

## Test-I: Reasoning Ability

**Directions (Q. 1-5):** In each question below are given 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 with 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.
- 2) if only conclusion II follows.
- 3) if either conclusion I or II follows.
- 4) if neither conclusion I nor II follows.
- 5) if both conclusions I and II follow.

1. **Statements:** All bricks are stones.  
Some stones are rocks.  
All rocks are mountains.
- Conclusions:** I Some mountains are stones.  
II All stones being bricks is a possibility.
2. **Statements:** Some radios are telephones.  
All telephones are mirrors.  
All mirrors are desks.
- Conclusions:** I No telephone is a desk.  
II All radios being mirrors is a possibility.
3. **Statements:** All furniture are jungles.  
No jungle is a road.  
Some roads are hills.
- Conclusions:** I Some hills are definitely not jungles.  
II No hill is a jungle.
4. **Statements:** All windows are boats.  
All boats are desks.  
All doors are buildings.
- Conclusions:** I All buildings being boats is a possibility.  
II At least some doors are windows.
5. **Statements:** All houses are wheels.  
Some wheels are trees.  
No tree is a plant.
- Conclusions:** I No plant is a tree.  
II All houses are trees.

**Directions (Q. 6-10):** Study the following information carefully and answer the given questions.

Seven friends A, B, C, D, E, F and G go to market on different days – Sunday, Monday, Tuesday, Wednesday, Thursday, Friday and Saturday for part-time jobs at different shops, viz Medical, Grocery, Bakery, Electronics, Garment, Hardware and Mobile, but not necessarily in the same order.

C works at the Bakery shop but goes there neither on Saturday nor on Thursday. E goes on Tuesday and works at the Hardware shop. A goes on Friday but works neither in the Medical shop nor in the Garment shop. The one who goes on Monday works at the Grocery shop. The one who works in the Medical shop goes there on Wednesday. F works in the Garment shop. G works in the Electronics shop and goes on Saturday. D does not go to the market on Monday.

6. Who among the following works at the Grocery shop?  
1) A 2) B  
3) D 4) C  
5) E
7. On which day does F go to market?  
1) Monday 2) Tuesday 3) Wednesday  
4) Thursday 5) None of these
8. Which of the following combinations is true?  
1) E – Thursday – Hardware  
2) D – Tuesday – Medical  
3) C – Sunday – Bakery  
4) F – Friday – Garment  
5) B – Monday – Mobile
9. Who among the following goes to work on Sunday?  
1) A 2) B 3) C 4) D 5) E
10. The person going on Saturday works in which of the following shops?  
1) Electronics 2) Medical  
3) Garment 4) Grocery  
5) Mobile
11. In a certain code language MOTHERS is written as OMVGGGPU. How is BROUGHT written in that code language?  
1) DPRITDV 2) CPRITEV  
3) DPQTIFV 4) DPQSIFV  
5) None of these
12. How many such pairs of letters are there in the word CYLINDER each of which has as many letters between them in the word as in the English alphabet?  
1) One 2) Two 3) Three  
4) Four 5) More than four
13. BE is related to FI and LO is related to PS in the same way as RU is related to ?  
1) VX 2) WY 3) VY  
4) WZ 5) None of these

**Directions (Q. 14-16):** Study the following information carefully and answer the given questions.

A, B, C, D, E, F, G and H are students of School X. All of them are sitting in a straight line facing north, but not necessarily in the same order. F sits on the immediate right of

D and third to the left of A. G is third to the left of D, who does not sit next to E. B sits next to G. C does not sit next to either D or A.

14. Which of the following statements is/are true about H?

- 1) He is on an extreme end of the row.
- 2) He is second to the left of G.
- 3) He is on the immediate right of B.
- 4) He is on the immediate left of A.
- 5) None of these

15. Which of the following pairs sits at the extreme ends of the row?

- 1) BE
- 2) AG
- 3) GE
- 4) AC
- 5) None of these

16. Which of the following pairs sits between C and H?

- 1) DF
- 2) EA
- 3) BG
- 4) DA
- 5) None of these

17. Which of the following expressions will be true, if the given expression ' $X = W < V > T \geq S < J < I$ ' is definitely true?

- 1)  $V > X$
- 2)  $I > S$
- 3)  $S < V$
- 4) All of these
- 5) None of these

18. Which of the following expressions will be false, if the given expression ' $M \geq N \leq Q > T > P \geq R < S$ ' is definitely true?

- 1)  $Q > P$
- 2)  $N \geq R$
- 3)  $M \geq Q$
- 4)  $R < T$
- 5) None of these

19. In which of the following expressions  $B \geq D$  is true?

- 1)  $A < B < C = D > E$
- 2)  $B > A = C < D = L$
- 3)  $D \leq C = B > N \geq E$
- 4) All of them
- 5) None of these

**Directions (Q. 20-25):** Study the following information

carefully to 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:** have 19 sum 28 96 48 luck nice 78 rope 99 yes

**Step I:** luck 28 have 19 sum 96 48 nice 78 rope 99 yes

**Step II:** nice 48 luck 28 have 19 sum 96 78 rope 99 yes

**Step III:** rope 78 nice 48 luck 28 have 19 sum 96 99 yes

**Step IV:** sum 96 rope 78 nice 48 luck 28 have 19 99 yes

**Step V:** yes 99 sum 96 rope 78 nice 48 luck 28 have 19

Step V is the last step of the above input. As per the

rules in the above steps, find out in each of the following

questions the steps for the input given below;

**Input:** 78 centre 20 31 tomorrow position 45 52 what 60

with 28 help each

20. How many steps will be required to complete the arrangement of the above input?

- 1) Three
- 2) Four
- 3) Six
- 4) Seven
- 5) More than seven

21. Which step number would be the following output? position 45 help 31 each 28 centre 20 78 tomorrow 52 what 60 with

- 1) III
- 2) IV
- 3) V
- 4) VI
- 5) There will be no such step.

22. What will be the position of 'what' in Step V?

- 1) 10th from right
- 2) 8th from left
- 3) 12th from left
- 4) 5th from right
- 5) None of these

23. Which of the following steps would be the last step but one?

- 1) IV
- 2) V
- 3) VII
- 4) VI
- 5) None of these

24. Which word/number would be at the seventh position from the right end in Step III?

- 1) 78
- 2) 20
- 3) tomorrow
- 4) position
- 5) None of these

25. If 'what' is related to '28' and '78' is related to 'centre' then 'tomorrow' is related to which of the following in Step VII?

- 1) 31
- 2) help
- 3) 45
- 4) each
- 5) None of these

**Directions (Q. 26-30):** Study the following information carefully and answer the given questions.

A, B, C, D, E, F, G and H are eight students sitting around a circular table. Four of them are facing towards the centre and four of them are facing away from the centre. All of them like a different magazine, viz. India Today, Darpan, BSC, Kiran, Chronicle, Rozgar, Times and Current Affairs, but not necessarily in the same order.

E faces towards the centre and likes India Today. Both the immediate neighbours of E face away from the centre and like BSC or Kiran. D faces away from the centre. Both the immediate neighbours of D do not face away from the centre. E sits third to the right of F, who likes Chronicle and faces away from the centre. C sits third to the left of F.

The one who likes BSC sits opposite F. The one who

likes Darpan is not the immediate neighbour of F and faces away from the centre. A sits second to the left of C and does not like Times or Current Affairs. The one who likes Times sits between H and F. B faces away from the centre and does not like Darpan.

26. Who among the following sits third to the right of G?

- 1) A                      2) B                      3) C  
4) D                      5) F

27. Which of the following combinations is true?

- 1) A - Chronicle                      2) B - Kiran  
3) G - Times                      4) F - BSC  
5) None of these

28. If all the people are made to sit in alphabetical order, in clockwise direction, starting from A, the position of who amongst the following remains the same? (excluding A)

- 1) D                      2) E  
3) G                      4) H  
5) None of these

29. Who among the following reads Rozgar?

- 1) H                      2) A  
3) C                      4) D  
5) None of these

30. Which of the following statements is true about H?

- 1) He sits second to the left of F.  
2) He sits third to the left of B.  
3) He reads either Darpan or BSC.  
4) G and F are his immediate neighbours.  
5) His neighbours read India Today and Times.

**Directions (Q. 31-34): Read the following information carefully and answer the given questions.**

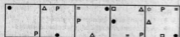
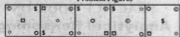
The super rich may have to pay more as the Government strives to raise revenues to meet its commitments to rating agencies and markets to bring down fiscal deficit.

The Government is proposing a 35% tax rate for those earning more than ₹10 crore in the Direct Taxes Code (DTC) that is likely to be tabled in Parliament during the ongoing session. The Union Cabinet will consider the code. The Direct Taxes bill, once approved by the Parliament, will replace the current Income-Tax Act, which dates back to 1961.

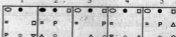
(A) The DTC seeks to radically reform the 50-year-old Income Tax Act.

**Directions (Q. 36-40): In each of the questions given below, which of the five Answer Figures should come after the Problem Figures on the left, if the sequence were continued?**

**Problem Figures**



**Answer Figures**



(B) The Government wants to limit inequality and contain fiscal deficit.

(C) This proposal will make the tax system progressive.

(D) Those earning higher income are reluctant to pay higher tax.

(E) The Government is facing fiscal deficit.

31. Which of the following among (A), (B), (C), (D) and (E) may be a **strong argument** for tax collection from the super rich?

- 1) Only B                      2) Only B and D  
3) Only E                      4) Only C  
5) None of these

32. Which of the following among (A), (B), (C), (D) and (E) can be **inferred** from the given passage?

- 1) Only D                      2) Only B and E  
3) Only B and C                      4) Only A  
5) Only C and D

33. Which of the following among (A), (B), (C), (D) and (E) is the **reason** behind the Government taking such a step?

- 1) Only C                      2) Only D                      3) Only A and C  
4) Only E                      5) None of these

34. Which of the following among (A), (B), (C), (D) and (E) may **support** the passage?

- 1) Only E                      2) Only C  
3) Only D                      4) Only C and E  
5) None of these

**Directions (Q. 35): Read the following information carefully and answer the given questions:**

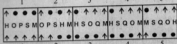
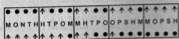
35. "A devalued rupee has not brought much cheer to the gem and jewellery exporters in the country." - Chairman of the Gem & Jewellery Export Promotion Council (GJEPC) Which of the following can be an **assumption** of the given information?

- 1) The Government increased the import duty on gold, which ultimately resulted into shortage of yellow metal in domestic market.  
2) The raw material is dollar-denominated.  
3) According to the GJEPC statistics, only 80% gems and jewellery are exported to the USA.  
4) Only 1) and 3)  
5) None of these

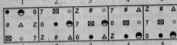
38.



39.



40.



## Test-II: Quantitative Aptitude

Directions (Q. 41-45): What should come in place of question mark (?) in the following questions?

41.  $[531441]^{\frac{1}{3}} \div 9 \times \frac{\sqrt{4096}}{8} + \frac{\sqrt{6561}}{9} - 16 = ?$

- 1) 62                      2) 65                      3) 64  
4) 63                      5) 61

42.  $\sqrt{294} + \sqrt{726} + \sqrt{1176} + \sqrt{486} - \sqrt{600} = ?$

- 1)  $32\sqrt{6}$                 2)  $34\sqrt{4}$                 3)  $31\sqrt{6}$   
4)  $31\sqrt{4}$                 5)  $35\sqrt{4}$

43.  $27\frac{13}{30} + 23\frac{14}{25} + 28\frac{12}{15} - 17\frac{21}{45} + 0.85 - 0.33 = ?$

- 1)  $62\frac{121}{150}$                 2)  $62\frac{142}{79}$                       3)  $62\frac{124}{67}$

- 4)  $59\frac{189}{59}$                 5)  $57\frac{167}{43}$

44.  $16^{12} \times 256^{21} \times 14^2 \times 196^{73} = ?$

- 1)  $(224)^{84}$                 2)  $(326)^{74}$                 3)  $(324)^{84}$   
4)  $(340)^{84}$                 5)  $(240)^{84}$

45.  $(474552)^{\frac{1}{3}} - (6084)^{\frac{1}{2}} + 78 - 7.8 = ?$

- 1) 78.2                    2) 70.2                    3) 84.9  
4) 85.8                    5) 82.4

Directions (Q. 46-50): What approximate value should come in place of question mark (?) in the following questions? (Note: You are not expected to calculate the exact value.)

46.  $0.003 \times 0.9 \times 0.005 \times 0.2 + 0.008 \times 0.5 + 23.85 - 21.05 = ?$

- 1) 17                      2) 11                      3) 3  
4) 5                      5) 6

47.  $(2356.237 \times 4.5) - 1357.895 + 1124.237 - 425.231 + (35 \times 0.23) = ?$

- 1) 9052                    2) 9952                    3) 11735  
4) 10052                5) 0852

48.  $\sqrt{8836} \times 20 \times 4.25 + \sqrt{5041} \times 10 \times 8.75$

$- \sqrt{4489} \times 5 \times 1.25$

- 1) 13772                2) 2255                    3) 12485  
4) 11850                5) 13785

49.  $2222.1 \times 333.1 \times 11.01 + 4444 \times 11 + 5555 \times 11 - 6666 \times 11 + 333 \times 121 = ?$

- 1) 136161                2) 136161                3) 138061  
4) 13061                5) 159061

50.  $0.05 \times 101.32 + 337 + 472 - 137 \times 0.5 + 2 = ?$

- 1) 48447                2) 55342                3) 58947  
4) 40132                5) 35000

Directions (Q. 51-55): In each question a number series is given. In each series only one number is wrong. Find out that number:

51.  $\frac{25}{12}, \frac{41}{20}, \frac{61}{30}, \frac{85}{40}, \frac{113}{56}, \frac{145}{72}, \frac{181}{90}$

- 1)  $\frac{25}{12}$                     2)  $\frac{61}{30}$                     3)  $\frac{113}{56}$

- 4)  $\frac{181}{90}$                     5)  $\frac{85}{40}$

52.  $14, 39, 84, 156, 258, 399, 584$

- 1) 14                      2) 156                      3) 84  
4) 258                    5) 584

53.  $421875, 438976, 456533, 474551, 493039$

- 1) 421875                2) 493039                3) 474551  
4) 531441                5) 512000

54.  $\frac{9}{5}, \frac{35}{13}, \frac{94}{25}, \frac{189}{41}, \frac{341}{61}, \frac{559}{85}, \frac{855}{113}$

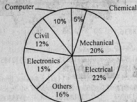
- 1)  $\frac{855}{113}$                     2)  $\frac{35}{13}$                     3)  $\frac{94}{25}$

- 4)  $\frac{341}{61}$                     5)  $\frac{559}{85}$

55.  $\frac{9}{4} \times 4 = \frac{35}{6} \times \frac{59}{7} = \frac{77}{8} \times \frac{104}{9} = 13.5$
- 1)  $\frac{9}{4}$                       2)  $\frac{77}{8}$                       3)  $\frac{35}{6}$
- 4)  $\frac{104}{9}$                     5)  $\frac{59}{7}$

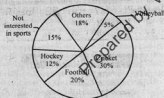
Directions (Q. 56-60): Study the pie-charts given below and answer the following questions.

Percentage of students studying in various branches of an Engineering college



Total students = 2500

Percentage of students interested in various sports of the Engineering college



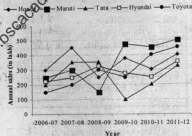
Total students = 2500

56. If 10% of Civil students, 20% of Mechanical students and 12% of Electrical students are not interested in sports then what is the average number of students of these branches who are interested in sports? (Calculate approximate value)
- 1) 362                      2) 378                      3) 315
- 4) 385                      5) 316
57. What is the ratio of the number of students who play Volleyball to the number of students who study in Mechanical branch?
- 1) 2 : 3                      2) 1 : 4                      3) 4 : 1
- 4) 3 : 2                      5) 5 : 6

58. If 20% students of Electronics branch fail, and out of these 60% are not interested in sports, then the number of failed Electronics students who are not interested in sports is what per cent of the total number of students who are not interested in sports?
- 1) 14%                      2) 18%                      3) 16%
- 4) 22%                      5) 12%
59. If 50% Mechanical students and 40% Electrical students are interested in Football then what is their ratio?
- 1) 25 : 22                      2) 21 : 19                      3) 22 : 37
- 4) 23 : 47                      5) 17 : 11
60. The percentage of students who are interested in other games are same (20%) in all branches. What is the difference between the number of students of Electrical and Mechanical branches who are interested in other games?
- 1) 12                              2) 18                              3) 10
- 4) 16                              5) 14

Directions (Q. 61-65): Study the line graph and answer the questions given below:

The graph shows sales of four-wheelers of different companies in India for FY 2006-07 to 2011-12.



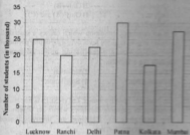
61. What is the percentage increase in annual sales of all companies put together from FY 2006-07 to 2011-12?
- 1) 68%                      2) 78.51%                      3) 80%
- 4) 82.22%                      5) 14.91%
62. Which company recorded the highest percentage increase in sale from FY 2006-07 to 2011-12?
- 1) Honda                      2) Hyundai
- 3) Maruti                      4) Toyota
- 5) Tata
63. In which FY is the average sales of all the companies the minimum?
- 1) 2007-08                      2) 2006-07
- 3) 2010-11                      4) 2011-12
- 5) 2008-09
64. The total sale of Hyundai and Maruti is what per cent more or less than the total sale of Tata and Honda in FY 2006-07?

- 1) 4% less                      2) 5% more  
 3) 5% less                      4) 4% more  
 5) 2% less

65. The total sale of Honda is what per cent more than the total sale of Toyota for FY 2009-10?  
 1) 71%                      2) 70%                      3) 49%  
 4) 50%                      5) 25%

**Directions (Q. 66-70):** Study the following bar-chart and pie-chart to answer the questions given below:

Number of candidates (in thousand) who appeared for the IBPS exams from 6 different cities



Percentage of female candidates from various cities among total female candidates. Female candidates 40% of the total candidates.



66. The average percentage marks obtained by the candidates from Kolkata was 40% of the maximum marks (Maximum marks = 200) and the same for Mumbai was 60%. Find the ratio of the average marks obtained by the candidates of these two cities.  
 1) 3:2    2) 2:3    3) 3:4    4) 4:3    5) 5:6

67. By what fraction was the number of candidates from Delhi who appeared for the exam less than that from Patna?

- 1)  $\frac{5}{9}$                       2)  $\frac{2}{3}$                       3)  $\frac{1}{4}$

- 4)  $\frac{3}{5}$                       5)  $\frac{9}{11}$

68. What is the ratio of the total number of candidates appeared from Delhi, Mumbai and Kolkata to the total number of candidates appeared from Patna, Ranchi and Lucknow?  
 1) 5:6    2) 3:4    3) 2:3    4) 9:10    5) 10:9

69. Female candidates from Mumbai are what per cent of the total number of candidates from Patna?  
 1) 43.6%    2) 42.6%    3) 41.6%    4) 40.6%    5) 45.6%

70. What is the difference between the total number of candidates from Lucknow and the total number of female candidates from Ranchi?

- 1) 20380                      2) 22350                      3) 21580  
 4) 16359                      5) 14480

71. A sum of money invested at a certain rate of interest compounded annually becomes thrice in 2 years. In how much time will the interest become 26 times that of the principal?

- 1) 13 years                      2) 12 years                      3) 8 years  
 4) 6 years                      5) 9 years

72. Find the minimum surface area (in  $\text{cm}^2$ ) of a spherical box which can accommodate a cubical box of surface area  $216 \text{ cm}^2$ .

- 1)  $52\pi$                       2)  $84\pi$                       3)  $108\pi$   
 4)  $6\pi$                       5)  $32\pi$

73. The HCF and the LCM of two natural numbers are 3 and 26 respectively. Find the minimum sum of the two numbers.

- 1) 18    2) 21    3) 24    4) 27    5) 30

74. Out of 15 students studying in a class, 7 are from Maharashtra, 5 from Karnataka and 3 from Goa. 4 students are to be selected at random. What are the chances that at least one is from Karnataka?

- 1)  $\frac{12}{13}$                       2)  $\frac{11}{13}$                       3)  $\frac{100}{15}$

- 4)  $\frac{14}{27}$                       5)  $\frac{37}{47}$

75. Sonu invested 10% more than Vijay. Vijay invested 10% less than Vishal. If the total sum of their investments is ₹5780, how much amount did Vishal invest?

- 1) ₹2010                      2) ₹2000                      3) ₹2100  
 4) ₹1210                      5) ₹2110

76. To fill vacancies there are 25 candidates, of which 5 are from local institutes. 3 vacancies are reserved for the local - institute candidates and the rest are open to all. Find the number of ways in which the selection can be made.

- 1) 16796                      2) 167960                      3) 1679600  
4) 176900                      5) 196700

77. A person lent a certain sum of money at 4% simple interest and in 8 years the interest amounted to ₹340 less than the sum lent. Find the sum lent.

- 1) ₹400                      2) ₹500                      3) ₹600  
4) ₹550                      5) ₹450

78. A person bought 2 watches for ₹480. He sold one of them at a loss of 15% and the other at a gain of 19% and found that each watch was sold at the same price. Find the cost price of each of them.

- 1) ₹180, ₹280                      2) ₹200, ₹90                      3) ₹280, ₹200  
4) ₹280, ₹250                      5) ₹250, ₹240

79. The ratio of the speed of a boat to that of a stream is 36 : 5. The time taken downstream from one point to another is 5 hours. What is the time taken by the boat for the same distance upstream?

- 1) 5 hrs 20 min                      2) 6 hrs 19 min  
3) 7 hrs 40 min                      4) 5 hrs 23 min  
5) 7 hrs 40 min

80. The age of Mohan's father was 40 years at his birth. When Mohan becomes 8 his sister becomes 12. Mohan's mother was 30 at his sister's birth. What is the ratio of the present age of Mohan's mother to his father, if Mohan is 20 years old now?

- 1) 9 : 10                      2) 10 : 9                      3) 11 : 10  
4) 10 : 11                      5) 12 : 13

### Test-III: General Awareness

#### (with Special Reference to Banking Industry)

81. The Union Cabinet approved the proposal for setting up of the Tax Administration Reforms Commission (TARC). Consider the following statements in this context:

- (A) The term of the Commission will be 15 months.  
(B) The Commission will review the application of tax policies and tax laws in India in the context of global best practices.  
(C) The Commission will recommend measures to strengthen the capacity of the tax system in India that would reflect best global practices.

Which of the above statements is/are correct?

- 1) Only (A)                      2) Only (B)  
3) Only (A) and (B)                      4) Only (B) and (C)  
5) All (A), (B) and (C)

82. The govt has formulated a draft of the National Sports Development Bill, 2013. The Bill is aimed at

- 1) bringing all the sports federations under direct control

- 2) bringing all the sports federations under direct control of the Sports Authority of India  
3) bringing all the sports federations under the RTI Act  
4) utilising access fund of one federation for the development of the other  
5) None of these

83. Consider the following in the context of a nation:

- (A) Number of employed youth  
(B) GDP of the nation  
(C) Volume of tax collected per annum  
Which of the above is/are measure(s) of economic growth of a nation?  
1) Only (A)                      2) Only (B)  
3) Only (C)                      4) Only (A) and (C)  
5) Only (B) and (C)

84. It is an economic condition which causes a sustained increase in general price level over a particular period of time and reduces the purchasing power of money. Identify the condition.

- 1) Deflation                      2) Inflation  
3) Devaluation                      4) Stagflation  
5) Depression

85. The National Spot Exchange Ltd (NSE) is hopeful of disposing its payment liabilities within set timeframe. The exchange is fighting an unprecedented payment crisis.

- 1) ₹1,600-cr                      2) ₹2,600-cr                      3) ₹3,600-cr  
4) ₹4,600-cr                      5) ₹5,600-cr

86. In a pathbreaking research, the scientists of the Centre for Cellular and Molecular Biology (CCMB) have discovered the gene mutations leading to chronic \_\_\_\_\_ among Indians.

- 1) Pancreatitis                      2) Hepatitis                      3) Lung  
4) Intestine                      5) None of these

87. The launch of GSLV-D5 rocket carrying communication satellite GSAT-14, from Sriharikota in Andhra Pradesh, was called off recently. With this launch, India would have joined an elite group of nations with

- 1) advanced communication satellite  
2) indigenous cryogenic rocket engine technology  
3) advanced geosynchronous satellite launch vehicle

- 4) Indigenous satellite control facility  
5) None of these
88. Consider the following with respect to commodity markets in India:  
(A) Multi-Commodity Exchange (MCX)  
(B) Forward Markets Commission (FMC)  
(C) National Commodities Exchange (NCDEX)  
(D) Securities and Exchange Board of India (SEBI)  
Which of the above is the regulator of commodity market in India?  
1) Only (A)                      2) Only (B)  
3) Both (A) and (C)          4) Both (B) and (D)  
5) None of the above
89. Which of the following statements is/are correct? The fiduciary issue is  
1) the issue of currency notes without metallic backing.  
2) the issue of currency notes with full metallic backing.  
3) the issue of currency notes with partial metallic backing.  
4) Both 1) and 2)  
5) None of these
90. India has made it clear that its lunar mission, Chandrayaan-2, would be a lone mission by India. Earlier which of the following countries was assisting India in this mission?  
1) US                      2) UK                      3) France  
4) Russia                      5) None of these
91. The Union Cabinet gave its approval to the proposal for establishing the International Centre for Drinking Water Quality in which of the following cities recently?  
1) Delhi                      2) Bangalore                      3) Kolkata  
4) Chennai                      5) None of these
92. India has started providing uninterrupted 2400 megawatt power supply to which of the following countries from Sep this year? This country has given a sovereign guarantee for the power purchase for 25 years to Vidut Vyapar Nigam, a unit of NTPC.  
1) Nepal                      2) Bangladesh                      3) Sri Lanka  
4) Myanmar                      5) None of these
93. The communication backbone, launched by the Reserve Bank of India (RBI), for the Indian banking and financial sector is known as which of the following?  
1) BANKNET                      2) INFINET                      3) INDIANET  
4) SWIFT                      5) None of these
94. In banking parlance, what is the full form of CRA?  
1) Credit Research Association  
2) Credit Rating Agency  
3) Credit Risk Assessment  
4) Credit Reconstruction Agency  
5) None of these
95. Who among the following has written the book titled *Like It Happened Yesterday?*  
1) Amish Tripathi                      2) Dhirjoy Datta  
3) Ravinder Singh                      4) Lavanya Sankaran  
5) None of these
96. Mohamed ElBaradei, who resigned his post recently, was  
1) Director General of the International Atomic Energy Agency  
2) the joint UN-Arab League special envoy to Syria  
3) Egypt's interim President  
4) Egypt's interim Vice-President  
5) None of these
97. Name France's top female tennis player and the current Wimbledon women's champion who has announced retirement from professional tennis recently.  
1) Sabine Lisicki                      2) Marion Bartoli  
3) Samantha Stosur                      4) Kirsten Flipkens  
5) None of these
98. Which of the following is NOT a valid type of accounts as far as banking in India is concerned?  
1) Nostro Account                      2) Vostro Account  
3) Loro Account                      4) Mirror Account  
5) None of these
99. What does a repository refer to in banking terminology?  
1) A currency chest owned by the state govt  
2) A separate small currency chest  
3) A sub-chest whose money forms part of the main chest  
4) A currency chest maintained by private financial companies  
5) None of these
100. Expand the term CTS.  
1) Cheque Tracking System  
2) Cheque Transfer System  
3) Cheque Timing System  
4) Cheque Truncation System  
5) None of these
101. Which of the following international organisations and the Centre signed an agreement for USD 300 mn additional loan to upgrade 254 kilometres of deteriorated highways in northern and southern Bihar?  
1) International Monetary Fund (IMF)  
2) Asian Development Bank (ADB)  
3) World Bank  
4) Bank of Japan  
5) None of these
102. Amid demands from various parties, the govt is considering to bring a constitutional amendment to annul a Supreme Court order against reservation for faculty in \_\_\_\_\_  
1) Central Universities  
2) Indian Institutes of Technology (IITs)  
3) Indian Institutes of Management (IIMs)  
4) superspecialty section in AIIMS  
5) None of these
103. Who among the following has clinched the women's singles title of Rogers Cup recently?  
1) Serena Williams                      2) Sorana Cirstea  
3) Maria Sharapova                      4) Victoria Azarenka  
5) None of these



104. In India, the export trade is regulated by which of the following?  
 1) RBI 2) SEBI  
 3) Exim Bank 4) DGFT  
 5) None of these
105. Which of the following is NOT eligible for deposit insurance facility provided by Deposit Insurance and Credit Guarantee Corporation (DICGC)?  
 1) Regional Rural Banks (RRBs)  
 2) Private Banks  
 3) Foreign Banks  
 4) Primary Cooperative Societies  
 5) None of these
106. Who among the following is not included in the list of awardees of Arjuna award for 2013?  
 1) Virat Kohli (Cricket)  
 2) Gaganjeet Bhullar (Golf)  
 3) PV Sindhu (Badminton)  
 4) Kavita Chahal (Boxing)  
 5) Ronjan Sodhi (Shooting)
107. The self-regulatory body of the TV industry, BCCC, slapped penalties on two channels for airing objectionable content recently. What is the full form of BCCC?  
 1) Broadcasting Content Complaints Council  
 2) Broadcasting Control and Complaints Council  
 3) Broadcasting Content Complaints Committee  
 4) Broadcasting Control and Complaints Committee  
 5) None of these
108. Who among the following has written the book *The Billionaire's Apprentice*?  
 1) Devdatt Pattanaik 2) Dipankar Gupte  
 3) Vinod Mehta 4) Anita Raghavan  
 5) None of these
109. These days, banking services are available anywhere and anytime. Which of the following are the products/services that make the above possible?  
 (A) Automated Teller Machine  
 (B) Internet Banking  
 (C) Multi-city cheques  
 (D) Mobile Banking  
 1) Only (A) and (B) 2) Only (B) and (C)  
 3) Only (C) and (A) 4) Only (A), (B) and (C)  
 5) Only (A), (B) and (D)
110. Which of the following statements is/are correct in the context of features of the recently passed Companies Bill 2012?  
 1) Business-friendly corporate regulations/ pro-business initiatives  
 2) Good corporate governance and CSR  
 3) Better framework for insolvency regulation  
 4) All the above  
 5) Only 1) and 2)
111. A new govt headed by Prime Minister Jiri Rusnok lost parliamentary confidence vote recently, creating a situation of political uncertainty in  
 1) Czech Republic 2) Philippines  
 3) Indonesia 4) Slovakia  
 5) None of these
112. A United Nations committee has found which of the following countries guilty of violations of international law for indefinite detention of the 46 asylum seekers, most of them Sri Lankan Tamils?  
 1) Canada 2) Australia 3) UK  
 4) Norway 5) None of these
113. In which of the following countries, the President, Enrique Pena, Nieto proposed to open up state-run oil industry to private sector to fulfil the needs of investment and expertise to develop new oil and gas fields?  
 1) Brazil 2) Chile 3) Cuba  
 4) Mexico 5) None of these
114. The technical term used for providing banking services to all is "financial inclusion". Which of the following will be the best alternative banking service to branch banking to achieve the target of financial inclusion?  
 1) Setting up of ATMs  
 2) Providing Credit Cards  
 3) Establishing Personal Banking branches  
 4) Mobile Banking  
 5) None of the above
115. Which of the following companies comes under the category of Asset Reconstruction Companies (ARCs) functioning in India?  
 1) ARCIL 2) CRISIL 3) RARC  
 4) All the above 5) Only 1) and 3)
116. American scientists have developed the world's most accurate atomic clock till date. This clock is based on which of the following elements?  
 1) Hydrogen 2) Rubidium 3) Cesium  
 4) Ytterbium 5) None of these
117. Which of the following states in India observed 'Patriots Day' on 13 Aug to pay tribute to the warriors who fought with the British in the war of 1891?  
 1) Assam 2) Manipur 3) Tripura  
 4) Arunachal Pradesh 5) None of these
118. Consider the following economic situations a country may face:  
 (A) It has to borrow to make interest payments on outstanding loans.  
 (B) It has to borrow to make interest payments on standing loans.  
 (C) It has been refused loans or aid by creditors abroad. In which of the above situations will the country be said to be in debt trap?  
 1) Only (A) 2) Only (B)  
 3) Only (C) 4) Only (A) and (C)  
 5) None of the above
119. Indian table tennis players Soumyajit Ghosh and Manika Batra bagged the U-21 men's and women's singles titles



146. A(n) \_\_\_\_\_ is a program that makes the computer easier to use.
- 1) Operating system
  - 2) Application
  - 3) Utility
  - 4) Network
  - 5) None of these
147. The \_\_\_\_\_ component is used by the data analyst to create the queries that access the database.
- 1) data extraction
  - 2) end-user query tool
  - 3) end-user presentation tool
  - 4) data store
  - 5) None of these

148. A(n) \_\_\_\_\_ allows network users to share a single copy of software which resides on the network server.

- 1) single-user licence agreement
  - 2) network site licence
  - 3) end-user licence agreement
  - 4) business software licence
  - 5) None of these
149. IEEE 802.16 standard represents
- 1) WLAN
  - 2) Ethernet
  - 3) Bluetooth
  - 4) Token ring
  - 5) WiMAX

150. \_\_\_\_\_ is written for those who do not know very much about computer.

- 1) Version
  - 2) Patch
  - 3) Tutorial
  - 4) FAQ
  - 5) Rectifier
151. In Windows XP, which shortcut is used to cycle through opened items in taskbar?
- 1) Ctrl + Tab
  - 2) Alt + Tab
  - 3) Ctrl + Esc
  - 4) Alt + Esc
  - 5) None of these

152. Network interface card is housed in

- 1) Memory
- 2) CPU
- 3) Motherboard
- 4) RAM
- 5) Hard drive

153. Which transmission mode is used for data communication along telephone lines?

- 1) Synchronous
- 2) Parallel
- 3) Asynchronous
- 4) Serial
- 5) Dual

154. Special software to create a job queue is called a

- 1) spooler
- 2) drive
- 3) compiler
- 4) interpreter
- 5) linkage editor

155. \_\_\_\_\_ command is used to clear the screen.

- 1) clear
- 2) cl screen
- 3) cls
- 4) clear screen
- 5) None of these

156. Which multiplexing technique is used in ATM?

- 1) FDM
- 2) Synchronous TDM
- 3) Asynchronous TDM
- 4) WDM
- 5) Both 2) and 3)

157. Which is not true for LAN?

- 1) It operates at a higher speed than WAN.
- 2) It is a public network.
- 3) It is designed to work in limited geographical areas.
- 4) None of these
- 5) All the above

158. Which of the following is not a transmission medium?

- 1) modem
- 2) telephone lines
- 3) coaxial cables
- 4) satellite system
- 5) Either 2) or 3)

159. Data division is the third division of a \_\_\_\_\_ program.

- 1) LISP
- 2) FORTH
- 3) COBOL
- 4) BASIC
- 5) PASCAL

160. \_\_\_\_\_ file is created in Microsoft Excel.

- 1) Folder
- 2) Program
- 3) Data
- 4) Instruction
- 5) Local

## Test-V: English Language

**Directions (Q. 161-175): Read the passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.**

In the English dictionary, the word "reforms" means "to improve by alteration, correction of error, or removal of defects; put into a better form or condition." From time to time, large-scale policy changes become necessary for the betterment of the society and economy.

The first such initiative was undertaken in 1991; and, of course, before that, immediately after Independence. We seem to be at the crossroads once again.

What necessitated these changes at each juncture? In 1947, our society was predominantly rural and feudal, with a minuscule urban educated class. Industry was insignificant, barring jute and textiles. Income distribution was skewed.

During colonial rule, the economy was outward-looking, but deprivation, unequal income distribution, and lack of industrial self-sufficiency motivated post-Independence policymakers to adopt an inward-looking socialist model of development.

In an effort to equalise income distribution, the government dismantled the feudal system, and doled out subsidies in the form of cheaper fertiliser, while not taxing agricultural income. High import tariffs were put in place, shielding domestic industry from global competition.

These measures, perhaps appropriate to the specific context of post-Independent India, turned into an obstacle to growth and development in the later years. Too much government control and discretionary power for the bureaucracy led to corruption. Large industrialists, making super-normal profits in a protected market, lined the pockets of corrupt bureaucrats and pampered them.

Trade union leaders and government employees neglected performance. Large farmers cared little about increasing agriculture productivity. The result of this government largesse, which did not help enhance productivity, was a high fiscal deficit during the late Eighties.

That called for another set of reforms from 1991 onwards — the so-called "economic reforms".

The initial effects of reforms, in terms of the government

acting more as a facilitator and allowing active private participation in the economy through liberalisation and globalisation, were beneficial. Banking sector reforms, by bringing down interest rates, led to an increase in private investment and corporate profitability. GDP growth increased to an average of over 8 per cent between 2003 and 2011.

Now, the economy has once again started slowing down. The Finance Ministry and PMO have initiated steps to bring the economy back on the fast-growth track. However, we should be able to distinguish between good and bad measures.

Take, for instance, the new Land Acquisition, Rehabilitation and Resettlement Bill, 2011.

As per this legislation, when it comes to acquiring land, the State has to pay two times the market price if the land is in urban areas, and four times the market price if the land is in rural areas. In addition, for rehabilitation, a sum of ₹1.36 lakh has to be given to the displaced household. For sustaining livelihoods, a job has to be provided to one member in the household, or a one-time payment of ₹5 lakh would have to be made.

Scarcity of land not only hampers expansion of industry and tourism, but can also have other secondary effects. Take education, for instance. Despite the success in enrolling students in primary education there is still a vast pool of population stuck in the agricultural sector. In fact, 75 per cent of the unemployed are in the agriculture sector. For the government to promote public-private partnerships in vocational education, say, in the form of polytechnics in rural areas, would need land. For opening a polytechnic institute, the All India Council of Technical Education (AICTE) requires a minimum of 1.5 acres in urban municipal areas and 5 acres in rural areas.

Not all reforms measures are bad. For instance, the proposal to set up Cabinet Committee on Investment to fast-track ₹1000-crore-plus projects on infrastructure, is a welcome move. Often, construction of railway tracks, roads and power transmission lines is delayed because of environment clearances. The Committee on Investment can now directly intervene with the ministry concerned (in this case Ministry of Environment) and speed up the process of obtaining clearances.

61. Which of the following statements regarding the proposed Cabinet Committee on Investment is true?

Give your answer in the context of the given passage.

- 1) The committee will act on behalf of the Ministry of Finance, Govt of India.
- 2) The committee will suggest the RBI in respect of economic reforms measures.
- 3) The committee shall have power to directly intervene with the ministry concerned, if required, for speedy disposal of work.
- 4) The committee will be obliged to manage ₹1000 cr every year for infrastructure development.
- 5) None of these

62. What were the effects of the measures taken by the government to equalise income distribution?

- 1) There was a high fiscal deficit during the late Eighties.
- 2) In the earlier years of Independence, the steps taken to equalise income distribution proved appropriate but in the later years these steps turned into obstacle to growth and development.
- 3) Too much government control and discretionary power for bureaucracy led to corruption.
- 4) Only 1) and 2)
- 5) All 1), 2) and 3)

63. What is/are the characteristic features of the new Land Acquisition, Rehabilitation and Resettlement Bill 2011? Give your answer in the context of the passage.

- 1) For sustaining livelihood, a job has to be provided to at least two members in the household.
- 2) For rehabilitation a sum of ₹2 lakh has to be given to the displaced household.
- 3) To acquire land the government has to pay two times the market price if the land is in urban areas, and four times the market price if the land is in rural areas.
- 4) In lieu of providing jobs the govt has to make a lump sum payment of ₹1.36 lakh.
- 5) None above

64. Who has the author quoted the meaning of the word 'reforms' in the opening line of the passage?

- (A) Because this word has been wrongly used and interpreted by many who are in the profession of journalism and writing.
  - (B) Because the author thinks that too many reforms measures taken by the government turned into obstacle to growth and development.
  - (C) Because only the initial effects of reforms measures such as Liberalisation and Globalisation were beneficial as these led to an increase in private investment and corporate profitability.
- 1) Only (A)                      2) Only (A) and (B)  
3) Only (C)                      4) Only (B) and (C)  
5) Only (A) and (C)

65. Which of the following is incorrect about the distinctive features of colonial rule, as mentioned in the given passage?

- 1) Unequal income distribution
- 2) Outward-looking economy
- 3) Lack of industrial self-sufficiency
- 4) Rule of only law, no crime, no corruption
- 5) None of these

66. What steps were taken by the government to equalise income distribution among the people?

- (A) Agricultural income was not taxed.
- (B) Many schemes such as Antyodaya and Annapurna were launched to bring the downtrodden to equal level.
- (C) The feudal system was dismantled and fertilisers at subsidised rate were made available to farmers.

- 1) Only (A) and (C)  
 2) Only (B) and (C)  
 3) Only (C)  
 4) Only (A) and (B)  
 5) Only (A)

167. What was the condition of India and its society immediately after its independence?

- 1) Very few urban people were educated.  
 2) Industries except jute and textiles had lost their significance.  
 3) The society was predominantly rural and feudal.  
 4) There was a wide gap between the incomes of people in the society.  
 5) All the above

168. Find the statement which is not true in the context of the given passage.

- 1) Three-fourths of the unemployed are in the agriculture sector.  
 2) Many students enrolled in primary education, are stuck in the agriculture sector due to scarcity of land for school buildings.  
 3) The All India Council of Technical Education requires at least one-and-a-half acres of land in urban municipal areas for opening a polytechnic institute.  
 4) Scarcity of land does not impede the expansion of tourism industry.  
 5) None of these

169. What do you think is the real intention of the author behind writing the given passage? Select the most appropriate answer.

- 1) The author is pessimistic about the outcomes of the reform measures taken by the government.  
 2) The author wants to enlighten the readers about the ins and outs of the reform measures and the existing problems.  
 3) The author wants to impose his own views about bureaucrats, industrialists and trade union leaders.  
 4) The author wants to present a true picture of pre- and post-independence India.  
 5) None of these

**Directions (Q. 170-172): Choose the word/group of words which is MOST SIMILAR in meaning to the word/group of words printed in bold as used in the passage.**

170. **Skewed**

- 1) inclined  
 2) broken  
 3) stagnant  
 4) slow  
 5) distorted

171. **Sustaining**

- 1) maintaining  
 2) ratifying  
 3) enduring  
 4) earning  
 5) balancing

172. **Pampered**

- 1) overlooked  
 2) cosseted  
 3) changed  
 4) terminated  
 5) covered

**Directions (Q. 173-175): Choose the word/group of words which is MOST OPPOSITE in meaning of the word/group of words printed in bold as used in the passage.**

173. **Minuseule**

- 1) diversified  
 2) rich  
 3) huge  
 4) elite  
 5) handful

174. **Dismantled**

- 1) started  
 2) disbanded  
 3) abolished  
 4) repudiated  
 5) expedited

175. **Acquiring**

- 1) confiscation  
 2) appropriation  
 3) possession  
 4) distribution  
 5) vindication

**Directions (Q. 176-180): Read each sentence to find out whether there is any grammatical 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 error of punctuation, if any.)**

176. 1) Reports that India is actively considering Pakistan / 2) proposals for a resumption of / 3) the formal dialogue between the two / 4) countries are welcome. / 5) No error

177. 1) Durga Mehta, posted as SDM, had impounded / 2) several trucks engaged in / 3) illegal quarrying and regions / 4) over twenty FIR. / 5) No error

178. 1) India's financial system has developed considerably since 1990s and has weathered / 3) the global crisis better than / 4) a number of other countries. / 5) No error

179. 1) The ostensible reason for the ordinance issued / 2) by the Central Government was to end up an / 3) unseemly dispute between the two / 4) financial sector regulators - the SEBI and the IRDA. / 5) No error

180. 1) The Union sports ministry has appealed to / 2) the International Hockey Federation to allow India's participation / 3) in tournaments held under the / 4) aegis of the world body. / 5) No error

**Directions (Q. 181-185): In the following questions, a sentence has been given with some part of it in bold. To make the sentence correct, you have to replace the bold part with the correct alternative given below. If the sentence is correct as it is, please give 5 as your answer (ie No correction required).**

181. The Indian government is engaged in major improvements in **the qualities of transportation service and infrastructure.**

- 1) the quality of transport services  
 2) the qualities of transportation services  
 3) qualities of transport servicing  
 4) quality of transporters services  
 5) No correction required

182. The phenomenon of falling growth in India's case is partly due to global economic crisis and partly **due to his own internal deficiencies.**

- 1) because of his own  
 2) owing to his own  
 3) due to our own  
 4) for the reason of his  
 5) No correction required

183. Mr Sharma along with his children are going to see the Taj Mahal.
- 1) are going to see
  - 2) is going to see the
  - 3) is going to look into
  - 4) are going to visit
  - 5) No correction required

184. The controversy about a letter send to US President Barack Obama, purportedly signed by 65 MPs urging him to deny visa to the Chief Minister, took a new turn.
- 1) of a letter send
  - 2) against a letter send
  - 3) about a letter sent
  - 4) over a letter sent
  - 5) No correction required

185. Congress members, without thinking about the repercussions, make statements that generate controversy.

- 1) makes statements that generates
- 2) make statements that generates
- 3) makes statements that generate
- 4) make statement that forms
- 5) No correction required

Directions (Q. 186-190): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph and then answer the questions given below.

- (A) There is also a vast body of laws known as subordinate legislation in the forms of rules, regulation as well as by-laws made by Central, State governments and local authorities like municipal corporations, Gram Panchayats and other local bodies.
- (B) Statutes are enacted by Parliament, State legislatures and Union Territory legislatures.
- (C) The fountain source of law in India is the Constitution which, in turn, gives due recognition to statutes, case law and customary law consistent with its dispensations.
- (D) This subordinate legislation is made under the authority conferred or delegated either by Parliament or State or Union Territory legislatures concerned.
- (E) The decisions of the Supreme Court are binding on all courts within the territory of India.
- (F) As India is a land of diversities, local customs and conventions which are not against statute morality etc are to a limited extent also recognised and taken into account by courts while administering justice in certain spheres.

186. Which of the following would be the LAST (SIXTH) sentence after rearrangement?

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

187. Which of the following would be the FIRST sentence after rearrangement?

- 1) B
- 2) F
- 3) A
- 4) E
- 5) C

188. Which of the following would be the THIRD sentence after rearrangement?

- 1) A
- 2) D
- 3) E
- 4) B
- 5) F

189. Which of the following would be the FOURTH sentence after rearrangement?

- 1) F
- 2) B
- 3) C
- 4) D
- 5) A

190. Which of the following would be the FIFTH sentence after rearrangement?

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

Directions (Q. 191-200): In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningful.

Fiscal policy has an important role to play in (191) India's long-term (192) . Higher spending on social care, including (193) health care, on education and innovation could help make growth stronger and more (194). The current fiscal situation, (195), does not allow for such spending. Despite some improvement of the fiscal (196) till the global crisis, India's growth has been (197) by large public deficits. Although they have not resulted in sizeable increases in the debt-to-GDP ratio due to high nominal GDP growth, they are a major (198) on national savings and tend to crowd out private investment. They also put (199) on the current account deficit, which has (200) considerably in recent years.

191. 1) making            2) finding            3) insuring            196. 1) condition            2) situation            3) position  
         4) forming            5) supporting
192. 1) scheme            2) development            3) plan            197. 1) remarked            2) recognised            3) seem  
         4) sustenance            5) existence
193. 1) serious            2) critical            3) formal            198. 1) drain            2) flaw            3) setback  
         4) basic            5) standard
194. 1) inclusive            2) impartial            3) special            199. 1) volume            2) effort            3) pressure  
         4) powerful            5) durable
195. 1) nevertheless            2) moreover            3) however            200. 1) developed            2) grown            3) spent  
         4) everywhere            5) always
196. 4) year
197. 4) gauged            5) characterised
198. 4) blow            5) factor
199. 4) suspense            5) doubt
200. 4) widened            5) broadened
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