

ALLAHABAD BANK PO EXAM

Held on 21.02.2010

Exam Held 21-02-2010

Based on Memory

REASONING ABILITY

- In row of forty children, R is eleventh from the right end and there are fifteen children between R and M. What is M's position from the left end of the row ?
(1) Fourteenth
(2) Fifteenth
(3) Thirteenth
(4) Cannot be determined
(5) None of these
 - In a certain code language 'how many are there' is written as 'ka na ta da' and 'many are welcome here' is written as 'na pi ni ka'. How is 'how' written in that code language ?
(1) ta
(2) da
(3) ta or da
(4) Data inadequate
(5) None of these
 - If the positions of the first and the fifth digits of the number 83591427 are interchanged, similarly the positions of the second and the sixth digits are interchanged and so on then which of the following will be the second digit from the right end after the rearrangement ?
(1) 5
(2) 3
(3) 9
(4) 2
(5) None of these
 - How many such pairs of letters are there in the word ADJUSTING each of which has as many letters between them in the word as in the English alphabet ?
(1) None
(2) One
(3) Two
(4) Three
(5) More than three
 - How many meaningful English words can be formed with the letters LBAE using each letter only once in each word ?
(1) None
(2) One
(3) Two
(4) Three
(5) More than three
 - In a certain code BUILDER is written as JVCKSFE. How is SEALING written in that code ?
(1) BTFKHOJ
(2) JOHKBFT
(3) TFBKHOJ
(4) BFTKJOH
(5) None of these
 - If 'R' denotes '+', 'T' denotes '-', 'M' denotes 'x' and 'W' denotes '÷', then —
27 T 15 R 3 W 4 M 6 = ?
(1) 7
(2) 13
(3) -23
(4) 1
(5) None of these
 - In a certain code WAVE is written as '5%3★' and WINS is written as '59@©'. How is SANE written in that code ?
(1) ©9@★
(2) ★%©@
(3) ©@%★
(4) ©%@★
(5) None of these
 - Which of the following is the middle digit of the third highest among the five three-digit numbers given below?
368 931 472 715 647
(1) 6
(2) 3
(3) 7
(4) 1
(5) 4
 - Among P, Q, R, S and T each having a different height, Q is shorter than only T and S is shorter than P and R. Who among them is the shortest ?
(1) R
(2) S
(3) P
(4) Data inadequate
(5) None of these
- Directions (11-15) :** Study the following arrangement carefully and answer the questions given below :
- B M % R 3 J @ K © D F 6 9 W 4
★ N E P 2 \$ A Y 5 I Q Z # 7 U G
- Which of the following is the sixth to the left of the twentieth from the left end of the above arrangement ?
(1) J
(2) Q
(3) W
(4) E
(5) None of these
 - How many such consonants are there in the above arrangement, each of which is immediately preceded by a symbol and immediately followed by a number ?
(1) None
(2) One
(3) Two
(4) Three
(5) More than three
 - If all the symbols and all the vowels are dropped from the above arrangement, which of the following will be twelfth from the right end ?
(1) 9
(2) 6
(3) P
(4) Y
(5) None of these
 - How many such numbers are there in the above arrangement, each of which is immediately preceded by a letter but not immediately followed by a letter ?
(1) None
(2) One
(3) Two
(4) Three
(5) More than three
 - What should come in the place of question mark (?) in the following series based on the above arrangement ?
MRJ ©F9 ★E2 ?
(1) Y5I
(2) YIQ
(3) A5Q
(4) YIZ
(5) None of these
- Directions (16-20) :** In each of the questions below are given four statements followed by four conclusions numbered I, II, III and IV. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.
- 16. Statements :**
Some pencils are windows.
All windows are roads.
Some roads are cups.
All cups are chains.
- Conclusions :**
I. Some chains are pencils.
II. Some cups are pencils.
III. Some chains are windows.
IV. Some roads are pencils.
(1) None follows
(2) Only II follows
(3) Only IV follows
(4) Only III and IV follow
(5) Only III follows

17. Statements :

Some beds are mirrors.
Some mirrors are dolls.
Some dolls are cheques.
Some cheques are pins.

Conclusions :

- I. Some pins are dolls.
- II. Some cheques are beds.
- III. Some cheques are mirrors.
- IV. Some dolls are beds.

- (1) None follows
- (2) Only I follows
- (3) Only II follows
- (4) Only III follows
- (5) Only IV follows

18. Statements :

All chocolates are holders.
No holder is lamp.
Some lamps are desks.
All desks are pens.

Conclusions :

- I. Some pens are holders.
- II. Some desks are lamps.
- III. No pen is holder.
- IV. Some pens are chocolates.

- (1) Only I follows
- (2) Only II follows
- (3) Only III follows
- (4) Only either I or III follows
- (5) Only either I or III and II follow

19. Statements :

All glasses are rooms.
Some rooms are planes.
All planes are ducks.
Some ducks are lanterns.

Conclusions :

- I. Some lanterns are planes.
- II. Some ducks are rooms.
- III. Some rooms are glasses.
- IV. Some ducks are glasses.

- (1) Only I and II follow
- (2) Only II and III follow
- (3) Only I, II and III follow
- (4) All I, II, III and IV follow
- (5) None of these

20. Statements :

Some chairs are tents.
Some tents are jugs.
All jugs are glasses.
All glasses are pots.

Conclusions :

- I. Some pots are tents.
- II. Some pots are chairs.
- III. Some glasses are chairs.
- IV. Some glasses are tents.

- (1) Only I and II follow
- (2) Only II and III follow
- (3) Only I and III follow
- (4) Only I and IV follow
- (5) None of these

Directions (21-25) : In each question below is given a group of letters followed by four combinations of digits/symbols numbered (1), (2), (3) and (4). You have to find out which of the combinations correctly represents the group of letters based on the following coding system and the conditions that follow and mark the number of that combination as your answer. If none of combinations correctly represents the group of letters, mark (5) i.e. 'None of these' as your answer.

Letter	W	P	J	Q	E	T	I	A	U	F	D	B	V	M	H
Digit/ Symbol	5	6	9	1	2	3	@	4	©	8	%	★	7	#	\$
Code															

Conditions :

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

21. MBUVWE

- (1) #★©#52
- (2) 7★©#52
- (3) #©★752
- (4) #8©75δ
- (5) None of these

22. AJBMFU

- (1) 49★48©
- (2) #9★#8©
- (3) 49★#8©
- (4) ©9★#84
- (5) None of these

23. AEIMVH

- (1) 42@#7\$
- (2) 42@47\$
- (3) #2@47\$
- (4) 4δ@#7δ
- (5) None of these

24. THAFIQ

- (1) 3\$48@3
- (2) 1\$48@3
- (3) 1\$48@1
- (4) 3\$48@1
- (5) None of these

25. WMEIJU

- (1) @#2@9©
- (2) 5#2@9©
- (3) @#259©
- (4) 5#259©
- (5) None of these

Directions (26-30) : In the following questions, the symbols @, ©, %, \$ and ★ are used with the following meanings as illustrated below :

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

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

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

In each of the following questions assuming the given statements to be true, find out which of the three conclusions I, II and III given below them is/are definitely true ?

26. Statements :

J \$ D, D © K, K % R

- Conclusions :**
- I. R \$ J
 - II. R \$ D
 - III. K \$ J

- (1) None is true
- (2) Only I is true
- (3) Only II is true
- (4) Only III is true
- (5) Only II and III are true

27. Statements :

M ★ K, K @ R, R % N

- Conclusions :**
- I. R % M
 - II. R @ M
 - III. N \$ K

- (1) Only I is true
- (2) Only II is true
- (3) Only III is true
- (4) Only either I or II is true
- (5) Only either I or II and III are true

28. Statements :

B % H, H \$ J, J ★ M

- Conclusions :**
- I. B % J
 - II. M % B
 - III. H \$ M

- (1) None is true
- (2) Only I is true
- (3) Only II is true
- (4) Only III is true
- (5) Only II and III are true

29. Statements :

Z © K, K % E, E @ R

- Conclusions :**
- I. R \$ K
 - II. Z % E
 - III. R \$ Z

- (1) Only I is true
- (2) Only I and II are true
- (3) Only I and III are true
- (4) Only II and III are true
- (5) All I, II and III are true

30. Statements

W @ M, M @ R, R \$ F

- Conclusions : I. F % M
II. R ★ W
III. W % F

- (1) None is true
(2) Only I is true
(3) Only II is true
(4) Only III is true
(5) Only I and II are true

Directions (31-35) : 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 an input and rearrangement.

Input : 17 put show on 39 27 85 gold
Step I : show 17 put on 39 27 85 gold
Step II : show 85 17 put on 39 27 gold
Step III : show 85 put 17 on 39 27 gold
Step IV : show 85 put 39 17 on 27 gold
Step V : show 85 put 39 on 17 27 gold
Step VI : show 85 put 39 on 27 17 gold
Step VII : show 85 put 39 on 27 gold 17
and step VII is the last step of the rearrangement of the above input.

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

31. Input : glass full 15 37 water now 85 67

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

- (1) water 85 now 67 full glass 15 37
(2) water 85 now 67 glass full 15 37
(3) water 85 now 67 glass 37 full 15
(4) There will be no such step
(5) None of these

32. Step II of an input is :

ultra 73 12 16 mail sort 39 kite

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

- (1) VIII (2) IX
(3) VII (4) VI
(5) None of these

33. Step III of an input is :

win 75 voice 15 39 store gap 26

Which of the following is definitely the input ?

- (1) voice 15 win 75 39 store gap 26
(2) voice win 75 15 39 store gap 26
(3) 15 75 win voice store gap 26
(4) Cannot be determined
(5) None of these

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34. Step II of an input is :

tube 83 49 34 garden flower rat 56

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

- (1) Four (2) Five
(3) Six (4) Three
(5) None of these

35. Input:

hunt for 94 37 good 29 48 book

How many steps will be required to complete the rearrangement ?

- (1) Four (2) Five
(3) Six (4) Seven
(5) None of these

Directions (36-40) : 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 the centre. B is second to the right of D who is third to the right of F. C is second to the left of A who is second to the left of F. G is third to the right of E.

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

- (1) GCD (2) FGH
(3) EFH (4) ABE
(5) None of these

37. Who is third to the right of H ?

- (1) G (2) D
(3) C
(4) Data inadequate
(5) None of these

38. Who is sitting to the immediate right of A ?

- (1) B (2) E
(3) F
(4) Data inadequate
(5) None of these

39. What is H's position with respect to B ?

- (1) Fifth to the right
(2) Third to the left
(3) Fifth to the left
(4) Third to the right
(5) Fourth to the left

40. Who is sitting to the immediate left of G ?

- (1) H (2) F
(3) D
(4) Data inadequate
(5) None of these

Directions (41-50) : Study the following information carefully and answer the questions given below :

Following are the conditions for selecting Chief Manager-Marketing in an organisation :

The candidate must —

- (i) be at least 35 years old as on 01.02.2010.
(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 Management.
(iv) have post qualification work experience of at least ten years in the marketing division of an organisation.
(v) have secured at least 50 percent marks in the selection process.

In the case of a candidate who satisfies all the above conditions EXCEPT

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

(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 GM-Marketing.

In each question below are given the details of one candidate. You have to take one of the following courses of action based on the information provided and the conditions and sub-conditions given above and mark the number of that course of action as your answer. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 01.02.2010.

Mark answer (1) if the candidate is to be selected.

Mark answer (2) if the case is to be referred to Head-Marketing Division.

Mark answer (3) if the case is to be referred to GM-Marketing.

Mark answer (4) if the candidate is not be selected.

Mark answer (5) if the data provided are inadequate to take a decision.

41. Arnab Behera has secured 65 percent marks in P.G. degree in Marketing Management and 58 percent marks in graduation. He has been working in the marketing division of an organisation for the past eleven years after completing his post graduate degree. He has secured 55 percent marks in the selection process. He was born on 8th July 1970.

42. Neeta Ghosal was born on 4th May 1974. She has been working in the Marketing division of an organisation for the past twelve years after completing her post graduate diploma in Marketing Management with 70 per cent marks. She has obtained 60 per cent marks in graduation and 50 per cent marks in the selection process.
43. Sudesh Sarkar was born on 15th June 1974. He has secured 55 per cent marks in the selection process and 50 per cent marks in graduation. He has been working in the Marketing Division of an organisation for the past twelve years after completing his post graduate degree in Marketing Management with 75 per cent marks.
44. Sudha Naik was born on 14th April 1973. She has been working in the Marketing Division of an organisation for the past fourteen years after completing her post graduate diploma in Marketing Management with 70 per cent marks. She has secured 50 per cent marks in the selection process and 52 per cent marks in graduation.
45. Sunita Jaiswal was born on 5th July 1976. She has secured 55 per cent marks in graduation and 58 per cent marks in the selection process. She has been working in the Marketing Division of an organisation for the past ten years after completing post graduate degree in Marketing Management with 57 per cent marks.
46. Nayan Dastur was born on 8th October 1968. He has secured 55 per cent marks in both graduation and the selection process. He has been working in the Marketing Division of an organisation for the past ten years after completing post graduate diploma in Marketing Management with 65 per cent marks.
47. Sunil Kamath has secured 58 per cent marks in graduation. He was born on 24th May 1974. He has been working in the Marketing division of an organisation for the past seven years as Manager Marketing after completing post graduate degree in Marketing Management with 65 per cent marks. He has secured 50 per cent marks in the selection process.
48. Md. Yusuf was born on 29th January 1975. He has secured 55 per cent marks in graduation and 52 per cent marks in the selection process. He has also secured 68 per cent marks in post graduate diploma in

Marketing Management. He has been working for the past twelve years in the Marketing Division of an organisation.

49. Navind Ghosh was born on 12th December 1973. He has been working in the Marketing Division of an organisation for the past ten years after completing his post graduate degree in Marketing Management with 63 per cent marks. He has secured 54 per cent marks in graduation and 45 per cent marks in the selection process.
50. Avinash Sargota has been working for the past eight years out of which for six years as Manager Marketing in an organisation after completing his post graduate degree in Marketing Management with 62 per cent marks. He has secured 58 per cent marks in graduation and 52 per cent marks in the selection process. He was born on 14th February 1972.

Directions (51-55) : In each question below is given a statement followed by two courses of action numbered I and II. A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy, etc. On the basis of the information given in the statement, you have to assume everything in the statement to be true, then decide which of the suggested courses of action logically follow(s) for pursuing.

Give answer (1) if only course of action I follows.

Give answer (2) if only course of action II follows.

Give answer (3) if either course of action I or II follows.

Give answer (4) if neither course of action I nor II follows.

Give answer (5) if both courses of action I and II follow.

51. Statement :

Many pilgrims died in a stampede while boarding a private ferry to the holy place on the first day of the ten day long festival.

Courses of action :

- I. The Government should immediately cancel the licenses of all the private ferry operators with immediate effect.
- II. The Government should deploy an adequate number of its personnel to guide pilgrims on their journey to the holy place.

52. Statement :

Some students of the local college were caught travelling in the train without purchasing valid tickets.

Courses of action :

- I. The parents of these students should be informed about the incident and requested to counsel their wards.
- II. These students should be put behind bars for travelling without bonafide credentials.

53. Statement :

A large part of the locality was flooded as the main pipe supplying drinking water burst while the workers of a utility company were laying cables in the area.

Courses of action :

- I. The civic authority should immediately arrange to repair the damage and stop loss of water.
- II. The civic authority should seek an explanation and compensation from the utility company for the damage caused by them.

54. Statement :

Millions of pilgrims are expected to take a dip in the Ganges at the holy place during the next fortnight.

Courses of action :

- I. The Government should restrict the number of pilgrims who can take dip each day during the fortnight.
- II. The Government should deploy an adequate number of security personnel to maintain law and order during the next fortnight at the holy place.

55. Statement :

The rate of inflation has reached its highest in last twenty years and there is no sign of it softening in the coming months.

Courses of action :

- I. Government should initiate steps like reducing Government taxes on essential commodities with immediate effect.
- II. Farmers should be asked by the Government to sell their produce at lower prices.

Directions (56-60) : 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 (1) if only assumption I is implicit.

Give answer (2) if only assumption II is implicit.

Give answer (3) if either assumption I or II is implicit.

Give answer (4) if neither assumption I nor II is implicit.

Give answer (5) if both assumptions I and II are implicit.

56. Statement :

The driver of the huge truck pulled the emergency brakes to avoid hitting the auto rickshaw which suddenly came in front of the truck.

Assumptions :

- I. The auto rickshaw driver may be able to steer his vehicle away from the oncoming truck.
- II. The truck driver may be able to stop the truck before it hits the auto rickshaw.

57. Statement :

The doctor warned the patient against any further consumption of alcohol if he desired to get cured from the ailment and live a longer life.

Assumptions :

- I. The patient may follow the doctor's advice and stop consuming alcohol.
- II. The doctor may be able to cure the patient from the ailment if the patient stops consuming alcohol.

58. Statement :

The Chairman of the company urged all the employees to refrain from making long personal calls during working hours in order to boost productivity.

Assumptions :

- I. Majority of the employees may respond positively to the Chairman's appeal.
- II. Most of the employees may continue to make long personal calls during working hours.

59. Statement :

The local cultural club decided to organise a musical event to raise money for the construction of the club building.

Assumptions :

- I. The local residents may not allow the club to organise the musical event in the locality.

- II. The money collected by organising the musical event may be substantial enough for the club to start construction.

60. Statement :

The traffic police department has put up huge notice boards at all the major junctions of the city warning drivers to refrain from using cell phones while driving or else their licences will be impounded.

Assumptions :

- I. The drivers of the vehicles may ignore the warning and continue using cell phones while driving.
- II. The traffic police department may be able to nab most of the offenders and impound their licences.

Directions (61-65) : 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 (1) if the inference is 'definitely true', i.e. it properly follows from the statement of facts given.

Mark answer (2) if the inference is 'probably true' though not 'definitely true' in the light of the facts given.

Mark answer (3) 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 (4) if the inference is 'probably false', though not 'definitely false' in the light of the facts given.

Mark answer (5) if the inference is 'definitely false', i.e. it cannot possibly be

drawn from the facts given or it contradicts the given facts.

There has been considerable debate in India regarding the privatisation of higher education. In this debate, there is generally an implicit assumption that privatisation is essentially the same as corporatisation i.e. private investment comes due to the potential of returns. In the higher education field, privatisation and corporatisation are actually quite different. Privatisation is regarding who controls the educational institute and the role of government in the management and funding of the institute, while corporatisation is about making profits. In India, there is no doubt that private not-for-profit universities need to be encouraged to increase education opportunities and the fact that there is no other alternative as the government simply cannot create enough public universities to satisfy the demand. However, guidelines for private not-for-profit universities should be made clear, simple and transparent to ensure that they are truly not for profit and offer a level playing field to all those who might want to set up a private university.

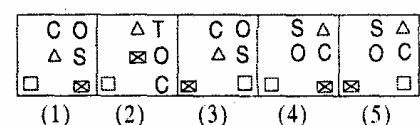
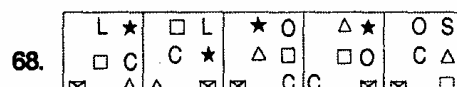
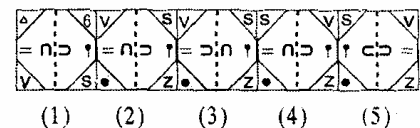
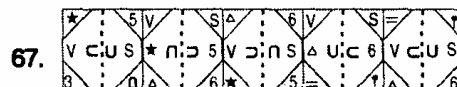
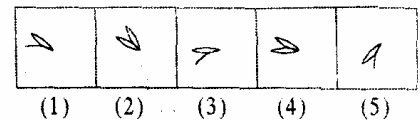
61. Privatisation of higher education has yet to take proper shape in India.
62. Expansion of higher education opportunities in India is needed to meet the increasing demand.
63. Corporatisation of higher education has benefited the students in the developed countries.
64. Privatisation of higher education will lead to commercialisation of education in India.
65. India does not have any extant guidelines for setting up higher educational institutions by private entities.

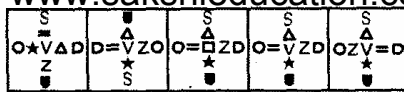
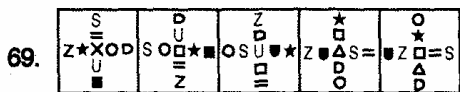
Directions (66 - 75) : In each of the question given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued ?

Problem Figures

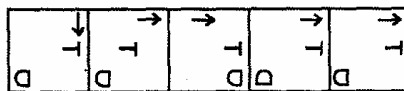
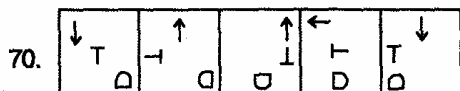


Answer Figures





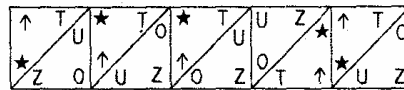
(1) (2) (3) (4) (5)



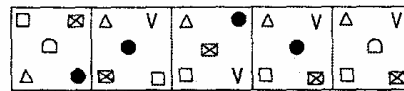
(1) (2) (3) (4) (5)



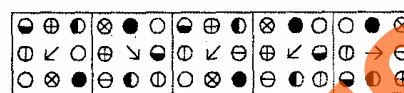
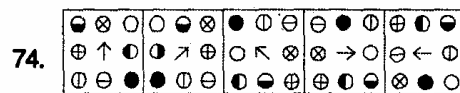
(1) (2) (3) (4) (5)



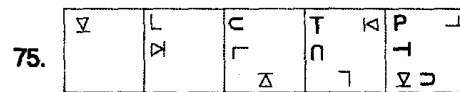
(1) (2) (3) (4) (5)



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



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



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

QUANTITATIVE APTITUDE

Directions (76 – 80) : What should come in place of the question mark (?) in the following questions ?

76. $40\% \text{ of } 265 + 35\% \text{ of } 180 = 50\% \text{ of ?}$

- (1) 338 (2) 84.5
(3) 253.5 (4) 169
(5) None of these

77. $460 \times 15 - 5 \times 20 = ?$

- (1) 92000 (2) 4600
(3) 137800 (4) 7000
(5) None of these

78. $5163 - 4018 + 3209 = ?$

- (1) 4174 (2) 4264
(3) 4804 (4) 4354
(5) None of these

79. $4\frac{1}{5} \times 3\frac{1}{3} + ? = 20\% \text{ of } 120$

- (1) $10\frac{1}{15}$ (2) 10
(3) 5 (4) 15
(5) None of these

80. $4848 \div 24 \times 11 - 222 = ?$

- (1) 200 (2) 2444
(3) 2000 (4) $115\frac{3}{8}$
(5) None of these

Directions (81-85) : What approximate value should come in place of the question mark (?) in each of the following questions ? (You are not expected to find out the exact value.)

81. $1548.45 + 3065.15 \div 15.058 = ?$

- (1) 1700 (2) 1650
(3) 1840 (4) 1750
(5) 1950

82. $6\frac{2}{5} \text{ of } 248.65 = ? \text{ of } 2398.59$

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

83. $39\% \text{ of } 695 = 10\% \text{ of ?}$

- (1) 2800 (2) 2400
(3) 3200 (4) 31000
(5) 2500

84. $6\sqrt{2} + 14.275 = ? \text{ of } 196.35$

- (1) $\frac{1}{3}$ (2) $\frac{1}{4}$
(3) $\frac{1}{8}$ (4) $\frac{1}{5}$
(5) $\frac{1}{2}$

85. $1524.79 \times 19.92 + 495.26 = ?$

- (1) 33,000 (2) 78,535
(3) 31,000 (4) 26,575
(5) 34,000

Directions (86 – 90) : In each question below, a number series is given in which one number is wrong. Find out the wrong number.

86. 484 240 120 57 26.5 11.25 3.625

- (1) 240 (2) 120
(3) 57 (4) 26.5
(5) 11.25

87. 3 5 13 43 176 891 5353

- (1) 5 (2) 13
(3) 43 (4) 176
(5) 891

88. 6 7 16 41 90 154 292

- (1) 7 (2) 16
(3) 41 (4) 90
(5) 154

89. 5 7 16 57 244 1245 7506

- (1) 7 (2) 16
(3) 57 (4) 244
(5) 1245

90. 4 2.5 3.5 6.5 15.5 41.25 126.75

- (1) 2.5 (2) 3.5
(3) 6.5 (4) 15.5
(5) 41.25

Directions (91-95) : Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and ..

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

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

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

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

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

91. What is the perimeter of a semicircle ?

- I. The radius of the semicircle is equal to half the side of a square.
- II. The area of the square is 196 sq.cm.

92. What is the exact average of n , 35, 39, 42, p and w ?

- I. n is six more than w .
- II. w is four less than p .

93. What was the percent profit/loss made/incurred by selling an article for Rs.24,000 ?

- I. The ratio between the selling price and the cost price of the article is 5 : 3 respectively.
- II. The difference between the cost price and the selling price is Rs.9,600.

94. What will be the difference between two two-digit numbers ?

- I. The square of the first number is 9 times the second number.
- II. The ratio between the first number and the second number is 3 : 4 respectively.

95. What is the ratio between two numbers x and y ?

- I. 40% of x is 20% of 50
- II. 30% of y is 25% of 72.

96. A shopkeeper bought 30 kg. of wheat at the rate of Rs.45 per kg. He sold forty percent of the total quantity at the rate of Rs. 50 per kg. Approximately, at what price per kg. should he sell the remaining quantity to make 25 per cent overall profit ?

- (1) Rs. 54
- (2) Rs. 52
- (3) Rs. 50
- (4) Rs. 60
- (5) Rs. 56

97. Arun invested a sum of money at a certain rate of simple interest for a period of four years. Had he invested the same sum for a period of six years the total interest earned by him would have been fifty percent more than the earlier interest amount. What was the rate of interest per cent per annum ?

- (1) 4
- (2) 8

(3) 5

(4) Cannot be determined

(5) None of these

98. An amount of money is to be divided among P, Q and R in the ratio of 3 : 5 : 7 respectively. If the amount received by R is Rs. 4,000 more than the amount received by Q, what will be the total amount received by P and Q together ?

- (1) Rs. 8,000
- (2) Rs. 12,000
- (3) Rs. 16,000
- (4) Cannot be determined
- (5) None of these

99. Two-third of three-fourth of one-fifth of a number is 15. What is 30 per cent of that number ?

- (1) 45
- (2) 60
- (3) 75
- (4) 30
- (5) None of these

100. A 180-metre long train crosses another 270-metre long train running in the opposite direction in 10.8 seconds. If the speed of the first train is 60 kmph., what is the speed of the second train in kmph ?

- (1) 80
- (2) 90
- (3) 150
- (4) Cannot be determined
- (5) None of these

101. When 30% of one number is subtracted from another number, the second number reduces to its own four-fifth. What is the ratio between the first and the second numbers respectively?

- (1) 4 : 7
- (2) 3 : 2
- (3) 2 : 5
- (4) Cannot be determined
- (5) None of these

102. The value of which of the following fractions is less than twenty per cent ?

- (1) $\frac{5}{6}$
- (2) $\frac{2}{3}$
- (3) $\frac{2}{5}$
- (4) $\frac{1}{4}$
- (5) $\frac{2}{11}$

103. The ratio between the ages of a father and a son at present is 5 : 2 respectively. Four years hence the ratio between the ages of the son and his mother will be 1 : 2 respectively. What is the ratio between the present ages of the father and the mother respectively ?

(1) 3 : 4

(2) 5 : 4

(3) 4 : 3

(4) Cannot be determined.

(5) None of these

104. The total marks obtained by a student in Physics, Chemistry and Mathematics together is 120 more than the marks obtained by him in Chemistry. What are the average marks obtained by him in Physics and Mathematics together ?

- (1) 60
- (2) 120
- (3) 40
- (4) Cannot be determined
- (5) None of these

105. In how many different ways can the letters of the word ATTEND be arranged ?

- (1) 60
- (2) 120
- (3) 240
- (4) 80
- (5) None of these

Directions (106-110) : Study the following table carefully and answer the questions given below.

Number of tickets sold in a week of five movies in the multiplexes in six different cities (Number in thousands)

Movie →	A	B	C	D	E
City ↓					
Mumbai	20	15	35	26	18
Delhi	17	19	21	25	28
Kolkata	32	24	19	21	17
Chennai	18	21	32	28	34
Hyderabad	16	34	26	29	22
Lucknow	15	27	20	35	26

106. The number of tickets to movie B sold in Hyderabad was approximately what percentage of the total number of tickets of the same movie sold in all the cities together ?

- (1) 15
- (2) 18
- (3) 12
- (4) 20
- (5) 24

107. What is the difference between the number of tickets of movie D sold in Kolkata and the number of tickets of movie B sold in Lucknow ?

- (1) 700
- (2) 7,000
- (3) 14,000
- (4) 9,000
- (5) None of these

108. What is the average number of tickets of movie C sold in all the six cities ?

- (1) 15,500
- (2) 2,550
- (3) 24,000
- (4) 25,500
- (5) None of these

109. The number of tickets of movie E sold in Chennai is what percentage of number of tickets of movie A sold in Mumbai ?

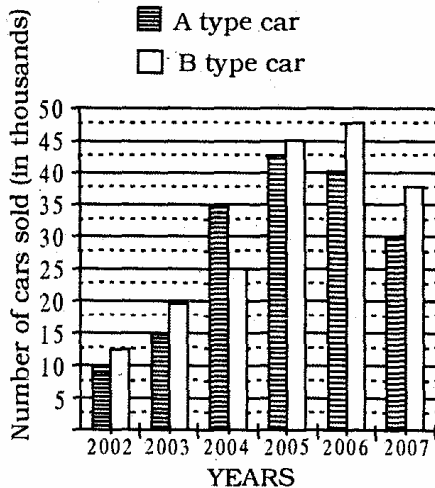
(1) 170 (2) 70
(3) 30 (4) 130
(5) None of these

110. In which city was the total number of tickets of all the five movies together sold the minimum ?

(1) Delhi (2) Chennai
(3) Lucknow (4) Kolkata
(5) None of these

Directions (111-115) : Study the following graph carefully and answer the questions given below :

Number of two types of cars sold by a company over the years (Number in thousands).



111. Approximately, what was the average number of B type cars sold by the company in 2002, 2005 and 2007 together ?

(1) 3,47,000 (2) 2,56,000
(3) 30,600 (4) 31,700
(5) 32,300

112. The number of A-type cars sold in 2006 was exactly what percentage of number of B type cars sold in 2003 ?

(1) 20 (2) 100
(3) 150 (4) 300
(5) None of these

113. What was the percentage increase in the sale of B type cars from 2004 to 2005 ?

(1) 40 (2) 80
(3) 20 (4) 160
(5) None of these

114. In which of the following years was the percentage increase/decrease of sale of A-type cars the maximum from the previous year ?

(1) 2004 (2) 2005
(3) 2007 (4) 2003
(5) None of these

115. In which of the following years was the difference between the sales of A type and B type cars the maximum ?

(1) 2003 (2) 2007
(3) 2004 (4) 2006
(5) None of these

Directions (116-120) : Study the following table carefully and answer the questions given below :

Number of Clerical and Officer Cadre Employees Recruited by five Banks over the years									
Banks	A		B		C		D		E
Years	Cl.	Off.	Cl.	Off.	Cl.	Off.	Cl.	Off.	Cl.
2000	1245	312	7349	1015	862	124	1310	516	802
2001	1500	246	6428	834	930	107	1509	562	945
2002	800	415	5126	952	656	79	2400	786	532
2003	1105	342	4917	725	548	63	1975	678	1140
2004	1790	268	4724	812	702	59	2015	890	1650
2005	2450	694	4319	560	694	56	1862	635	268

Cl. - Clerical

Off. - Officers

116. In which year was the total number of employees both clerical and officers together recruited by bank D the maximum ?

(1) 2000 (2) 2002
(3) 2003 (4) 2005
(5) None of these

117. In the case of which bank was there a continuous decrease in recruitment of clerical cadre employees over the years ?

(1) B (2) A
(3) D (4) E
(5) None of these

118. The number of clerical cadre employees recruited by bank E in 2004 was approximately what percentage of number of officer's cadre employees recruited by bank A in 2002 ?

(1) 200 (2) 300
(3) 40 (4) 400
(5) 350

119. In the case of which bank was there a continuous decrease in recruitment of officer cadre employees over the years ?

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

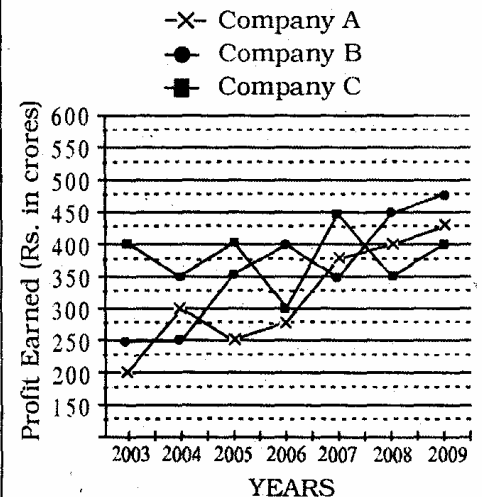
120. In the year 2003, which two banks together recruited the highest number of officer cadre employees ?

(1) A and C (2) B and D

(3) C and E (4) A and D
(5) None of these

Directions (121-125) : Study the following graph carefully and answer the questions given below :

Profit earned by Three companies over the years (Rs. in crores)



121. What was the average profit earned by all the three companies in the year 2008 ?

(1) Rs. 300 crore
(2) Rs. 400 crore
(3) Rs. 350 crore
(4) Rs. 520 crore
(5) None of these

122. In which of the following years was the difference between the profits earned by company B and company A the minimum ?
 (1) 2003 (2) 2004
 (3) 2005 (4) 2008
 (5) None of these
123. In which of the following years was the total profit earned by all three companies together the highest ?
 (1) 2004 (2) 2007
 (3) 2008 (4) 2009
 (5) None of these
124. What was the approximate percentage increase in the profit earned by Company A from 2006 to 2007 ?
 (1) 36 (2) 24
 (3) 40 (4) 20
 (5) 54
125. What was the difference between the profit earned by company A in 2004 and the profit earned by company C in 2009 ?
 (1) Rs. 50 crore
 (2) Rs. 1 crore
 (3) Rs. 100 crore
 (4) Rs. 200 crore
 (5) None of these

GENERAL AWARENESS

126. As we all know banks publish their quarterly performance to bring transparency in the system and also to give a clear picture of their performance to the public. How were results of Quarter 2 different from the results of Quarter 1 of the listed banks including giants like SBI and ICICI banks?
 (A) Performance was subdued in the Quarter 2.
 (B) Yields on advances of almost all listed banks have come down.
 (C) Advances grew at a slower pace when compared to deposits.
 (1) Only A is true
 (2) Only B is true
 (3) Only C is true
 (4) All A, B and C are true
 (5) None of these
127. After the Subprime crisis which of the following problems has hit the global economy/world markets recently ?
 (1) Dubai debt problem
 (2) Change of Government in Japan and its new economic policies,
 (3) High rate of inflation in India
 (4) Extremely volatile behaviour of the Bombay Stock Exchange and

- other major Stock Exchanges world wide
 (5) None of these
128. As per the news published in major newspapers in India Banks in India need about 12 lakh business correspondents for rural areas. What will be the role of these correspondents ?
 (A) They will help rural people in their day to day banking activities.
 (B) They will work as a link between banks and the customers.
 (C) They will ascertain eligibility of rural people so that relief packages can be provided to them.
 (1) Only A (2) Only B
 (3) Only C (4) All A, B and C
 (5) None of these
129. It is evident that the economic slowdown still continues to weigh on the performance of the banks in India. How is this affecting banks and/or general public ?
 (1) The number of bank account holders has gone down
 (2) The gross Non Performing Assets (NPAs) of the listed banks have increased substantially.
 (3) Inflation has reached at a very high level
 (4) Relief packages announced by the Government have proved insufficient to improve the situation of agri sector
 (5) All of these
130. Why has Dr. Subir Gokarn's name been in the news recently?
 (1) He has taken over as the Governor of the RBI
 (2) He has taken over as the Deputy Governor of the RBI
 (3) He will be the new Deputy Chairman of the Planning Commission of India
 (4) He has taken over as the Chief of the Economic Advisory Council attached to Prime Minister's Office
 (5) None of these
131. As published in various newspapers, the Experian Credit Information Company of India is going to launch its operation in India soon. At present the only credit information bureau functional in India is
 (1) AMFI (2) ICRA
 (3) CIBIL (4) CRISIL
 (5) None of these
132. As per the news published in a financial population RBI is redesigning its

'ECS' to function as a Automated Clearing House (ACH) for bulk transactions. What is full form of 'ECS' ?

- (1) Extra Closing System
 (2) Electronic Cheque System
 (3) Evening Cheque Sorter
 (4) Evening Cheque System
 (5) Electronic Clearing Service
133. Which of the following challenges will be the most crucial for human existence on earth in the days to come ?
 (1) Pollution (2) Food Security
 (3) Availability of natural gas
 (4) Need for Financial Inclusion
 (5) Cyber Crimes
134. The Reserve Bank of India has asked all the banks to install "Note Sorting Machines" in the branches. How will this help banks and the general public ?
 (A) The machines will check for counterfeit notes and drop these from circulation.
 (B) This will help banks to count the notes quickly and accurately.
 (C) This will help in sorting out soiled notes so that they are not reissued by the banks.
 (1) Only B (2) Only A
 (3) Only C (4) Only A and B
 (5) None of these
135. A study report entitled "India Generation Gap Review" was presented at the World Economic Forum in November 2009. This was presented during which of the following summits/conferences ?
 (1) G-8 Summit.
 (2) G-20 Summit
 (3) India Economic Summit
 (4) SAARC Finance Ministers' Conference
 (5) None of these
136. As we know the Government of India has notified certain new rules to calculate Income Tax on various perks like accommodation, and conveyance etc. being given by employers to their salaried employees. The new rules will replace which of the following taxes which has been abolished now ?
 (1) Capital Gains Tax
 (2) Sales Tax
 (3) Cash Transaction Tax
 (4) Fringe Benefit Tax
 (5) None of these
137. Dr. K. Radhakrishnan has taken over as the Chief of —
 (1) Electronics Commission

- (2) Indian Space Research Organisation
(3) Atomic Energy Commission of India
(4) Deputy Governor of Reserve Bank of India
(5) None of these
138. As per the guidelines issued by the RBI, banks are preparing for a service which will allow customers to withdraw upto Rs. 1,000 using their debit cards from notified shops/stores all over the country. All such shops/stores will have 'POS' terminals for the same. What is full form of the 'POS' ?
(1) Payment on Sale
(2) Power of Sale
(3) Point of Sale
(4) Payment Order Service
(5) None of these
139. The working group set up by the RBI has suggested the launch of an Emergency Fund Facility Scheme for banks. This scheme will help which of the following types of banks ?
(1) Public Sector Banks
(2) Small Banks
(3) Urban Cooperative Banks
(4) Private Banks
(5) Foreign Banks
140. As published in major newspapers public sector banks have asked the Government of India to provide more funds for "Capital Infusion". How much is the need of PSBs collectively for the purpose ? (Rs. in crores) ?
(1) 10,000 (2) 15,000
(3) 20,000 (4) 25,000
(5) 30,000
141. Who amongst the following has purchased about 200 tonnes of gold from International Monetary Fund (IMF) in 2009 ?
(1) Infrastructure Finance Company Ltd.
(2) Bombay Stock Exchange of India
(3) Gold Council of India
(4) Reserve Bank of India
(5) None of these
142. One of the major emphasis of Basel II is that banks should have
(1) adequate Capital Adequacy Ratio
(2) only few branches in urban centres
(3) more and more branches in rural areas
(4) core banking mode of operation
(5) all the above to comply with Basel II norms

143. As per the reports published by various agencies/organisation, it is estimated that around 3 billion extra people will join our existing population of 6 billion by the year -2050. To provide food for all of them, a second round of which of the following initiatives is required to be started much in advance ?
(1) Green Revolution
(2) Planned Urbanisation
(3) Industrialisation
(4) Climate Migration
(5) All of these
144. Who amongst the following is the President of the European Union at present ?
(1) Catherine Ashton
(2) Mr. Jose Manuel Barroso
(3) Mr. Fredrik Reinfeldt
(4) Mr. Sergi Lavrov
(5) None of these
145. As per the reports published in various newspapers and journals almost all big nations are trying their best to resolve various disputes between the nations wherein either they are a party or because of that their peace and stability may be affected. Stability in which of the following two nations is more vital to India than that of any other nations ?
(1) Bangladesh & China
(2) China & USA
(3) Iraq & Russia
(4) South & North Korea
(5) Pakistan & Afghanistan
146. India's bilateral per annum trade with European Union at present is about—
(1) 50 billion US \$
(2) 75 billion US \$
(3) 100 billion US \$
(4) 150 billion US \$
(5) 200 billion US \$
147. Some world bodies/organisations/agencies are of the view that agriculture should adopt a "Cross Disciplinary Approach", and take help of all types of sciences and studies. This approach will help in which of the following crucial problems being faced by humanity ?
(1) Use of Genetically Modified Crop
(2) Melting of glaciers
(3) Food crisis
(4) Climate change
(5) None of these
148. An agreement between two nations or a group of nations which estab-

- lishes unimpeded exchange and flow of goods and services between/among trade partners regardless of national boundaries is called —
(1) Import Free Agreement
(2) Free Trade Agreement
(3) Export Free Agreement
(4) Special Economic Zone Agreement
(5) None of these
149. Which of the following correctly describe what "One Carbon Credit" is ?
(A) Credit permit to release one ton of carbon dioxide.
(B) Providing loans to establish one new production unit which can produce carbon dioxide for industrial use.
(C) Finding out one new business which can use and recycle green house gases.
(1) Only C
(2) Only B
(3) Only A
(4) All A, B and C
(5) None of these
150. As per various reports issued by the UNO and other world bodies, agricultural and allied activities consume what percentage of global water resources every year ? About —
(1) 15% (2) 30%
(3) 50% (4) 70%
(5) 60%
151. The Food and Agriculture Organisation (FAO) is a wing/agency of the _____
(1) World Bank
(2) United Nations Organisation
(3) Asian Development Bank
(4) Ministry of Agriculture Government of India
(5) None of these
152. As a policy India does not encourage tree movement of unskilled labours from _____
(1) Gulf Countries
(2) USA and South American Nations
(3) European Union Nations
(4) All these nations
(5) None of these
153. The Government of India has decided to disinvest its share in major listed public sector undertakings. How much of its share will be off loaded in this method?
(1) 2% (2) 4%
(3) 8% (4) 10%
(5) None of these

154. The United Nations Development Fund for Women (UNIFEM) is working in an Indian city to make it safe for women. Which of the following is that city ?
 (1) Pune (2) Kolkata
 (3) Delhi (4) Mumbai
 (5) Lucknow
155. At present the trade between India and China is in a state of "Payment Imbalance". What does this mean in real terms ?
 (A) China does not import many items from India whereas India imports more from China.
 (B) China does not pay India in time and a lot of delay is reported by the exporters.
 (C) India wants all payments to be made in US Dollars whereas China pays in its own currency.
 (1) Only A (2) Only B
 (3) Only C (4) All A, B and C
 (5) None of these
156. India has signed an agreement on climate change with which of the following countries recently ?
 (1) USA (2) Russia
 (3) United Kingdom
 (4) Australia (5) China
157. Some Scientists are of the opinion that extra agricultural production should be achieved without going for the cultivation of extra land and also without causing damage to essential ecosystem. This concept, in other words, is known as —
 (1) Sustainable growth
 (2) Renewability of inputs
 (3) Global Melt down
 (4) Climate Migration
 (5) None of these
158. Mr. Z. E. A. Ben Ali has taken over as the President of —
 (1) Tunisia (2) Malaysia
 (3) Indonesia (4) Kuwait
 (5) None of these
159. Which of the following is NOT a Government of India undertaking ?
 (1) Oil India Ltd.
 (2) Suttlej Jal Vidyut Nigam Ltd.
 (3) ICICI Bank
 (4) National Thermal Power Corporation Ltd.
 (5) Rural Electrification Corporation Ltd.
160. India shares its border with China along the Himalayan range. Which of the following states touches the border of China
 (1) Punjab (2) Bihar
 (3) Arunachal Pradesh
 (4) Chhattisgarh
 (5) All of these
161. Which of the following has been the growth of India's GDP during 2008-09 ? (Final data are issued in late 2009)
 (1) 5% (2) 5.5%
 (3) 6% (4) 6.5%
 (5) None of these
162. Which of the following ministries has launched a new "Skill Development Initiative Scheme" so that the employability of the young people can be increased ?
 (1) Ministry of Finance
 (2) Ministry of Agriculture
 (3) Ministry of Heavy Industry
 (4) Ministry of Home Affairs
 (5) Ministry of Labour and Employment
163. Sachin Tendulkar has recently become the first cricketer in ODI history to cross the milestone of—
 (1) 10000 runs (2) 12000 runs
 (3) 15000 runs (4) 17000 runs
 (5) 20000 runs
164. The East Asia Summit took place in October 2009 in Hua Hin town. This is a town in —
 (1) China (2) Myanmar
 (3) Cambodia (4) Malaysia
 (5) Thailand
165. What percent of India's GDP is invested in providing education?
 (1) 1% (2) 2.5%
 (3) 4% (4) 6%
 (5) None of these
166. India has recently gained the status of becoming the third largest producer of Steel in the world. Who is the largest producer ?
 (1) USA (2) Russia
 (3) Japan (4) China
 (5) None of these
167. 'Dadaab Refugee Camp' which was in the news recently is located in which of the following countries ?
 (1) Sudan (2) Iraq
 (3) Pakistan (4) Afghanistan
 (5) Kenya
168. Which of the following countries objected to the Indian Prime Minister's recent visit to Arunachal Pradesh ?
 (1) Pakistan (2) Nepal
 (3) Myanmar (4) Bhutan
 (5) None of these
169. Which of the following is NOT associated with climate change and/or Global Warming ?
 (1) Basel Norms
 (2) Bali Meet 2007
 (3) Copenhagen Conference
 (4) Kyoto Protocol
 (5) Bangkok Meet in 2009
170. Which of the following terms is used in the game of Hockey ?
 (1) Baseline
 (2) Smash
 (3) Drop
 (4) Centre Forward
 (5) None of these
171. Which of the following Genetically Modified vegetables is recently being made available in Indian markets ?
 (1) Carrot (2) Radish
 (3) Brinjal (4) Potato
 (5) None of these
172. Each Nobel Prize winner gets an amount of 10 million Swedish —
 (1) Kroner (2) Dollar
 (3) Yen (4) Pound
 (5) Euro
173. Which of the following is NOT a plant product ?
 (1) Camphor (2) Aloe vera
 (3) Vanilla (4) Kiwi
 (5) All are plant products
174. Dr. Venkatraman Ramakrishnan is one of the recipients of the Nobel Prize in the field of —
 (1) Physics (2) Chemistry
 (3) Medicine (4) Economics
 (5) Literature
175. As per the reports published in newspapers the Government of India has asked all the states to conduct a 'Social Audit' of each and every work of which of the following schemes ?
 (1) National Rural Employment Guarantee Act
 (2) Pradhan Mantri Gram Sadak Yojana
 (3) Indira Aawas Yojana
 (4) Rajiv Gandhi Grameen Vidyutikaran Yojana
 (5) None of these
176. Which of the following is NOT the name of a major Lawn Tennis Tournament ?
 (1) U S Open
 (2) Wimbledon
 (3) French Open
 (4) Grand Master
 (5) Australian Open

177. 'Derby' is associated with which of the following sports events ?
 (1) Horse Racing
 (2) Chess (3) Cricket
 (4) Hockey (5) Football
178. Which of the following terms is **NOT** used in Banking and Finance?
 (1) Bid Price
 (2) Jacksonian Seizure
 (3) Call Option
 (4) Bluechip (5) Dividend
179. Dada Saheb Phalke Award is given for the exemplary work in the field of—
 (1) Literature (2) Music
 (3) Films (4) Sports
 (5) None of these
180. Who amongst the following is the Chief Justice of India at present?
 (1) Justice R. C. Lahoti
 (2) Justice V. K. Sabharwal
 (3) Justice G. P. Mathur
 (4) Justice K. G. Balakrishnan
 (5) None of these
181. Which of the following terms is **NOT** used in Economics ?
 (1) Exogenous
 (2) Depreciation
 (3) Deep Market
 (4) Zero Sum Game
 (5) Handedness
182. Who amongst the following is **NOT** a lawn Tennis player ?
 (1) Cara Black
 (2) Dinara Safina
 (3) Jelena Jankovic
 (4) Leander Paes
 (5) Anand Pawar
183. Which of the following books is written by V.S. Naipaul ?
 (1) A Woman Alone
 (2) The Open Couple
 (3) The Grass is Singing
 (4) The Golden Notebook
 (5) Half a Life
184. Sri Balraj Puri, who was in the news recently, is a famous —
 (1) Classical Singer
 (2) Cine Actor
 (3) Social Worker
 (4) Sportsman
 (5) Journalist
185. Which of the following is caused by H5N1 virus ?
 (1) Yellow fever (2) Measles
 (3) Plague (4) Bird flu
 (5) None of these
186. Which of the following rivers is **NOT** in India ?
 (1) Tapti (2) Ural
 (3) Mahi (4) Mahanadi
 (5) Penner
187. Mr. Mohamed Nasheed was on a five day state visit to India recently. He is the President of —
 (1) Bangladesh (2) Iran
 (3) Indonesia (4) Maldives
 (5) None of these
188. India celebrated which of the following Birth Anniversary of Mahatma Gandhi in October 2009 ?
 (1) 110 (2) 120
 (3) 130 (4) 140
 (5) None of these
189. Which of the following states has launched e-Shakti Programme so that poverty can be reduced in the state ?
 (1) Delhi (2) Maharashtra
 (3) Uttar Pradesh
 (4) Bihar (5) None of these
190. Which of the following schemes is launched by the Government of India to improve the health of pregnant and lactating mothers?
 (1) Matritva Sahayog Yojana
 (2) Dhan Lakshmi Yojana
 (3) ASHA
 (4) Health for All Scheme
 (5) None of these
191. As per the decision taken by the Orissa cabinet the new name of the state would be written as —
 (1) Odisha (2) Orissha
 (3) Aurissa (4) Horissa
 (5) None of these
192. India recently organized sixth ministerial level of Indo-US-TPF. What is full form of TPF ?
 (1) Trade Policy Forum
 (2) Traditional Planning Force
 (3) Trade and Payment Finance
 (4) Technical Planning Force
 (5) None of these
193. Which of the following is the abbreviated name of state level agency on afforestation created by the Government of India ?
 (1) NDMA (2) SFDA
 (3) ICMJE (4) JCCROM
 (5) None of these
194. Which of the following states has launched 'Atta-Dal Scheme' under which atta and dal will be supplied at affordable prices to ration card holders ?
 (1) Rajasthan (2) Gujarat
 (3) Uttar Pradesh
 (4) Orissa
 (5) None of these
195. Which of the following states has the maximum number of Sugar mills ?
 (1) Bihar (2) Rajasthan
 (3) Gujarat (4) Haryana
 (5) None of these
196. India purchased the Barak Anti Missile Defence System from —
 (1) USA (2) Japan
 (3) France (4) Israel
 (5) None of these
197. Mullaperiyar Dam is built on which of the following rivers ?
 (1) Pamba (2) Godavari
 (3) Krishna (4) Cauvery
 (5) None of these
198. Which of the following countries won the Champions Trophy Cricket Tournament 2009 ?
 (1) England (2) Pakistan
 (3) Australia (4) New Zealand
 (5) None of these
199. Who amongst the following has not been nominated for Man Booker Prize -2009? "
 (1) J. M. Coetzee
 (2) Hilary Mantel
 (3) Sarah Waters
 (4) Thomas Cromwell
 (5) None of these
200. Shanti Swarup Bhatnagar Awards are given for excellence in the field of—
 (1) Sports (2) Economics
 (3) Science and Technology
 (4) Cinema
 (5) None of these

ENGLISH LANGUAGE

Directions (201-210) : Read the following passage carefully and answer the questions given below it. Certain words have been printed in **bold** to help you locate them while answering some of the questions.

Today, with a Nobel Prize to its credit, Grameen is one of the largest microfinance organisations in the world. It started out lending small sums to poor entrepreneurs in Bangladesh to help them grow from a subsistence living to a livelihood. The great discovery its founders made, was that even with few assets, these entrepreneurs repaid on time. Grameen, and microfinance have since become financial staples of the developing world. Grameen's approach, unlike other microfinancers uses the group-lending model. Costs are kept down

by having borrowers vet one another, tying together their financial fates and eliminating expensive loan officers entirely. The ultimate promise of Grameen is to use business lending as a way for people to lift themselves out of poverty.

Recently Grameen has taken on a different challenge — by setting up operations in the United States. Money may be tight in the waning recession, but it is still a nation of 1,00,000 bank branches. Globally, the working microfinance equation consists of borrowing funds cheaply and keeping loan defaults and overhead expenses sufficiently low. Microlenders, including Grameen, do this by charging colossal interest rates — as high as 60% or 70% — which is necessary to compensate for the risk and attract bank funding. But loans at rates much above the standard 15% would most likely be attacked as usurious in America.

So, the question is whether there is a role for a Third World lender in the world's largest economy? Grameen America believes that in a few years it will be successful and turn a profit, thanks to 9 million United States households untouched by mainstream banks and 21 million using the likes of payday loans and pawn shops for financing. But enticing the unbanked won't be easy. After all, profit has long eluded United States microfinanciers and if it is not lucrative, it is not microlending — but charity. When Grameen first went to the United States, in the late 1980s, it tripped up. Under Grameen's tutelage, Banks started micro loans to entrepreneurs with a shocking 30% loss. But Grameen America says that this time results will be different because Grameen employees themselves will be making the loans, not training an American bank to do it. More often than not, the borrowers, Grameen finds in the United States already have jobs (as factory workers for example) or side businesses — selling toys, cleaning houses etc. The loans from Grameen, by and large, provide a steadier source of funding, but they don't create businesses out of nothing. But money isn't everything. More importantly for many entrepreneurs, group members are tremendous sources of support to one another. So even if studies are yet to determine if Grameen is a clear-cut pathway out of poverty, it still achieves something useful.

201. What has adversely affected the success of microfinance institutions in the United States?

- (1) The focus of these institutions is on making a profit at any cost

instead of being charitable to the needy.

- (2) American banks engaged in microlending were the most severely hit during the recession
- (3) Widespread perception among bankers that these institutions are better suited to developing countries
- (4) Their failure to attract those outside the formal banking system as customers
- (5) Americans are too proud to accept aid from third world countries.

202. Why has Grameen made a second attempt to launch itself in the United States?

- (1) The willingness of U. S. banks to provide the necessary staff and funds to facilitate the spread of microfinance
- (2) The rates of interest on loans in the U. S. are exorbitant making it easier to recover capital
- (3) The realisation that a large percentage of the American population not reached by mainstream banks can be tapped.
- (4) Recognition of the fact that disbursing credit in developing countries during the recession is too risky
- (5) None of these

203. Which of the following can be inferred from the passage?

- (1) Microfinance has been successful only in Asian countries
- (2) Microfinance makes individual borrowers dependent rather than independent
- (3) America has the largest number of banks in the world
- (4) There is scope for microfinance institutions to be profitable in developed countries
- (5) There are no informal sources of credit in developed countries

204. According to the author, what has enhanced the likelihood of success for Grameen America at present?

- (1) Its success in Bangladesh and other developing countries
- (2) Absence of other microfinance institutions for competition
- (3) The fact that America is currently in the midst of recession
- (4) It provides loans at nominal rates of interest i.e. below 15 percent
- (5) None of these

205. Which of the following can be said about Grameen?

- (A) Its success in developing countries will ensure its success in developed countries
- (B) It ensures that the poor in developing countries enjoy a subsistence standard of living
- (C) It has demonstrated that the poor are far more likely to repay loans than the affluent.
- (1) None (2) Only (A)
- (3) Only (A) and (C)
- (4) Only (B) (5) Only (C)

206. What is the central theme of the passage?

- (1) The contention that Grameen is doomed to fail in developed countries
- (2) A comprehensive evaluation of the current status of the American economy
- (3) A discussion about the prospects of Grameen and microfinance in the U. S.
- (4) The role of banks in facilitating microlending efforts in developed nations
- (5) Microfinance efforts are useful in developing countries but are futile in developed ones.

207. Why was Grameen America's initial U. S. initiative a flop?

- (A) Lack of proper training to Grameen America personnel.
- (B) Grameen's refusal to adapt their system to meet the needs of the American poor.
- (C) It ended up giving loans at half their customary rates of interest.
- (1) None (2) Only (A)
- (3) Only (A) and (C)
- (4) Only (B)
- (5) Only (C)

208. Which of the following is a benefit of the Grameen system of microfinance?

- (1) If a single member is unable to repay a loan other group members will repay it
- (2) Dispensing with the expense of technology networks to monitor advances
- (3) It utilises the vast bank network already existing in a country
- (4) Group members can sanction loans and verify if borrowers have sufficient collateral.
- (5) Backing that borrowers receive from other group members

209. Which of the following is most similar in meaning to the word "ELUDED" as used in the passage ?

- (1) Avoided (2) Duped
- (3) Abandoned (4) Intangible
- (5) Betrayed

210. Which of the following is most opposite in meaning to the word "CO-LOSSAL", as used in the passage ?

- (1) Short (2) Lavish
- (3) Minority (4) Frugal
- (5) Insignificant

Directions (211-215) : Read each sentence to find out whether there is any grammatical mistake/error in it. The error if any, will be in one part of the sentence. Mark the number of the part with error as your answer. If there is 'No error', mark (5).

211. We are yet starting (1)/ offering this facility to (2)/ our customers as we are (3)/ awaiting approval from the Board. (4)/ No error (5)

212. The Chairmen of all large (1)/ public sector banks met with (2)/ senior RBI officials to give its (3)/ suggestions about implementing the new policy. (4)/ No error (5)

213. They have not fully considered (1)/ the impact that relaxing (2)/ these guidelines is likely (3)/ to have with the economy. (4)/ No error (5)

214. Had this notification (1)/ been amended earlier, (2)/ we could have stopped (3)/ the transfer of funds. (4)/ No error (5)

215. There are many insurance (1)/ disputes nowadays because of (2)/ most people do not fully (3)/ understand the terms and conditions of their policies. (4)/ No error (5)

Directions (216 – 220) : In each question a sentence with two words/ groups of words printed in bold type are given. One of them or both of them may have a certain error. You have to find out the correct word/group of words from among the four choices given below each sentence to replace the incorrect words/group of words and make the sentence grammatically correct and meaningful. If the sentence is correct as it is mark (5) 'No correction required' as your answer.

216. Many senior citizens are finding this difficult to affordable essential commodities today.

- (1) it — afford
- (2) much — afforded
- (3) still — be affording
- (4) their — afford
- (5) No correction required

217. He has raised some pertinent issues they require a serious discussion.

- (1) pertinence — requiring
- (2) pertinent — which require
- (3) pertaining — that requires
- (4) pertinently — will requires
- (5) No correction required

218. In order to be compete today a company should innovative.

- (1) competing — must
- (2) competent — is
- (3) competed — should have
- (4) competitive — should be
- (5) No correction required

219. While the company make great strides on the environmental front it has updated its HR practices.

- (1) make — will update
- (2) making — updating
- (3) has made — yet update
- (4) made — did not update
- (5) No correction required

220. Corruption acted as a disincentive for investment and harm economic growth.

- (1) actions — harmful
- (2) actively — harm
- (3) acts — harms
- (4) will act — harming
- (5) No correction required

Directions (221 – 230) : Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

The great recession hasn't been great for free trade. As unemployment has risen throughout the world, governments have become more focused on protecting their own industries than on promoting international commerce. The U. S., though typically an enthusiastic supporter of open markets, included "buy American" clauses in its stimulus package and propped up its failing auto industry with handouts.

But according to the Asian Development Bank (ADB), in the part of the world that was hit hardest by the trade crash-Asia, the number of Free – Trade Agreements (FTAs) signed by Asian countries has grown from just three in 2000 to 56 by the end of August 2009. Nineteen of those FTAs are among 16 Asian economies, a trend that could help the region become a powerful trading bloc.

The drive to lower trade barriers has taken on fresh urgency amid the recession. As Asian manufacturing networks

become more intertwined — and as Asian consumers become wealthier — regional commerce is becoming critical to future economic expansion. Intraregional trade last year made up 57% of total Asian trade, up from 37% in 1980. In the past Asia produced for America and Europe, now Asia is producing for Asia.

Of course, Asia is still dependent on sales to the West. But FTAs could reduce the region's exposure to the United States by giving Asian companies preferential treatment in selling to Asian companies and consumers. These benefits could come with downsides, however. According to experts, FTAs create a "non-level playing field with advantages for Asian countries". If the most dynamically growing part of the global economy gives the U. S. restricted access it will impact global balance. Companies in countries like the United States left out of the trade pacts could face disadvantages when trying to tap fast – growing Asian markets. This, in turn, could have a negative impact on efforts to rebalance excessive debt in the U. S. and excessive savings in Asia. Still, the benefits of greater regional integration could prove powerful enough to overcome the roadblocks. In Asia, the only thing everyone agrees upon is business. If it does, the world economy may never be the same.

221. What do the Asian Development Bank statistics indicate ?

- (1) Asian economies are financially more sound than those of the developed world
- (2) The financial crisis impacted the West far more than it did Asia
- (3) Asian countries have aligned themselves on lines similar to the European Union
- (4) Western countries are sceptical about trading with developing countries
- (5) Asian countries have been actively opening their markets to one another

222. What has given rise to the large number of trade agreements between Asian countries ?

- (1) The need to insulate Asian economies from overexposure to the American economy
- (2) Angry reaction among Asian countries owing to America's protectionist policy
- (3) The aim of empowering the poorer Asian economies and bring them on par with Western economies

- (4) The desire to achieve conditions conducive to global consensus on trade regulations and tariffs
- (5) Widespread panic in Europe and Asia as Asian economies are yet to recover from the recession
223. Which of the following is **NOT TRUE** in the context of the passage ?
- (A) Political and economic rivalries between Asian countries are non-existent today.
- (B) Asian countries hold America responsible for the recession and have imposed economic sanctions against the U. S.
- (C) America has adopted a protectionist strategy after the recession.
- (1) Only (A)
- (2) Only (B) and (C)
- (3) Only (A) and (B)
- (4) Only (C)
- (5) None of these
224. Which of the following describes expert predictions about trade pacts between Asian countries ?
- (1) These will be beneficial and are likely to give rise to a common Asian currency
- (2) Tariffs will be lowered and bureaucratic regulations will become transparent
- (3) Widening of differences between participant and non-participant countries will hamper global stability
- (4) Regional conflicts will increase as competition and inequities between Asian nations will intensify.
- (5) They are likely to be short-lived as it will be difficult to get participating nations to arrive at a consensus
225. Which of the following has/have not been (an) impact (s) of the recession ?
- (A) Various trade agreements signed between developed and Asian countries have not been honoured.
- (B) The U. S. government has re-structured the automobile industry.
- (C) Regional conflicts in Asia have substantially reduced.
- (1) Only (C) (2) Only (A)
- (3) Only (A) and (B)
- (4) All (A), (B) and (C)
- (5) None of these

226. According to the author what danger does creating an Asian trading bloc pose ?
- (1) Political instability in Asia will rise as some countries are wealthier than others
- (2) American consumers have ceased their demand for Asian goods
- (3) Unemployment in Asian countries will rise as many plants will be forced to close down
- (4) It will alter the balance of power in the World with small Asian countries becoming most dominant
- (5) None of these
227. What is the author trying to convey through the phrase "In the past Asia produced for America and Europe, now Asia is producing for Asia" ?
- (1) The number of wealthy consumers in Asia outnumber those in America and Europe together
- (2) Asian countries do not support free trade and continue to trade among themselves despite the recession
- (3) Goods manufactured in Asian countries often fail to meet the standards set by developed countries
- (4) Asian countries no longer export to Western markets alone and now cater to Asian markets as well
- (5) Interregional trade barriers between Europe and Asia have weakened considerably.
228. Which of the following is **most opposite** in meaning to the word "CRITICAL" as used in the passage ?
- (1) Unimportant
- (2) Complimentary
- (3) Approval
- (4) Sale (5) Steady
229. Which of the following is **most similar** in meaning to the word "FRESH" as used in the passage ?
- (1) Additional
- (2) Renewed (3) Original
- (4) Healthy (5) Modern
230. Which of the following can be said about the American economy in the context of the passage ?
- (A) Most American companies have opted to withdraw from Asia.

- (B) America's stand on free trade has altered because of the recession.
- (C) The American economy is far too dependent on Asia for trade.
- (1) Only (A)
- (2) Only (B)
- (3) Only (C)
- (4) All (A), (B) and (C)
- (5) None of these

Directions (231–235) : In each question below a sentence with four words printed in bold type is given. These are numbered as (1), (2), (3) and (4). One of these four boldly printed words may be either **wrongly spelt** or **inappropriate** in the context of the sentence. Find out the word which is **wrongly spelt** or **inappropriate**, if any. The number of that word is your answer. If all the boldly printed words are correctly spelt and also appropriate in the context of the sentence, mark (5) i.e. 'All Correct' as your answer.

231. This firm which is **based** (1)/ in France is **prepaired** (2)/ to **finance** (3)/ small Indian businesses which **produce** (4)/ environment friendly products. All correct (5)
232. Despite **intense** (1)/ **pressure** (2)/ from his superiors he refused to **discloze** (3)/ the **findings** (4)/ of the report. All correct (5)
233. Corporates have benefited **tremendously** (1)/ from the government's **timely** (2)/ decision to **waive** (3)/ various **tax**. (4)/ All correct (5)
234. Since you are **unable** (1)/ to repay the loan you have no **alternate** (2)/ but to **seek** (3)/ an **extension**. (4)/ All correct (5)
235. A **major** (1)/ **disadvantage** (2)/ of this deal is that we shall have to **bear** (3)/ the **cost** (4)/ of training. All correct (5)

Directions (236–240) : In each question, there are two statements which can be combined into a single statement in a number of different ways without changing their meaning. Below them are given three probable starters (A), (B) and (C) of such a combined sentence. One, two, three or none of them may be correct. Decide upon which is/are correct, if any, and mark the option which denotes your answer on the answersheet. If none of the three starters is suitable mark (5) i.e. 'None' as your answer.

236. Twelve million youth enter the Indian workforce every year. Eighty percent of these youth are unskilled.
- (A) While eighty percent

- (B) Since 12 million
(C) Of the twelve million
(1) Only (A) (2) Only (C)
(3) Only (A) and (C)
(4) All (A), (B) and (C)
(5) None
237. Food inflation is touching 20 percent. The government will have to tighten monetary policy to prevent further rise.
(A) Although food inflation is
(B) With the tightening of monetary
(C) Given that food inflation
(1) Only (A) (2) Only (B)
(3) Only (C) (4) Only (A) and (B)
(5) None
238. The government has decided to install renewable energy devices at prominent sites. Citizens will be more aware of their benefits.
(A) The government's decision.....
(B) Deciding to install
(C) By making citizens
(1) Only (A)
(2) Only (A) and (B)
(3) Only (B)
(4) Only (C) (5) None
239. The company's sales were low at the beginning of the year. Its sales have picked up in the past few months.
(A) Though the company's sales were low
(B) Despite low sales at
(C) However the company's sales have picked
(1) Only (A)
(2) Only (A) and (B)
(3) All (A), (B) and (C)
(4) Only (B) and (C)
(5) None
240. RBI is concerned about the risk of investing in mutual funds. RBI is likely to ask banks to reduce their investments in mutual funds.
(A) At the risk of investing
(B) To reduce investments
(C) Concern for the risk
(1) Only (A) (2) Only (B)
(3) Only (C)
(4) Only (A) and (B)
(5) None
- Directions (241– 250) :** In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested. one of which fits the blank appropriately. Find out the appropriate word in each case.

Seed quality is an (241) aspect of crop production. For ages, farmers have traditionally been selecting and (242) good quality seed, since it was in their interest to do so. They knew and understood the importance of quality seed in production.

However, with the advent of green revolution technology, based (243) on the high-yielding dwarf varieties of wheat and rice, mainstream thinking changed. Agricultural scientists, for reasons that remain (244), began to doubt, the ability of farmers to maintain seed quality (245). Aided by the World Bank, the Ministry of Agriculture launched a National Seeds Project in 1967. Under the project spread into three phases, seed, processing plants were (246) up in nine states. Six states were covered under phase three. All that the huge processing plants were (247) to do was to provide 'certified' seeds of food crops, mainly self-pollinating crops, to farmers. In mid-1980s, the International Rice Research Institute (IRRI) in the Philippines concluded a study which (248) that there was hardly any difference in the crop yields from transplanted rice and from the crop sown by broadcasted seeds. One would wonder why, in the first instance, were the farmers, asked to (249) over to transplanting paddy? The answer is simple — probably, to help the mechanical industries grow. Since rice, is the staple food in Asia, tractor sales could only grow if there was a way to move the machine in the rice fields. No wonder, the sales of tractors, puddlers, reapers and other associated (250) soared in the rice growing areas.

241. (1) irrational
(2) main (3) brilliant
(4) important (5) empathetic
242. (1) maintaining
(2) trusting (3) selling
(4) processing (5) creating
243. (1) necessarily
(2) exceptionally
(3) primarily
(4) regularly
(5) truly
244. (1) unexplained
(2) doubt
(3) some (4) true
(5) sad
245. (1) himself (2) sometimes
(3) proper (4) improve
(5) themselves
246. (1) established
(2) created (3) set
(4) wound (5) thought

247. (1) tried (2) mattered
(3) meaning (4) supposed
(5) expect
248. (1) renounced
(2) showed (3) passed
(4) negated (5) directed
249. (1) shift (2) make
(3) turn (4) mull
(5) switch
250. (1) sell (2) equipments
(3) people (4) techniques
(5) creatures

— SHORT ANSWERS —

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

141. (4)	142. (1)	143. (5)	144. (5)
145. (5)	146. (2)	147. (3)	148. (2)
149. (3)	150. (4)	151. (2)	152. (4)
153. (4)	154. (3)	155. (4)	156. (5)
157. (1)	158. (1)	159. (3)	160. (3)
161. (4)	162. (1)	163. (4)	164. (5)
165. (1)	166. (4)	167. (5)	168. (5)
169. (1)	170. (4)	171. (5)	172. (1)
173. (5)	174. (2)	175. (1)	176. (4)
177. (1)	178. (2)	179. (3)	180. (4)
181. (5)	182. (5)	183. (5)	184. (5)
185. (4)	186. (2)	187. (4)	188. (4)
189. (4)	190. (1)	191. (1)	192. (1)
193. (5)	194. (1)	195. (5)	196. (4)
197. (5)	198. (3)	199. (4)	200. (3)
201. (1)	202. (3)	203. (4)	204. (5)
205. (5)	206. (3)	207. (1)	208. (5)
209. (1)	210. (4)	211. (1)	212. (3)
213. (4)	214. (5)	215. (2)	216. (1)
217. (2)	218. (4)	219. (4)	220. (3)
221. (5)	222. (4)	223. (3)	224. (3)
225. (4)	226. (4)	227. (4)	228. (1)
229. (5)	230. (2)	231. (2)	232. (3)
233. (4)	234. (2)	235. (5)	236. (3)
237. (3)	238. (1)	239. (3)	240. (2)
241. (4)	242. (2)	243. (3)	244. (1)
245. (5)	246. (3)	247. (4)	248. (2)
249. (5)	250. (2)		

EXPLANATIONS

1. (1) $\xrightarrow{15} \text{M} \xleftarrow{10} \text{R}$
27th 11th

M's position from the left end of the row = $(40 - 27) + 1 = 14$ th

2. (3)

how many are there \rightarrow ka na ta da
many are welcome here \rightarrow na pi ni ka

The code for 'how' is 'ta' or 'da'.

3. (1) According to question

1 4 2 7 8 3 5 9

4. (4) $\begin{matrix} 1 & 4 & 10 & 21 & 19 & 20 & 9 & 14 & 7 \\ A & D & J & U & S & T & I & N & G \end{matrix}$

5. (3) Meaningful Words \Rightarrow BALE, ABLE

6. (5) $\begin{matrix} B & U & I & L & D & E & R \\ +1 & & & -1 & +1 & & \\ J & V & C & K & S & F & E \end{matrix}$

Similarly,

$\begin{matrix} S & E & A & L & I & N & G \\ +1 & & & -1 & +1 & & \\ B & F & T & K & H & O & J \end{matrix}$

7. (2) $27T\ 15R\ 3W\ 4M\ 6 = ?$

$$\Rightarrow ? = 27 - 15 \div 3 \times 4 + 6$$

$$\Rightarrow ? = 27 - 5 \times 4 + 6$$

$$\Rightarrow ? = 27 - 20 + 6 = 13$$

8. (4) $\begin{matrix} W & A & V & E & W & I & N & S \\ \downarrow & \downarrow & \downarrow & \downarrow & \downarrow & \downarrow & \downarrow & \downarrow \\ 5 & \% & 3 & \star & 5 & 9 & @ & \odot \end{matrix}$

Therefore,

$\begin{matrix} S & A & N & E \\ \downarrow & \downarrow & \downarrow & \downarrow \\ \odot & \% & @ & \star \end{matrix}$

9. (5) Third highest number

$$\Rightarrow 647$$

10. (2) $T > Q > P, R, S$

$P, R, Q > S$

Now, $T > Q > P, R > S$

11. (3) 6th to the left of the 20th from the left end means 14th from the left end, i.e., W.

12. (2)

Symbol	Consonant	Number
%R3		

There is only one such combination :

%R3

13. (1) According to question the new sequence would be :

B M R 3 J K D F 6 9 W 4 N P 2 Y 5 Q Z 7 G
12th from the right end

Letter	Number	Letter
F69	W4★	P2\$

Such combinations are :

F69, W4★, P2\$

15. (4)

$M \xrightarrow{+7} \odot \xrightarrow{+7} \star \xrightarrow{+7} Y$

$R \xrightarrow{+7} F \xrightarrow{+7} E \xrightarrow{+7} I$

$J \xrightarrow{+7} 9 \xrightarrow{+7} 2 \xrightarrow{+7} Z$

(16-20) :

(i) All windows are roads \rightarrow Universal Affirmative (A-type).

(ii) Some pencils are windows \rightarrow Particular Affirmative (I-type)

(iii) No holder is lamp \rightarrow Universal Negative (E-type)

(iv) Some holders are not lamps \rightarrow Particular Negative (O-type).

16. (3) Some pencils are windows.

All windows are roads.

$I + A \Rightarrow$ I-type of Conclusion

"Some pencils are roads".

Conclusion IV is Converse of it.

Some roads are cups.

All cups are chains.

$I + A \Rightarrow$ I-type of Conclusion

"Some roads are chains".

17. (1) All the four Premises are Particular Affirmative (I-type). No Conclusion follows from the two Particular Premises.

18. (5) All chocolates are holders.

No holder is lamp.

$A + E \Rightarrow$ E-type of Conclusion

"No chocolate is lamp".

Some lamps are desks.

All desks are pens.

$I + A \Rightarrow$ I-type of Conclusion

"Some lamps are pens."

Conclusion II is the Converse of third Premise.

Conclusions I and III Complementary Pair. Therefore, either I or III follows.

19. (2) Some rooms are planes.

All planes are ducks.

$I + A \Rightarrow$ I-type of Conclusion

"Some rooms are ducks."

Conclusion II is Converse of it.

Conclusion III is Converse of first Premise.

20. (4) Some tents are jugs.

All jugs are glasses.

$I + A \Rightarrow$ I-type of Conclusion

"Some tents are glasses".

Conclusion IV is Converse of it.

Some tents are glasses.

All glasses are pots.

$I + A \Rightarrow$ I-type of Conclusion.

"Some tents are pots".

Conclusion I is Converse of it.

All jugs are glasses.

All glasses are pots.

$A + A \Rightarrow$ A-type of Conclusion

"All jugs are pots".

21. (3) M B U V W E
↓ ↓ ↓ ↓ ↓ ↓
★ ◎ 7 5 2

22. (3) A J B M F U
↓ ↓ ↓ ↓ ↓ ↓
4 9 ★ # 8 ◎

23. (4) A E I M V H
↓ ↓ ↓ ↓ ↓ ↓
4 δ @ # 7 δ

Condition (ii) is applicable.

24. (2) T H A F I Q
↓ ↓ ↓ ↓ ↓ ↓
1 \$ 4 8 @ 3

Condition (iii) is applicable.

25. (1) W M E I J U
↓ ↓ ↓ ↓ ↓ ↓
@ # 2 @ 9 ◎

Condition (i) is applicable.

(26-30) :

◎ ⇒ ≤	★ ⇒ ≥	% ⇒ <
\$ ⇒ >	@ ⇒ =	

26. (3) J \$ D ⇒ J > D
D ◎ K ⇒ D ≤ K
K % R ⇒ K < R

Therefore,

J > D ≤ K < R

Conclusions :

- R \$ J ⇒ R > J : Not true
- R \$ D ⇒ R > D : True
- K \$ J ⇒ K > J : Not true

27. (5) M ★ K ⇒ M ≥ K
K @ R ⇒ K = R
R % N ⇒ R < N

Therefore,

M ≥ K = R < N

Conclusions :

- R % M ⇒ R < M : Not true
 - R @ M ⇒ R = M : Not true
- R is either smaller than or equal to M.
Therefore, either I or II is true.
- N \$ K ⇒ N > K : True

28. (4) B % H ⇒ B < H
H \$ J ⇒ H > J
J ★ M ⇒ J ≥ M

Therefore,

B < H > J ≥ M

Conclusions

- B % J ⇒ B < J : Not true
- M % B ⇒ M < B : Not true
- H \$ M ⇒ H > M : True

29. (5) Z ◎ K ⇒ Z ≤ K
K % E ⇒ K < E
E @ R ⇒ E = R

Therefore,

Z ≤ K < E = R

Conclusions :

- R \$ K ⇒ R > K : True
- Z % E ⇒ Z < E : True
- R \$ Z ⇒ R > Z : True

30. (3) W @ M ⇒ W = M
M ◎ R ⇒ M ≤ R
R \$ F ⇒ R > F

Therefore,

W = M ≤ R > F

Conclusions

- F % M ⇒ F < M : Not true
- R ★ W ⇒ R ≥ W : True
- W % F ⇒ W < F : Not True

(31-35) : After careful analysis of the given input and various steps of rearrangement it is evident that in the first step one word is rearranged and in the second step one number is rearranged. These two steps are repeated alternately until all the words are arranged alphabetically in the reverse order and all the numbers are arranged in descending order.

31. (4)

Input : glass full 15 37 water now 85 67

Step I : water glass full 15 37 now 85 67

Step II : water 85 glass full 15 37 now 67

Step III : water 85 now glass full 15 37 67

Step IV : water 85 now 67 glass full 15 37

Step V : water 85 now 67 glass 37 full 15

Step V is the last step.

32. (4)

Step II : ultra 73 12 16 mail sort 39 kite

Step III : ultra 73 sort 12 16 mail 39 kite

Step IV : ultra 73 sort 39 12 16 mail kite

Step V : ultra 73 sort 39 mail 12 16 kite

Step VI : ultra 73 sort 39 mail 16 12 kite

Step VII : ultra 73 sort 39 mail 16 kite 12

33. (4) From the given step, Input cannot be determined.

34. (1)

Step II : tube 83 49 34 garden flower rat 56

Step III : tube 83 rat 49 34 garden flower 56

Step IV : tube 83 rat 56 49 34 garden flower

Step V : tube 83 rat 56 garden 49 34 flower

Step VI : tube 83 rat 56 garden 49 flower 34

35. (1)

Input : hunt for 94 37 good 29 48 book

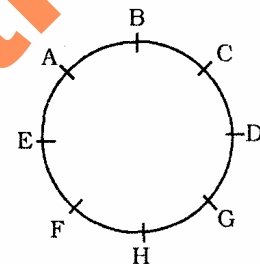
Step I : hunt 94 for 37 good 29 48 book

Step II : hunt 94 good for 37 29 48 book

Step III : hunt 94 good 48 for 37 29 book

Step IV : hunt 94 good 48 for 37 book 29

(36-40) : Sitting arrangement



36. (4) A is sitting between B and E.

37. (3) C is third to the right of H.

38. (2) E is to the immediate right of A.

39. (5) H is fourth to the right or left of B.

40. (1) H is to the immediate left of G.

(41-50) :

Candi-date	Conditions				
	(i)	(ii) or (B)	(iii)	(iv) or (A)	(v)
Arnab	✓	✓	—	✓	—
Neeta	✓	✓	—	✓	—
Sudesh	✓	—	✓	✓	—
Sudha	✓	—	✓	✓	—
Sunita	x	✓	—	x	—
Nayan	✓	✓	—	✓	—
Sunil	✓	✓	—	✓	—
Md. Yusuf	✓	✓	—	✓	—
Navin	✓	x	x	✓	—
Avinash	✓	✓	—	✓	—

41. (1) Arnab Behera does satisfy all the conditions. Therefore, he can be selected.

42. (1) Neeta Ghosal does satisfy all the conditions. Therefore, she can be selected.

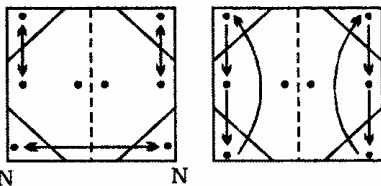
43. (3) Sudesh Sarkar does satisfy conditions (i), (B), (iii), (iv) and (v). Therefore, his case should be referred to GM-Marketing.

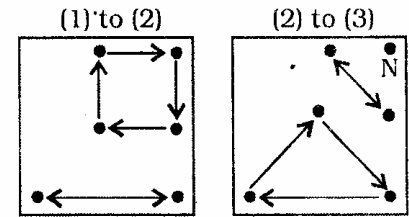
44. (3) Sudha Naik does satisfy conditions (i), (B), (iii), (iv) and (V). Therefore, her case should be referred to GM-Marketing.
45. (4) Sunita Jaiswal does not satisfy conditions (i) and (iii). Therefore, she cannot be selected.
46. (1) Nayan Dastur does satisfy all the conditions. Therefore, he can be selected.
47. (2) Sunil Kamath does satisfy conditions (i), (ii), (iii), (A) and (v). Therefore, his case should be referred to Head – Marketing Division.
48. (1) Md. Yusuf does satisfy all the conditions. Therefore, he can be selected.
49. (4) Navin Ghosh does not satisfy conditions (ii) or (B) and (V). Therefore, he cannot be selected.
50. (2) Avinash Sargota does satisfy conditions (i), (ii), (iii), (A) and (v). Therefore, his case should be referred to Head-Marketing Division.
51. (2) Only course of action II seems to be appropriate. On the basis of an accident it is not prudent to cancel the licenses of all the private ferry operators.
52. (1) Only course of action I seems to be appropriate. Course of action II is too harsh for minor offence.
53. (5) Clearly both courses of action are appropriate for pursuing.
54. (2) Only course of action II seems to be appropriate. Course of action I is not feasible practically.
55. (5) Clearly both the courses of action are appropriate for pursuing.
56. (2) Only assumption II seems to be implicit in the statement. The truck driver pulled the emergency brakes assuming that he could stop the truck before it hit the auto rickshaw.
57. (5) Clearly both the assumptions are implicit in the statement. Any advice is given assuming that it would be obeyed by some people. The doctor gave the advice assuming that he may cure the patient from the ailment.
58. (1) Only assumption I is implicit in the statement. An appeal does have effects on some people.
59. (2) Only assumption II is implicit in the statement. The cultural club decided to organise a musical event assuming that it would collect substantial money for starting the construction.
60. (2) Clearly assumption II is implicit in the statement. The traffic police department displayed the notice assum-

ing that it is able to nab the offenders.

Any notice has some bearing upon the people.

Therefore, assumption I is not implicit in the statement.

61. (5) From the very first line of the passage it is clear that privatisation of higher education has already in vogue in India. The passage deals with the form of privatisation of higher education. Therefore, the inference is definitely false.
62. (1) The inference is definitely true. Consider the following line of the passage :
- "In India, there is no doubt that private not-for profit universities need to be encouraged to increase education opportunities".
63. (3) The passage makes no such reference.
64. (5) The inference is definitely false. It is mentioned in the passage that privatisation and corporatisation are actually quite different in the field of higher education.
65. (5) The use of term 'any' in the inference indicates that the inference is definitely false. From the last line of the passage it is clear that a more transparent guideline is needed. It does not imply that there is no such guideline.
66. (1) In each subsequent figure the design rotates through 45° clockwise. From Problem Figure (1) to (2) half leaflet is deleted while one leaflet is added from Problem Figure (2) to (3). These two steps are continued alternately in the subsequent figures and the number of leaflets is increasing by one-half which are added or deleted.
67. (2) In each subsequent figure one curve rotates through 90° clockwise while the other curve rotates through 90° anticlockwise. Again, the following changes occur in other designs as shown below:
- (1) to (2) (2) to (3)
- 
- These two steps are continued alternately in the subsequent figures.
68. (1) The following changes occur in the subsequent figures.

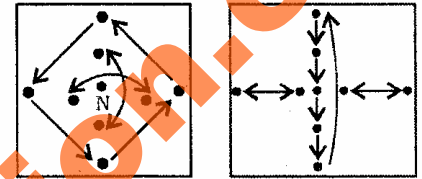


These two steps are continued in the subsequent figures alternately.

69. (4) The following changes occur in the subsequent figures.

(1) to (2)

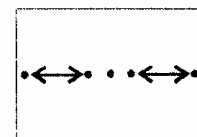
(2) to (3)



These two steps are continued in the subsequent figures alternately.

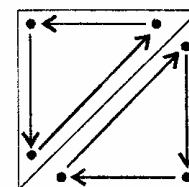
70. (5) The arrow and the D-shaped design rotate through 90° anticlockwise while the T-shaped design rotates through 90° clockwise in each subsequent figure. The arrow moves from left to right stepwise and from right to left in one step. The T-shaped design moves from right to left stepwise and from left to right in one step. The D-shaped design moves half step in clockwise direction after every two figures.

71. (3) The following changes occur from Problem Figure (1) to (2) :



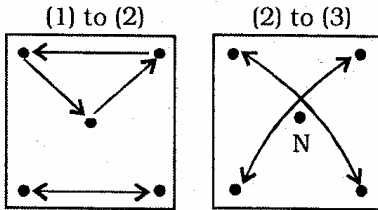
Similar changes occur from Problem Figure (3) to (4) and from Problem Figure (5) to Answer Figure.

72. (2) The following changes occur from Problem Figure (1) to (2) :



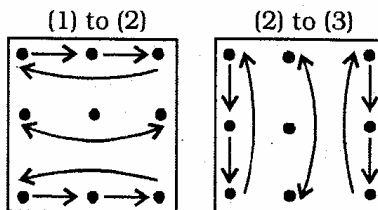
Similar changes occur from Problem Figure (3) to (4) and from Problem Figure (5) to Answer Figure.

73. (4) The following changes occur in the subsequent figures :



These two steps are continued in the subsequent figures alternately.

74. (3) In the subsequent figures the arrow rotates respectively 45° , 90° , 135° , 180° ... clockwise and anticlockwise alternately. Again the following changes occur in the subsequent figures :



These two steps are repeated in the subsequent figures alternately.

75. (5) In each subsequent figure one new design is added at the upper left corner. The first design moves in anticlockwise direction respectively one-half, one, one and one-half, two, two and half step (s) in the subsequent figures after being rotated through 90° anticlockwise. All other designs also show similar movement but rotate through 90° clockwise in each subsequent figure.

$$76. (1) \frac{265 \times 40}{100} + \frac{180 \times 35}{100} = \frac{? \times 50}{100}$$

$$\Rightarrow 10600 + 6300 = ? \times 50$$

$$\Rightarrow ? \times 50 = 16900 \Rightarrow ? = \frac{16900}{50} = 338$$

$$77. (5) ? = 460 \times 15 - 5 \times 200$$

$$= 6900 - 1000 = 5900$$

$$78. (4) ? = 5163 - 4018 + 3209 = 4354$$

$$79. (2) \frac{21}{5} \times \frac{10}{3} + ? = \frac{120 \times 20}{100}$$

$$\Rightarrow 14 + ? = 24$$

$$\Rightarrow ? = 24 - 14 = 10$$

$$80. (3) ? = \frac{4848}{24} \times 11 - 222$$

$$= 2222 - 222 = 2000$$

$$81. (4) ? \approx 1548 + 3065 \times \frac{1}{15}$$

$$\approx 1548 + 204 \approx 1752$$

The nearest answer = 1750

$$82. (5) 250 \times \frac{32}{5} \approx 2400 \times ?$$

$$\Rightarrow ? \approx \frac{1600}{2400} \approx \frac{2}{3}$$

$$83. (1) \frac{700 \times 40}{100} \approx ? \times \frac{10}{100}$$

$$\Rightarrow ? \approx 2800$$

$$84. (3) 6 \times 1.414 + 14.275 = 196.35 \times ?$$

$$\Rightarrow 23 \approx 196 \times ?$$

$$\Rightarrow ? = \frac{23}{196} \approx \frac{1}{8}$$

$$85. (3) ? \approx 1525 \times 20 + 495$$

$$\approx 30500 + 495 \approx 30995$$

$$\therefore \text{The nearest answer} = 31000$$

86. (2) The pattern of the number series is :

$$(484 \div 2) - 2 = 242 - 2 = 240$$

$$(240 \div 2) - 2 = 120 - 2 = 118 \neq 120$$

$$(118 \div 2) - 2 = 59 - 2 = 57$$

$$(57 \div 2) - 2 = 28.5 - 2 = 26.5$$

87. (4) The pattern of the number series is :

$$3 \times 1 + 2 = 5$$

$$5 \times 2 + 3 = 13$$

$$13 \times 3 + 4 = 43$$

$$43 \times 4 + 5 = 177 \neq 176$$

$$177 \times 5 + 6 = 891$$

88. (5) The pattern of the number series is :

$$6 + 1^2 = 6 + 1 = 7$$

$$7 + 3^2 = 7 + 9 = 16$$

$$16 + 5^2 = 16 + 25 = 41$$

$$41 + 7^2 = 41 + 49 = 90$$

$$90 + 9^2 = 90 + 81 = 171 \neq 154$$

$$171 + 11^2 = 171 + 121 = 292$$

89. (1) The pattern of the number series is :

$$5 \times 1 + 1^2 = 6 \neq 7$$

$$6 \times 2 + 2^2 = 16$$

$$16 \times 3 + 3^2 = 57$$

$$57 \times 4 + 4^2 = 228 + 16 = 244$$

$$244 \times 5 + 5^2 = 1220 + 25 = 1245$$

90. (3) The pattern of the number series is :

$$4 \times 0.5 + 0.5 = 2 + 0.5 = 2.5$$

$$2.5 \times 1 + 1 = 3.5$$

$$3.5 \times 1.5 + 1.5 = 6.75 \neq 6.5$$

$$6.75 \times 2 + 2 = 15.5$$

$$15.5 \times 2.5 + 2.5 = 38.75 + 2.5 = 41.25$$

$$41.25 \times 3 + 3 = 123.75 + 3 = 126.75$$

91. (5) From statements I and II,

Side of the square

$$= \sqrt{196} = 14 \text{ cm.}$$

\therefore Circumference of the semi-circle

$$= (\pi + 2) \times \text{radius} = 7(\pi + 2) \text{ cm.}$$

92. (4) Data are inadequate.

93. (3) From statement I,

Cost price of the article

$$= \frac{3}{5} \times 24000$$

$$= \text{Rs. } 14400$$

$$\text{Gain} = \text{Rs. } (24000 - 14400) = \text{Rs. } 9600$$

\therefore Gain per cent

$$= \frac{9600}{14400} \times 100 = 66 \frac{2}{3} \%$$

From statement II,

$$\text{Cost price} = \text{Rs. } (24000 - 9600)$$

$$= \text{Rs. } 14400$$

Hence, profit per cent can be determined.

94. (4) From statement I,

$$x^2 = 9y$$

Required answer is not possible.

From statement II,

$$4x - 3x = ?$$

95. (5) From statement I,

$$x \times \frac{40}{100} = \frac{50 \times 20}{100}$$

$$\Rightarrow x = 25$$

From statement II,

$$y \times \frac{30}{100} = \frac{72 \times 25}{100}$$

$$\Rightarrow y = 60$$

$$\therefore x : y = 25 : 60 = 5 : 12$$

96. (4) Cost price of 30 kg of wheat

$$= 30 \times 45$$

$$= \text{Rs. } 1350$$

Total SP for an overall profit of 25% =

$$\frac{1350 \times 125}{100} = \text{Rs. } 1687.5$$

$$\text{Sp of 12 kg} \left(\frac{30 \times 40}{100} \right) \text{ of wheat}$$

$$= 12 \times 50 = \text{Rs. } 600$$

Expected SP of 18kg of remaining wheat

$$= 1687.5 - 600 = \text{Rs. } 1087.5$$

Required selling price per kg

$$= \frac{1087.5}{18} \approx \text{Rs. } 60$$

97. (4) According to the question,

$$\frac{P \times R \times 6}{100} = \frac{P \times R \times 4}{100} \times \frac{150}{100}$$

This relation gives no result.

98. (3) Let the amount received by P, Q and R be Rs. $3x$, Rs. $5x$ and Rs. $7x$ respectively.

$$\therefore 7x - 5x = 4000$$

$$\Rightarrow x = \frac{4000}{2} = 2000$$

\therefore Amount received by P and Q together = $8x$

$$= 8 \times 2000 = \text{Rs. } 16000$$

99. (1) Let the number be x .

$$\therefore x \times \frac{1}{5} \times \frac{3}{4} \times \frac{2}{3} = 15$$

$$\Rightarrow x = 150$$

$$\therefore 30\% \text{ of } 150 = \frac{150 \times 30}{100} = 45$$

100. (2) Time taken by trains in crossing each other

$$= \frac{\text{Sum of lengths of trains}}{\text{Relative speed}}$$

$$60 \text{ kmph} = \frac{60 \times 5}{18} = \frac{50}{3} \text{ m/sec.}$$

If the speed of other train be x m/sec. then,

$$10.8 = \frac{180 + 270}{\frac{50}{3} + x}$$

$$\Rightarrow 180 + 10.8x = 450$$

$$\Rightarrow 10.8x = 450 - 180 = 270$$

$$\Rightarrow x = \frac{270}{10.8} = 25 \text{ metre/sec.}$$

$$= 25 \times \frac{18}{5} \text{ kmph} = 90 \text{ kmph}$$

101. (5) let the numbers be x and y respectively.

According to the question,

$$y - \frac{x \times 30}{100} = \frac{4}{5}y$$

$$\Rightarrow \frac{y}{5} = \frac{3x}{10}$$

$$\Rightarrow x : y = \frac{10}{3 \times 5} = 2 : 3$$

102. (5) $20\% = \frac{20}{100} = \frac{1}{5} = 0.2$

$$\frac{5}{6} = 0.8; \frac{2}{3} = 0.67; \frac{2}{5} = 0.4$$

$$\frac{1}{4} = 0.25; \frac{2}{11} = 0.18$$

103. (4) Let the present ages of father and son be $5x$ and $2x$ years respectively.

After 4 years,

Son's age = y years

and mother's age = $2y$ years

$$\therefore y = 2x + 4 \Rightarrow x = \frac{y-4}{2}$$

\therefore Father's present age

$$= 5 \left(\frac{y-4}{2} \right) \text{ years}$$

Mother's present age = $(2y-4)$ years

Clearly, data are inadequate.

104. (1) Required average = $\frac{120}{2} = 60$

105. (5) The word ATTEND consists of 6 letters in which letter T comes twice.

$$\therefore \text{Number of arrangements} = \frac{6!}{2!}$$

$$= \frac{6 \times 5 \times 4 \times 3 \times 2 \times 1}{2 \times 1} = 360$$

106. (5) Total number of tickets sold of movie B

$$= (15 + 19 + 24 + 21 + 34 + 27) \text{ thousands} = 140 \text{ thousands}$$

Required percentage

$$= \frac{34}{140} \times 100 \approx 24$$

107. (5) Required difference

$$= (27 - 21) \text{ thousand} = 6000$$

108. (4) Average number of tickets of movie C sold in all the cities

$$= \left(\frac{35 + 21 + 19 + 32 + 26 + 20}{6} \right)$$

thousand

$$= \frac{153}{6} \text{ thousand} = 25500$$

109. (1) Required percentage

$$= \frac{34}{20} \times 100 = 170$$

110. (2) Total number of tickets sold of all the movies together :

$$\text{Mumbai} \Rightarrow (20 + 15 + 35 + 26 + 18) \text{ thousand} = 114 \text{ thousand}$$

$$\text{Delhi} \Rightarrow (17 + 19 + 21 + 25 + 28) \text{ thousand} = 110 \text{ thousand}$$

$$\text{Kolkata} \Rightarrow (32 + 24 + 19 + 21 + 17) \text{ thousand} = 113 \text{ thousand}$$

$$\text{Chennai} \Rightarrow (18 + 21 + 32 + 28 + 34) \text{ thousand} = 133 \text{ thousand}$$

$$\text{Hyderabad} \Rightarrow (16 + 34 + 26 + 29 + 22) \text{ thousand} = 127 \text{ thousand}$$

$$\text{Lucknow} \Rightarrow (15 + 27 + 20 + 35 + 26) \text{ thousand} = 123 \text{ thousand}$$

111. (4) Average number of B type cars sold by the company in 2002, 2005 and 2007

$$= \left(\frac{12.5 + 45 + 37.5}{3} \right) \text{ thousand}$$

$$\approx 31700$$

112. (5) Required percentage

$$= \frac{40}{20} \times 100 = 200$$

113. (2) Required percentage increase

$$= \frac{45 - 25}{25} \times 100 = 80$$

114. (1) Percentage increase in the sale of A type cars in the year 2004

$$= \frac{35 - 15}{15} \times 100 = 133 \frac{1}{3} \%$$

115. (3) It is obvious from the graph.

116. (2) Total number of employees both clerical and officer together was maximum in 2002.

$$\text{Year 2002} \Rightarrow 2400 + 786 = 3186$$

117. (1) It is obvious from the table.

118. (4) Required percentage

$$= \frac{1650}{415} \times 100 \approx 400$$

119. (3) It is obvious from the table.

120. (2) Bank B (725) and Bank D (678)

121. (2) Average profit earned by three companies in 2008

$$= \text{Rs.} \left(\frac{400 + 450 + 350}{3} \right) \text{ crore}$$

$$= \text{Rs. } 400 \text{ crore}$$

122. (5) Required difference in 2007

$$= \text{Rs. } 25 \text{ crore}$$

123. (4) Total profit earned by three companies :

Year 2009

$$\Rightarrow \text{Rs.} (400 + 425 + 475) \text{ crore}$$

$$= \text{Rs. } 1300 \text{ crore}$$

Year 2008

$$\Rightarrow \text{Rs.} (450 + 400 + 350) \text{ crore}$$

$$= \text{Rs. } 1200 \text{ crore}$$

124. (1) Required percentage increase

$$= \frac{375 - 275}{275} \times 100 \approx 36$$

125. (3) Required difference

$$= \text{Rs.} (400 - 300) \text{ crore}$$

$$= \text{Rs. } 100 \text{ crore}$$

126. (1) Only A is true

127. (1) Dubai debt problem

128. (4) All A, B and C

129. (5) All of these

130. (2) He has taken over as the Deputy Governor of the RBI

131. (4) CRISIL

132. (5) Electronic Clearing Service

133. (1) Pollution

134. (1) Only B

135. (3) India Economic Summit

136. (3) Cash Transaction Tax

137. (2) Indian Space Research Organisation
 138. (3) Point of Sale
 139. (3) Urban Cooperative Banks
 140. (4) 25,000
 141. (4) Reserve Bank of India
 142. (1) adequate Capital Adequacy Ratio
 143. (5) All of these
 144. (5) None of these
 145. (5) Pakistan & Afghanistan
 146. (2) 75 billion US \$
 147. (3) Food crisis
 148. (2) Free Trade Agreement
 149. (3) Only A 150. (4) 70%
 151. (2) United Nations Organisation
 152. (4) All these nations
 153. (4) 10% 154. (3) Delhi
 155. (4) All A, B and C 156. (5) China
 157. (1) Sustainable growth
 158. (1) Tunisia 159. (3) ICICI Bank
 160. (3) Arunachal Pradesh
 161. (4) 6.5%
 162. (1) Ministry of Finance
 163. (4) 17000 runs
 164. (5) Thailand 165. (1) 1%
 166. (4) China 167. (5) Kenya
 168. (5) None of these
 169. (1) Basel Norms
 170. (4) Centre Forward
 171. (5) None of these
 172. (1) Kroner
 173. (5) All are plant products
 174. (2) Chemistry
 175. (1) National Rural Employment Guarantee Act
 176. (4) Grand Master
 177. (1) Horse Racing
 178. (2) Jacksonian Seizure
 179. (3) Films
 180. (4) Justice K. G. Balakrishnan
 181. (5) Handedness
 182. (5) Anand Pawar
 183. (5) Half a Life 184. (5) Journalist
 185. (4) Bird flu 186. (2) Ural
 187. (4) Maldives 188. (4) 140
 189. (4) Bihar
 190. (1) Matritva Sahayog Yojana
 191. (1) Odisha
 192. (1) Trade Policy Forum
 193. (5) None of these
 194. (1) Rajasthan
 195. (5) None of these
 196. (4) Israel
 197. (5) None of these
 198. (3) Australia
 199. (4) Thomas Cromwell
 200. (3) Science and Technology

201. (1) The focus of these institutions is on making a profit at any cost instead of being charitable to the needy.
 202. (3) The realisation that a large percentage of the American population not reached by mainstream banks can be tapped.
 203. (4) There is scope for microfinance institutions to be profitable in developed countries.
 204. (5) None of these
 205. (5) Only (C)
 206. (3) A discussion about the prospects of Grameen and microfinance in the U. S.
 207. (1) None
 208. (5) Backing that borrowers receive from other group members
 209. (1) The meaning of the word **Elude (Verb)** as used in the passage is : If something **eludes** you, you are not able to achieve it or not able to remember or understand it.
Look at the sentence :
 She was extremely tired but **sleep** eluded her.
 Hence, the word **eluded** and **avoided** are synonymous.
 210. (4) The meaning of the word **Colossal (Adjective)** as used in the passage is : extremely large.
Look at the sentence :
 The singer earns a colossal amount of money.
 The word **Frugal (Adjective)** means : meagre; small.
 Hence, the word **colossal** and **frugal** are antonymous.
 211. (1) The sentence shows an action to happen in future. Hence, replace 'we are yet starting' by 'we are yet to start'.
 212. (3) Here, the word 'chairmen' that is a subject is in Plural Number. Its Possessive Case will be 'their'. Hence, replace 'senior RBI officials to give its' by 'senior RBI Officials to give their'.
 213. (4) It is proper to use preposition 'on' with the word 'impact'. Hence, replace, 'to have with the economy' by 'to have on the economy'.
 214. (5) No error
 215. (2) Replace 'disputes now a days because of' by 'disputes now a days because'. It is superfluous to use preposition 'of' as subordinate clause follows.
Look at the sentences :
 He could not attend the meeting because of illness.
 He could not attend the meeting because he was ill.

216. (1) The form of an infinitive is – to + V,
 217. (2) Relative Pronoun 'which' should be used
 218. (4) Replace 'Compete (Verb)' by Competitive (Adjective) and 'should' by 'should be' because the word, 'innovative' is an Adjective not a Verb.
 219. (4) The event shows past time. Hence Simple Past should be used.
 220. (3) Here, we sense natural habit or action. Hence, Simple Present should be used.
 221. (5) Asian countries have been actively opening their markets to one another
 222. (4) The desire to achieve conditions conducive to global consensus on trade regulations and tariffs
 223. (3) Only (A) and (B)
 224. (3) Widening of differences between participant and non-participant countries will hamper global stability
 225. (4) All (A), (B) and (C)
 226. (4) It will alter the balance of power in the World with small Asian countries becoming most dominant
 227. (4) Asian countries no longer export to Western markets alone and now cater to Asian markets as well
 228. (1) The meaning of the word, 'Critical (Adjective)' as used in the passage is extremely important because a future situation will be affected by it; crucial; serious.
 Hence, the words **critical** and **unimportant** are antonymous.
 229. (5) The meaning of the word **Fresh (Adjective)** as used in the passage is new; made or experienced recently)
 Hence, the word **fresh** and **modern** are synonymous.
 230. (2) Only (B)
 231. (2) The correct spelling is : prepared.
 232. (3) The correct spelling is : disclose.
 233. (4) The appropriate word should be : taxes.
 234. (2) The appropriate word should be : alternative.
 235. (5) All correct
 236. (3) Only (A) and (C)
 237. (3) Only (C) 238. (1) Only (A)
 239. (3) All (A), (B) and (C)
 240. (2) Only (B) 241. (4) important
 242. (2) trusting 243. (3) primarily
 244. (1) unexplained
 245. (5) themselves
 246. (3) set 247. (4) supposed
 248. (2) showed 249. (5) switch
 250. (2) equipments □□□