

PUNJAB NATIONAL BANK AGRICULTURE OFFICER 09

Professional Knowledge (Economics)

1. Say's Law of Markets states that _____.
 - a) Demand creates its own supply
 - b) Supply creates its own demand
 - c) Demand creates its own demand
 - d) Supply creates its own supply
 - e) None of these

2. Malthusian theory of population is based on _____.
 - a) Harmonic progression of population
 - b) Geometric progression of food production
 - c) Arithmetic progression of population
 - d) Geometric progression of population
 - e) All of the above

3. Gresham's Law states that _____.
 - a) Good money drives bad money out of circulation
 - b) Bad money drives good money out of circulation
 - c) Both good money and bad money may co-exist
 - d) Neither bad money nor good money may be long in circulation
 - e) None of these

4. The on-going melt down had its origin in _____.
 - a) the real sector
 - b) the financial sector
 - c) the service sector
 - d) the textile sector
 - e) None of these

5. A competitive firm maximizes its profit when _____.
 - a) $MR = AR$
 - b) $MR = MC$
 - c) $MC = AC$
 - d) $MC = AR$
 - e) None of these

6. 'Supernormal' profit may exist in a market due to _____.
 - a) asymmetry of information
 - b) restriction of information
 - c) quantity restriction
 - d) price restriction
 - e) all the above

7. Profit is caused by _____.
 - a) dynamic element in the economy
 - b) innovation
 - c) windfall
 - d) all of the above
 - e) None of these

8. Interest is paid _____.

- a) to compensate for inflation
- b) due to superiority of present over future goods
- c) because demand for money outstrips its supply.
- d) to ensure the growth of the real sector
- e) all the above

9. Investment is defined as a _____.

- a) deployment of a 'sum in business operations
- b) purchasing an interest bearing bond
- c) change in the stock of capital
- d) all the above
- e) None of these

10. The unproductive expenditure of the rich is _____.

- a) necessary to the employment of the poor
- b) an impediment to the growth of an economy
- c) having no bearing on the economy
- d) having bearing only on the economy of the rich
- e) None of these

11. Heckscher-Ohlin theory explains _____.

- a) pattern of trade in terms of relative factor endowments of countries
- b) why a country may import products which use extensively the country's scarce factor
- c) the law of comparative cost
- d) the concept of reciprocal demand
- e) all the above

12. 'Quasi-rents' _____.

- a) are in the nature of free gifts
- b) may be applicable to all factors of production
- c) comprise of all the returns to the firm in excess of the returns of the marginal firm
- d) all the above
- e) none of these

13. The indifference curve technique is essentially _____.

- a) a cardinal approach
- b) an ordinal approach
- c) a quasi-ordinal approach
- d) All the above
- e) None of these

14. The slope of an indifference curve expresses _____.

- a) the marginal rate of substitution of two goods
- b) a ratio of marginal utility of one good to another
- c) both a) & b)
- d) a ratio of total utility of one good to another
- e) None of these

15. 'Pass through' effect in international trade theory refers to _____.

- a) the proportion of an exchange rate change that is reflected in export and import price change
- b) exports and imports not facing any tariff barrier
- c) exports and imports not facing any technical barrier

- d) All of the above
- e) None of these

16. Uruguay Round of multilateral trade negotiations _____.

- a) started in 1986 and completed at the end of 1993.
- b) aimed at reversing the rising trend non-tariff trade barriers
- c) replaced the GATT with WTO
- d) brought services and agriculture into WTO
- e) All of the above

17. Product Cycle Model in international trade theory (Vernon, 1966) _____.

- a) is an extension of technological gap model
- b) is an extension of Heckscher-Ohlin model
- c) explains dynamic comparative advantage of new products and new processes of production
- d) all of the above
- e) None of these

18. Hedging and speculation in forex markets _____.

- a) are opposite activities
- b) parallel activities
- c) same activities
- d) all of the above
- e) none of these

19. A currency swap refer to _____.

- a) a spot sale of currency combined with a forward repurchase of the same currency-as part of single transaction
- b) a forward sale of currency combined with a forward repurchase of the same currency as part of a single transaction
- c) a forward sale of currency combined with a forward repurchase of the same currency-in two different transactions
- d) all of the above
- e) none of these

20. Public-Private Partnership projects in India are mostly related to _____.

- a) airport
- b) ports
- c) railways
- d) roads
- e) urban development

21. The largest share in the short term money market of India in recent times belonged to the segment _____.

- a) Co-lateralized Borrowing and Lending Obligation (CBLO)
- b) Traditional repo
- c) Clearcorp Repo Over Matching System (CROMS)
- d) Call
- e) Others

22. As per the revised estimate of CSO, the GOP in India at factor cost during 2008-09 was _____.

- a) Rs. 28,71,120 crores
- b) Rs. 31,29,717 crores
- c) Rs. 33,39,375 crores
- d) Rs. 44,82,436 crores
- e) None of these

23. Mid Day Meal Scheme _____ .

- a) is a centrally funded and largest school meal scheme in the world
- b) provides each child in government and government aided school a minimum of 300 calories and 8-12gms of protein each day of school for a minimum of 200 days
- c) provides lunch to about 120 million children
- d) all of the above
- e) None of these

24. Insurance penetration is defined as the _____ .

- a) ratio of premium underwritten in a year to GDP
- b) ratio of premium underwritten in a year to total population
- c) ratio of insurance subscribers in a year to total population
- d) ratio of total number of policy holders in a year to total population
- e) None of these

25. Insurance density is defined as the _____ .

- a) ratio of premium underwritten in a year to GDP
- b) ratio of premium underwritten in a year to total population
- c) ratio of insurance subscribers in a year to total population
- d) ratio of total number of policy holders in a year to total population
- e) None of these

26. Minimum Support Prices of crops are recommended by _____ .

- a) Planning Commission of India.
- b) Commission for Agricultural Costs beginning of February 2009 stood at and Prices (CACP)
- c) Finance Commission of India
- d) Farmers Commission of India
- e) None of these

27. The Electricity (Amendment) Act 2007 _____ .

- a) dispensed with license requirement for sale from captive units
- b) provided for joint effort by the Central and State governments for providing access to all areas including villages and markets
- c) expanded the definition of theft to cover the use of tampered meters
- d) all of the above
- e) None of these

28. In times of slowdown of the economy, the fiscal policy influences aggregate demand through _____ .

- a) discretionary element
- b) non-discretionary element
- c) lowering of tax rates
- d) all of the above
- e) None of these

29. Thirteenth Finance Commission is headed by _____ .

- a) Dr. Rangarajan
- b) Dr. Vijay L. Kelkar
- c) Dr. Suresh Tendulkar
- d) Dr. C. H. Hanumantha Rao
- e) None of these

30. A constitutionally recognized body is _____ .

- a) Planning Commission
- b) Finance Commission
- c) Forward Commission
- d) Farmers Commission
- e) None of these

31. Rastriya Krishi Vikas Yojana was launched by GOI in August 2007 with the objective(s) of _____

- a) to incentivize the states to increase public investment in agriculture and allied sectors
- b) to ensure that local needs/crops/ priorities are better reflected
- c) to achieve the goal of reducing the yield gaps in important crops
- d) all of the above
- e) None of these

32. The Buffer Stock of food grains at the beginning of February 2009 stood at _____.

- a) 16.2 million tonnes
- b) 20.0 million tonnes
- c) 37.4 million tonnes
- d) 36.2 million tonnes
- e) None of these

33. Public Private Partnership came to be introduced in India to _____.

- a) mitigate the financial burden of the Governments.
- b) Respond to the technological change that allow unbundling of infrastructure
- c) alter the character of goods and services from pure public to private ones
- d) All of the above
- e) None of these

34. Heteroscedasticity in econometric analysis means _____.

- a) the variance for each disturbance term (V_i) is the same for all i 's
- b) the variance for each disturbance term (V_i) is not the same for all i 's
- c) the co-variance for each pair of disturbance term is the same
- d) the co-variance for each pair of disturbance term is not the same
- e) None of these

35. Autocorrelation in econometric analysis refers to _____.

- a) the correlation between the values of different variables
- b) the correlation between the values of alternative variables
- c) the correlation between successive values of the same variable
- d) all of the above
- e) None of these

36. Durbin- Watson Test is applied in econometric models to test _____.

- a) presence of heteroscedasticity in a model
- b) for auto correlated errors in the sample data
- c) for multi-correlintarity
- d) for autoregressive disturbances
- e) None of these

37. A weakly stationary stochastic process is so called, if _____.

- a) Its mean and variance are constant over time
- b) the value of covariance between two time periods depends only on lag between two time periods
- c) the value of covariance does not depend on the actual time at which the covariance is computed.

- d) all the above
- e) None of these

38. Dummy variables are used in regression models _____.

- a) to represent important variables that are not qualitatively measurable
- b) to capture the effect of specific attributes
- c) as binary variables
- d) to distinguish between two groups of population
- e) all of the above

39. Principal components in econometric analysis _____.

- a) are linear combinations
- b) help to increase the degrees of freedom
- c) help to reduce high degree of multi-correlintarity
- d) all of the above
- e) none of these

40. If world population grows at 2.6 per cent, then it will double in _____.

- a) 44.34 years
- b) 36.92 years
- c) 29.32 years
- d) 26.87 years
- e) None of these

Quantitative Aptitude

Direction (41-45): What will come in place of the question mark (?) in the following questions?

41. $7368 \div 24 \times 17 = ?$

- a) 5129
- b) 5229
- c) 5219
- d) 5119
- e) None of these

42. $65\% \text{ of } 780 + 78\% \text{ of } 650 = ?$

- a) 507
- b) 1014
- c) 1011
- d) 817
- e) None of these

43. $3.75 + 13.07 + 143.05 = ?$

- a) 159.75
- b) 159.075
- c) 159.775
- d) 159.87
- e) None of these

44. $\frac{3}{8}$ of $\frac{4}{9}$ of $\frac{7}{12}$ of 1080 = ?

- a) 120
- b) 119
- c) 115
- d) 108

e) None of these

45. $1456 + 3982 - 2222 = ?$

- a) 3216
- b) 3126
- c) 3326
- d) 3316
- e) None of these

Direction (46-50) : What will come in place of the question mark (?) in the following number series?

46. 16 8 12 30 ?

- a) 75
- b) 105
- c) 95
- d) 115
- e) None of these

47. 5 6 14 45 ?

- a) 138
- b) 154
- c) 118
- d) 184
- e) None of these

48. 3 12 32 105 ?

- a) 428
- b) 214
- c) 218
- d) 416
- e) None of these

49. 11 23 47 95 ?

- a) 189
- b) 193
- c) 181
- d) 195
- e) None of these

50. 9 17 33 65 ?

- a) 113
- b) 131
- c) 129
- d) 118
- e) None of these

51. Population of a country increases every year by 10%. If the population in January 2006 was 15.81 lakhs, what was the population in January 2008?

- a) 19, 11,800
- b) 18, 96,000
- c) 19, 11,600
- d) 18, 94,000
- e) None of these

52. Production of company A is 120% of the production of company B and 80% of the production of company C. What is the ratio between the productions of companies A, B and C respectively?
- 6 : 5 : 9
 - 6 : 5 : 4
 - 12 : 10 : 15
 - 10 : 12 : 15
 - None of these
53. If the numerator of a fraction is increased by 10% and the denominator is increased by 20% the resultant fraction is $\frac{11}{15}$. What was the original fraction?
- $\frac{7}{12}$
 - $\frac{4}{5}$
 - $\frac{3}{5}$
 - $\frac{5}{12}$
 - None of these
54. Giridhar purchased 100 sarees @ Rs. 450/- per piece. While selling he offered 10% discount on the labeled price and earned a profit of 20%. What was the labeled price of each saree?
- Rs. 540/-
 - Rs. 650/-
 - Rs. 590/-
 - Rs. 600/-
 - None of these
55. Cost of 35 shirts and 28 trousers is Rs. 28,000/-. What will be the cost of 45 shirts and 36 trousers?
- Rs. 32,500/-
 - Rs. 36,000/-
 - Rs. 35,000/-
 - Cannot be determined
 - None of these
56. Number of students in Arts and Science faculties in an institute are in the ratio of 5 : 8 respectively. If 150 more students join Arts faculty while 80 more students join Science faculty, the respective ratio becomes 3 : 4. Originally what was the total number of students in both faculties together?
- 1200
 - 1400
 - 1150
 - Cannot be determined
 - None of these
57. Mr. X spends 20% of his monthly income on household expenditure. Out of the remaining 25% he spends on children's education, 15% on transport, 15% on medicine and 10% on entertainment. He is left with Rs. 9,800/- after incurring all these expenditures. What is his monthly income?
- Rs. 35,000/-
 - Rs. 28,000/-
 - Rs. 65,000/-
 - Rs. 48,000/-
 - None of these
58. 75% of a number is equal to 8th of another number. What is the ratio between the first number and the second number respectively?

- a) 5:4
- b) 6:5
- c) 4: 5
- d) 5: 6
- e) None of these

59. 10 Men can complete a piece of work in 8 days. 20 women can complete the same piece of work in 6 days. In how many days 16 men 18 women together can complete the same piece of work?

- a) $2\frac{5}{7}$
- b) $3\frac{6}{7}$
- c) $3\frac{3}{7}$
- d) $2\frac{3}{7}$
- e) None of these

60. A boat running at the speed of 34 kmph downstream covers a distance of 4.8 kms. in 8 minutes. The same boat while running upstream at same speed covers the same distance in 9 minutes. What is the speed of the current ?

- a) 2.4 kmph.
- b) 3 kmph.
- c) 2 kmph.
- d) 3.2 kmph.
- e) None of these

Direction (61-65): What approximate value should come in place of the question mark (?) in the following questions? (You are not expected to calculate exact value.)

61. $1580.05 \times 23.98 = ?$

- a) 36900
- b) 36800
- c) 37500
- d) 37900
- e) 37200

62. $77.077 + 7.07 \times 6.08 = ?$

- a) 57
- b) 46
- c) 48
- d) 77
- e) 66

63. $(16.01)^2 - (8.99)^2 = ?$

- a) 175
- b) 180
- c) 170
- d) 165
- e) 185

64. 171% of 399 = ?

- a) 740
- b) 720
- c) 680
- d) 640
- e) 620

65. $\sqrt{224} * \sqrt{225} = ?$

- a) 400
- b) 420
- c) 440
- d) 405
- e) 435

Direction (66-70) : Study the following table carefully to answer these questions.

Number of items (in lakhs) manufactured and percentage of items rejected by five companies over the years.

Company	A		B		C		D		E	
	No. Manu	% Rej.	No. Manu	% Rej.	No. Manu	% Rej.	No. Manu	% Rej.	No. Manu	% Rej.
2001	27	12	18	06	28	07	33	10	38	11
2002	32	08	20	07	30	06	37	9	42	10
2003	29	06	23	05	32	08	35	8	43	9
2004	30	11	27	08	29	05	36	9	39	6
2005	34	10	25	09	27	06	34	11	40	7
2006	33	07	26	04	31	09	38	10	44	8

Note:

- No. Manu. = No. of items manufactured (in lakhs)
- % Rej. =Percentage of items rejected
- No. of items manufactured = No. of items accepted + No. of items rejected

66. What is the total number of items accepted by Company B for the years 2001, 2002 and 2003 together?

- a) 57, 34, 000
- b) 57, 37, 000
- c) 57, 33, 000
- d) 57, 27; 000
- e) None of these

67. What is the total number of items rejected by Company D over all the years together?

- a) 21, 20, 000
- b) 20, 19, 000
- c) 21, 19, 000
- d) 20, 21, 000
- e) None of these

68. Approximately, what is the overall percentage of items accepted by all the companies together in 2004?

- a) 94
- b) 88
- c) 95
- d) 89
- e) 92

69. What is the ratio between the number of items rejected by Company C for 2001 , 2002 & 2003 together and the number of items rejected by Company A for these three years together respectively ?

- a) 316: 377
- b) 363 :.377
- c) 363 : 754
- d) 332: 377

e) None of these

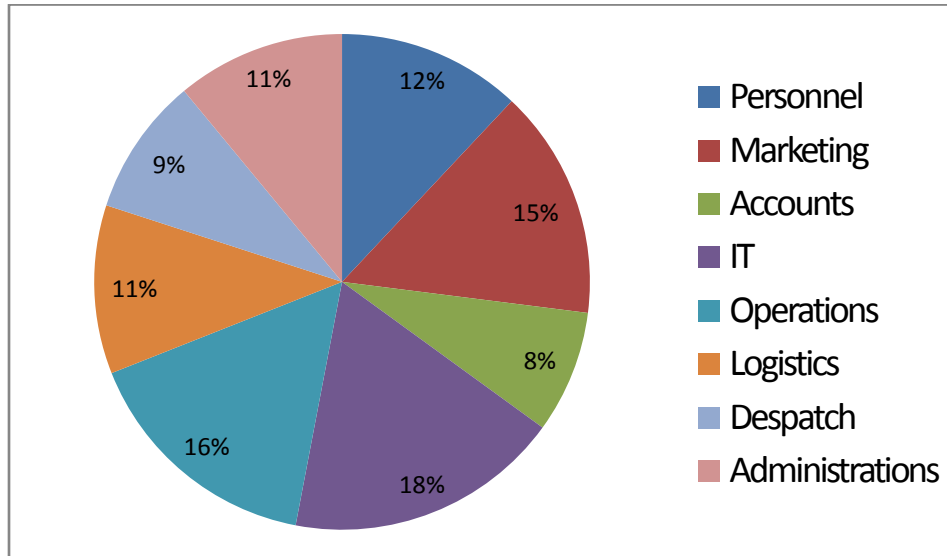
70. What is the overall percentage of items rejected by Company E over all the years together ?

- a) 9.2
- b) 8.2
- c) 8.5
- d) 8
- e) None of these

Direction (71-75) : Study the following pie-chart carefully to answer these questions.

Distribution of employees in various departments of an organization.

Total No. of employees = 4000



Departments	Male	Female
Personnel	7	9
Marketing	7	5
Accounts	5	3
IT	4	5
Operations	15	17
Logistics	5	6
Despatch	5	4
Administrations	6	5

71. What is the ratio between number of female employees in Personnel department and number of male employees in Operations respectively?

- a) 9 : 8
- b) 8 : 9
- c) 9 : 10
- d) 10 : 9
- e) None of these

72. Number of male .employees in Logistics is what percent of the total number of employees in the organization?

- a) 8.25

- b) 7.5
- c) 8
- d) 5
- e) None of these

73. What is the ratio between total number of male employees in Personnel and Marketing departments together and the total number of female employees in these two departments respectively?

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

74. Total number of male employees is what percent of the total number of, employees in the organization?

- a) 50.5%
- b) 55%
- c) 49%
- d) 52.5%
- e) None of these

75. Number of male employees in Administration is equal to the number of female employees in which department?

- a) Operations
- b) Personnel
- c) I.T.
- d) Despatch
- e) Logistics

English Language

Q. 76-83. Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in **bold** to help you locate them while answering some of the questions.

Despite the global showdown, the online shopping in India has increased. The growing pace of online buying is because of the attractive discounted prices offered and the ability of the customers to research and compare the prices across several outlets.

The average frequency of online purchases in India grew up to 2.9 in the fourth quarter of 2008 from 2.6 during the same quarter in 2007, as reported by the survey of MasterCard Worldwide.

"The economic meltdown has not affected our business," said the CEO of an e-commerce portal which specializes in personalized gifting and merchandise space in India, he said, "Our business has increased up to five times this year despite the economic recession. Currently, we possess a database of 25,000 designs posted by a thousand designers so that the users can create their own merchandise by selecting the designs sitting at home."

The CEO also said that with the rise in bandwidth penetration in India and the increasing awareness of internet among people, the online shoppers sense the convenience to click on the products they want to purchase.

Holding onto a similar **conviction**, the CEO of another Company said, "With the convenience of online buying, customers can save their time and money to move across multiple outlets for a product."

The online shoppers also plan their shopping in advance and conduct research on their planned purchases. It becomes easier for the customers to decide the price at which they want the products. Sharing views on this point, the Manager of the e-commerce portal says, "Through the online shopping, customers can attain the objective of value of money during these tough times."

Today, India is the only country where the 18 to 29 years age group has the highest average spend on online shopping. In India, the popular online purchases include the home appliances and the electronic gadgets like cell phones, camera, laptops and so on. According to the survey, the e-purchasing of electronic products has gone up, by 51 percent.

So to **drive** these online shoppers, ecommerce portals are adopting a networking culture by incorporating 'social networking feature' in their websites, so that people can discuss with their friends and relatives before buying the particular product. There are more startups, who are innovating their products to combat slowdown.

76. What does the phrase 'value for money' as used in the passage mean?

- a) Get the best at optimum price
- b) Buy the cheapest possible product
- c) Pay a lot for the best product
- d) Get a lot of money in return for the purchase
- e) None of these

77. Which of the following statements is Not True in the cm; text of the passage?

- a) Purchases online have increased as the people buying these products are rich
- b) Online buying has increased because customers are getting a lot of discounts
- c) Customers have access to a number of outlets online thus online buying is more popular
- d) Online purchases have increased because the customers are able to compare prices easily
- e) All of the above are not true

78. What according to the CEO of ecommerce portal is the reason for increase in the number of online shoppers ?

- (A) Greater bandwidth is now available in India.
 - (B) Internet is available at a cheap cost.
 - (C) More people are aware of the internet.
- a) Only (A) and (B)
 - b) Only (B)
 - c) Only (C)
 - d) Only (B) and (C)
 - e) Only (A) and (C)

79. Which of the following statements is True in the context of the passage?

- a) Cameras, laptops and mobile phones are popular online shopping products
- b) Customers find online shopping more convenient
- c) More people in the age group of 18 to 29 spend on online shopping
- d) Home appliances are a popular online product
- e) All the above are true

80. How can customers plan their purchases online in advance?

- a) By looking at the product in a store and then searching for it online
- b) By waiting for discounts being offered by companies
- c) By creating their own websites and socially interacting
- d) By conducting research and then deciding the price at which they want to buy
- e) None of these

81. What can possibly be the most appropriate title to the passage ?

- a) Innovation- the art of survival
- b) Online shopping - unaffected by recession
- c) Recession and its impact
- d) Customer is king
- e) Sale of Electronic Goods

82. Which of the following statements is true in the context of the passage?

- (A) People make purchases only through e-commerce portals.
- (B) Online buying of electronic gadgets has increased by 51 percent.
- (C) E-commerce portals are finding it difficult to sell their products.

- a) Only (A)
- b) Only (B)
- c) Only (A) and (C)
- d) Only (B) and (C)
- e) All the three (A), (B) and (C)

83. How are e-commerce portals luring customers?

- a) By innovating their products
- b) By offering free products with other products bought
- c) By creating awareness about social networking.
- d) By enabling customers through their website to interact with friends and relatives before buying a product
- e) None of these

Q.84-87. Choose the –word/group of words which is most similar in meaning to the word/group of words printed in **bold** as used in the passage.

84. **PACE**

- a) walk
- b) length
- c) rate
- d) tread
- e) variety

85. **CONVICTION**

- a) sense
- b) culture
- c) belief
- d) value
- e) worry

86. **DRIVE**

- a) coax
- b) show
- c) dishearten
- d) ride
- e) implement

87. **INNOVATING**

- a) researching
- b) improvising
- c) selling
- d) measuring
- e) deleting

Q.88 - 90. Choose the word/group of .words which is most opposite in meaning to the word/group of words printed in **bold** as used in the passage.

88. **ATTRACTIVE**

- a) dark
- b) ugly
- c) slim
- d) insignificant
- e) striking

89. **RISE**

- a) finish
- b) improve
- c) reduction
- d) heighten
- e) stop

90. **TOUGH**

- a) soft
- b) delicate
- c) comfortable
- d) difficult
- e) simple

Q.91- 95. Which of the phrases a), b), c) and d) given below each sentence should replace the phrase printed in **bold** in the sentence to make it grammatically correct? If the sentence is correct as it is given and "No correction is required", mark e) as the answer.

91. The traders community is **up to in arms** against the police on their failure for not ensuring the arrest of wanted criminals.

- a) up in arming
- b) up arm
- c) up in arms
- d) up to arms
- e) No correction required

92. Chief Justice announced that a total of 30 evening courts **will be started** in all the five district courts of the city by the end of December.

- a) will be start
- b) is started
- c) will starting
- d) is being started
- e) No correction required

93. If you are planning on getting admission forms to enroll your child in, school, you might as **well forgetting about it**.

- a) forgets with it
- b) forget in it
- c) forgetting it
- d) forget about it
- e) No correction required

94. Police said **that basis on** secret information, a trap was laid and the criminal were arrested near the station.

- a) as basis of
- b) that based on
- c) as base on
- d) that base in
- e) No correction required

95. With order to help outstation candidates planning to move to the city, a few colleges load their application forms online.

- a) In order to
- b) As order in
- c) Along with order to

- d) In ordering to
- e) No correction required

Q.96-100: Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank which best fits the meaning of the sentence as a whole.

96. The petitioner had _____ an immediate stay from the court on allotment of the flats till _____ of investigation into the alleged irregularities.
- a) asked, process
 - b) sought, completion
 - c) propagated, finish
 - d) demanded, course
 - e) granted, end
97. Modern music doesn't lend _____ to longevity; sometimes it is hard even to remember what the biggest hit from a _____ of years ago was.
- (I) itself, couple
 - b) much, few
 - c) money, some
 - d) matter, spatter
 - e) substance, variety
98. Opportunities _____ when they are seized and _____ when they are not.
- a) gather, evade
 - b) needed, reflect
 - c) create, disperse
 - d) shout, calm
 - e) multiply, die
99. At the sound of the bell we are _____ to pan use, relax our body and becomes gently _____ of our in-breath and out-breath.
- a) asked, thoughtless
 - b) requested, wishful
 - c) invited, aware
 - d) force, meaningful
 - e) braced, calm
100. _____ to listen to the sounds of nature, we find that we can afterwards carry on with whatever we were doing in a more _____ and loving way.
- a) Feeling, helpful
 - b) Waiting; rough
 - c) Dreaming, dramatic
 - d) Pausing, attentive
 - e) Hurting, creative

101-110. 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.

Since **(101)** times, people have **(102)** that human activity could affect the environment. The discovery of past ice ages shows that Earth's climate is in constant **(103)** and that **(104)** history, scientists have **(105)** for the cause of these changes. Though scientists discovered the greenhouse effect in the late 19th century, the theory of global warming wasn't **(106)** as a scientifically proven fact until 1992 when the United Nations held a Conference on Environment and Development. Today, global warming is a **(107)** accepted reality and **(108)** about its effects range from the hysteria to

the acceptance. Newspapers chronicle the slowly changing climate and the actions that have **(109)** ,that change. From developing nations to industrial countries, global climate affects **(110)**.

101.

- a) long
- b) great
- c) urgent
- d) ancient
- e) stone-age

102.

- a) believed
- b) succeeded
- c) wished
- d) lost
- e) wanted

103.

- a) hot
- b) flux
- c) fight
- d) changes
- e) reality

104.

- a) with
- b) for
- c) to
- d) throughout
- e) as

105.

- a) contribute
- b) talked
- c) resigned
- d) visited
- e) searched

106.

- a) accepted
- b) false
- c) real
- d) greeted
- e) expected

107.

- a) rarely
- b) widely
- c) wrongly
- d) leisurely
- e) faithfully

108.

- a) principle
- b) various
- c) measurement
- d) idea
- e) speculation

109.

- a) meaning
- b) worked
- c) affected
- d) cause
- e) witness

110.

- a) one
- b) much
- c) everyone
- d) more
- e) singular

Reasoning Ability

111. How many such pairs of letters are there in the word CONFIRM 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

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

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

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

- a) BE
- b) MP
- c) KN
- d) HK
- e) WT

114. The position of how many digits in the number 4391652 will remain unchanged when the digits within the number are rearranged in descending order?

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

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

- a) 54
- b) 42
- c) 81
- d) 51
- e) 36

116. If '+' means 'divided by'; '-' mean 'added to'; 'x' means 'subtracted from' and '/' means 'multiplied by', then $48 + 1276 \times 4 - 5 = ?$

- a) 23
- b) 25
- c) 29
- d) 20
- e) None of these

117. What should come next in the following letter series ?

A B A C B D A C E B D F A C E G B D F

- a) A
- b) B
- c) H
- d) I
- e) None of these

118. In a certain code 'GOAL' is written as '5139' and 'DEAR' is written as '4732'. How is DODGE written in that code?

- a) 41457
- b) 41467
- c) 42457
- d) 51547
- e) None of these

119. In a row of thirty children P is fifth to the right of M who is eighteenth from the right end of the row? What is P's position from the left end of the row?

- a) Seventeenth
- b) Sixteenth
- c) Nineteenth
- d) Cannot be determined
- e) None of these

120. In a certain code JOYRIDE is written as ZPKQDCH. How is MEASURE written in that code?

- a) NFBRFEJ
- b) NFBRDQT
- c) BFNRFEJ
- d) BFNRDQT
- e) None of these

Directions (121-125) : In each question below are three statements followed by three conclusions numbered (II and III). You have to take the three 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 three given statements disregarding commonly known facts. Then decide which of the answers a), b), c), d) and e) is the correct answer and indicate it on the answer sheet.

121. Statements:

All desks are pillars.

Some pillars are tents.

All tents are buckets.

Conclusions:

I. Some buckets are pillars.

II. Some buckets are desks.

III. Some tents are desks.

a) None follows

b) Only I follows

c) Only II follows

d) Only III follows

e) Only I and III follow

122. Statements:

Some chairs are hotels.

Some hotels are jugs.

Some jugs are baskets.

Conclusions:

I. Some jugs are chairs.

II. Some baskets are chairs.

III. No basket is chair.

a) None follows

b) Only I follows

c) Only II follows

d) Only III follows

e) Only either II or III follows

123. Statements:

All papers are knives.

Some knives are pins.

All pins are wheels.

Conclusions:

I. Some wheels are knives.

II. Some knives are papers.

III. Some wheels are papers.

a) Only I and II follow

b) Only I and III follow

c) Only II and III follow

d) All I, II and III follow

e) None of these

124. Statements:

All tables are doors.

No door is window.

Some windows are walls.

Conclusions:

I. Some walls are tables.

II. Some windows are tables.

III. Some doors are tables.

a) None follows

b) Only I follows

c) Only II follows

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

125. Statements:

Some sofas are glasses.
All glasses are pens.
Some pens are houses.

Conclusions:

- I. Some houses are glasses.
- II. Some pens are sofas.
- III. Some houses are sofas.

- a) None follows
- b) Only I follows
- c) Only II follows
- d) Only III follows
- e) Only II and III follow

Direction (126-130) : Study the following arrangement carefully and answer the questions given below :

B 5 J R I # K E % M P @ A D F 4 9 © ' U W 6 H 3 * Z 7 N I 2

126. Which of the following is the eighth to the left of the seventeenth from the left end of the above arrangement?

- a) 6
- b)%
- c) 3
- d) K
- e) None of these

127. 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

128. If all the symbols in the above arrangement are dropped, which of the following will be the eleventh from the right end?

- a) 9
- b) U
- c) 0
- d) P
- e) None of these

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

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

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

- a) E#K
- b) P%M
- c) FAD
- d) ZN7
- e) 36H

Directions (131-135): In each question below is given a group of digits/symbols numbered a), b), c) and d). You have to find out which one correctly represents the group of digits/symbols based on the following coding system and conditions and mark the number of that combination as your answer. If none of the combinations correctly represents the group of digits/symbols, mark e) i.e. 'None of these' as your answer.

Digits/Symbol

7 5 @ 8 © 9 1 * \$ 4 3 % 6 2 #

Letter Code:

S A N B V M K D Q T U I W E Z

Conditions:

- (i) If the first unit in the group is an odd digit and the last unit is an even digit their codes are to be interchanged.
- (ii) If the first unit is a symbol and the last unit is an even digit, both are to be coded as the code for the symbol.
- (iii) If the first unit is an odd digit and the last unit is a symbol both are to be coded as 'X.'

131. 95@83#

- a) MANBUZ
- b) ZANBUM
- c) MNABUZ
- d) XANBUX
- e) None of these

132. 4©%6\$5

- a) TVIWQA
- b) AVIWQA
- c) XVIWQZ
- d) TVIWQT
- e) None of these

133. 7*#@96

- a) SDZNMW
- b) WDNMS
- c) XDZNMX
- d) SDZNMMS
- e) None of these

134. 568©1\$

- a) QWBVKQ
- b) AWBVKQ
- c) XWBVKX
- d) QWBVKA
- e) None of these

135. %94*24

- a) IMTDET
- b) TMTDEI
- c) TMTDET
- d) XMTDEX
- e) None of these

Directions (136-140): In the following questions, the symbols @, ©, \$, % and * are used with the following meaning as illustrated below:

'P©Q' means 'P is not greater than Q'.

'P*Q' means 'P is not smaller than Q'.

'P@ Q' means 'P is neither greater than nor smaller than Q'.

'P % Q' means 'P is neither greater than nor equal to Q'.

'P \$ Q' means 'P is neither smaller than nor equal to Q'.

Now in each of the following questions assuming the given statements to be true find which of the three related conclusions I, II and III given below them is/are **definitely true** and give your answer accordingly.

136. Statements: M@ T, T * K, K% D argument and which is a 'weak' argument.

Conclusions:

I. D \$ T

II. K@ M is strong.

III. K% M

a) None is true

b) Only I is true His strong.

c) Only II is true

d) Only III is true

e) Only either II or III is true

137. Statements: W% N, N © J, J * B

Conclusions:

I. W % J

II. B % N

III. W % 8

a) Only I is true

b) Only II is true

c) Only III is true

d) Only I and II are true

e) None of these

138. Statements: H * K, K \$ N, N% T

Conclusions:

I. T \$ K

II. N%H

III. T \$ H

a) Only I is true

b) Only II is true

c) Only III is true

d) Only I and II are true

e) None of these

139. Statements: B © D, D * J, J@ F

Conclusions:

I. B © J

II. B@J

III. F©D

a) Only I is true

b) Only II is true

c) Only III is true

d) Only II and III are true

e) None of these

140. Statements: R \$ K, K@ M, M ©B. 143.

Conclusions:

I. R \$ B

II. B @K

III. B% K

a) Only I is true

b) Only II is true

c) Only III is true

d) None is true

e) All I, II and III are true

Direction (141-145) : In making decisions about important questions, it is desirable to be able to distinguish between 'strong' arguments and 'weak' arguments. 'Strong' arguments are those which are both important and directly related to the question. 'Weak' arguments are those which are of minor importance and also may not be directly related to the question or may be to a trivial aspect of the question.

Each questions below is followed by two arguments numbered I and II. You have to decide which of the argument is a 'strong' argument and which is a 'weak' argument.

Give answer a) if only argument I is strong.

Give answer b) if only argument II is strong.

Give answer c) if only argument I or II is strong.

Give answer d) if neither argument I nor argument II is strong.

Give answer e) if both arguments are strong.

141. Should the Govt. stop providing subsidy on Kerosene with immediate effect?

Arguments:

I. Yes, this will help Govt. reduce its huge fiscal deficit.

II. No, the poor people will not be able to buy kerosene at market price for their daily needs.

142. Should the Govt. substantially increase the water tax to the farmers for the fields which are supplied with water for irrigation?

Arguments:

I. No, the farmers are even otherwise hard pressed to meet their expenditure for cultivating their lands.

II. Yes, the rich farmers make huge profits, as the water tax for irrigation is considerably lower.

143. Should all those who are arriving from other countries and are suffering from communicable diseases be sent back to the countries which they came from?

Arguments:

I. Yes, this is the only way to curb the spread of communicable diseases.

II. No this is just not advisable.

144. Should all those secondary schools from which less than fifty percent students pass the SSC examination be closed down?

Arguments:

I. No, instead these schools should be advised to take corrective measures to improve the pass percentage.

II. Yes, this will deliver a strong message to all the secondary schools.

145. Should there be a total ban on giving new licenses to open liquor shop throughout the country?

Arguments:

I. Yes, this will help decrease in consumption of alcohol in future.

II. No, the Govt. will earn additional taxes by way of giving new licenses as this will increase the sale of liquor.

Direction-(146-150) : Study the following information carefully to answer these questions.

Following are the conditions for selecting Agricultural Field Officers by a bank:

The candidate must-

- (i) be a graduate in agriculture with at least 60 per cent marks.
- (ii) be at least 22 years and not more than 28 years as on 1.8.2009.
- (iii) have secured at least 40 percent marks in the selection examination.
- (iv) have secured at least 45 percent marks in the selection interview.
- (v) be ready to furnish a bond of Rs. 2 lakh.

If any candidate satisfies all the conditions EXCEPT-

- (A) at (i) above but has secured at least 55 percent marks in Degree in Agriculture and is a post graduate in Agriculture with at least 60 per cent marks, the case is to be referred to GM-Agriculture Advances.
- (B) at (iv) above but has secured at least 55 percent marks in the selection examination, the case is to be referred to GM-Personnel.

In each question below is given detail information of one candidate. You have to take one of the following courses of action based on the information provided and the conditions and sub conditions given above 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 the cases are given to you as on 1.8.2009

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

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

Mark answer c) if the data provided are inadequate to take a decision.

Mark answer d) if the case is to be referred to GM-Agriculture Advances.

Mark answer e) if the case is to be referred to GM-Personnel.

146. Manoj Bhargava was born on 8.7.1984. He has secured 50 percent marks in the selection examination and 45 percent marks in the selection interview. He has secured 65 percent marks in degree in Agricultural Sciences. He is ready to give the bond of Rs. 2 lakhs.

147. Meena Desai has secured 45 percent marks in the selection examination and 40 percent marks in the selection interview. She was born on 4.2.1983. She has secured 62 percent marks in Degree in Agriculture and she is ready to sign the bond for Rs. 2 lakhs.

148. Ashok Dhingra has secured 64 percent marks in postgraduate degree in Agriculture and 65 percent marks in graduate degree in Agriculture. He completed his postgraduate degree at the age of twenty-four in 2008. He has secured 50 percent marks in both selection examination and selection interview.

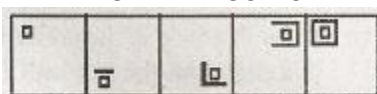
149. Jitendra Das has secured 65 percent marks in graduate degree in Agriculture. He has secured 58 percent marks in the selection examination and 40 percent marks in selection interview. He is ready to furnish the bond for Rs. 2 lakhs. He was born on 14th April 1982.

150. Satish Sarna was born on 18th June 1984. He has secured 59 percent marks in graduate degree in Agriculture and 64 percent marks in postgraduate degree in Agriculture. He has also secured 45 percent marks in both selection examination and selection interview. He is ready to furnish the bond of Rs. 2 lakhs.

Directions (151-160): 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

151.

PROBLEM FIGURES



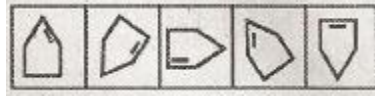
ANSWER FIGURES



a) b) c) d) e)

152.

PROBLEM FIGURES



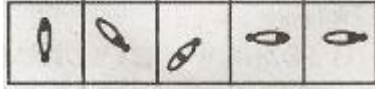
ANSWER FIGURES



a) b) c) d) e)

153.

PROBLEM FIGURES



ANSWER FIGURES



a) b) c) d) e)

154.

PROBLEM FIGURES



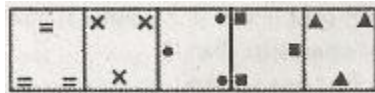
ANSWER FIGURES



a) b) c) d) e)

155.

PROBLEM FIGURES



ANSWER FIGURES



a) b) c) d) e)

156.

PROBLEM FIGURES



ANSWERS

Q.1	B	Q.41	C	Q.81	B	Q.121	B
Q.2	D	Q.42	B	Q.82	B	Q.122	E
Q.3	B	Q.43	D	Q.83	D	Q.123	A
Q.4	B	Q.44	E	Q.84	C	Q.124	D
Q.5	B	Q.45	A	Q.85	C	Q.125	C
Q.6	C	Q.46	B	Q.86	A	Q.126	B
Q.7	D	Q.47	D	Q.87	A	Q.127	C
Q.8	C	Q.48	A	Q.88	D	Q.128	A
Q.9	D	Q.49	E	Q.89	C	Q.129	C
Q.10	B	Q.50	C	Q.90	A	Q.130	D
Q.11	E	Q.51	A	Q.91	C	Q.131	D
Q.12	C	Q.52	C	Q.92	E	Q.132	A
Q.13	B	Q.53	B	Q.93	D	Q.133	B
Q.14	B	Q.54	D	Q.94	B	Q.134	C
Q.15	A	Q.55	B	Q.95	A	Q.135	E
Q.16	E	Q.56	E	Q.96	B	Q.136	E
Q.17	D	Q.57	A	Q.97	A	Q.137	A
Q.18	B	Q.58	D	Q.98	C	Q.138	B
Q.19	D	Q.59	E	Q.99	E	Q.139	C
Q.20	D	Q.60	C	Q.100	D	Q.140	D
Q.21	A	Q.61	D	Q.101	D	Q.141	E
Q.22	C	Q.62	E	Q.102	A	Q.142	A
Q.23	D	Q.63	A	Q.103	D	Q.143	B
Q.24	A	Q.64	C	Q.104	D	Q.144	A
Q.25	B	Q.65	B	Q.105	E	Q.145	B
Q.26	B	Q.66	B	Q.106	D	Q.146	A
Q.27	D	Q.67	D	Q.107	B	Q.147	B
Q.28	D	Q.68	E	Q.108	E	Q.148	C
Q.29	B	Q.69	A	Q.109	C	Q.149	E
Q.30	B	Q.70	C	Q.110	C	Q.150	D
Q.31	D	Q.71	C	Q.111	C	Q.151	C
Q.32	C	Q.72	D	Q.112	C	Q.152	D
Q.33	D	Q.73	B	Q.113	E	Q.153	E
Q.34	B	Q.74	A	Q.114	A	Q.154	A
Q.35	C	Q.75	E	Q.115	D	Q.155	D
Q.36	B	Q.76	A	Q.116	B	Q.156	E
Q.37	B	Q.77	A	Q.117	C	Q.157	A
Q.38	E	Q.78	E	Q.118	A	Q.158	A
Q.39	D	Q.79	E	Q.119	E	Q.159	D
Q.40	D	Q.80	C	Q.120	D	Q.160	E