moreover Since 1995, the number of socially responsible investment (SRI) mutual funds, which generally avoid buying shares of companies that profit from tobacco, oil or child labour has grown from 55 to 260. SRI funds now manage approximately 11 percent of all the money invested in the OS financial markets- an estimated \$2.7 trillion. This is evidence of a changing mindset in a nation whose most iconic economist Milton Friedman wrote in 1970 that a corporation's only moral responsibility was to increase shareholder profits.

At first the corporate **stance** was defensive: companies were punished by consumers for unethical behaviour such as discriminatory labour practices. The nexus of activist groups, consumers and government regulation could not **merely tarnish** a company but put it out of business. But corporate America quickly discerned that social responsibility **attracts** investment capital as well as customer loyalty, creating a virtuous circle. Some companies quickly **embraced** the new ethos that consumers boycotted products they considered unethical and others purchase products in part because their manufacturers were responsible. With global warming on the minds of many consumers lots of **companies are racing to 'outgreen' each other**. The most progressive companies are talking about a triple bottom line-profit, planet and people that focus on how to run a business while trying to improve environmental and worker conditions.

This is a time when the only thing that has sunk lower than the American public's opinion of Congress is its opinion of business. One burning question is how many of these Corporate Social Responsibility (CSR) initiatives are just shrewd marketing to give companies a halo effect? After all only 8 percent of the large American corporations go through the trouble of verifying their CSR reports, which many consumers don't bother to read. And while social responsibility is one way for companies to get back their reputations consumers too need to make ethical choices.

76. Which of the following represent/s the change/s that has/have occurred in the American outlook?

- (A) The perception that the government needs to invest resources in business rather than in education.
 - (B) Loss of faith in American corporations as they do not disburse their profits equitable among shareholders.
 - (C) Americans have cut down on their expenditure drastically to invest only in socially responsible mutual funds.
- a) None
 - b) Only (C)
 - c) Only (A) & (B)
 - d) Only (A) & (C)
 - e) All (A), (B), & (C)

77. Which of the following is/are TRUE in the context of the passage?

- (A) The voter turnout during the 2009 American elections was high.
 - (B) African diamonds are highly valued by the American public.
 - (C) American firms have to spend vast amounts on advertising because activists cast aspersions on their images.
- a) None
 - b) Only (A)
 - c) Only (B) & (C)
 - d) Only (C)
 - e) Only (A) & (C)

78. To what does the author attribute the consumers' willingness to purchase environment friendly vehicles?

- a) Auto companies sell these types of vehicles at lower rates in order to boost sales in times of recession.
- b) The realization that consumers greed caused the economic recession of 2009.
- c) To show their support for small entrepreneurs who are the manufacturers of such vehicles.
- d) They have to comply with government guidelines regarding reduction of carbon emissions.
- e) None of these

79. Which of the following is the central idea of the passage?

- a) It is beneficial to invest in American companies as they are socially responsible and profitable.
- b) Large corporations should be penalized by the American government for their greed.
- c) Ethical consumerism is profitable for organizations as well as society as a whole.
- d) Companies should be required by law to account for their impact on the environment in their balance sheet.
- e) Developing countries should learn how to combat child labour from America.

80. Which of the following best describes the widespread view among Americans about big corporations?

- a) They have been lax in fulfilling their moral responsibility of increasing profits and benefitting shareholders.
- b) They are being too severely penalized by activists and the government for their role in the economic crisis.
- c) Their innovations have brought commercial success and benefited America tremendously.
- d) They need to be held accountable for their ruthless business practices.

e) Their balance sheets are often fraudulent and deceive shareholders.

81. What is the author trying to convey through the phrase '**companies are racing to outgreen each other**'?

- a) The competition among companies to boost their bottom line is very stiff.
- b) The conflict facing businesses of whether to benefit their shareholders or the environment
- c) Corporations are vying with each other to solicit investment
- d) Companies are striving to find the necessary funds to finance their environment friendly initiatives.
- e) None of these

82. Which of the following factors has led to corporations adopting more socially responsible practices?

- a) The desire to be labeled as progressive by the government.
- b) Guilt over causing the economic downturn
- c) High attrition rates as employees do not support the company's practices.
- d) Recognition of the changing demands of customers
- e) Strict penalties imposed by governments against companies with unfair practices.

83. What can be inferred from the statistics mentioned about SRI mutual funds in the passage?

- (A) The percentage of child laborers has fallen since 1995.
 - (B) At present tobacco companies are making huge losses.
 - (C) The government needs to regulate SRI mutual funds as they handle vast amounts of funds.
- a) None
 - b) Only (A)
 - c) Only (A) & (B)
 - d) Only (C)
 - e) Only (B) & (C)

84. What is the author's view about companies' documentation of CSR initiatives?

- a) Since it is not certified by the government it cannot be considered authentic.
- b) It is the ideal way to earn customer loyalty and set a good example for small businesses
- c) It is a waste of time as neither consumers nor companies bother to determine their validity
- d) It should be mandatorily incorporated in the statement of account of any firm.
- e) None of these

85. Which of the following **cannot** be said about small business?

- (A) During the recession their profits have been higher than those made by big corporate.
 - (B) They adopt fair labour practices and environment friendly methods of production.
 - (C) They have managed to acquire an investment of over 11 percent of American capital.
- a) Only (A) & (C)
 - b) Only (C)
 - c) All (A), (B) & (C)
 - d) Only (B)
 - e) None of these

Directions (86 - 88) : Choose the word which is most similar in meaning to the word printed in **bold** as used in the passage.

86. **Ideals**

- a) models
- b) visions
- c) perfection
- d) paradigms
- e) values

87. **Embraced**

- a) clinched
- b) adopted
- c) seized
- d) hugged
- e) encompassed

88. **Attracts**

- a) appeals
- b) encourages
- c) captives
- d) fascinates
- e) pleases

Directions (89-90): Choose the word which is most opposite in meaning to the word printed in **bold** as used in the passage.

89. **Enlightened**

- a) illiterate
- b) inept
- c) ignorant
- d) illogical
- e) immature

90. **Heedless**

- a) prudent
- b) obedient
- c) observable
- d) noticeable
- e) wary

Directions (91-95) : Which of the phrases a), b), c) and d) given below should replace the phrase given in **bold** in the following sentence to make the sentence meaningful and grammatically correct. If the sentence is correct as it is and no correction is required, mark e) as the answer.

91. This decision by the government **making it easier** for companies to attract talent from abroad.

- a) make easier
- b) has made easy
- c) will make it easy
- d) make it easier
- e) No correction required

92. We are currently facing an economic downturn and even a slight increase in demand **will benefit to ourselves**.

- a) has benefited ourselves
- b) will benefit from us
- c) we will benefit
- d) will be beneficial to us
- e) No correction required

93. **Not like that** the matter is going to be resolved in one meeting as the issue is quite complicated.

- a) Mostly unlikely
- b) Very unlike that
- c) Unlikely how
- d) It is unlikely that
- e) No correction required

94. The next two months are going to be very hectic **as there is more six** projects have been scheduled.

- a) with six more
- b) as more than six
- c) still there are six other
- d) because there are still six
- e) No correction required

95. The workshop **was jointly held by** the two colleges to create awareness about various careers.

- a) has jointly held in
- b) will be joint holding
- c) was a joint holding for
- d) is been jointly held with
- e) No correction required

Directions (96-100) : Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) With all the bid information being available and tracked online, corruption has been considerably reduced.

(B) Today, most i.e. over ninety-five percent households, in the city enjoy a broadband connection.

(C) All city contracts are now bid for online.

(D) Over twenty years ago the city government, central government and the private sector made a concerted effort to shift the economy to include IT.

(E) As our cities continue to expand and become more complex, such a system will make governance more manageable.

(F) This level of connectedness has changed not only the city's economy but also how it is governed and how business is conducted.

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

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

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

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

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

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

99. Which of the following should be the **FIFTH** sentence after rearrangement?

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

100. Which of the following should be the **LAST (SIXTH)** sentence after rearrangement?

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

Directions (101-110) : Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of the part is the answer. If there is no error, the answer is e). (Ignore errors of punctuation, if any.)

101. Some genuine issues exist a)/ with the newly adopted b)/ system and needs to c)/ be examined seriously. d)/ No error e)

102. Whether or not to confront a)/ them about their role b)/ in the matter is a decision c)/ which is yet to take. d)/ No error e)

103. The government is still in the a)/ process of finalized new policy b)/ guidelines for the allocation of land c)/ to private sector organizations. d)/No error e)

104. According to government estimates a)/ at least four million tonnes of sugar b)/ will have to be imported c)/ this year because of a poor monsoon. d)/No error e)

105. In our experience people usually a)/ value things that they have to b)/ pay off more than those that (3)/ they receive free of cost. d)/ No error e)

106. At present China is the a)/world's leader manufacturer b)/ of environment friendly products c)/ such as electric cars and bicycles. d)/ No error e)

107. Over eighty percent of us a)/ feel that if we had taken b)/ some corrective measures earlier c)/ the crisis could have been averted. d)/No error e)

108. The manager of that city branch a) cannot handle it with the help of b)/ only two personnel as c)/ business has increased substantially. d)/ No error e)

109. As the literacy rates in this a)/ region as low as ten percent b)/ we need to encourage the c)/ local people to build schools. d)/ No error e)

110. While providing such facilities a)/ online makes it convenient b)/ and easily accessible for customers, c)/ we face several challenges. d)/No error e)

Directions (111-115) : In each question below a sentence with four words printed in bold type is given. These are numbered as a), b), c) and d). One of these four words printed in **bold** may be either **wrongly spelt or inappropriate** in the context of the sentence. Find out the word which is wrongly spelt or inappropriate if any. The number of that word is your answer. If all the words printed in **bold** are correctly spelt and also appropriate in the context of the sentence, mark e) i.e. 'All correct' as your answer.

111. The bank's **fluctuating** a)/ performance over the **prior** b)/ year has been a **major** c) **cause** d)/for concern. All correct e)

112. An economy **relies** a)/ on its **access** b)/ to **dependable** c)/ and **affordable** sources of energy. d)/All correct e)

113. Researchers have used data **prevalent** a)/ to manufacturing companies to **illustrate** b)/ the **harmful** c)/ **impacts** of technology on the environment. d)/ All correct e)
114. Such a **situation** a)/ is neither **feasible** b)/ nor **desirable** c) in a democratic country like ours. d)/ All correct e)
115. The **gradual** a)/ **withdrawal** b)/of such **safety** c)/ **mechanisms** will affect small and medium industries the most. d)/ All correct e)

Directions (116 - 125) : 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.

The world's climate has always changed and species have evolved accordingly to survive it. The surprising fact about the **(116)** between evolution and global warming **(117)** that it is not linear. **(118)** temperatures alone are not **(119)** of evolution. Evolution is also the **(120)** of seasonal changes. As the environment **(121)** those species which don't adapt **(122)** to exist. But the sheer **(123)** of manmade climate change today is **(124)**. 'Bad things are happening' and by one **(125)** global warming could threaten upto one-third of the world's species if left unchecked. In fact a lot of the species which will be able to survive are the ones we consider pests like insects and weeds.

116.
a) difference
b) similarity
c) argument
d) relationship
e) alliance

117.
a) being
b) seems
c) mainly
d) besides
e) is

118.
a) However
b) Mounted
c) Rising
d) Elevating
e) Inclining

119.
a) means
b) triggers
c) responses
d) threats
e) stimulus

120.
a) result
b) precursor
c) resistance
d) cause
e) provocation

121.

- a) conserves
- b) stifles
- c) predicts
- d) changes
- e) emerges

122.

- a) continue
- b) halt
- c) cease
- d) terminate
- e) discontinue

123.

- a) luck
- b) value
- c) collapse
- d) pace
- e) attention

124.

- a) threatened
- b) pursued
- c) unprecedented
- d) record
- e) debated

125.

- a) forecast
- b) chance
- c) pattern
- d) occasion
- e) imagination

Quantitative Aptitude

Directions (126-130) : What should come in place of the question mark(?) in the following questions?

126. $361 \times 250 \div 50 = 25 \times ?$

- a) 74.2
- b) 72.2
- c) 70.4
- d) 72.4
- e) None of these

127. $\frac{1}{4} * 5620 - \frac{2}{5} * ? = 373$

- a) 2850
- b) 2540
- c) 2560
- d) 2480
- e) None of these

128. $(?)^3 \div 32 = 54$

- a) 18

- b) 2744
- c) 1728
- d) 12
- e) None of these

129. $36\% \text{ of } 365 + ?\% \text{ of } 56.2 = 156.69$

- a) 35
- b) 30
- c) 45
- d) 40
- e) None of these

130. $\sqrt{2916} * \sqrt{?} = 2268$

- a) 1764
- b) 42
- c) 1936
- d) 44
- e) None of these

Directions (131-135) : In the following number series a wrong number is given. Find out the wrong number.

131. 150 290 560 1120 2140 4230 8400

- a) 2140
- b) 560
- c) 1120
- d) 4230
- e) 290

132. 10 8 13 35 135 671 4007

- a) 8
- b) 671
- c) 135
- d) 13
- e) 35

133. 80 42 24 13.5 8.75 6.375 5.1875

- a) 8.75
- b) 15.5
- c) 24
- d) 6.375
- e) 42

134. 125 75 45 25 16.2 9.72 5.832

- a) 25
- b) 45
- c) 9.72
- d) 16.2
- e) 75

135. 29 37 21 43 13 53 5

- a) 37
- b) 53
- c) 13
- d) 21

e) 43

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

Various Food-grains sold by various farmers at various prices (Price Per kg.)

Food grains	Rice	Corn	Bajra	Paddy	Jowar
Farmers					
A	30	22.5	22	24	18
B	36	28	24.5	25	24
C	40	24	21	26	20.5
D	34.5	27.5	28	25	25
E	36	32	30	28.5	27

136. If farmer A sells 350 kgs. of Rice, 150 kgs. of Corn and 250 kgs. of Jowar, how much would he earn?

- a) Rs. 19,425/-
- b) Rs. 18,500/-
- c) Rs. 15,585/-
- d) Rs. 18,375/-
- e) None of these

137. What is the average price per kg. of Bajra sold by all the farmers together?

- a) Rs. 25.10
- b) Rs. 24.50
- c) Rs. 25
- d) Rs. 23.40
- e) None of these

138. If farmer D and farmer E, both sell 240 kgs. of Bajra each, what would be the respective ratio of their earnings?

- a) 15 : 14
- b) 11 : 13
- c) 14 : 15
- d) 13 : 15
- e) None of these

139. If farmer C sells 180 kgs. Each of Corn, Paddy and Jowar grains, how much would he earn?

- a) Rs. 13, 540/-
- b) Rs. 12, 550/-
- c) Rs. 13,690/-
- d) Rs. 12, 690/-
- e) None of these

140. Earnings on 150kgs. Of Paddy sold by farmer B are **approximately** what percent of the earnings on the same amount of Rice sold by the same farmer?

- a) 65
- b) 69
- c) 73
- d) 60
- e) 75

141. Shamita took a loan at simple interest rate of 6 p.c.p.a. in the first year and it increased by 1.5 p.c.p.a. every year. If she pays Rs. 8.190/- as interest at the end of 3 years, what was her loan amount?

- a) Rs. 36, 000/-
- b) Rs. 35,400/-
- c) Rs. 36,800/-
- d) Cannot be determined
- e) None of these

142. Which of the following fractions are in descending order?

- a) $\frac{5}{12}, \frac{2}{7}, \frac{3}{11}, \frac{2}{9}, \frac{1}{5}$
- b) $\frac{2}{7}, \frac{2}{9}, \frac{3}{11}, \frac{1}{5}, \frac{5}{12}$
- c) $\frac{1}{5}, \frac{2}{9}, \frac{3}{11}, \frac{2}{7}, \frac{5}{12}$
- d) $\frac{5}{12}, \frac{3}{11}, \frac{2}{7}, \frac{2}{9}, \frac{1}{5}$
- e) None of these

143. In how many different ways can the letters of the word 'AWARE' be arranged?

- a) 150
- b) 120
- c) 40
- d) 60
- e) None of these

144. Ayesha can complete a piece of work in 16 days. Amita can complete the same piece of work in 8 days. If both of them work together in how many days can they complete the same piece of work?

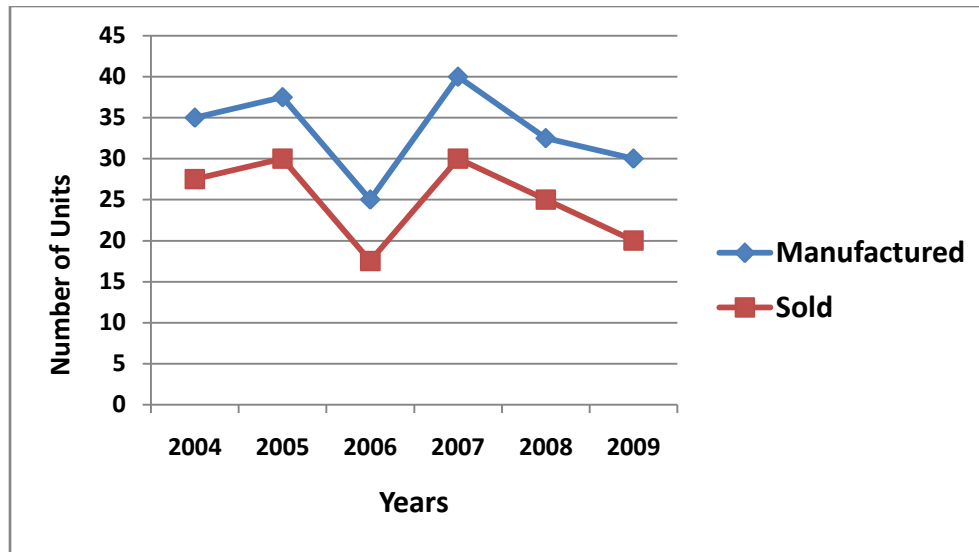
- a) 6 days
- b) $45\frac{2}{5}$ days
- c) $5\frac{1}{3}$ days
- d) 12 days
- e) None of these

145. The average of 5 numbers is 65. The average of the first two numbers is 81 and the average of the last two numbers is 38. What is the third number?

- a) 63
- b) 87
- c) 99
- d) Cannot be determined
- e) None of these

Directions (146-150) : Study the following graph carefully and answer the questions given below it.

**Number of Units Manufactured and Sold by a Company Over the years
(Units in lakhs)**



146. What is difference between the number of unsold units of the company in the year 2006 and the number of unsold units of the company in the year 2009?

- a) 3 lakhs
- b) 3.5 lakhs
- c) 5 lakhs
- d) 4 lakhs
- e) None of these

147. What is the **approximate** average number of units manufactured by the company over the years?

- a) 28 lakhs
- b) 33 lakhs
- c) 30 lakhs
- d) 35 lakhs
- e) 26 lakhs

148. What is the respective ratio of the number of units manufactured by the company in the year 2007 and number of units sold by the company in the year 2008?

- a) 5 : 8
- b) 3 : 2
- c) 2 : 7
- d) 7 : 2
- e) None of these

149. The number of units sold in the year 2009 is approximately what percent of the number of units sold by the company in the year 2004?

- a) 78
- b) 80
- c) 73
- d) 70
- e) 68

150. What is the total number of unsold units of the company in the year 2005 and the year 2008 together?

- a) 12 lakhs
- b) 15 lakhs
- c) 7 lakhs
- d) 7.5 lakhs
- e) None of these

151. Vinod makes a profit of Rs. 110/- if he sells a certain number of pencils he has at the price of Rs. 2.5 per pencil and incurs a loss of Rs. 55/- if he sells the same number of pencils for Rs. 1.75 per pencil. How many pencils does Vinod have?

- a) 220
- b) 240
- c) 200
- d) Cannot be determined
- e) None of these

152. Which of the following represents $ab = 64$?

- a) $8 : a = 8 : b$
- b) $a : 16 = b : 4$
- c) $a : 8 = b : 8$
- d) $32 : a = b : 2$
- e) None of these

153. A bus covered a certain distance from village A to village B at the speed of 60 km/hr. However on its return journey it got stuck in traffic and covered the same distance at the speed of 40 km/hr. and took 2 hours more to reach its destination. What is the distance covered between village A and B?

- a) 240 kms
- b) 260 kms
- c) 200 kms
- d) Cannot be determined
- e) None of these

154. The ratio of the number of students studying in schools A, B and C is 5 : 8 : 4 respectively. If the number of students studying in each of the schools is increased by 20%, 25% and 30% respectively, what will be the new respective ratio of the students in schools A, B and C?

- a) 13 : 25 : 15
- b) 20 : 25 : 13
- c) 15 : 25 : 13
- d) Cannot be determined
- e) None of these

155. A train speeds past a pole in 20 seconds and speed is past a platform 100 metres in length in 30 seconds. What is the length of the train?

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

Directions (156-160) : Study the following table carefully and answer the questions given below it.

Number of Students Applied, Appeared and Qualified for various courses

COURSES	APPLIED	APPEARED	QUALIFIED
P	3500	3200	2050
Q	4000	3850	3700
R	5200	4900	4850
S	4500	4000	3500
T	5000	4800	4740

156. In which course is the difference between the number of students who applied and the number of students who appeared the lowest?

- a) P
- b) Q
- c) R
- d) S
- e) T

157. The number of students who qualified for course R is approximately' what percent of the number of students who applied for the course?

- a) 81
- b) 89
- c) 93
- d) 99
- e) 85

158. What is the average number of students who qualified from all the courses together?

- a) 3678
- b) 3756
- c) 3687
- d) 3768
- e) None of these

159. What is the respective ratio of the number of students who applied but did not appear for course S those students who applied but did not appear for course T?

- a) 2 : 5
- b) 5 : 7
- c) 7: 5
- d) 5 : 3
- e) None of these

160. What is the difference between the number of students who appeared but did not qualify from course P and the number of students who appeared but did not qualify from course Q ?

- a) 1000
- b) 950
- c) 1050
- d) 1150
- e) None of these

Directions (161-165) : Study the following information carefully and answer the questions given below it.

There are 5200 employees in an organization working in various departments viz. HR, Marketing, Finance, IT and Legal. The employees in the various departments are either graduates or Postgraduates. 25% of the total number of employees is from HR department. 12% of the total number of employees are from Marketing department. 45% of the total number of employees in the HR department are Graduates. 50% of the total number of employees in the Marketing department are postgraduates. 18% of the total number of employees in the organization are from Finance department out of which 75% are Postgraduates. 546 employees from IT department are Postgraduates. 15% of the total number of employees in the organization are in Legal department. 60% of the total number of employees in Legal department are graduates.

161. What is the total number of employees in IT department?

- a) 1014
- b) 1300
- c) 1560

- d) 1650
- e) None of these

162. What is the total number of Post Graduates in the organization from all the departments together?

- a) 2597
- b) 2500
- c) 2567
- d) 2659
- e) None of these

163. The number of graduates in Finance department is what percent of the total number of employees in the organization?

- a) 4.5
- b) 5
- c) 5.5
- d) 3
- e) None of these

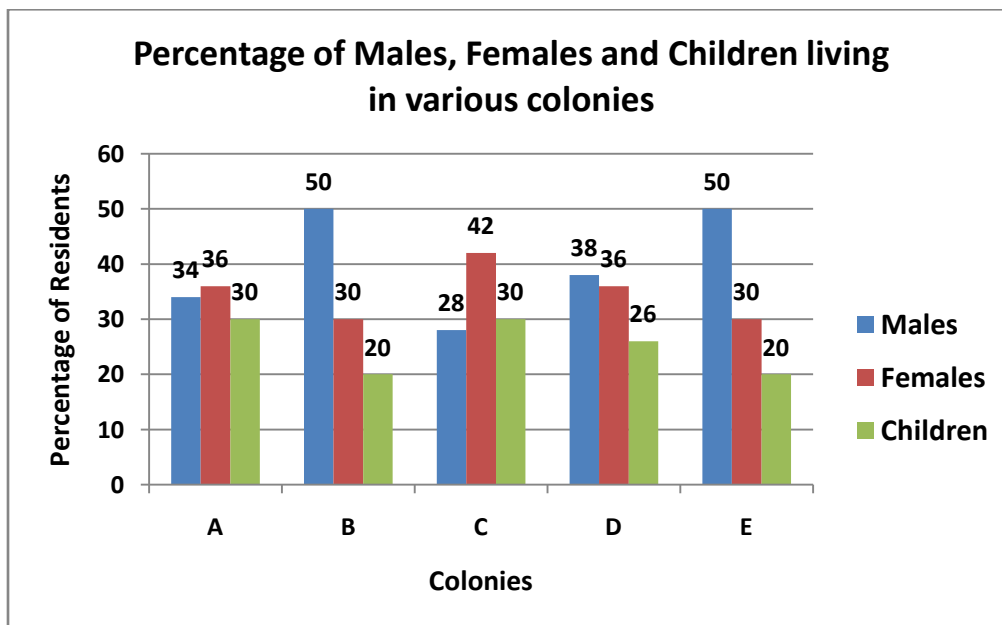
164. What is the respective ratio of the number of Postgraduates in Legal department to the number of Postgraduates in HR department?

- a) 8 : 11
- b) 3 : 5
- c) 24:55
- d) 12:25
- e) None of these

165. What is the total number of employees in HR, Finance and Legal departments together?

- a) 3484
- b) 2860
- c) 3640
- d) 3016
- e) None of these

Directions (166-170) : Study the following Graph and Table carefully and answer the questions given below it.



Total Number of Residents in Various Colonies	
Colonies	Residents
A	1250
B	2050
C	1800
D	1150
E	1620

166. What is the total number of females in colonies A, B and C together?

- a) 1785
- b) 1821
- c) 1479
- d) 1692
- e) None of these

167. The number of children in colony A are approximately what percent of the number of children in colony E?

- a) 121
- b) 116
- c) 75
- d) 101
- e) 98

168. What is the respective ratio of the number of males in colony B to the number of females in the same colony?

- a) 3 : 5
- b) 7 : 5
- c) 8 : 7
- d) 5 : 7
- e) None of these

169. What is the average number of residents from all the colonies together?

- a) 1654
- b) 1600
- c) 1580
- d) 1574
- e) None of these

170. What is the difference between the number of males in colony O and the number of children in the same colony?

- a) 138
- b) 126
- c) 136
- d) 135
- e) None of these

Directions (171- 175) What **approximate** value should come in place of the question mark (?) in the following questions? (You are not expected to calculate the exact value.)

171. 15.5% of 323 - 20.8% of 198 =?

- a) 12
- b) 5
- c) 15
- d) 3
- e) 9

172. $3058 \div 27 * 3 = ?$

- a) 360
- b) 348
- c) 340
- d) 330
- e) 321

173. $(3.58)^2 * (1.75)^2 = ?$

- a) 25
- b) 40
- c) 30
- d) 35
- e) 50

174. $\sqrt{5138} \div \sqrt{36} = ?$

- a) 21
- b) 6
- c) 12
- d) 18
- e) 26

175. $37.5 * 34.9 \div 2.75 = ?$

- a) 476
- b) 491
- c) 464
- d) 453
- e) 486

ANSWERS

Q.1	C	Q.20	A	Q.39	D	Q.58	E
Q.2	A	Q.21	A	Q.40	C	Q.59	A
Q.3	C	Q.22	B	Q.41	C	Q.60	B
Q.4	D	Q.23	C	Q.42	D	Q.61	D
Q.5	E	Q.24	D	Q.43	E	Q.62	B
Q.6	B	Q.25	A	Q.44	B	Q.63	E
Q.7	B	Q.26	A	Q.45	E	Q.64	C
Q.8	D	Q.27	C	Q.46	C	Q.65	A
Q.9	D	Q.28	D	Q.47	B	Q.66	C
Q.10	D	Q.29	A	Q.48	A	Q.67	B
Q.11	B	Q.30	D	Q.49	A	Q.68	C
Q.12	D	Q.31	B	Q.50	E	Q.69	E
Q.13	E	Q.32	E	Q.51	D	Q.70	A
Q.14	D	Q.33	C	Q.52	E	Q.71	A
Q.15	C	Q.34	A	Q.53	C	Q.72	A
Q.16	C	Q.35	E	Q.54	D	Q.73	D
Q.17	B	Q.36	C	Q.55	A	Q.74	B
Q.18	E	Q.37	E	Q.56	C	Q.75	B
Q.19	E	Q.38	D	Q.57	D	Q.76	A

Q.77	A	Q.102	D	Q.127	E	Q.152	D
Q.78	B	Q.103	B	Q.128	D	Q.153	A
Q.79	C	Q.104	A	Q.129	C	Q.154	C
Q.80	D	Q.105	C	Q.130	A	Q.155	D
Q.81	A	Q.106	B	Q.131	C	Q.156	B
Q.82	D	Q.107	A	Q.132	B	Q.157	C
Q.83	A	Q.108	E	Q.133	C	Q.158	D
Q.84	C	Q.109	A	Q.134	A	Q.159	E
Q.85	C	Q.110	E	Q.135	E	Q.160	A
Q.86	E	Q.111	B	Q.136	D	Q.161	C
Q.87	B	Q.112	E	Q.137	A	Q.162	E
Q.88	D	Q.113	A	Q.138	C	Q.163	A
Q.89	C	Q.114	B	Q.139	D	Q.164	C
Q.90	A	Q.115	D	Q.140	B	Q.165	D
Q.91	C	Q.116	D	Q.141	E	Q.166	B
Q.92	D	Q.117	E	Q.142	A	Q.167	B
Q.93	D	Q.118	C	Q.143	D	Q.168	E
Q.94	B	Q.119	A	Q.144	C	Q.169	D
Q.95	E	Q.120	B	Q.145	B	Q.170	A
Q.96	D	Q.121	D	Q.146	E	Q.171	E
Q.97	B	Q.122	C	Q.147	B	Q.172	C
Q.98	E	Q.123	D	Q.148	E	Q.173	B
Q.99	A	Q.124	E	Q.149	C	Q.174	C
Q.100	D	Q.125	A	Q.150	B	Q.175	A
Q.101	C	Q.126	B	Q.151	A		