

UNITED BANK OF INDIA– 2009

TEST -I

TEST OF REASONING

Q.1. In a certain code **GLAMOUR** is written as **BMHLQTN**. How is **SERVING** written in that code?

- a) TFSUFMH
- b) QDRTFMH
- c) QDRTHOJ
- d) SFTUFMH
- e) None of these

Q.2. In a certain code **GEAR** is written as '5%9\$' and **FIRM** is written as '3@\$7'. How is **FAME** written in that code?

- a) 397%
- b) 3%97
- c) 597%
- d) 5397
- e) None of these

Q.3. 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) 35
- b) 80
- c) 45
- d) 60
- e) 75

Q.4. M is sister of D. D is brother of K. F is mother of M. How is K related to F?

- a) Son
- b) Daughter
- c) Son or Daughter
- d) Data inadequate
- e) None of these

Q.5. How many meaningful English words can be made with the letters **ONDE** using each letter only once in each word?

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

Q.6. How many such pairs of letters are there in the word **JUMPING** 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

Q.7. How many such digits are there in the number **6837941** each of which is as far away from the beginning in the number as when the digits are arranged in descending order within the number?

- a) None

- b) One
- c) Two
- d) Three
- e) More than three

Q.8. What should come next in the following letter series?

P P O P O N P O N M P O N M L P O N M L

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

Study the following arrangement carefully and answer the questions given below:

M % R 4 A T # J @ 7 D 5 © I F N 1 E \$ 3 6 W U 2 H 8 Ú K 9 B Q

Q.9. 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

Q.10. How many such numbers are there in the above arrangement, each of which is immediately preceded by a consonant and immediately followed by a vowel?

- a) None
- b) One
- c) Two
- d) Three
- e) Four

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

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

Q.12. Which of the following is the eighth to the left of the seventeenth from the left end of the above arrangement?

- a) @
- b) U
- c) 8
- d) T
- e) None of these

Q.13. If all the numbers in the above arrangement are dropped, which of the following will be the eleventh from the right end?

- a) I
- b) F
- c) W
- d) D

e) None of these

In each of the questions below are given three statements followed by three conclusions numbered I, II and III. You have to take the given statements to be true even if they seem to bear 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.

Q.14. Statements: Some books are trees. All trees are roads. All roads are wheels.

Conclusions: I. Some wheels are books. II. Some roads are books. III. Some wheels are trees.

- a) Only I and II follow
- b) Only II & III follow
- c) Only I and III follow
- d) All follow
- e) None of these

Q.15. Statements: All stones are rivers. All rivers are cars. Some cars are trains.

Conclusions: I. Some trains are stones. II. Some cars are stones. III. Some trains are rivers.

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

Q.16. Statements: All desks are rooms. Some rooms are halls. All halls are leaves.

Conclusions: I. Some leaves are desks. II. Some halls are desks. III. Some leaves are rooms.

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

Q.17. Statements: Some bags are plates. Some plates are chairs. All chairs are tables.

Conclusions: I. Some tables are plates. II. Some chairs are bags. III. No chair is bag.

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

Q.18. Statements: All buildings are mirrors. Some mirrors are pens. No pen is paper.

Conclusions: I. Some papers are buildings. II. Some pens are buildings. III. Some papers are mirrors.

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

In each question below is given a group of letters followed by four combinations of digits/symbols numbered a), b), c) and d). You have to find out which of the combinations correctly represents the group of letters based on the following coding system and the conditions 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: R A T K F Q E P J I M U D H

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

Conditions:

- (i) If the first letter is a consonant and the last letter is a vowel, their codes are to be interchanged.
- (ii) If both the first and the last letters are vowels, both are to be coded as *.
- (iii) If both the first and the last letters consonants, both are to be coded as the code for the lastletter.

Q.19. DPEHQA

- a) 7%©#4@
- b) @%©#47
- c) 7%©#47
- d) @%©#4@
- e) None of these

Q.20. KEMRDF

- a) *©\$379
- b) 1©\$379
- c) 1©\$37*
- d) *©\$37*
- e) None of these

Q.21. AHDUQK

- a) 1#764@
- b) 1#7641
- c) *#764*
- d) @#764@
- e) None of these

Q.22. IDQJPT

- a) 8745%2
- b) 2745%8
- c) *745%*
- d) 2745%2
- e) None of these

Q.23. UDKFME

- a) *719\$©
- b) 6719\$©
- c) *719\$*
- d) ©719\$6
- e) None of these

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: shop 17 table 20 53 oven desk 39

Step I: 17 shop table 20 53 oven desk 39

Step II: 17 table shop 20 53 oven desk 39

Step III: 17 table 20 shop 53 oven desk 39

Step IV: 17 table 20 shop 39 53 oven desk

Step V: 17 table 20 shop 39 oven 53 desk

and Step V 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.

Q.24. Step II of an input is: **15 yes 62 51 48 talk now gone** Which of the following will be step VI?

- a) 15 yes 48 talk 51 now gone 62
- b) 15 yes 48 talk 51 62 now gone
- c) 15 yes 48 talk 51 now 62 gone
- d) There will be no such step
- e) None of these

Q.25. Step III of an input is:**21 victory 30 joint 64 47 all gone**

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

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

Q.26. Input:**89 bind 32 goal house 61 12 joy**

How many steps will be required to complete the arrangement?

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

Q.27. Input: **save 21 43 78 them early 36 for** which of the following steps will be the last but one?

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

Q.28. Input:**desire 59 63 all few 38 46 zone**

How many steps will be required to complete the rearrangement?

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

Q.29. Input:**win 92 task 73 59 house range 34**

Which of the following will be step IV of the above input?

- a) 34 win 59 task 73 range 92 house
- b) 34 win 92 59 task 73 house range.
- c) 34 win 92 task 73 59 house range.
- d) There will be no such step
- e) None of these

In the following questions, the symbols \$, %, @, © and * are used with the following meanings as illustrated below:

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

'P \$ Q' means 'P is not greater 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'.

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

Q.30. Statements: R@K, K\$F, F * N

Conclusions: I. N © R II. F@R III. F©R

- a) Only I is true

- b) Only either II or III is true
- c) Only I and either II or III are true
- d) Only III is true
- e) None of these

Q.31. Statements: J © M, M * K, K % D

Conclusions: I. J©D II. D * M III. K©J

- a) None is true
- b) Only I is true
- c) Only II is true
- d) Only III is true
- e) Only I and II are true

Q.32. Statements: H * T, T \$ B, B © R

Conclusions: I. R©H II. B©H III. T * R

- a) Only I is true
- b) Only I and II are true
- c) Only I and III are true
- d) Only II and III are true
- e) None of these

Q.33. Statements: R \$ D, D @ N, N © F

Conclusions: I. F * D II. F * R III. N % R

- a) Only I and II are true
- b) Only I and III are true
- c) Only II and III are true
- d) All are true
- e) None of these

Q.34. Statements: F \$ B, B @ H, H % K

Conclusions: I. B % F II. K@F III. K\$B

- a) Only I is true
- b) Only II is true
- c) Only III is true
- d) Only I and III are true
- e) None of these

Q.35. Statements: M % D, D * K, K \$ N

Conclusions: I. K©M II. N©D III. M©N

- 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

Study the following information carefully and answer the questions given below:

A, B, C, D, E, F, G and H are sitting around a circle facing at the center. B is second to the right of H and third to the left of A. D is not an immediate neighbor of either B or H and is second to the right of F. C is fourth to the right of G.

Q.36. If E and F interchange their places, who will be second to the right of B?

- a) F
- b) C
- c) D

- d) Data inadequate
- e) None of these

Q.37. In which of the following pairs is the second person sitting to the immediate left of the first person?

- a) BC
- b) HE
- c) FA
- d) GD
- e) None of these

Q.38. Who is fourth to the right of H?

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

Q.39. Who is to the immediate right of B?

- a) C
- b) E
- c) H
- d) Data inadequate
- e) None of these

Q.40. Who is third to the right of E?

- a) C
- b) F c) D
- d) Data inadequate
- e) None of these

Study the following information carefully and answer the questions given below:

Following are the conditions for selecting Marketing Manager in an organization: The candidate must —

- (i) be at least 30 years old as on 1.3.2009.
- (ii) have secured at least 55 percent marks in graduation.
- (iii) have secured at least 60 percent marks in Post graduate Degree/Diploma in Marketing.
- (iv) have post qualification work experience of at least five years in the Marketing Division of an organization,
- (v) have secured at least 45 percent marks in the selection process.

In the case of a candidate who satisfies all other conditions except —

(A) at (iv) above, but has post qualification work experience of at least two years as Deputy Marketing Manager, the case is to be referred to GM-Marketing.

(B) at (ii) above, but has secured at least 65 percent marks in Post graduate Degree/Diploma in Marketing Management, the case is to be referred to Vice President-Marketing.

In each question below is given details of one candidate. You have to take one of the following courses of actions based on the information provided and the conditions and sub-conditions given above and mark your answer accordingly. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 1.3.2009.

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

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

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

Mark answer d) if the case is to be referred to Vice President-Marketing.

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

Q.41. Suresh Mehta has secured 58 percent marks in graduation. He was born on 19th May 1975. He has secured 50 percent marks in the selection process. He has been working for the past seven years in the Marketing division of an organization after completing his Post Graduation with 62 percent marks.

Q.42. Sudha Gopalan has secured 50 percent marks in both selection process and graduation. She has been working for the past six years in the Marketing division of an organization after completing her Post Graduate Diploma in Marketing with 70 percent marks. She was born on 14th October 1978.

Q.43. Divya Kohli has been working for the past five years in marketing division of an organization after completing her Post Graduate Diploma in Marketing with 65 percent marks. She has secured 55 percent marks in graduation and 50 percent marks in the selection process. She was born on 2nd April 1979.

Q.44. Navin Marathe was born on 8th April 1975. He has secured 60 percent marks in both graduation and Post-Graduate Degree in Marketing. He has been working for the past six years in the Marketing division of an organization after completing his PG Degree in Marketing. He has secured 50 percent marks in the selection process.

Q.45. Varun Malhotra was born on 3rd July 1976. He has been working as Deputy Marketing Manager in an organization for the past three years after completing his Post Graduate Degree in Marketing with 65 percent marks. He secured 55 percent marks in both graduation and selection process.

In each question below is given a statement followed by two assumptions numbered I and II.

An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Give answer a) if only Assumption I is implicit.

Give answer b) if only Assumption II is implicit.

Give answer c) if either Assumption I or II is implicit.

Give answer d) if neither Assumption I nor II is implicit.

Give answer e) if both Assumptions I and II are implicit.

Q.46. Statement: The city transport corporation has introduced air-conditioned buses on various routes to attract people traveling to their work places by car and hence reduce congestion on the roads.

Assumptions: I. Majority of the people may still prefer to travel to their work places in their own cars.

II. Many people may now opt for these buses for traveling to their work places.

Q.47. Statement: The state govt. has announced an amnesty scheme for all the housing societies defaulting on payment of municipal taxes asking these societies to pay upfront six percent of the dues and regularize their status without any penalty.

Assumptions: I. Most of the defaulting housing societies may now opt for the amnesty scheme and pay up their dues,

II. Other housing societies which have been paying their taxes regularly may file case against the govt. for discriminatory practices.

Q.48. Statement: Mr. X started at 9.00 am from his residence to attend a meeting scheduled to be held at 11.00 am and instructed his assistant to meet him at the venue of the meeting and hand over the relevant documents.

Assumptions: I. Mr. X may arrive at the meeting place before 11.00 am.

II. Mr. X's assistant may be able to arrive at the venue before commencement of the meeting.

Q.49. Statement: "If you are a first class graduate with good communication skill and also have work experience of at least two years in the sales related activities, you are welcome in our organization" - An employment advertisement.

Assumptions: I. Many with good communication skills may not respond to the advertisement.

II. All the first class graduates may possess good communication skills.

Q.50. Statement: The railway authority has announced suspension of movements of train on the main track within the city limit for carrying out major repair works during Saturday and Sunday and advised the commuters to plan their journey accordingly.

Assumptions: I. The commuters may protest against the decision of the railway authority and may disrupt other transport services.

II. The municipal authority may be able to deploy additional buses during Saturday and Sunday to help the commuters.

Study the following information carefully and answer the questions given below:

P, Q, R, S, T, V and W are seven students of a college. Each of them has a favorite subject from Physics, Chemistry, English, Biology, History, Geography and Philosophy, not necessarily in the same order. Each of them also has a favourite sport from Football, Cricket, Hockey, Volleyball, Badminton, Table Tennis and Basketball, not necessarily in the same order. R likes Philosophy and his favourite sport is Hockey. The one who likes Football likes English. T's favourite sport is not Badminton or Table Tennis. V does not like either History or Biology. The one whose favourite sport is Basketball does not like Physics. W likes Chemistry and his favourite sport is Volleyball. S likes Geography. Q's favourite sport is Badminton. V does not like English and his favourite sport is not Basketball. P's favourite sport is Cricket. The one whose favourite sport is Badminton does not like Biology.

Q.51. Who likes History?

- a) P
- b) R
- c) Q
- d) V
- e) Data inadequate

Q.52. Whose favourite sport is Basketball?

- a) S
- b) W
- c) Q
- d) Data inadequate
- e) None of these

Q.53. Which subject does T like?

- a) Biology
- b) Physics
- c) Chemistry
- d) Data inadequate
- e) None of these

Q.54. What is Q's favourite sport?

- a) Cricket
- b) Table Tennis
- c) Football
- d) Badminton
- e) None of these

Q.55. Which subject does P like?

- a) History
- b) Biology
- c) Chemistry
- d) Data inadequate
- e) None of these

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.

Between 2002-03 and 2006-07, Indian economy grew annually at 8.7% led by the services sector at 9% per year. In 1990, India's share of services, at 40% of GDP was consistent with its per capita income for low-income country. By 2001, its share of one-half of the GDP was higher by five percentage points, compared to the average for low-income countries. Economic reforms that energized the private corporate sector and technological changes that opened up new vistas in telecommunications, IT and outsourcing are believed to be responsible for the impressive performance. However, the services led growth remains a puzzle at a low per capita income, with 55% of the work force still engaged in agriculture, and when agriculture decelerated and industry stagnated - defying a styled fact in economics.

Q.56. India has now emerged as a high per capita income country.

Q.57. Growth in India's services sector post 2005 is more than 9 percent.

Q.58. Less than half of total work force is engaged in Agricultural sector in India.

Q.59. Share of services sector in India's GDP has crossed the half way mark in early 2000.

Q.60. In early nineties, the share of services sector in GDP for low per capita income group of countries is about 40 percent.

Q.61-65. Below in each question are given two statements (A) and (B). These statements may be either independent causes or may be effects of independent causes or a common cause. One of these statements may be the effect of the other statement. Read both the statements and decide which of the following answer choice correctly depicts the relationship between these two statements.

Mark answer a) if statement (A) is the cause and statement (B) is its effect.

Mark answer b) if statement (B) is the cause and statement (A) is its effect.

Mark answer c) if both the statements (A) and (B) are independent causes.

Mark answer d) if both the statements (A) and (B) are effects of independent causes.

Mark answer e) if both the statements (A) and (B) are effects of some common cause.

Q.61. (A) There have been sporadic events of stone pelting throughout the day in the affected areas of the city.

(B) Many wounded people were brought to the nearby hospitals from the affected areas of the city.

Q.62. (A) Many people left from the city for their native places during the Summer months.

(B) Many tourists gathered in the city during summer months.

Q.63. (A) All the schools declared holiday on the next day of the major festival.

(B) All the colleges declared holiday on the next day of the major festival.

Q.64. (A) The residents reported of increased criminal activities in the area to the local police station.

(B) Many criminals were arrested by searching the residence of the suspected individuals.

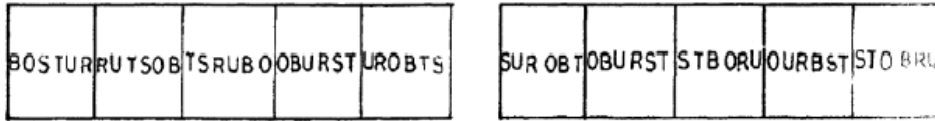
Q.65. (A) Govt. has awarded a high stake reward scheme for such persons who may provide any information about the suspect.

(B) Four members of a family were brutally murdered by unidentified gunmen.

In each of the questions given below which one of the five answer figure on the right should come after the problem figures on the left, if the sequence were continued.

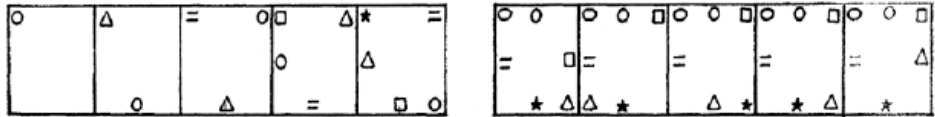
PROBLEM FIGURES ANSWER FIGURES

Q.66.



a) b) c) d) e)

Q.67.



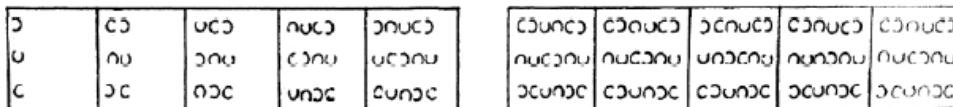
a) b) c) d) e)

Q.68.



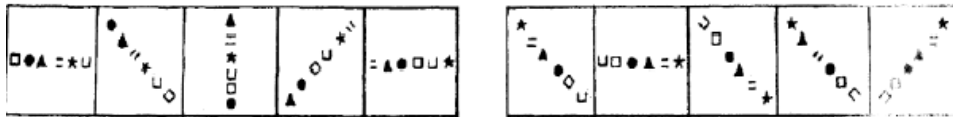
a) b) c) d) e)

Q.69.



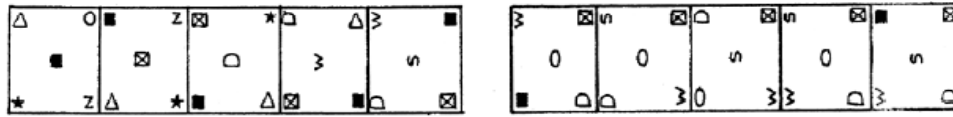
a) b) c) d) e)

Q.70.



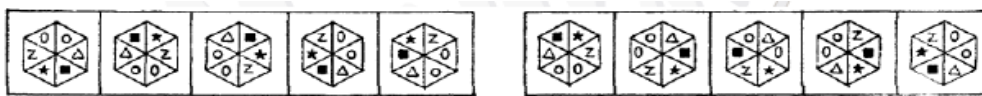
a) b) c) d) e)

Q.71.



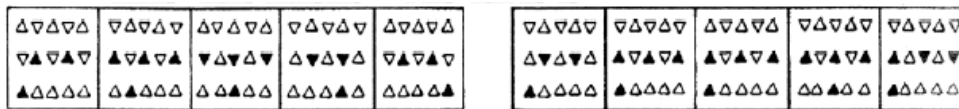
a) b) c) d) e)

Q.72.



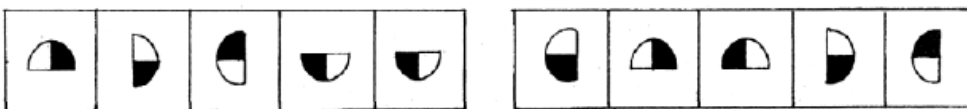
a) b) c) d) e)

Q.73.



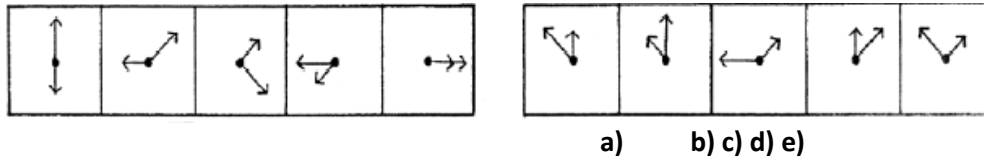
a) b) c) d) e)

Q.74.



a) b) c) d) e)

Q.75.



TEST - II

QUANTITATIVE APTITUDE

What will come in place of the question mark (?) in the following questions?

Q.76. $185\% \text{ of } 400 + 35\% \text{ of } 240 = ?\% \text{ of } 1648$

- a) 85
- b) 75
- c) 125
- d) 50
- e) None of these

Q.77. $\sqrt{24^4} + 224 = ? + 20^2$

- a) 20
- b) 4
- c) 2
- d) 16
- e) None of these

Q.78. $12.28 \times 1.5 - 36 \div 2.4 = ?$

- a) 3.24
- b) 7.325
- c) 6.42
- d) 4.32
- e) None of these

Q.79. $\frac{3}{8}\text{th of } \frac{4}{9}\text{th of } 1092 = ?$

- a) 182
- b) 728
- c) 364
- d) 218
- e) None of these

Q.80. $66^2 - 34^2 = ?$

- a) 3600
- b) 3200
- c) 2146
- d) 2466
- e) None of these

What approximate value will come in place of the questionmark (?) in the following questions?

Q.81. $175 \times 28 + 275 \times 27.98 = ?$

- a) 11800
- b) 12600
- c) 12800
- d) 11600
- e) 12200

Q.82. $324.995 \times 15.98 \div 4.002 + 36.88 = ?$

- a) 1300
- b) 1230
- c) 1440
- d) 1380
- e) 1340

Q.83. $1164 \times 128 \div 8.008 + 969.007 = ?$

- a) 18800
- b) 19000
- c) 19600
- d) 19200
- e) 18600

Q.84. $\sqrt{624.98} + \sqrt{729.25} = ?$

- a) 58
- b) 56
- c) 52
- d) 63
- e) 61

Q.85. 69.008% of $699.998 + 32.99\%$ of $399.999 = ?$

- a) 615
- b) 645
- c) 675
- d) 715
- e) 725

What will come in place of the question mark (?) in each of the following series?

Q.86. 17 52 158 477? 4310

- a) 1433
- b) 1432
- c) 1435
- d) 1434
- e) None of these

Q.87. 3 22? 673 2696 8093

- a) 133
- b) 155
- c) 156
- d) 134
- e) None of these

Q.88. 6 13 38? 532 2675

- a) 129
- b) 123
- c) 172
- d) 164
- e) None of these

Q.89. 286 142? 34 16 7

- a) 66

- b) 72
- c) 64
- d) 74
- e) None of these

Q.90. 17 9? 16.5 35 90

- a) 5
- b) 15
- c) 10
- d) 20
- e) None of these

Q.91. Prakash, Sunil and Anil started a business jointly investing Rs.11 lakhs, Rs.16.5 lakhs and Rs.8.25 lakhs respectively. The profit earned by them in the business at the end of 3 years was Rs.19.5 lakhs. What will be the 50% of Anil's share in the profit?

- a) Rs.4.5 lakhs
- b) Rs.2.25 lakhs
- c) Rs.2.5 lakhs
- d) Rs.3.75 lakhs
- e) None of these

Q.92. Mr. Giridhar spends 50% of his monthly income on household items and out of the remaining he spends 50% on transport, 25% on entertainment, 10% on sports and remaining amount of Rs.900 is saved. What is Mr. Giridhar's monthly income?

- a) Rs.6,000/-
- b) Rs.12000/-
- c) Rs.9,000/-
- d) Cannot be determined
- e) None of these

Q.93. Out of 5 men and 3 women, a committee of 3 members is to be formed so that it has 1 woman and 2 men. In how many different ways can it be done?

- a) 20
- b) 10
- c) 23
- d) 30
- e) None of these

Q.94. Cost of fencing a circular plot at the rate of Rs.15/- per metre is Rs.3,300/-. What will be the cost of flooring the plot at the rate of Rs.100/- per square metre?

- a) Rs.3,85,000/-
- b)Rs.2,20,000/-
- c) Rs.3,50,000/-
- d) Cannot be determined
- e) None of these

Q.95. 8 men and 4 women-together can complete a piece of work in 6 days. Work done by a man in one day is double the work done by a woman in one day. If 8 men and 4 women started working and after 2 days, 4 men left and 4 new women joined. In how many more days will the work be completed?

- a) 5 days
- b) 8 days
- c) 6 days
- d) 4 days

e) 9 days

Q.96. Naresh purchased a TV set for Rs.11,250/- after getting discount of 10% on the labeled price. He spent Rs.150/- on transport and Rs.800/- on installation. At what price should it be sold so that the profit earned would have been 15% if no discount was offered?

- a) Rs.12937.50
- b) Rs.14,030/-
- c) Rs.13,450/-
- d) Rs.15467.50
- e) None of these

Q.97. Mr. Duggal invested Rs.20,000/- with rate of interest @20 p.c.p.a. The interest was compounded half yearly for first one year and in the next year it was compounded yearly. What will be the total interest earned at the end of two years?

- a) Rs.8,800/-
- b) Rs.9,040/-
- c) Rs.8,040/-
- d) Rs.9,800/-
- e) None of these

Q.98. If the positions of the digits of a two digit number are interchanged, the number obtained is smaller than the original number by 27. If the digits of the number are in the ratio of 1 : 2, what is the original number?

- a) 36
- b) 63
- c) 48
- d) Can't be determined
- e) None of these

Q.99. In how many different ways can the letters of the word **DESIGN** be arranged so that the vowels are at the two ends?

- a) 48
- b) 72
- c) 36
- d) 24
- e) None of these

Q.100. If the numerator of a fraction is increased by 20% and the denominator is increased by 25%, the fraction obtained is $\frac{3}{5}$.

What was the original fraction?

- a) $\frac{5}{7}$
- b) $\frac{4}{7}$
- c) $\frac{3}{8}$
- d) Cannot be determined
- e) None of these

In each of these questions, a question is given followed by information in three statements. You have to find out the data in which statement(s) is sufficient to answer the question and mark your answer accordingly.

Q.101. What is the average age of the six members A, B, C, D, E & F in the family?

- I. Total age of D & E is 14 years. ; .
- II. Average age of A, B, C and F is 50 years.

III. Average age of A, B, D and E is 40 years.

- a) Only I & II
- b) Only I & III
- c) Only II & III
- d) All I, II & III
- e) None of these

Q.102. What is the area of the right angled triangle?

- I. Base of the triangle is X cms.
- II. Height of the triangle is Y cms.
- III. Hypotenuse of the triangle is Z cms.

- a) Only I & II
- b) Only II
- c) Only II & III
- d) Any two of three
- e) None of these

Q.103. In how many days will B alone complete the work?

- I. A & B together can complete the work in 8 days.
- II. B & C together can complete the work in 10 days.
- III. A&C together can complete the work in 12 days .

- a) Only I & II
- b) Only II & III
- c) All I, II & III
- d) Question cannot be answered even with the information in all the three statements
- e) None of these

Q.104. What is the rate of interest p.c.p.a.?

- I. An amount doubles itself at simple interest in 10 years.
- II. Difference between the compound interest and simple interest on an amount of Rs15,000/- in two years is Rs.150/-.
- III. The compound interest accrued in 8 years is more than the amount (principal).

- a) Only I
- b) Only II
- c) Only II & III
- d) Only I & III
- e) Only either I or II

Q.105. What are the marks scored by Abhijit in English?

- I. Marks scored by Abhijit in Maths are more than his marks in Science by 20.
- II. Total marks scored by Abhijit in Maths, Science and English are 198.
- III. Marks scored by Abhijit in Science are more than his marks in English by 12.

- a) Any two of the three
- b) Only II & III
- c) All I, II & III
- d) Question cannot be answered even with the information in all the three statements
- e) None of these

Study the following table carefully to answer these questions-

Table giving number of candidates appeared in the examination and percentage of students passed from various institutes over the years

Institute	A		B		C		D		E		F	
	App.	%Pass	App.	%Pass	App.	%Pass	App.	%Pass	App.	%Pass	App.	%Pass
2001	450	60	540	40	300	65	640	50	600	45	680	60
2002	520	50	430	70	350	60	620	40	580	70	560	70
2003	430	60	490	70	380	50	580	50	680	70	700	66
2004	400	65	600	75	450	70	600	75	720	60	780	70
2005	480	50	570	50	400	75	700	65	700	48	560	50
2006	550	40	450	60	500	68	750	60	450	50	650	60
2007	500	58	470	60	470	60	720	70	560	60	720	50

Q.106. What is the ratio between the number of students passed from institute F in 2003 and the number of students passed from institute B in 2005 respectively?

- a) 95:154
- b) 154:95
- c) 94:155
- d) 155:94
- e) None of these

Q.107. What is the ratio between the number of students appeared from institute A for all the years and that from institute D respectively?

- a) 463:353
- b) 353:463
- c) 461:333
- d) 333:461
- e) None of these

Q.108. What is the total number of students passed from all institutes together in year 2006?

- a) 1895
- b) 1985
- c) 1295
- d) 1465
- e) None of these

Q.109. What is the overall percentage of students passed from all institutes together in 2004? (rounded off to nearest integer)

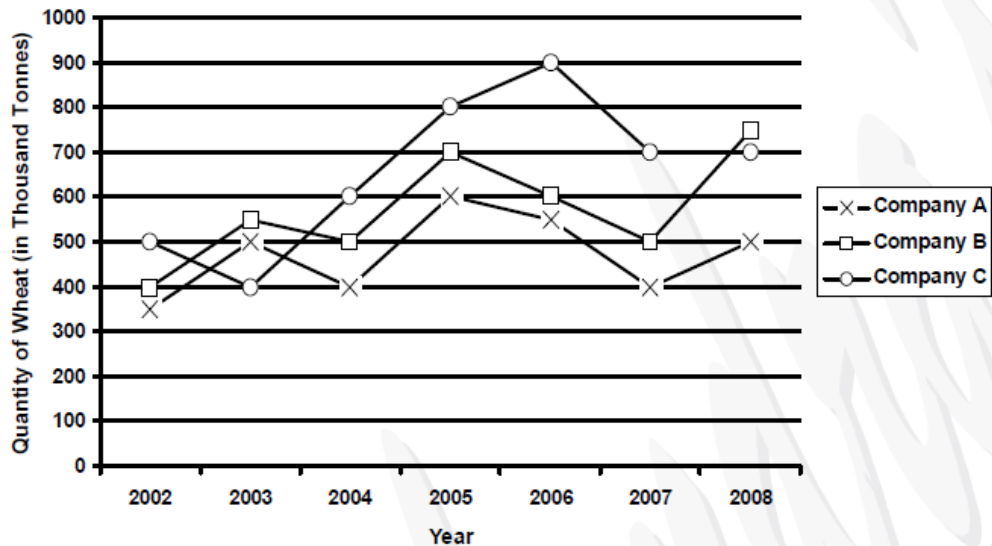
- a) 68
- b) 70
- c) 69
- d) 71
- e) None of these

Q.110. Approximately, what is the overall percentage of students passed from institute C for all the years?

- a) 60
- b) 70
- c) 75
- d) 55
- e) 65

Study the following graph carefully to answer these questions —

**QUANTITY OF WHEAT (IN THOUSAND TONNES) EXPORTED BY THREE COUNTRIES
OVER THE YEARS**



Q.111. What is the percent increase in exports of company C from 2004 to 2008?

- a) 50
- b) 33.33
- c) 150
- d) 133.33
- e) None of these

Q.112. Total exports of company A for all the years are approximately what percent of the total exports of company B for all the years?

- a) 75
- b) 128
- c) 139
- d) 68
- e) 82

Q.113. Percent rise in exports from the previous year was the maximum during which year for company 'C'?

- a) 2005
- b) 2004
- c) 2006
- d) 2008
- e) None of these

Q.114. What are the average exports of company B for all the years? (In thousand tonnes rounded off to two digits after decimal)

- a) 766.67
- b) 667.14
- c) 657.14
- d) 756.57
- e) None of these

Q.115. What is the ratio between total exports of the three companies in 2003 and 2006 respectively?

- a) 41 : 29
- b) 51 : 29
- c) 29 : 51
- d) 29 : 41
- e) None of these

Study the following table carefully to answer these questions —
Percentage of Marks obtained by six students in six subjects.

Subject	History	Geography	Maths	Science	English	Hindi
Max. Marks	75	75	100	150	50	50
Percentage Student						
A	82	66	59	76	62	65
B	76	72	65	84	74	75
C	56	78	71	66	86	70
D	64	80	68	72	66	80
E	48	68	83	88	56	60
F	60	74	79	64	80	85

Q.116. What are the average marks obtained by all the students in Science out of 150?

- a) 75
- b) 112.50
- c) 108.50
- d) 78
- e) None of these

Q.117. What are the average marks obtained by all students in Geography?

- a) 54.25
- b) 54.75
- c) 73
- d) 71
- e) None of these

Q.118. What is the ratio between total marks obtained by D in Maths, Science and English together and the total marks obtained by F in these subjects together respectively?

- a) 209 : 215
- b) 215 : 209
- c) 206 : 223
- d) 223 : 206
- e) None of these

Q.119. Marks obtained by C in Science are approximately what percent of his total marks obtained in all the six subjects together?

- a) 22
- b) 16
- c) 20
- d) 18
- e) 28

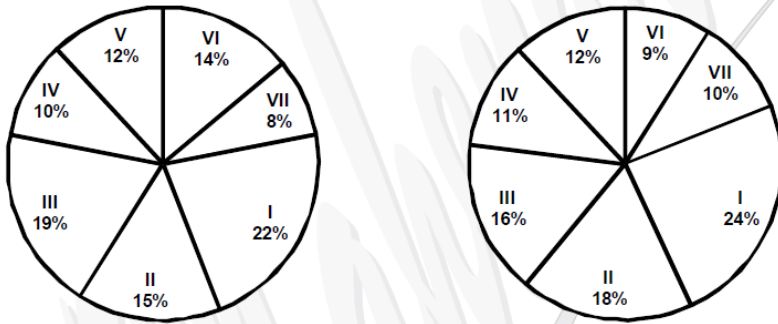
Q.120. What are the total marks obtained by 'B' in all the subjects together?

- a) 336
- b) 223
- c) 446
- d) 273
- e) None of these

Study the information in the following pie charts to answer these questions —

DETAILS OF 1500 EMPLOYEES WORKING IN AN ORGANISATION IN VARIOUS SCALES

**BREAKUP OF 1500 EMPLOYEES BREAKUP OF 800 MALE EMPLOYEES
ACROSS THE SCALES ACROSS THE SCALES**



Q.121. Number of male employees working in Scale VI are what percent of the total number of employees in that scale? (rounded off to nearest integer)

- a) 35
- b) 46
- c) 44
- d) 34
- e) None of these

Q.122. What is the ratio between female employees in Scale VI and male employees in Scale I respectively?

- a) 32:23
- b) 22:33
- c) 12:23
- d) 23:12
- e) None of these

Q.123. What is the ratio between male and female employees respectively working in Scale V?

- a) 7:8
- b) 2 : 1
- c) 8 : 7
- d) 1 : 2
- e) None of these

Q.124. How many females are working in Scale II?

- a) 144
- b) 81
- c) 96
- d) 138
- e) None of these

Q.125. What is the total number of female employees working in Scales III and IV together?

- a) 219
- b) 157
- c) 162
- d) 285
- e) None of these

TEST - III

GENERAL AWARENESS

Q.126. The FDIC a USA based financial sector organization's name was in news recently. What is the full form of FDIC?

- a) Federal Insurance Deposit Corporation

- b) Financial Insurance and Deposits Company
- c) Federal Income and Deposits Corporation
- d) Financial Instruments and Development Company
- e) None of these

Q.127. Asom Governor and Former Rajasthan Chief Minister----recently passed away.

- a) Ajay Singh
- b)Arvind Dave
- c)D.D.Thakur
- d) Shiv CharanMathur
- e) None of these

Q.128. A State Mission on Urban Poverty is formed by which of the following States in India?

- a) Gujarat
- b) Maharashtra
- c) Rajasthan
- d) Kerala
- e) None of these

Q.129. Who has become the first Indian to be appointed a Privy Councilor?

- a) Indira Nooyi
- b) Lord Swaraj Paul
- c) Lakshmi Mittal
- d) Anil Ambani
- e) None of these

Q.130. Who is the Chairman of Planning Commission?

- a) Prime Minister
- b) President
- c) Vice President
- d) Speaker of Lok Sabha
- e) None of these

Q.131. India has recently signed an agreement with which of the following to form a Free Trade Areafrom January, 2009?

- a) ASEAN
- b) SAARC
- c) EU
- d) Latin America
- e) None of these

Q.132. Which of the following is not a Department of the Ministry of Finance, Govt. of India?

- a) Department of Economic Affairs
- b) Department of Expenditure
- c) Department of Revenue
- d) Department of Foreign Investments
- e) Department of Disinvestments

Q.133. Who has been appointed as the Chairman of the Airports Economic Regulatory Authority?

- a)Y.S.Bhave
- b)MadhavanNambiar
- c) Naresh Chandra
- d) Anil Razdan

e) None of these

Q.134. Gale Storm who passed away recently, was a famous-----.

(A) Actress (B) Poet (C) Politician (D) Singer

a) Only A

b) B and C

c) All

d) A and D

e) None of these

Q.135. Which of the following is not a social sector program being run by the Govt. of India?

a) Jawaharlal Nehru National Urban Renewal Mission

b) National Rural Health Mission

c) National Agricultural Insurance Scheme

d) SarvaShikshaAbhiyan

e) Mid-Day Meal Scheme

Q.136. Montek Singh Ahluwalia is the chairman of -----.

a) Planning Commission

b) National Development Council

c) National Planning Council

d) Finance Commission

e) None of these

Q.137. Reserve Bank of India was established on-----.

a) April 1, 1934

b) April 1, 1935

c) April 1, 1949

d) April 1, 1950

e) None of these

Q.138. The largest source of National Income in India is-

a) Service Sector

b) Agriculture

c) Industrial Sector

d) Trade Sector

e) None of these

Q.139. The Government of -----to get a loan of Rs. 1875 cr. from the World Bank for repairing and improving roads?

a) Punjab

b) Uttar Pradesh

c) Haryana

d) Bihar

e) None of these

Q.140. IBM has signed an IT services agreement with the Delhi Stock Exchange for-----.

a) 5 yrs.

b) 7 yrs.

c) 10 yrs.

d) 15 yrs.

e) None of these

Q.141. The Government has set up a new Cabinet Committee on-----sector.

- a) Education
- b) Power
- c) Infrastructure
- d) Rural
- e) None of these

Q.142. The National Illness Assistance Fund (NIAF) which was set up in 1997 is now known with a newname as—

- a)RastriyaArogyaNidhi (RAN)
- b) National Health Mission (NHM)
- c) Pulse Polio Abhiyan (PPA)
- d) Integrated Disease Surveillance Project (IDSP)
- e) None of these

Q.143. Who has been appointed as the new US Ambassador to India?

- a) Steve Williams
- b) Chris Nelson
- c)Vijaya Lakshmi Pandit
- d) Timothy Roemer
- e) None of these

Q.144. The World Investment Report was released every year by—

- a) Govt. of India
- b) World Trade Organization (WTO)
- c) Asian Development Bank (ADB)
- d) World Bank
- e) United Nations Conference on Trade and Development (UNCTAD)

Q.145. In which of the following cities Indian government launches the first National Security Guardhub?

- a) Chennai
- b)Agartala
- c) Mumbai
- d) Lucknow
- e) None of these

Q.146. In which city the EMU trains are not going to start in this year?

- a) Delhi
- b) Kolkata
- c) Chennai
- d) Bengaluru
- e) None of these

Q.147. Planning Commission was establish during-----.

- a) 15 March, 1950
- b) 16 March, 1962
- c) 16 April, 1952
- d) 18 March, 1982
- e) None of these

Q.148. Besides USA and France, India has also a Civil Nuclear Deal with—

- a) Britain
- b) Russia
- c) Germany
- d) Canada

e) Australia

Q.149. Who amongst the following is the author of the book 'Development as Freedom'?

- a) Amartya Sen
- b) C. Rangarajan
- c) Y. V. Reddy
- d) Bimal Jalan
- e) None of these

Q.150. Which of the following statements is/are TRUE about "No-Frills Bank Account"?

- (A) Banks establish our bank branches in each block of country to provide banking facilities in rural area.
 - (B) No Frills Bank Account is launched by banks to cover the rural population in banking area.
 - (C) The Government of India allocates Rs. 100 cr. for this scheme.
- a) Only A
 - b) Only B
 - c) A and B
 - d) All are true
 - e) None of these

Q.151. Who is the new Chief Minister of Uttarakhand?

- a) B. L. Joshi
- b) B. C. Khanduri
- c) Sudershan Agarwal
- d) Ramesh Pokhriyal
- e) None of these

Q.152. Which of the following statements is/are TRUE about the Mutual Funds Norms?

- (A) In the latest session SEBI abolished Entry Load to the mutual funds.
 - (B) Mutual Funds are first of all collected by Unit Trust of India.
 - (C) SEBI can also reduce the Debt and Equity upto 30%.
- a) Only A
 - b) A and B
 - c) A and C
 - d) All are true
 - e) None of these

Q.153. Gold Mines in India are located mainly in—

- a) Kolar
- b) Raniganj
- c) Jadugoda
- d) Veeranam
- e) None of these

Q.154. The Ratio of the Cash Reserves that the banks are required to keep with RBI is known as—

- a) Liquidity Ratio
- b) SLR
- c) CRR
- d) Net Demand & Time Liability
- e) None of these

Q.155. About how much amount has been allocated in Budget 2009-10 to overcome the problem of Global Recession?

- a) 186000 cr.
- b) 286000 cr.

- c) 386000 cr.
- d) 486000 cr.
- e) None of these

Q.156. The Govt. of India has decided to declare which of the following rivers a National River?

- a) Brahmaputra
- b) Yamuna
- c) Ganga
- d)Kaveri
- e) None of these

Q.157. What is the Agenda of eleventh five year plan?

- a) Heavy Industrialisation
- b) Inclusive Growth
- c) Education to all
- d) Poverty Elimination
- e) None of these

Q.158. Who is the Chairman of SEBI?

- a)C.Rangrajan
- b)C.B.Bhave
- c)NirupamaRao
- d) Shiv ShankerMenon
- e) None of these

Q.159. The-----government signed three MoUs for setting up of cement plants, steel unit and ginning and pressing projects?

- a) Punjab
- b) Kerala
- c) Maharashtra
- d) Haryana
- e) None of these

Q.160. Which of the following statements is/are TRUE about "The List of Fortune Global 500" companies?

- (A) In this list 7 Indian companies are listed.
 - (B) In this list Indian Oil Corporation is at 105th position and Tata Steel present at 258th position.
 - (C) The total turnover of Indian Oil Corporation Rs. 2950 cr.
- a) Only A
 - b) Only B
 - c) A and B
 - d) All are true
 - e) None of these

Q.161. Which of the following states provide insurance cover to BPL family first time?

- a) Punjab
- b) Haryana
- c) Rajasthan
- d) Orissa
- e) None of these

Q.162. Goa Carbon will be launched its wholly owned subsidiary unit in which country?

- a) America
- b) China

- c) France
- d) Japan
- e) None of these

Q.163. HCL ties up with-----university for imparting ICT training to students.

- a) Lucknow University
- b) IIM Ahmedabad
- c) Delhi University
- d) Jawaharlal Nehru University
- e) None of these

Q.164. Who is the new Disinvestment Secretary of India?

- a) Sunil Mitra
- b) Rahul Khullar
- c) G.K.Pillai
- d) S.N.Menon
- e) None of these

Q.165. The University of Central Lancashire has been awarded an Honorary Fellowship to ----for his contribution to the world of cricket.

- a) Sachin Tendulkar
- b) Rahul Dravid
- c) Yuvraj Singh
- d) Sourav Ganguly
- e) None of these

Q.166. Which of the following awards/honours was conferred upon Pandit Bhimsen Joshi recently?

- a) Man of the year
- b) Kala Shikhar Samman
- c) Dada Saheb Phalke Award
- d) Kalidas Samman
- e) Bharat Ratna

Q.167. As per new revised rules now Foreign Direct Investment in Insurance Sector is possible up to the limit of—

- a) 26%
- b) 40%
- c) 49%
- d) 70%
- e) None of these

Q.168. Entertainment Tax is imposed by-

- a) Tax Department
- b) RBI
- c) State Government
- d) Central Government
- e) None of these

Q.169. Indian Foreign Reserve declined sharply in recent past. What is the main reason for the same?

- a) Heavy demand of the same by foreign tourists.
- b) Import of wheat from Pakistan and South Korea.
- c) Appreciation of Rupee Value.
- d) In stability in coalition government in centre.
- e) None of these

Q.170. The main aim of Planning Commission is -----.

- a) Formation of Developmental Program.
- b) Formation of five year plans.
- c) Monetary Policy formation
- d) Fiscal policy formation
- e) None of these

Q.171. Who is the Chairman of the Unique Identification (UID) Authority of India?

- a)SunderlalBahuguna
- b)NandanM.Nilekani
- c)G.Madhavan Nair
- d)Jasbir Singh Bajaj
- e) None of these

Q.172. Who has the next Foreign Secretary of India?

- a)NirupamaRao
- b) Shiv Shankar Menon
- c)Pranab Mukherjee
- d)S.M.Krishna
- e) None of these

Q.173. RBI is established on the recommendation of -----.

- a)Narsingham Committee
- b) Shiv Raman Committee
- c)Hington Yong Committee
- d)Gardgil Committee
- e) None of these

Q.174. What is the main work of Finance Commission?

- a) Formation of Budget
- b) Distribution of Finance between State and Centre
- c) Formation of Union Budget
- d) 2 and 3
- e) None of these

Q.175. India would receive about ----from the International Monetary Fund to battle economic slowdown.

- a) \$2.5 bn.
- b) \$3.5 bn.
- c) \$4.5 bn.
- d) \$5.5 bn.
- e) None of these

TEST- IV

English Language

Read each sentence to find out whether there is any 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.

Q.176. Mr. Verma is / one of our officers / who is / accompanying me / No error.

- a) b) c) d) e)

Q.177. His statements / are based / on the / scientific data / No error.

- a) b) c) d) e)

Q.178. Avinash is not so good / a batsman / be selected for / the national cricket team./ No error

- a) b) c) d) e)

Q.179. If you will let me try / I will make this engine work / but you better / get out of the way first / No error.

- a) b) c) d) e)

Q.180. No sooner he left the office / than it started / raining heavily enough / to make him completely wet / No error.

- a) b) c) d) e)

Q.181. The reason / he was late / was because he had been / caught in rain / No error.

- a) b) c) d) e)

Q.182. Except he and / possibly our mother / all others have agreed / to come back soon / No error

- a) b) c) d) e)

Q.183. He may be / poor now / but he pretends to / be rich in his youth / No error.

- a)b)c) d) e)

Q.184. An one eyed person / was seen / roaming about / the streets./ No error.

- a) b) c) d) e)

Q.185. Men are rather / impressed by / beauty than /by character / No error.

- a) b) c) d) e)

Which of the phrase a), b), c) and d) given below should replace the phrase given in bold in the following sentences to make the sentence grammatically correct? If the sentence is correct as it is and there is no correction required, mark e) i.e. 'No correction required' as the answer.

Q.186. Even the people in authority agree that corruption has become **today's order**.

- a) the order of the day
- b) the order of today
- c) the day's order
- d) the order is today
- e) No correction required

Q.187. He has said so out of affection, do not take **it to heart**.

- a) in heart
- b) it in the heart
- c) by the heart
- d) with the heart
- e) No correction required

Q.188. His **powerful desire** brought about his downfall.

- a) His intense desire
- b) His desire for power
- c) his fatal desire
- d) His immense desire
- e) No correction required

Q.189. There is a dearth of **woman doctors** in our own state.

- a) woman's doctors
- b) woman doctor
- c) women doctors

- d) women doctors
- e) No correction required

Q.190. I **would gladly accompany** your sister if you had asked me.

- a) would have gladly accompanied
- b) was to have gladly accompanied
- c) will gladly accompany
- d) had gladly accompanied
- e) No correction required

Rearrange the following sentences in the proper sequence to form a meaningful paragraph, then answer the questions given below them.

- (A) For the economy as the whole, profit may be expressed as a proportion of national income.
- (B) It is sometimes given as a percentage of capital or as a fraction of sales.
- (C) In the latter two cases the profit rate is ordinarily much smaller.
- (D) It is ordinarily most meaningful to present profit as a fraction of the equity of the firm.
- (E) The rate of profit may be expressed in a number of ways.

Q.191. Which should be the **THIRD** sentence?

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

Q.192. Which should be the **LAST** sentence?

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

Q.193. Which should be the **FOURTH** sentence?

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

Q.194. Which should be the **SECOND** sentence?

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

Q.195. Which should be the **FIRST** sentence?

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

In each of the following questions four words are given, of which two words are most nearly the same or opposite in meaning. Find the two words which are most nearly the same or opposite in meaning.

Q.196. (A) covert (B) fanatic (C) obvious (D) flimsy

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

Q.197. (A) voracious (B) haughty (C) strong (D) gluttonous

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

Q.198. (A) ill-will (B) malice (C) verbose (D) fastidious

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

Q.199. (A) veracity (B) progressive (C) debonair (D) retrograde

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

Q.200. (A) strident (B) munificent (C) trenchant (D) incisive

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

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 blanks appropriately. Find out the appropriate word in each case.

Educational planning should aim at **(201)** the educational needs of the **(202)** population of all age groups. While the traditional structure of education as a three layer **(203)** from the primary **(204)** to the university represents the **(205)**, we should not overlook the **(206)** which is equally important under modern conditions. Workers need to **(207)** or renew their enthusiasm, or **(208)** out in a new direction or improve their **(209)** as much as any university professor. The retired and the aged have their **(210)** as well. Educational planning in other words should take care of the needs of everyone.

Q.201.

- a) promoting
- b) meeting
- c) understanding

- d) experience
- e) satisfy

Q.202.

- a) all
- b) maximum
- c) entire
- d) full
- e) growing

Q.203.

- a) position
- b) ranking
- c) order
- d) chain
- e) hierarchy

Q.204.

- a) grade
- b) stage
- c) dais
- d) part
- e) unit

Q.205.

- a) center
- b) gist
- c) core
- d) basis
- e) crux

Q.206.

- a) fringe
- b) beginning
- c) boundaries
- d) periphery
- e) base

Q.207.

- a) regain
- b) reverse
- c) start
- d) halt
- e) enervate

Q.208.

- a) find
- b) tap
- c) move
- d) reach
- e) strike

Q.209.

- a) aptitudes
- b) skills
- c) accomplishment
- d) capacities
- e) inadequacy

Q.210.

- a) commitments
- b) wants
- c) needs
- d) duties
- e) longing

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 of the questions.

Poverty reduction—and its **eventual** elimination—has been one of the major goals of development policy in India since Independence. Several poverty alleviation programs have been in place for a long time now. There are numerous centrally-sponsored schemes (CSS), designed by the Centre, administered by the Ministry of Rural Development, but implemented by the States, with the States generally contributing 25 per cent to the cost.

Though there has been some reduction in the percentage of people below the poverty line since the 1970s, the problem still remains **formidable** with over 260 million people living below the poverty line. The major weaknesses of the **plethora** of poverty alleviation programs launched over the years have been the overlapping of schemes, thin spread of resources over a wide area, inadequate preparatory work before their launch, lack of proper coordination between the Central and State governments, inadequate funding by banks **paucity** of trained staff at the ground level and poor governance and delivery resulting in widespread leakages and corruption.

Apart from wage employment and nutrition programs, and public distribution system, the accent over the past two decades has been on self-employment programs to reduce rural poverty. The idea was to provide alternative livelihood opportunities to the **surplus** labour force that is forced to depend on agriculture. Self-employment programs launched over the years have not been able to empower beneficiaries in the true sense of the term by enabling them to earn an income sufficient to lift them out of poverty.

In this connection, the findings and recommendations of the report of the Committee on Credit Related Issues under SGSY released recently by the Ministry of Rural Development, the Government would be of help for the new UPA Government in formulating the future strategy relating to self-employment programs.

The Committee has focused attention on the working of the Swarnajayanti Gram Swaraj Yojana (SGSY). However, the recommendations of the committee are relevant in dealing with the prevailing shortcomings of the self-employment programs launched over the years. After experimenting with numerous self-employment programs, they were modified, consolidated and integrated into Swarna Jayanti Gram Swaraj Yojana (SGSY) in April 1999.

However, even after a decade, the achievements of the scheme are far from satisfactory proving that mere consolidation of schemes is no panacea for the prevailing shortcomings. Among the important recommendations of the Committee are: **creation of** National Rural Livelihood Mission with an initial **corpus** of Rs. 1,000 crore for rapid increase in the coverage of rural households under self-employment; **extension of pro-poor financial services** in a time-bound manner; creation of an agency or an umbrella organization at the state level for helping to create SHGs and nurturing them; and **restructuring the** program to include training for skill development and help providing skill-based employment along with self-employment.

The panel also emphasizes the need to ensure credit outreach by a bigger role to lead banks, use of **mobile banking**, allowing banks to use the services of NGOs, microfinance institutions and civil society organizations as intermediaries.

Clearly, there is a need for fresh thinking and innovation to make the self-employment programs more meaningful in empowering the rural poor with better skills and training. There is also a need to avoid overlapping of various schemes aimed at achieving the same or similar objectives through **merger** or better co-ordination

The government has already announced that it wants to consolidate flagship programs for employment, education, rural infrastructure, with emphasis on skill development. It has also promised that the restructuring of

various schemes would be accompanied by governance reforms for effective delivery of services. The task is formidable but not impossible.

Q.211. According to the author which of the following is/are the problem/s facing the Poverty Alleviation Programs.

- (A) Introduction of many schemes at a time aimed at achieving the same objective.
 - (B) The resources as compared to the area are less.
 - (C) Lack of awareness about the importance of these programs.
- a) Only A
 - b) Only C
 - c) Both A and B
 - d) Both A and C
 - e) None of these

Q.212. The self-employment programs can be innovated by:

- a) Providing alternative livelihood opportunities to the surplus labour force.
- b) Empowering the rural poor by providing funds.
- c) Providing skill-based employment along with self-employment.
- d) Proper co-ordination between the central & the state government
- e) Both c) and d)

Q.213. The author's main objective in writing the passage is to:

- a) Criticize the self-employment programs.
- b) illustrate the co-ordination of the central and the state government.
- c) Make a case for the closure of the Self-Employment Programs since they have not been successful.
- d) Provide a case study to recommend some ways of formulating the future strategy relating to Self-Employment Programs.
- e) None of these

Q.214. Why is the author optimistic about the Self-Employment Programs?

- a) The committee on Credit Related Issues has focused attention on the working of SGSY.
- b) The committee on CRI has emphasized on mobile banking.
- c) The government has promised that restructuring of various schemes would be accompanied by governance reforms.
- d) Both a) and b)
- e) Both b) and c)

Q.215. What does the author mean by "paucity of trained staff" at the ground level?

- a) abundance of trained staff
- b) lack of proper functioning of the staff
- c) lack of trained staff at the ground level
- d) Both a) and b)
- e) None of these

Q.216. Which of the following is/are TRUE in context of the passage?

- a) The CRI committee has recommended some measures to deal with the shortcomings of the self-employment programs.
- b) An agency at the centre level should be created for setting up Self-Help Groups
- c) The CRI committee has recommended some measures to set up more programs for poverty alleviation
- d) Both a) and b)
- e) Both b) and c)

Q.217. What is the role of mobile banking?

- a) To increase the reach and scale of financial services for poor people.
- b) Opening of banks in rural areas

- c) Term used for performing balance checks, account transactions via mobile devices.
- d) A financial service where customers use their handheld devices to access their accounts & pay their bills
- e) None of these

Q.218. "Extension of pro-poor financial services" implies—

- a) Expand the range of firms related to economic sectors.
- b) Expand the banking and credit services to low-income households.
- c) Generating more job opportunities among the poor.
- d) Both a) and b)
- e) Both b) and c)

Q.219. Which word can best substitute "CORPUS"?

- a) mass
- b) collection
- c) bulk
- d) amount
- e) core

Q.220. Which statement is NOT TRUE in context of the passage?

- a) The idea of the Self Employment Programs is to provide employment
- b) Various centrally sponsored schemes have been designed, administered and implemented by the central government
- c) Numerous Self-Employed programs were integrated into SGSY.
- d) Paucity of trained staff at the ground level is one of the weaknesses of the Self-Employment programs.
- e) None of these

Give the **SYNONYM** of

Q.221. **eventual**

- a) past
- b) concluding
- c) future
- d) possible
- e) final

Q.222. **formidable**

- a) appalling
- b) dreadful
- c) horrible
- d) arduous
- e) imposing

Q.223. **surplus**

- a) remaining
- b) excess
- c) extra
- d) spare
- e) leftover

Give **ANTONYMS** of:

Q.224. **merger**

- a) added
- b) parted
- c) separation
- d) subtracted

e) increased

Q.225. **plethora**

- a) abundance
 - b) lack
 - c) want
 - d) plenty
 - e) surfeit
-

ANSWERS

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

Q.137	C	Q.160	E	Q.183	D	Q.206	D
Q.138	E	Q.161	B	Q.184	A	Q.207	A
Q.139	C	Q.162	B	Q.185	A	Q.208	E
Q.140	C	Q.163	C	Q.186	A	Q.209	B
Q.141	E	Q.164	A	Q.187	E	Q.210	C
Q.142	A	Q.165	D	Q.188	B	Q.211	C
Q.143	D	Q.166	E	Q.189	C	Q.212	E
Q.144	E	Q.167	C	Q.190	A	Q.213	D
Q.145	A	Q.168	C	Q.191	B	Q.214	C
Q.146	D	Q.169	C	Q.192	A	Q.215	C
Q.147	A	Q.170	B	Q.193	C	Q.216	D
Q.148	B	Q.171	B	Q.194	B	Q.217	A
Q.149	A	Q.172	A	Q.195	B	Q.218	B
Q.150	E	Q.173	C	Q.196	D	Q.219	D
Q.151	B	Q.174	D	Q.197	E	Q.220	B
Q.152	D	Q.175	C	Q.198	A	Q.221	E
Q.153	A	Q.176	C	Q.199	B	Q.222	A
Q.154	C	Q.177	E	Q.200	C	Q.223	B
Q.155	E	Q.178	B	Q.201	B	Q.224	C
Q.156	C	Q.179	A	Q.202	C	Q.225	B
Q.157	B	Q.180	A	Q.203	E		
Q.158	B	Q.181	C	Q.204	B		
Q.159	C	Q.182	A	Q.205	C		