UTTAR BIHAR GRAMIN BANK

REASONING

Directions (1-5) : In each of the question sets below are two/ three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Give answer (1) if **only** conclusion I follows.

Give answer (2) if **only** conclusion II follows.

Give answer (3) if **either** conclusion I or conclusion II follows.

Give answer (4) if **neither** conclusion I nor conclusion II follows.

Give answer (5) if **both** conclusion I and conclusion II follow.

Directions (1-3):

Statements :

All stars are bottles.

Some bottles are papers.

No paper is a calendar.

1. Conclusions:
   I. Atleast some calendars are bottles.
   II. No calendar is a star.

2. Conclusions:
   I. All stars being papers is a possibility.
   II. No calendar is a bottle.

3. Conclusions:
   I. All calendars being stars is a possibility.
   II. Atleast some bottles are stars.

Directions (4-5):

Statements :

Some pencils are blankets.

All blankets are erasers.

4. Conclusions:
   I. Atleast some pencils are erasers.

   II. All erasers being pencils is a possibility.

5. Conclusions:
   I. No eraser is a pencil.
   II. All blankets being pencils is a possibility.

Directions (6-10) : Each of the following questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and —

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

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

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

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

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

6. In which direction is point E, with reference to point S ?
   I. Point D is to the east of point E. Point E is to the south of Point F.
   II. Point F is to the north-west of point S. Point D is to the north of point S.

7. Who amongst P, Q, R, S and T, is the tallest?
   I. P is taller than Q. T is not the tallest.

   II. R is taller than P. S is not the tallest.

8. How many marks has Suman scored in the test? (Maximun marks 20)
   I. Suman scored two digit marks. Her marks were ii not in decimals.
   II. Sumah scored more that 9 marks in the test.

9. In which month of the year did Rahul go abroad for a vacation?
   I. Rahul correctly remembers that he went for a vacation in the first half of the • year.
   II. Rahul's son correctly remembers that they went for a vacation after 31st March but before 1 st May.

10. On which day of the same week is Ramesh's exam scheduled (Monday being the first day of the week) ?
   I. Ramesh correctly remembers that his exam is scheduled on a day after Tuesday, but before Thursday of the same week.
   II. Ramesh's friend correctly remembers that Ramesh's exam is scheduled on the third day of the week.

Directions (11-15): Study the information below and answer the given questions :

In a certain code —

'facing problems with health' is coded as 'mlp hit ngi snk'

'health problems on rise' is coded as **'hit sa rtv mlp'**

'rise with every challenge' is coded as **'snk rtv lne riy'**

'facing challenge each day' is coded as **'ngi riy nop hus'**

11. "riy snk mlp" could be a code for which of the following ?
(1) problem every day
(2) challenge with health
(3) with health day
(4) every challenge facing
(5) chaUenge facing with

12. Which of the following is the code for 'day' ?
(1) riy   (2) nop
(3) ngi   (4) hus
(5) Cannot be determined

13. What does the code 'lne'stand for?
(1) facing   (2) with
(3) every   (4) rise
(5) challenge

14. "riy rtv roi" could be a code for which of the following ?
(1) rise above challenge
(2) rise health challenge
(3) day rise challenge
(4) with rise challenge
(5) challenge every rise

15. Which of the following is the code for 'facing' ?
(1) nop   (2) rtv
(3) ngi   (4) snk
(5) sa

Directions (16-21): Study the information below and answer the given questions :

Eight friends A, B, C, D. E. F. G and H are sitting in a circle, not necessarily in the same order. Four of them are facing outside and four of them are facing the centre.

- E faces outside. Both the immediate neighbours of E face the centre.
- H sits second to the right of E. B sits third to the left of E.
- D faces the centre. Both the immediate neighbours of D face outside.
- G sits second to the left of A. B sits third to the right of H .
- F is an immediate neighbour of D. C is an immediate neighbour of G .
- D is not an Immediate neighbour of B.

16. Who amongst the following sits to the immediate right of H?

(1) A   (2) D
(3) C   (4) G
(5) None of these

17. Who amongst the following sits third to the right of A ?
(1) D   (2) E
(3) F   (4) A
(5) None of these

18. If all the people are made to sit in alphabetical order, in clockwise direction, starting from A,, the position of whom amongst the following remains the same (Excluding A)?
(1 D E   (2) F
(3) C   (4) G
(5) None of these

19. Four of the following five are alike in a certain way, based on the information given above and so form a group. Which is the.one that does not belong to that group ?
(1) HA   (2) FH
(3) GC   (4) DA
(5) AE

20. Who amongst the following sits exactly between F and C (and also their neighbour) ?
(1) E   (2) B
(3) G   (4) A
(5) None of these

21. How many people are seated between A and C (counting clockwise from A) ?
(1)Two   (2) Four
(3) None   (4) One
(5) Three

Directions (22-30): Study the information below and answer the given questions :

Nine people A, B, C, D, E, F, G, H and J stay in a building, not necessarily in the same order. The building has nine floors and only one person stays on one floor. All of them own one car each, and each car is of a different colour, i.e. blue, grey, white, black, yellow, green, red, orange and pink not necessarily in the same order. The ground floor is numbered 1, the floor above it, number 2 and so on and the top most floor is numbered 9.

H owns a black coloured car and stays on an even numbered floor. A stays on any even numbered floor below the floor on which H stays. The one who owns an orange coloured car stays on the fourth floor. E stays on the second floor and owns the white coloured car. The one who owns a pink coloured car stays on the third floor. A does not own a green coloured car. There are two floors between the floors on which the people owning the red and the black coloured cars stay. C owns a grey coloured car. There are three floors between the floors on which C and G stay. D stays on a floor immediately above J's floor. There is one floor between the floors on which F and G stay. F does not own the pink coloured car. The one who owns the blue car stays on the top-most floor. F does not stay on the ground floor.

22. How m·ny HOOTS are there between the floor on which J stays and the floor on which C stays?
(1) One .   (2) Two
(3) None   (4) Three
(5) More than three

23. Which of the following is true as per the given information?
(1) B stays on a floor immediately below the floor on which H stays.
(2) G stays on a floor immediately above the floor on which A stays.
(3) F stays on the eighth floor.
(4) D owns the orange coloured car.
(5) None is true

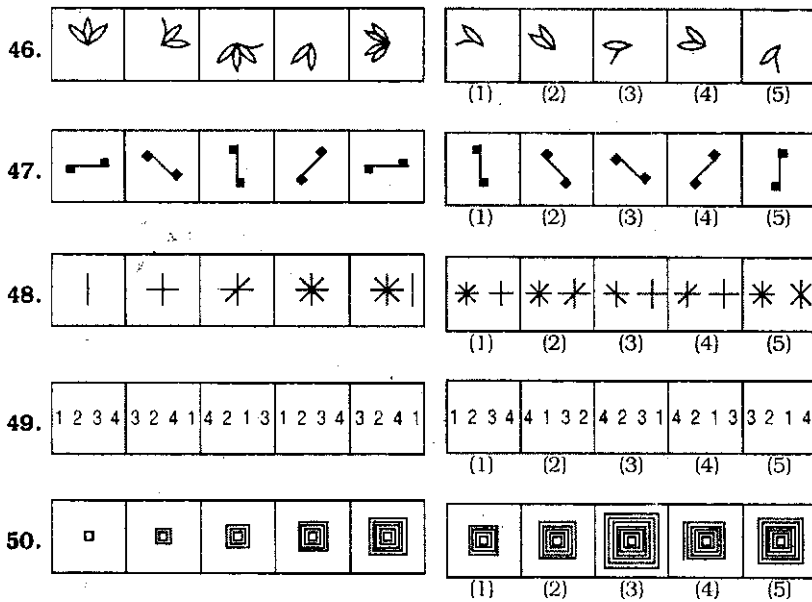**24.** On which of the following floors does G stay?
(I) 1st   (2) 6th
(3) 5th   (4) 7th
(5) None of these

25. Who amongst the following stays on the top-most floor ?
(!) F   (2) G
(3) D   (4) C
(5) None of these

26. A owns a car of which of the following colours?

(1) .Orange   (2) Pink
(3) Yellow   (4) Blue
(5) None of these

27. Who stays on the floor which is exactly between the floor on which H stays and the floor on which A stays ?
(1) B   *   (2) G
(3) C   (4) F
(5) None of these

28. Who amongst the following owns the green coloured car?
(1) D   (2) J
(3) G   (4) F
(5) None of these

29. B is related to C in the same way as H is related to E as per the given information. Following the same pattern F is related to which of the following?
(1) J   (2) D
(3) A   (4) G
(5) None of these

30. What is the colour of the car of the person who stays on the ground floor?
(1) Red   (2) Green
(3) Yellow   (4) Grey
(5) None of these

31. How many such pairs of letters are there in the word TELEPATHY each of which has as many letters between them in the word (in both forward and backward directions), as they have between them in the English alphabetical series ?
(1) One .   (2) Two
(3) None   (4) Three
(5) More than three

32. How many meaningful words can be made with the alphabets D, R, H and A each being used only once in each word ?
(1) None   (2) One'
(3) Two   (4) Three
(5) More than three

Directions (33-35) : 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 ?

33. (1) Quick
(2) Brisk
(3) Quiet
(4) Fast
(5) Rapid

34. (1) Repair
(2) Mend
(3) Correct
(4) Rectify
(5) Trouble

35. (1) Employed
(2) Trained
(3) Hired
(4) Appointed
(5) Commissioned

36. Four of the following five are alike in a certain way (based on the English alphabetical series) and hence form a group. Which is the one that does not belong to that group if the English alphabetical series is broken into two equal halves i.e. the first 13 alphabets are clubbed together and the last 13 alphabets are clubbed separately?
(1) FH   (2) SU
(3) MA   (4) CK
(5) LB

Directions (37-40) : In each of these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions. 1

Give answer (1) if only conclusion I is true.

Give answer (2) if only conclusion II is true.

Give answer (3) if either conclusion I or II is true.

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

Give answer (5) if **both** the conclusions I and II are true.

Directions (37-38) :
Statements :
A > B = C; E = F; E ≥ D > C

37. Conclusions :
I. B < E   II. F < B

38. Conclusions :
I. C < F   II. A > C

Directions (39–40) :
Statements :
I ≤ J; K < L > M; J = K; G ≥ H = I

39. Conclusions :
I. H < J   II. J < G

40. Conclusions :
I. L > J   II. J < M

Directions (41-50) : In each of the questions given below one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued ?

Problem Figures   **Answer Figures**

46.

47.

48.

49.

| 1 2 3 4 | 3 2 4 1 | 4 2 1 3 | 1 2 3 4 | 3 2 4 1 |

1 2 3 4	4 1 3 2	4 2 3 1	4 2 1 3	3 2 1 4
(1)	(2)	(3)	(4)	(5)

50.

NUMERICAL ABILITY

Directions (51-55): What will come in place of the question mark (?) in the following questions ?

51. $\sqrt{12^2 \times 16 \div 24 + 193 + 7 \times 5}$ = $(?)^2$

(1) $3\sqrt{2}$ (2) $4\sqrt{2}$

(3) $5\sqrt{2}$ (4) 18

(5) 32

52. $(1.69)^4 \div (2197 \div 1000)^3 \times (0.13 \times 10)^3 = (1.3)^{?-2}$

(1) 6   (2) 2

(3) 4   (4) 0

(5) None of these

53. $\sqrt{31.36} \div \sqrt{0.64} \times 252$ = $(?)^2 \times 36$

(1) 81   (2) 64

(3) –8   (4) –7

(5) 9

54. $(\sqrt{5} - \sqrt{10})^2 + (\sqrt{2} + 5)^2 = (?)^3 - 22$

(1) $\sqrt{2}$ (2) 2

(3) 16   (4) 8

(5) None of these

55. 55% of $\sqrt{2116}$ $\div 0.01 = ? \times 20$

(1) 126.5   (2) 125.6

(3) 124.6   (4) 125.4

(5) None of these

Directions (56-60) : What **approximate** value will come in place of the question mark (?) in the following questions ? (You are not expected to calculate the exact value)

56. $\sqrt{5687} \times \sqrt{1245} \div \sqrt{689}$ = ? ÷ 13

(1) 840   (2) 910

(3) 1320   (4) 1120

(5) 1550

57. 68% of 1288 + 26% of 734 – 215 = ?

(1) 620   (2) 930

(3) 540   (4) 850

(5) 710

58. $\dfrac{679}{45} \div \dfrac{23}{2130} \times \dfrac{126}{169} = ?$

(1) 540   (2) 760

(3) 800   (4) 1260

(5) 1040

59. $6578 \div 67 \times 15 = ? \times 6$

(1) 200   (2) 245

(3) 150   (4) 100

(5) 300

60. $(32.05)^2 - (18.9)^2 - (11.9)^2 = ?$

(1) 670   (2) 530

(3) 420   (4) 780

(5) 960

Directions (61-63): What will come in place of the question mark (?) in the following number series ?

61. 125 171 263 401 585 (?)

(1) 835   (2) 815

(3) 792   (4) 788

(5) None of these

62. 121 132 167 226 309 (?)

(1) 424   (2) 413

(3) 427   (4) 416

(5) None of these

63. 987 587 331 187 123 (?)

(1) 104   (2) 113

(3) 107   (4) 114

(5) None of these

Directions 154-65) : In the following number series only one number is **wrong.** Find out the wrong number.

64. 454 327 648 521 842 713 1036

(1) 327   (2) 648

(3) 521   (4) 842

(5) 713

65. 72.5 86 113 168 275 491 923

(1) 86   (2) 113

(3) 168   (4) 275

(5) 491

Directions (66-70) : In the following questions two equations numbered I and II are given. You have to solve both the equations and

Give answer	If
(1)	$x > y$
(2)	$x \geq y$
(3)	$x < y$
(4)	$x \leq y$
(5)	$x = y$ or the relationship cannot be established

66. I. $821x^2 - 757x^2 = 256$

II. $\sqrt{196}\ y^3 - 12y^3 = 16$

67. I. $(6x^2 + 17) - (3x^2 + 20) = 0$

II. $(5y^2 - 12) - (9y^2 - 16) = 0$

68. I. $2x^2 - (4 + \sqrt{13})x + 2\sqrt{13} = 0$

II. $10y^2 - (18 + 5\sqrt{13})\,y + 9\sqrt{13} = 0$

69. I. $4x + 3y = (1600)^{\frac{1}{2}}$

II. $6x - 5y = (484)^{\frac{1}{2}}$

70. I. $(169)^{\frac{1}{2}} x + \sqrt{289} = 134$

II. $(361)^{\frac{1}{2}} y^2 - 270 = 1269$

71. The circumference of a circle is twice the perimeter of a rectangle. Area of the circle is 5544 sq cm. What is the area of the rectangle if the length of the rectangle is 40 cm ?
(1) 1120 sq cm
(2) 1020 sq cm
(3) 1140 sq cm
(4) 1040 sqcm
(5) None of these

72. The second largest and the smallest angles of a triangle are in the ratio of 6 : 5 respectively. Difference between the second largest angle and smallest of the triangle is equal to 9°. What is the difference between the smallest and the largest angles of the triangle?
(1) 36°   (2) 24°
(3) 12°   (4) 18°
(5) None of these

73. Rita's present age is four times her daughter's present age and two-third of her mother's present age. The total of the present ages of all of them is 154 years. What is the difference between Rita's present age and Rita's mother's present age ?
(1) 28 years
(2) 34 years
(3) 32 years
(4) Cannot be determined
(5) None of these

74. A 476 metre long moving train crosses a pole in 14 seconds. Length of a platform is equal to the distance covered by the train in 20 seconds. \A man crosses the same platform in 7 minutes and 5 seconds. What is the speed of the man in metre/second ?
(1) 1.8 m/s   (2) 1.4 m/s
(3) 1.6 m/s   (4) 2 m/s
(5) 1.2 m/s

75. The ratio between the speed of a truck, car and train is 3 : 8 : 12 respectively. The car is uniformly moving and covers a distance of 1040 km in 13 hours. What is the average speed of the truck and the train together?
(1) 75 km/hr
(2) 60 km/hr
(3) 48 km/hr
(4) Cannot be determined
(5) None of these

76. The ratio between the three angles of a quadrilateral is 3 : 5 : 9 respectively. The value of the fourth angle of the quadrilateral is 71°. What, is the difference between the largest and the smallest angles of the quadrilateral ?
(1) 82°   (2) 106"
(3) 102°   (4) 92°
(5) None of these

77. If twenty five percent, of three-Seventh of twenty six per cent of a number is 136.5. What is the number ?
(1) 6300   (2) 5600
(3) 4800   (4) 4900
(5) None of these

78. The simple interest accrued on a sum of a certain principal is ^ 35,672 in seven years at the rate of 8 p.c.p.a. What would be the compound interest accrued on that principal at the rate of 2 p.c.p.a in 2 years ?
(1) Rs. 2573.48
(2) Rs. 2564.86
(3) Rs. 2753.86
(4) Rs. 2654.48
(5) None of these

79. In a class there arc 60 students .out of whom 15 per cent are girls. Each girl's monthly fee is Rs. 250 and each boy's monthly fee is 34 per cent more than a girl. What is the total monthly fee of girls and bo3?s together ?
(1) Rs. 19,335
(2) Rs. 18,435
(3) Rs. 19,345
(4) Rs. 19,435
(5) None of these

80. Two-thirds of Ranjit's monthly salary is equal to Raman's monthly salary. Raman's monthly salary is thirty per cent more than Pawan's monthly salary. Pawan's monthly salary is Rs. 32,000.. What is Ranjit's monthly salary?
(1) Rs. 64,200 (2) Rs. 62,500
(3) Rs. 64,500 (4) Rs. 62,400
(5) None of these

Directions (81-85) : Study the following pie-chart and answer the following questions.

Percentagewise Distribution of teachers in sir different Universities

Total number of teachers = 6400
Percentage of Teachers
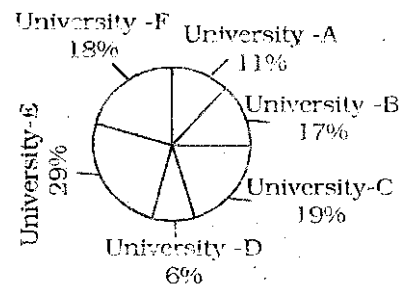
81. If one-thirty sixth of the number of teachers from University-F is Professors and the salary of each professor is Rs. 96000, what will be the total salary of all the professors together from University-F ?
(1) Rs. 307.2 lakhs
(2) Rs. 32.64 lakhs
(3) Rs. 3.072 lakhs
(4) Rs. 3.264 lakhs
(5) None of these

82. Difference between the total number of teachers in University-A, University - B and University-C together and the total number of teachers in University-D, University-E and University-F together is exactly equal to the number of teachers of which University ?
(1) University - A
(2) University - B
(3) University - C

(4) University - D

(5) University - F

83. What is the average of teachers in University-A, University-C, University-D and University-F together?

(1) 854   (2) 3546

(3)3456 ,

(4)874,'

(5) None of these

84. If twenty five per cent of the number of teachers in University-C is female, what is the number of male teachers in University-C ?

(1)922

(2)911

(3) 924

(4) 912

(5) None of these

85. Number of teachers in University-B is **approximately** what percent of the total number of teachers in University - D and University - E together?

(1) 55   (2) 59

(3) 49

(4) 45

(5) 65

Directions (86-90) : Study the table carefully to answer the questions that follow :

Number of cars (in thousands) of two models (Basic and Premium) produced by five different companies in five different years

Company / Years	A		B		C		D		E	
	Basic	Premium	Basic	Premium	Basic	Premium	Basic	Premium	Basic	Premium
2006	4.4	2.5	5.6	2.4	5.4	6.1	7.6	7.5	2.7	5.1
2007	4.9	7.2	9.4	7.2	7.5	8.3	8.4	4.9	4.2	5.5
2008	13.6	15.5	14.8	9.5	12.8	9.9	9.2	8.2	7.7	11.5
2009	6.6	13.9	11.8	11.4	16.6	18.2	10.6	10.4	7.2	12.8
2010	5.8	14.9	12.2	7.2	19.9	22.3	14.6	12.2	13.2	12.2

86. In which company did the production of cars of premium model consistently increase from the year 2006 to the year 2010?

(1) Both C and E

(2) Both C and D

(3) C only   (4) D only

(5) E only

87. In which year was the difference between the basic model and premium model of cars produced by Company - E second highest ?

(1)2010   (2)2006

(3) 2007   (4) 2008

(5) 2009

88. What was the **approximate** percentage decrease in the number of cars of basic model produced by company-B in the year 2009 as compared to

the previous year ?

(1) 15   (2) 20

(3) 10   (4) 80

(5) 85

89. Number of cars of premium model produced by company-D in the year 2009 was **approximately** what per cent ol the total number of cars (both models) produced by Company-C in the year 2007 ?

(1) 70   (2) 51

(3) 56   (4) 61

(5) 66

90. What was the average number of cars of premium model produced by Company - A over all the years together?

(1)9000   (2)8000

(3) 6000   (4) 48000

(5) None of these

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

Monthly income (₹ in thousands) of three different persons in six different years
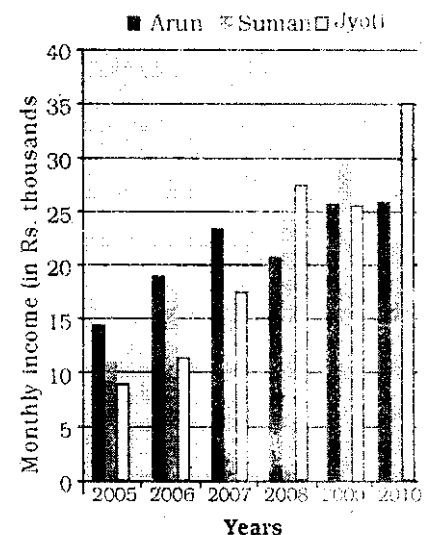
91. What was the difference between the total monthly salary of Arun in all the years together and Suman's monthly income in the year 2007?

(1) ₹1.24 lakhs

(2) ₹1.14 lakhs

(3) ₹11.4 lakhs

(4) ₹ 12.4 lakhs

(5) None of these

92. What was the percentage increase in the monthly income of Jyoti in the year 2008 as compared to previous year ?

(1) 50   (2) 150

(3) 160   (4)60

(5) None of these

93. Monthly income of Suman in the year 2009 was **approximately** what percentage of the monthly income of Jyoti in the year 2010?

(1) 72   (2) 89

(3) 83   (4) 67

(5) 95

94. In which year was the difference between Jyoti's monthly income and Arun's monthly income second highest?

(1) 2005   (2) 2006
(3) 2007   (4) 2009
(5) 2010

95. What is the respective ratio between Arun's monthly income in the year 2006, Suman's monthly income in the year 2007 and Jyoti's ' monthly income in the year 2005 ?
(1) 6 : 3 : 5   (2) '6 : 4 : 5
(3) 5 : 6 : 4   (4) 5 : 4 : 7
(5) None of these

Directions (96-100) : Study the information carefully to answer the questions that follow.

A company produced five different products viz. mobile phone, drive, calculators, televisions and washing machines. Total number of all the five products is 1650. Twenty four per cent of the total number of products is mobile phones. One- , h of the total number of product:, is pen drives. Fourteen per cent of the total number of products is calculators. Remaining products are either television or washing machine. Number of washing machines is 50 more than the number of televisions produced.

96. What is the difference between the total number of televisions and mobile phones together and the number of calculators produced?
(1) 534   (2) 524
(3) 511   (4) 523
(5) None of these

97. Number of televisions pro--duced is **approximately** what per cent of the total number of calculators and washing machines produced together?
(1) 63   (2) 55
(3) 59   (4) 51
(5) 67

98. What is the total number of pen drives, calculators and washing machines produced by the company?
(1) 907   (2) 917
(3) 925   (4) 905
(5) None of these

99. What is the respective ratio between the number of washing machines and the number of calculators produced by the company ?

(1) 17 : 11   (2) 19 : 11
(3) 11 : 17   (4) 19 : 13
(5) None of these

100. If 24 per cent of the number of pen drives are defective, what is the number of pen drives which are not defective ?
(1) 209   (2) 215
(3) 219   (4) 225
(5) None of these

GENERAL KNOWLEDGE

101. Which of the following is the most important rabi crop of India?
(1) Rice
(2) Millet
(3) Sugarcane
(4) Groundnut
(5) Mustard

102. Many times we read the term 'ECB' in newspapers. What is the full form of 'ECB'?
(1) Essential Commercial Banking
(2) European Credit Borrowing
(3) External Credit For Business
(4) External Commercial Borrowing
(5) None of these

103. What is meant by financial inclusion?
(1) Making available banking services at an affordable cost
(2) Opening Savings Accounts in Rural areas without any deposit
(3) Opening any type of account without introduction
(4) Distributing money through rural branches
(5) Distributing wages through bank accounts

104. Major producer of mulberry silk in India is___
(1) Jammu and Kashmir
(2) Jharkhand
(3) Karnataka
(4) Assam
(5) Himachal Pradesh

105. Golden revolution refers to the development of which of the following agricultural products?
(1) Oilseeds
(2) Pulses
(3) Horticultural products.
(4) Cereals
(5) Fodder

106. Which programme was launched by Government of India to improve irrigation facilities in rural India ?
(1) Annapurna Scheme
(2) National Social Assistance Programme
(3) Integrated Rural Development Programme
(4) Sampoorna Grameen I Rozgar Yojana
(5) National Watershed De- i velopment Programme

107. What is money laundering?
(1) Conversion of assets into-cash
(2) Conversion of illegally obtained money into accountable money
(3) Conversion of cash into gold
(4) Conversion of gold into cash
(5) None of these

108. Who is the regulatory authority for insurance business in India?
(1) RBI   (2) IRDP
(3) SEBI
(4) NABARD
(5) IRDA

109. Montek Singh Ahluwalia is holding which of the follow-t ing positions at present?
(1) Chairman of Planning Commission
(2) Governor of RBI
(3) Secretary of UNO
(4) Economic Advisor to Prime Minister
(5) Dy. Chairman of Planning Commission

110. We corne across the term 'PPP in financial news now a days. What does 'PPP' represent?

(1) Personal Percapita Power

(2) Private Public Partnership

(3) Percapita Potential for Purchases

(4) Present Purchasing Power

(5) Pure Purchase Parity

111. Which one of these countries is the largest producer of milk and milk products in the world?

(1) USA   (2) China

(3) India

(4) New Zealand

(5) None of these

112. Which country hosted the summit of SAARC nations in the year 2011?

(1) India   (2) Bangladesh

(3) Nepal   (4) Maldives

(5) Pakistan

113. Which of the following terms is **not** used in the field of Economics?

(1) Balance of Trade

(2) Break Even Point

(3) Plasma

(4) Capital Account Convertibility

(5) Fiscal Deficit

114. Which of the following currencies is used in Britain?

(1) Pound   (2) Dollar

(3) Euro   (4) Franc

(5) Pesso

115. Dipika Pallikal who won an international tournament recently in Hong Kong is a___

(1) Golf player

(2) Badminton player

(3) Squash player

(4) Swimmer

(5) Table Tennis player

116. Which of the following cups trophies is associated with the game of Football ?

(1) Grand Prix

(2) Rangaswami Cup

(3) Wimbledon Trophy

(4) FIFA Cup

(5) Ranji Trophy

117. The head office of the Bank of Maharashtra is located in which of the following cities?

(1) Kolkata   (2) New Delhi

(3) Pune   (4) Ahmedabad

(5) Mumbai

118. What is the full form of the terrnASBA?

(1) Allotment Supported by Blocked Amount

(2) Application Supported by Bank Amount

(3) Allotment Supported by Bank Account

(4) Application Supported by Blocked Amount

(5) Allotment and Social Banking Amount

119. Bird flu is a disease which affects and spreads through___

1) Cattle   (2) Sheep

(3) Prawn   (4) Silkworm

(5) Poultry

120. India recently signed a Currency Swap Agreement with which of the following countries?

(1) USA   (2) Pakistan

(3) Japan   (4) Germany

(5) Australia

121. Who among the following cricketers recently became the 9th Batsman to score 10000 runs in Test cricket ?

(1) Mahela Jayawardene

(2) Vijay Zol

(3) Yuvraj Singh

(4) Younis Khan

(5) Umar Akmal

122. The Collective Security Treaty Organisation (CSTO) Summit took place in December 2011 in___

(1) Tokyo   (2) Moscow

(3) New Delhi

(4) Paris

(5) Perth

123. Which country won the Davis Cup Tennis Tournament 2011 held in December 2011 ?

(1) Argentina (2) USA

(3) Australia (4) Japan

(5) Spain

124. "Carbon credit" is concerned with which one of these internationally sensitive issues ?

(1) Deforestation

f2] Contract farming

(3) Rural infrastructure

(4) Diamond trading

(5) Protection of environment

125. Which of the following terms is used in the game of Cricket?

(1) Half Nelson

(2) Love

(3) Back Hand Drive

(4) Penalty Stroke

(5) Clean Bowled

126. Who represented India in 12th Consecutive Annual India-Russia Summit held in December 2011 ?

(1) Smt. Pratibha Patil

(2) Dr. Manmohan Singh

(3) Smt. Sonia Gandhi

(4) Sri S. M. Krishna

(5) None of these

127. Excise duty is a tax levied on which of the following?

(1) Production of goods

(2) Purchase of goods

(3) Export of goods

(4) Movement of goods beyond municipal limits

(5) Sale of goods

128. Which of the following telecom giants recently won its case against the Income Tax Department?

(1) Bharti Airtel

(2) Vodafone

(3) Idea Cellular

(4) Reliance Communications

(5) Tata Telecom

129. What is the full form of the term FDI ?

(1) Foreign Direct Investment

(2) Foreign Diverse Investment

(3) Fixed Deposit Investment.

(4) Floating Deposit Investment

(5) Financial Derivatives in India

130. The erstwhile UTI Bank is presently known as___

(1) ING Vaisya Bank

(2) Yes Bank

(3) IndusInd Bank

4) Axis Bank

15) IDBI

131. India and Russia were having some differences over which of the following nuclear power plants ?
(1) Kaiga
(2) Kundakulam
(3) Rawatbhata
(4) Narora »*
(5) None of these

132. Which of the following countries decided to withdraw from Kyoto Protocol ?
(1) Canada (2) Russia
(3) India (4) USA
(5.) China

133. What is the present reverse REPO rate?
(1) 7.5% (2) 8.5%
(3) 8% (4) 6.5%
(5) None of these

134. The term "Deficit Financing" means the Government borrows money from the___
(1) IMF
(2) Local bodies
(3) RBI
(4) Large corporates
(5) Public at large

135. General Assembly elections were held in which of the following North East state in January 2012?
(1) Assam (2) Meghalaya
(3) Arunachal Pradesh
(4) Manipur
(5) Tripura

136. Ms Christine I^agarde is holding which of the following positions at present?
(1) Chief of Asian Development Bank
(2) Chief of International Monetary Fund
(3) Chancellor of Germany
(4) Chief of Morgan Stanley
(5) Chief of World Bank

137. Regional Rural Banks___
(1) have limited area of operation and access to refinance from NABARD
(2) are required to lend only to weaker sections

(3) are mandated to do only narrow banking
(4) can only extend agricultural loans
(5) have unrestricted area of operation

138. Which of the following is NOT a Banking or Finance Company?
(1) Barclay
(2) Lufthansa
(3) BNP Paribas
(4) American Express
(5) 1ISBC

139. Which of the following countries recently attained the status of world's sixth largest economy?
(1) Russia (2) Japan
(3) China (4) India
(5) Brazil

140. USA and some other European countries recently imposed fresh sanctions on which of the following countries as they are not in favour of its nuclear advancement?
(1) Iraq (2) Pakistan
(3) India (4) Iran
(5) Kuwait

141. Speed of a ship is expressed in___; ,, •
(1) Kilometre
(2) Horse power
(3) Ohm
(4) Knot (5) Coulomb

142. Which of the following schemes launched by the Government of India is aimed at developing rural infrastructure?
(1) MNREGA
(2) ASHA
(3) Bharat Nirman
(4) Operation Flood
(5) Operation Blackboard

143. Which of the following countries recently agreed to sell Uranium to India?
(1) Australia (2) USA
(3) Iran
(4) Germany
(5) Bangladesh

144. Which of the following awards is given to the coaches of sports persons?
(1) Kalidas Samrhan
(2) Dronacharya Award
(3) Arjuna Award
(4) Dada Saheb Phalke Award
(5) Saraswati Samman

145. Who among the following has written book 'Dr. Zhivago'?
(1) Pearl S.Buck
(2) H. G. Wells
(4) Emilc Zola
(5) Boris Pasternak
(3) Saul Bellow

146. India and Pakistan started fresh talks on conventional-CBM - was the news in all major newspapers. What does the letter 'M' denote in the term 'CBM' as used above?
(1) Money
(2) Mechanism
(3) Modalities
(4) Measures
(5) Memorial

147. Who among the following is a famous Sports person?
(1) Dhanush
(2) Saina Nehwal
(3) Charles Correa
(4) Ajit Singh
(5) Kim Jong - Un

148. Yoshihiko Noda who was on a visit to India recently is the present Prime Minister of___
(1) Myanmar
(2) South Korea
(3) North Korea
(4) Japan
(5) None of these

149. Which of the following is the unit of electrical current?
(1) Bar (2) Calorie
(3) Ampere (4) Decibel
(5) Angstrom

150. 'Global Meet on emerging economics' was organised in December 2011 in___
(1) New Delhi
(2) Dhaka
(3) Islamabad
(4) Kathmandu
(5) Capetown

GENERAL ENGLISH

Directions (151-160) : In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage, against each, five words are suggested, from one of which fits the blank appropriately. Find out the appropriate word in each case.

Rural healthcare in India is (151) by a huge gap between supply and demand. Currently, rural healthcare needs are (152) either by limited government facilities and private nursing homes, which have not been able to keep pace with increasing demand, (153) by a number of quacks who practise medicine in rural areas. The quality of infrastructure is usually poor and people (1541) up having to go to nearby large cities if they need high-quality care.

Rural India deserves better, since the ability to pay has gone up over the last few years, driven by growth in income and penetration of government healthcare programmes. Increasing demand, (155) with the failure of existing infrastructure to scale, has resulted in rural healthcare (156) a large under-served market. Absence of a viable business model (157) conversion of the huge rural expenditure on health into an economic activity that generates incomes and (158) the poor. It is this (159) that entrepreneurs are looking to (160).

151. (1) displayed
(2) furthered
(3) characterised
(4) made
(5) performed

152. (1) met (2) elevated
(3) discussed (4) set
(5) stopped

153. (1) nor- (2) but
(3) or (4) and
(5) also 5

154. (1) give (2) fed
(3) start (4) set
(5) end

155. (1) combined (2) mentioning
(3) engaged (4) resulting
(5) couple

156. (1) happening (2) being
(3) exists (4) is
(5) become

157. (1) makes (2) so
(3) ceasing (4) prevents
(5) to

158. (1) supplies (2) lists
(3) turns (4) serves
(5) generates

159. (1) truth (2) progress
(3) catastrophes
(4) divides
(5) gap

160. .(1) access (2) plug
(3) form (4) distance
(5) fills

Directions (161-165J: Which of the phrases (1), (2), (3) and (4). given below each sentence should replace the word/phrase printed in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given and 'No correction is required', mark (5) as the answer.

161. The space-crunched city throws up several stories of struggle that schools have had **put up** with to win playgrounds for their students.
(1) have had to put up to
(2) had put up on
(3) have had to put up with
(4) had to put up to
(5) No correction required

162. A freezing morning accompanied by a dense cover of fog **set the toning** for the coming weekend.
(1) keeping tone
(2) started the toning
(3) kept the tone
(4) set the tone
(5) No correction required

163. The jail is in the news again with the **finding** of a pistol and some bullets.
(1) to finding
(2) with find
(3) finding
(4) on found
(5) No correction required

164. Work at all the court complexes was paralyzed as lawyers went on a **day-long strike** as a mark of protest.
(1) for a one day strike
(2) for a strike
(3) on a day's long strike
(4) on a day-long striking
(5) No correction required

165. Emotions **rang high** as both families were taken to the police station last night.
(1) Emotions went higher
(2) Emotion became high
(3) Emotionally high
(4) Emotions ran high
(5) No correction required

Directions (166-170) : Rearrange the following five sentences (A), (B). (C), (D) and (E) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) The policy makers in most of the developing economies recognize this importance and have been implementing a host of programs and measures to achieve rural development objectives.

(B) While some of these countries have achieved impressive results from these programmes and measures, others have failed to make a significant dent in the problem of persistent rural underdevelopment.

(C) The socio-economic disparities between rural and ur ban areas are widening and creating tremendous pressure on the social and economic fabric of many such developing economies.

(D) These factors, amongmanj' others, tend to highlight the importance of rural development.

(E) Although millions of rural people have escaped poverty as a result of rural development in many Asian countries, a large majority of rural people continue to suffer from persistent poverty.

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

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

167. Which of the following should be the **FIRST** sentence after rearrangement ?
(1) A   (2) B
(3) C   (4) D
(5) E

168. Which of the following should be the **LAST (FIFTH)** sentence after rearrangement
(1) A   (2) B
(3) C   (4) D
(5) E

169. Which of the following should be the **THIRD** sentence after rearrangement ?
(1) A   (2) B
(3) C   (4) D
(5) E

170. Which of the following should be the **FOURTH** sentence after rearrangement ?
(1) C   (2) B
(3) A   (4) D
(5) E

Directions (171–175) : 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.

171. Organisations _____ for the victims ___ the inhuman and unjust attitude of the government.
(1) fighting - applauded
(2) lobbying - supported
(3) working - condemned
(4) stand - opposed
(5) trying - spoke

172. Forest department officials said that when the elephants were made to _____ from their trucks, they went straight to the spot where they had been ___ during the camp.
(1) jump-killed
(2) alight-tied
(3) enter-hurt
(4) step - played
(5) exit - enjoyed

173. Excise officials seized pouches of whisky_____a bus travelling_____Maharashtra.
(1) from-to
(2) in-for
(3) for-towards
(4) inside-on
(5) through-till

174. The court_____revenue authorities and PCB officials to_____teams and visit pharma units.
(1) directed - form
(2) announced - arrange
(3) commanded - display
(4) ruled - make
(5) told - carve

175. A collision between two buses _____six people dead,_____the driver of one of the buses.
(1) made - also
(2) left - including
(3) caused - combined
(4) resulted - except
(5) got - surpassing

Directions (176-190) : Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error the answer is '5'. (Ignore errors of punctuation if any.)

176. He said that the performance of the Indian team (1)/ was satisfactory at the international meet (2)/ and that they learnt a lot from (3)/ watching top seeded players through action at the grand ^lam. (4)/ No error (5)

177. The director explained (1) / the theme and (2)/ the concept of (3)/ the international folk festival. (4)/ No error (5)

178. Watching the exponential (1)/ talent of world tennis (2)/ was the best things (3)/ to happen to him. (4)/ NO error (5)

179. The transit system's underground (1)/ tunnels and stations will (2)/ be constructed (3)/ next heritage structures; (4)/No error (5)

180. The process of (1)/ revising figures of damage (2)/ to get additional compensation (3) / has began.(4)/ No error (5)

181. The government is made it (1)/ mandatory for pharmacies to send (2)/ copies of medical bills along with (3)/ prescriptions of drugs and details of patients.(4)/ No error (5)

182. Acting on a tip-off (1)/ the anti-robbery squad led (2)/ by inspectors laid (3)/ a trap for the robbers. (4)/ No error (5)

183. While these schools have (1)/ a strong traditional hold, the reason for (2)/ forming a consortium in India is to encourage (3)/ cultural diversity lor their institutes.(4)/No error (5)

184. The meeting took place a day after (1)/ the agency held a meeting with project contractors (2)/ to evaluate steps that, being taken to (3)/ ensure buildings were not affected. (4)/ No error (5)

185. A diamond jeweller's peon (1)/ tipped-off a gang (2)/ about the gold (3)/ in his employer's vault. (4)/No error (5)

186. The Government soon **will** make (1)/ it mandatory for all private hospitals (2)/ to notify infectious cases (3)/ as soon as they are detected. (4)/ No error (5)

187. Farmers who grow the crop (I) / are the worse hit, as the investment (2) / they make on a crop is (3) / huge as compared to the profit. (4)/ No error (5)

188. School children, who so far • (1)/ have had rationed access to (2)/ the few playgrounds in the city must be (3)/ happy by the recent move.(4)/ No error (5)

189. Residents have been planting (1)/ the ornamental trees outside (2)/ their homes and in lawns to (3)/ add beauty and give their place a grand look. (4)/ No error (5)

190. The fight among (1)/ rival candidates between the medium (2)/ of catchy slogans (3)/ has started.(4)/ No error (5)

A large number ol the branches of banks have been set up in the villages. The main purpose of setting up these banks is to develop the habit of saving among the villagers and also to give loans to farmers for **boosting** production in one way or the other. So far banks had been **concentrated** in the bigger cities and Indian villagers had no faith in them. The new banks also intend to re-channel bank credit from the big industries to the small sectors. With the intention of promoting rural banking, Regional Rural Banks were established. These aligned the local field with the rural problems. These banks are not to replace the other credit giving bodies but to supplement them.

The Steering Committee of the Regional Rural Banks considered some structural changes. First of all they gave thought to the staffing spectrum, then to effective coordination among banks - rural cooperatives and commercial, and the possibility of bringing credit within the **access** of weaker sections. They wanted to recruit staff for the rural banks at lower salaries. But this type of discrimination would have been unfruitful. So it was given up.

A problem with regard to the rural banks is the creditworthiness of the poor. Indian farmers are so poor that they cannot pay back their loans. The rural Indian surveys make it quite clear that practically rural farmers have no credit worthiness. Their socio-economic mobility is almost zero. That is why banks fear that their credit will never be paid back.

Another difficulty for the rural banks is that loan& cannot be processed so easily. Processing loans also **entails** heavy expenditure. This was also going to affect their financial position. Still the establishment of the rural banks was decided because the social advantages were more important than the commercial consideration.

Rural banks definitely encourage savings. No doubt villages do not have to pay income tax and they get many other concessions, yet their saving is not **significant.** Despite all the hurdles, the rural banking system will boost up the economy of villages, and thereby the economy of the country.

191. Which of the following is one of the benefits of living in the village, as mentioned in the passage ?
(1) People living in the villages enjoy a higher income than their urban counterparts.
(2) People living in villages do not have to pay income tax and they also get other concessions.
(3) People living in villages have a better quality of life as against the people living in the urban areas.
(4) Villages are self-sufficient; hence they do not need outside help for any activity.
(5) People living in villages are rarely in need of a loan.

192. Which of the following is possibly the most appropriate title for the passage ?
(1) Regional Rural Banks
(2) The Rural Consumer
(3) Microfinance In Rural India
(4) Characteristics Of Indian Villages
(5) Banking Concepts In India

193. Which of the following is **NOT TRUE** according to the passage ?
(1) Processing of loans by rural banks is difficult.
(2) Staff of the rural banks is paid a lower salary as compared to urban banks.
(3) Rural banks may not make as much profit as their urban counterparts.
(4) Processing of loans by banks is not cheap.
(5) Rural farmers are, many a times, unable to pay back the loans they avail.

194. The structural changes made by the Steering Committee were in respect of___..

(1) staffing, co-ordinating and providing access to weaker sections.
(2) building smaller buildings to house the banks.
(3) investing very little in terms of infrastructure required to start a bank.
(4) discriminating between urban bank staff and rural bank staff.
(5) None of these

195. Which of the following is/are the purpose/s of setting up banks in rural areas ?
(A) Replacing other credit giving bodies.
(B) Giving loans to farmers.
(C) Increasing the amount of savings of villagers.
(1) Only (B)
(2) Only (A) and (B)
(3) Only (B) and (G)
(4) Only (A)
(5) All (A),'(B) and (C)

196. ENTAILS
(1) recommends
(2) lasts'　　(3) lists
(4) involves　(5) filters
197. CONCENTRATED
(1) clustered　(2) rigorous
(3) attentive　(4) diluted
(5) intense
198. ACCESS
(1) admittance (2) reach
(3) admission　(4) entry
(5) permission
199. BOOSTING
(1) reducing
(2) managing
(3) overwhelming
(4) smoothening
(5) heightening
200. SIGNIFICANT
(1) forgettable
(2) untrustworthy
(3) reliable　(4) irregular
(5) little