

# SBI ASSOCIATE BANKS PROBATIONARY OFFICERS EXAM

Held on: 07-03-2010

## REASONING (HIGH LEVEL)

- Q.1. If 'R' denotes '-'; 'Q' denotes 'x'; 'W' denotes '+' and 'A' denotes '+', then—  
42 W 7 R 8 A 6 Q 4 = ?  
(1) -22 (2) -168 (3) 22 (4) 28 (5) None of these
- Q.2. Mohan walked 30 metres towards South, took a left turn and walked 15 metres. He then took a right turn and walked 20 metres. He again took a right turn and walked 15 metres. How far is he from the starting point ?  
(1) 95 metres (2) 50 metres (3) 70 metres  
(4) Cannot be determined (5) None of these
- Q.3. What should come next in the following letter series based on English alphabet ?  
CEA IKG OQM ?  
(1) STW (2) WUS (3) SWU (4) UWS (5) None of these
- Q.4. The positions of how many digits in the number 59164823 will remain unchanged after the digits are rearranged in descending order within the number ?  
(1) None (2) One (3) Two (4) Three (5) More than three
- Q.5. What should come next in the following letter series ?  
P Q R S T A B C D E P Q R S A B C D E P Q R S A B C D P Q  
(1) R (2) T (3) A (4) B (5) None of these
- Q.6. In a certain code language, 'how can you go' is written as 'ja da ka pa', 'can you come here' is written as 'na ka sa ja' and 'come and go' is written as 'ra pa sa'. How is 'here' written in that code language ?  
(1) ja (2) na (3) pa (4) Data inadequate (5) None of these
- Q.7. How many such pairs of letters are there in the word TRIBUNAL 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
- Q.8. In a certain code DOWN is written as '5@9#' and NAME is written as '#6%3'. How is MODE written in that code ?  
(1) %653 (2) %@63 (3) %5@3 (4) %@53 (5) None of these
- Q.9. How many meaningful English words can be formed with the letters LGEU using each letter only once in each word ?  
(1) None (2) One (3) Two (4) Three (5) More than three
- Q.10. In a certain code THRIVES is written as SIUHRDU. How is SOULFUL written in that code ?  
(1) VPTKKTE (2) VPTKETK (3) TPVKKTE (4) TNRKMVG (5) None of these
- Q.11-15. In each of the questions below are given four statements followed by four conclusions numbered I, II, III & IV. You have to take the given statement 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.
- Q.11. **Statements** : Some trains are cars. All cars are branches. All branches are nets. Some nets are dresses.  
**Conclusions** : I. Some dresses are cars. II. Some nets are trains.  
III. Some branches are trains. IV. Some dresses are trains.
- (1) Only I and III follow (2) Only II and III follow (3) Only I and IV follow  
(4) Only II, III and IV follow (5) None of these

Q.12. **Statements** : Some pencils are kites. Some kites are desks. All desks are jungles. All jungles are mountains.

**Conclusions** : I. Some mountains are pencils. II. Some jungles are pencils.  
III. Some mountains are desks. IV. Some jungles are kites.

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

Q.13. **Statements** : All papers are clips. Some clips are boards. Some boards are lanes. All lanes are roads.

**Conclusions** : I. Some roads are boards. II. Some lanes are clips.  
III. Some boards are papers. IV. Some roads are clips.

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

Q.14. **Statements** : All pens are clocks. Some clocks are tyres. Some tyres are wheels. Some wheels are buses.

**Conclusions** : I. Some buses are tyres. II. Some wheels are clocks.  
III. Some wheels are pens. IV. Some buses are clocks.

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

Q.15. **Statements** : All stones are hammers. No hammer is ring. Some rings are doors. All doors are windows.

**Conclusions** : I. Some windows are stones. II. Some windows are rings.  
III. No window is stone. IV. Some rings are stones.

(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

Q.16-20. Study the following information carefully and answer the questions given below :

A, B, C, D, E, F, G, H and K are sitting around a circle facing the center. F is fourth to the right of A who is third to the right of B. K is fourth to the left of B and third to the right of D. C is third to the right of H. E is second to the left of G.

Q.16. Who is fourth to the left of G ?

(1) C (2) A (3) D (4) K (5) Data inadequate

Q.17. What is E's position with respect to B ?

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

Q.18. Who is third to the right of K ?

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

Q.19. Who is to the immediate right of F ?

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

Q.20. In which of the following combinations is the third person sitting between the first and the second persons ?

(1) GFB (2) BGH (3) ADC (4) KEC (5) EGF

Q.21-25. In the following questions, the symbols  $\delta$ , @,  $\odot$ , % and  $\star$  are used with the following meaning as illustrated below :

'P  $\odot$  Q' means 'P is not smaller than Q'

'P % Q' means 'P is neither smaller than nor equal to Q'

'P  $\star$  Q' means 'P is neither greater than nor equal to Q'

'P  $\delta$  Q' means 'P is not greater than Q'

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

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

Q.21. **Statements** : R  $\star$  K, K % D, D @ V, V  $\delta$  M

**Conclusions** : I. R  $\star$  D II. V  $\star$  R III. D @ M IV. M % D

- (1) None is true (2) Only III is true (3) Only IV is true  
 (4) Only either III or IV is true (5) Only either III or IV and II are true
- Q.22. **Statements** : F % N, N © W, W δ Y, Y ★ T  
**Conclusions** : I. F % W II. T % N III. N % Y IV. T % W  
 (1) Only I and III are true (2) Only I and IV are true (3) Only II and III are true  
 (4) Only I, II and IV are true (5) None of these
- Q.23. **Statements** : B © T, T ★ R, R % F, F @ K  
**Conclusions** : I. B % R II. F ★ T III. R % K IV. K ★ T  
 (1) None is true (2) Only I is true (3) Only II is true  
 (4) Only III is true (5) Only IV is true
- Q.24. **Statements** : J @ F, F δ N, N % H, H © G  
**Conclusions** : I. G ★ N II. N © J III. F ★ J IV. J δ G  
 (1) Only I and II are true (2) Only I, II and III are true (3) Only II, III and IV are true  
 (4) All I, II, III and IV are true (5) None of these
- Q.25. **Statements** : D δ T, T @ R, R © M, M % K  
**Conclusions** : I. R @ D II. R % D III. K ★ T IV. M δ T  
 (1) Only either I or II is true (2) Only III and IV are true  
 (3) Only either I or II and III are true (4) Only either I or II and IV are true  
 (5) Only either I or II and III and IV are true
- Q.26-30. In making decisions about important questions, it is desirable to be able to distinguish between 'strong' arguments and 'weak' arguments. 'Strong' arguments are those which are both important and directly related to the question. 'Weak' arguments are those which are of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question.
- Each question below is followed by three arguments numbered (A), (B) and (C). You have to decide which of the arguments is a strong argument and which is a 'weak' argument.
- Q.26. **Statement** : Should there be a cap on drawing groundwater for irrigation purposes in India?  
**Arguments** : (A) No, irrigation is of prime importance for food production in India and it is heavily dependent on groundwater in many parts of the country.  
 (B) Yes, water tables have gone down to alarmingly low levels in some parts of the country where irrigation is primarily dependent on groundwater, which may lead to serious environmental consequences.  
 (C) Yes, India just cannot afford to draw groundwater any further as the international agencies have cautioned India against it.  
 (1) Only (A) and (B) are strong (2) Only (B) and (C) are strong  
 (3) Only (A) and (C) are strong (4) All (A), (B) and (C) are strong (5) None of these
- Q.27. **Statement** : Should there be complete ban on setting up of thermal power plants in India?  
**Arguments** : (A) Yes, this is the only way to arrest further addition to environmental pollution.  
 (B) No, there is a huge shortage of electricity in most parts of the country and hence generation of electricity needs to be augmented.  
 (C) No, many developed countries continue to set up thermal power plants in their countries.  
 (1) None is strong (2) Only (A) is strong (3) Only (B) is strong  
 (4) Only (C) is strong (5) Only either (A) or (B) is strong
- Q.28. **Statement** : Should there be a restriction on the construction of high rise buildings in big cities in India?  
**Arguments** : (A) No, big cities in India do not have adequate open land plots to accommodate the growing population.  
 (B) Yes, only the builders and developers benefit from the construction of high rise buildings.  
 (C) Yes, the Govt. should first provide adequate infrastructural facilities to existing buildings before allowing the construction of new high rise buildings.

- (1) Only (B) is strong                      (2) Only (C) is strong                      (3) Only (A) and (C) are strong  
 (4) Only (A) is strong                      (5) None of these
- Q.29. **Statement** : Should road repair work in big cities be carried out only late at night ?  
**Arguments** : (A) No, this way the work will never get completed.  
 (B) No, there will be unnecessary use of electricity.  
 (C) Yes, the commuters will face lot of problems due to repair work during the day.
- (1) None is strong                      (2) Only (A) is strong                      (3) Only (C) is strong  
 (4) Only (B) and (C) are strong (5) Only (A) and (B) are strong
- Q.30. **Statement** : Should all the deemed universities be derecognized and attached to any of the central or state universities in India ?  
**Arguments** : (A) Yes, many of these deemed universities do not conform to the required standards of a full-fledged university and hence the level of education is compromised.  
 (B) No, these deemed universities have been able to introduce innovative courses suitable to the requirement of various industries as they are free from strict Govt. controls.  
 (C) Yes, many such universities are basically money spinning activities and education takes a backseat in these institutions.
- (1) Only (A) and (B) are strong (2) Only (B) and (C) are strong (3) Only (A) and (C) are strong  
 (4) All (A), (B) and (C) are strong (5) None of these
- .31-35. In each question below is given a statement followed by three assumptions (A), (B) and (C). 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.
- Q.31. **Statement** : Police authority cordoned off the entire locality for the entire day and stopped all vehicular movement for the visit of a top functionary of the government in view of the threat perception and advised all the residents in the area to limit their movement outside their dwellings.
- Which of the following assumption(s) is/are implicit in the above statement ?  
 (A) Police personnel may not be able to control the vehicular movement in the locality and may seek help from the armed forces.  
 (B) People living in the locality may move out of their houses for the day to avoid inconvenience.  
 (C) The Govt. functionary may request the police authority to lift the ban on movement of residents of the locality outside their dwellings.
- (1) None is implicit                      (2) Only (A) is implicit                      (3) Only (B) is implicit  
 (4) Only (C) is implicit                      (5) Only (B) and (C) are implicit
- Q.32. **Statement** : The apex body controlling universities in the country has decided to revise the syllabus of all the technical courses to make them focused towards the present needs of the industry thereby making the technical graduates more employable than they are at present.
- Which of the following assumption(s) is/are implicit in the above statement ?  
 (A) Technical colleges affiliated to different universities may not welcome the apex body's decision and may continue with the same syllabus as at present.  
 (B) The industry may welcome the decision of the apex body and scale up their hiring from these colleges.  
 (C) The Govt. may not allow the apex body to implement its decision in all the colleges as it may lead to chaos.
- (1) None is implicit                      (2) Only (A) is implicit                      (3) Only (B) is implicit  
 (4) Only (C) is implicit                      (5) Only (A) and (B) are implicit
- Q.33. **Statement** : Govt. has urged all the citizens to use electronic media for carrying out their daily activities, whenever possible, instead of using paper as the manufacture of paper requires the cutting down of a large number of trees causing severe damage to the ecosystem.

Which of the following assumption(s) is/are implicit in the above statement ?

- (A) Most people may be capable of using electronic media to carry out various routines.
  - (B) Most people may have access to electronic media for carrying out their daily routine activities.
  - (C) People at large may reject the Govt.'s appeal and continue using paper as before.
- (1) Only (A) is implicit                      (2) Only (B) is implicit                      (3) Only (A) and (B) are implicit  
(4) Only (C) is implicit                      (5) None of these

Q.34. **Statement** : The Govt. has decided to auction construction of highways to private entities in several blocks across the country on build-operate-transfer basis.

Which of the following assumption(s) is/are implicit in the above statement ?

- (A) An adequate number of private entities may not respond to the Government's auction notification.
  - (B) Many private entities in the country are capable of constructing highways within reasonable time.
  - (C) The Govt.'s proposal of build-operate-transfer may financially benefit the private entities.
- (1) Only (A) and (B) are implicit                      (2) Only (B) and (C) are implicit  
(3) Only (B) is implicit                      (4) Only (A) and (C) are implicit                      (5) None of these

Q.35. **Statement** : The airlines have requested all their bona fide passengers to check the status of flight operations before leaving their homes as heavy fog is causing immense problems to normal flight operations.

Which of the following assumption(s) is/are implicit in the above statement ?

- (A) The majority of the air passengers may check the flight status before starting their journey to the airport.
  - (B) The Govt. may take serious objection to the notice issued by the airline company.
  - (C) Majority of the passengers may cancel their tickets and postpone their journey till the situation becomes normal.
- (1) None is implicit                      (2) Only (A) is implicit                      (3) Only (B) is implicit  
(4) Only (C) is implicit                      (5) Only (A) and (C) are implicit

Q.36-40. 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.
- (2) if the inference is 'probably true' though not 'definitely true' in the light of the facts given.
- (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.
- (4) if the inference is 'probably false', though not 'definitely false' in the light of the facts given.
- (5) if the inference is "definitely false", i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

The deterioration in the overall asset quality of banks - gross Non-Performing Assets (NPAs) are reportedly 27% higher at the end of December 2009 than at the end of December 2008 - is not surprising. Any slowdown in growth is bound to trigger a rise in NPAs as more and more companies default on loan repayments. The effect would be pronounced when the slowdown coincides with a severe global recession. But for the restructuring of loans permitted by the Central Bank on fairly generous terms, NPAs would have been still higher. Prudent banks that took care while sanctioning loans and then monitored the post-sanction disbursement diligently should be able to weather the crisis. But it is one thing to have NPAs rise because of a cyclical downturn, it is quite another to have NPAs rise because of policy errors that are entirely within the realm of policymakers. And this is what we need to guard against. Excessively low interest rates skew the risk-reward equation by making projects that are actually not viable, appear viable - till interest rates reverse and the same projects cease to be viable ! It is now well established that long periods of unduly low interest rates encourage banks to take more risks. A low interest rate regime driven by an easy money policy rather than macroeconomic fundamentals leads to excessive expansion of credit. It incentivizes banks to take on more risk

in search of higher returns and to misprice risk.

- Q.36. Higher NPAs indicate shortcomings in disbursement and follow-up of credit given by banks.  
Q.37. The Central Bank always allows banks to restructure their loans in the event of rise in NPAs.  
Q.38. Lower interest rate cycle projects commercially unviable projects as viable.  
Q.39. Low interest rate on credit reduces the capacity to absorb various unaccounted risk factors.  
Q.40. Banks' NPAs occur only due to economic factors.

**Q.41-45.** Study the following information carefully and answer the questions given below :

Following are the conditions for selecting Senior Manager-General Banking in a bank :

The candidate must——

- (i) have secured at least 60 percent marks in Std. XII,
- (ii) have secured at least 55 percent marks in Graduation in any discipline.
- (iii) have secured at least 60 percent marks in Post-graduate degree/diploma in Management/ Economics/Statistics.
- (iv) be at least 25 years and not be more than 35 years as on 1.3.2010.
- (v) have post qualification work experience of at least 2 years as General Banking Officer in a bank.
- (vi) have secured at least 50 percent marks in written examination,
- (vii) have secured at least 40 percent marks in Personal interview.

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

- (a) at (iii) above, but has secured at least 60 percent marks in CA or ICWA, the case is to be referred to VP-Recruitment.
- (b) at (vii) above, but have secured at least 65 percent marks in the written examination and at least 35 percent marks in the personal interview, the case is to be referred to President Recruitment.

In each question below are given details of one candidate. You have to take one of the following courses of actions based on the information provided and the conditions and sub-conditions given above and mark 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 1.3.2010.

**Mark answer**

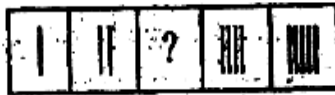
- (1) if the data provided are inadequate to take a decision.
  - (2) if the case is to be referred to VP-Recruitment.
  - (3) if the case is to be referred to President-Recruitment.
  - (4) if the candidate is to be selected.
  - (5) if the candidate is not to be selected.
- Q.41. Kesav Vora was born on 8th November 1978. He has secured 65 percent marks in Std. XII and 60 percent marks in Graduation. He has secured 58 percent marks in M.A. Economics and 60 percent marks in ICWA. He has been working in a bank as generalist officer for the past two years after completing his education. He has also secured 50 percent marks in the written examination and 45 percent marks in personal interview.
- Q.42. Arindam Ghosh has been working in a bank as generalist officer for the past four years after completing his post-graduate diploma in management with 60 percent marks. He has secured 50 percent marks in the written examination and 40 percent marks in the personal interview. He has also secured 70 percent marks in Std. XII. He was born on 25th February 1975.
- Q.43. Sohan Majhi has secured 65 percent marks in B.Sc. and 70 percent marks in M.Sc. Statistics. He has been working in a bank as generalist officer for the past three years after completing his post-graduation. He has secured 55 percent marks in the written examination and 50 percent marks in the personal interview. He was born on 8th July 1982.
- Q.44. Neha Salve has been working in a bank as generalist officer for the past four years after completing her post-graduate degree in Economics with 60 percent marks. She has secured 60 percent marks in both graduation and Std. XII. She was born on 24th August 1979. She has secured 70 percent marks in the written examination and 38 percent marks in the personal interview.
- Q.45. Neeta Jaiswal was born on 2nd June 1980. She has been working in a bank as generalist officer for the past three years after completing her post-graduate degree in Economics with 60 percent

marks. She has secured 68 percent marks in HSC and 58 percent marks in B.Com. She has also secured 50 percent marks in both the written examination and personal interview.

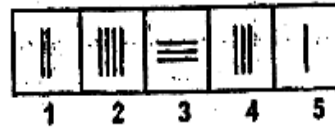
**Q.46-50.** In each of these questions there are two sets of figures. The figures on the left are Problem Figures (four figures and one question-marked space) and those on the right are Answer Figures indicated by number 1,2,3,4 and 5. A series is established if one of the five Answer Figures is placed at the "question-marked space". Question Figures form a series if they change from left to right according to some rule. The number of the Answer Figure which should be placed in the question-marked space is the answer. All the five figures i.e. four Problem Figures and one Answer Figure placed in the question-marked space should be considered as forming the series.

Study the following question.

**PROBLEM FIGURES**



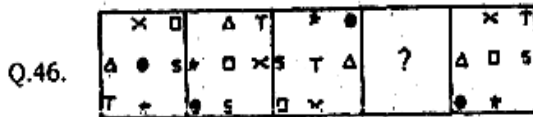
**ANSWER FIGURES**



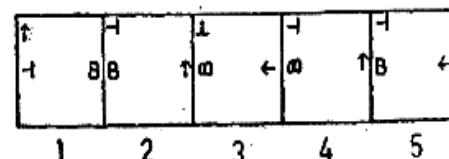
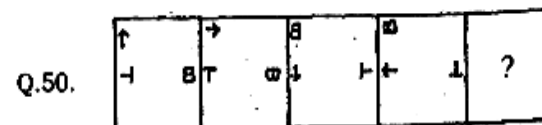
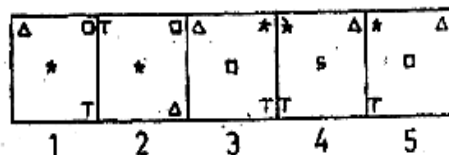
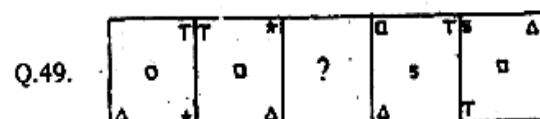
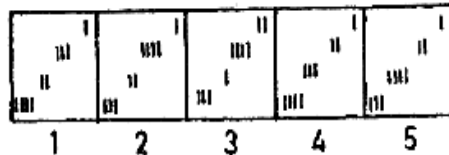
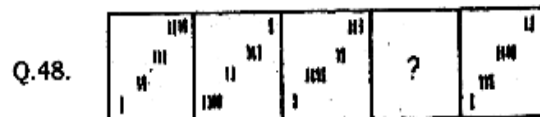
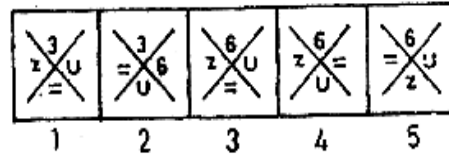
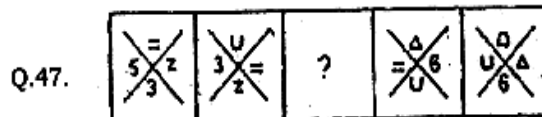
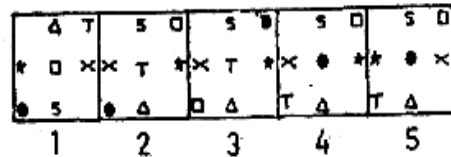
If we place the Answer Figure 4 in the question marked space it makes a series which indicates that one vertical line is added in each figure. So the answer is '4'. Note that if we go by only one aspect of number of lines, Answer Figure 3 may also fit in. So you have to consider all different aspects.

Now solve the following questions.

**PROBLEM FIGURES**



**ANSWER FIGURES**



## DATA ANALYSIS AND INTERPRETATION

Q.51-55. Study the following table carefully to answer the questions that follow —

Number (N) of Six type of Electronic Products Sold by Six different stores in a month and the price per product (P) (price in Rs. '000) charged by each Store.

Store	A		B		C		D		E		F	
	N	P	N	P	N	P	N	P	N	P	N	P
L	54	135	48	112	60	104	61	124	40	136	48	126
M	71	4.5	53	3.8	57	5.6	49	4.9	57	5.5	45	4.7
N	48	12	47	18	52	15	54	11.5	62	10.5	56	11
P	52	53	55	48	48	50	54	49	59	47	58	51
P	60	75	61	68	56	92	44	84	46	76	59	78
Q	43	16	44	15	45	14.5	48	15.6	55	18.2	55	14.9

- Q.51. Number of L type products sold by Store F is what percent of the number of the same type of products sold by Store E ?  
 (1) 76.33 (2) 124 (3) 83.33 (4) 115 (5) None of these
- Q.52. What is the respective ratio of total number of N and L type products together sold by Store D and the same products sold by Store A ?  
 (1) 119 : 104 (2) 102 : 115 (3) 104 : 115 (4) 117 : 103 (5) None of these
- Q.53. What is the average price per product charged by all the Stores together for Product Q ?  
 (1) Rs. 14,700/- (2) Rs. 15,700/- (3) Rs. 15,200/- (4) Rs. 14,800/- (5) None of these
- Q.54. What is the difference in the amount earned by Store A through the sale of P type products and that earned by Store B through the sale of Q type products ?  
 (1) Rs. 38.4 lakhs (2) Rs. 0.384 lakh (3) Rs. 3.84 lakhs  
 (4) Rs. 384 lakhs (5) None of these
- Q.55. What is the total amount earned by Store C through the sale of M and O type products together?  
 (1) Rs. 2719.2 lakhs (2) Rs. 271.92 lakhs (3) Rs. 2.7192 lakhs  
 (4) Rs. 27.192 lakhs (5) None of these

Q.56-60. Study the given information carefully to answer the questions that follow —

An Organization consists of 2400 employees working in different departments, viz, HR, Marketing, IT, Production and Accounts. The ratio of male to female employees in the Organization is 5:3 respectively. Twelve percent of the males work in the HR department. Twenty four percent of the females work in the Accounts department. The ratio of males to females working in the HR department is 6 : 11 respectively. One-ninth of the females work in the IT department. Forty two percent of the males work in the Production department. Number of females working in the Production department is ten percent of the males working in the same. The remaining females work in the Marketing department. The total number of employees working in the IT department is 285. Twenty two percent of the males work in the Marketing department and the remaining work in the Accounts department.

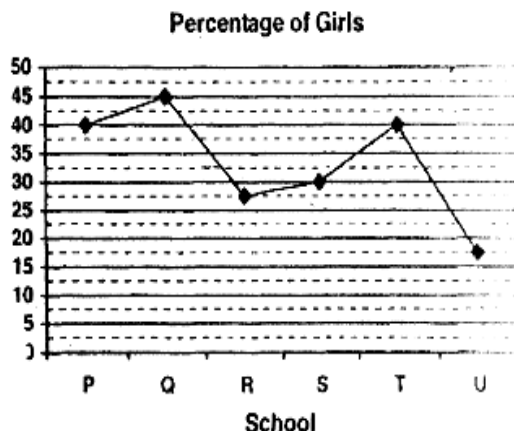
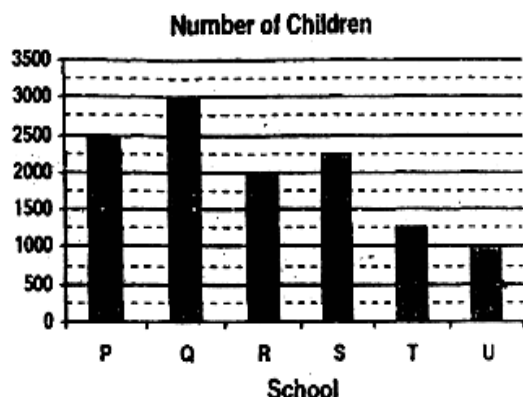
- Q.56. The number of males working in the IT department forms **approximately** what percent of the total number of males in the Organization ?  
 (1) 5 (2) 12 (3) 21 (4) 8 (5) 18
- Q.57. How many males work in the Accounts department ?  
 (1) 170 (2) 165 (3) 185 (4) 160 (5) None of these
- Q.58. The total number of employees working in the Accounts department forms what percent of the total number of employees in the organization ? (rounded off to two digits after decimal)  
 (1) 19.34 (2) 16.29 (3) 11.47 (4) 23.15 (5) None of these



- Q.59. The number of females working in the Production department forms what percent of the total number of females in the Organization ?  
 (1) 7 (2) 12 (3) 4 (4) 15 (5) None of these
- Q.60. What is the total number of females working in the HR and Marketing department together ?  
 (1) 363 (2) 433 (3) 545 (4) 521 (5) None of these

Q.61-65. Study the graphs carefully to answer the questions that follow:

**Total number of children in 6 different schools and the percentage of girls in them**



- Q.61. What is the total percentage of boys in schools R and U together ? (rounded off to two digits after decimal)  
 (1) 78.55 (2) 72.45 (3) 76.28 (4) 75.83 (5) None of these
- Q.62. What is the total number of boys in School T ?  
 (1) 500 (2) 600 (3) 750 (4) 850 (5) None of these
- Q.63. The total number of students in school R is **approximately** what percent of the total number of students in school S ?  
 (1) 89 (2) 75 (3) 78 (4) 82 (5) 94
- Q.64. What is the average number of boys in schools P and Q together ?  
 (1) 1425 (2) 1575 (3) 1450 (4) 1625 (5) None of these
- Q.65. What is the respective ratio of the number of girls in school P to the number of girls in school Q ?  
 (1) 27 : 20 (2) 17 : 21 (3) 20 : 27 (4) 21 : 17 (5) None of these

Q.66-68. Study the given information carefully and answer the questions that follow —

A basket contains 4 red, 5 blue and 3 green marbles.

- Q.66. If three marbles are picked at random, what is the probability that either all are green or all are red ?  
 (1)  $\frac{7}{44}$  (2)  $\frac{7}{12}$  (3)  $\frac{5}{12}$  (4)  $\frac{1}{44}$  (5) None of these
- Q.67. If two marbles are drawn at random, what is the probability that both are red ?  
 (1)  $\frac{3}{7}$  (2)  $\frac{1}{2}$  (3)  $\frac{2}{11}$  (4)  $\frac{1}{6}$  (5) None of these
- Q.68. If three marbles are picked at random, what is the probability that at least one is blue ?  
 (1)  $\frac{7}{12}$  (2)  $\frac{37}{44}$  (3)  $\frac{5}{12}$  (4)  $\frac{7}{44}$  (5) None of these

Q.69-70. Study the given information carefully and answer the questions that follow —

A committee of five members is to be formed out of 3 trainees, 4 professors and 6 research associates. In how many different ways can this be done if —

- Q.69. The committee should have all 4 professors and 1 research associate or all 3 trainees and 2 professors ?

- (1) 12                      (2) 13                      (3) 24                      (4) 52                      (5) None of these
- Q.70. The committee should have 2 trainees and 3 research associates ?  
 (1) 15                      (2) 45                      (3) 60                      (4) 9                      (5) None of these

Q.71-75. Study the tables carefully to answer the questions that follow —

**Number of candidates (in lakhs) appearing in an entrance examination from six different cities and the ratio of candidates passing and failing in the same**

City	A	B	C	D	E	F
Number of Candidates	1.25	3.14	1.08	2.27	1.85	2.73

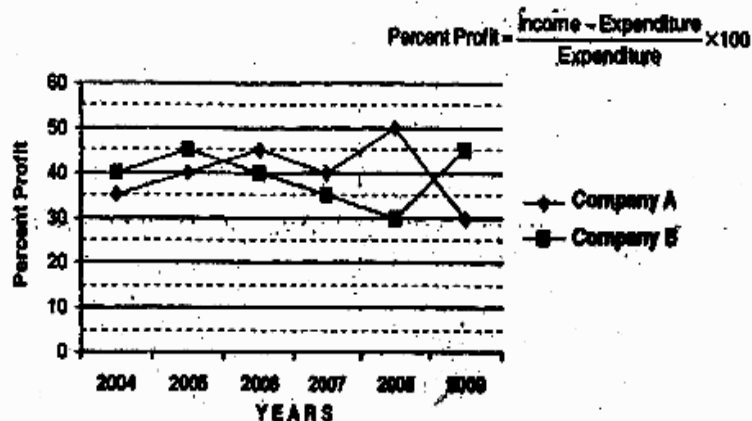
**Ratio of candidates passing and failing within the city**

City	Passing	Failing
A	7	3
B	5	3
C	4	5
D	1	3
E	3	2
F	7	5

- Q.71. What is the respective ratio of the number of candidates failing in the exam from City D to those failing in the exam from City A ?  
 (1) 289 : 42                      (2) 42 : 289                      (3) 227 : 50                      (4) 50 : 227                      (5) None of these
- Q.72. The number of candidates appearing for the exam from City C is what percent of the number of candidates appearing for the exam from City B ? (rounded off to the nearest integer)  
 (1) 27                      (2) 34                      (3) 42                      (4) 21                      (5) 38
- Q.73. Number of candidates passing in the exam from City F is what percent of the total number of candidates appearing from all the cities together ? (rounded off to two digits after the decimal)  
 (1) 12.93                      (2) 14.46                      (3) 10.84                      (4) 11.37                      (5) None of these
- Q.74. Which city has the highest number of students failing in the entrance exam ?  
 (1) F                      (2) C                      (3) B                      (4) D                      (5) None of these
- Q.75. What is the number of candidates passing in the exam from City E ?  
 (1) 13,000                      (2) 11,10,000                      (3) 1,13,000                      (4) 11,000                      (5) None of these

Q.76-80. Study the graph carefully to answer the questions that follow—

**Percent profit made by two companies over the years**



- Q.76. If in the year 2004 the expenditure incurred by Company A and B was the same, what was the respective ratio of the Income of Company A and B in that year ?  
 (1) 27 : 28 (2) 14 : 23 (3) 13 : 19  
 (4) Cannot be determined (5) None of these
- Q.77. If the amount of profit earned by Company A in the year 2007 was Rs. 1.5 lakhs, what was its expenditure in that year ?  
 (1) Rs. 1.96 lakhs (2) Rs.2.64 lakhs (3) Rs.1.27 lakhs  
 (4) Rs.3.75 lakhs (5) None of these
- Q.78. What is the average percent profit earned by Company B over all the years together ?  
 (1)  $19\frac{1}{3}$  (2)  $24\frac{1}{6}$  (3)  $12\frac{1}{3}$  (4)  $37\frac{1}{6}$  (5) None of these
- Q.79. If in the year 2008, the income of both the companies A and B was the same, what was the respective ratio of expenditure of Company A to the expenditure of Company B in that year ?  
 (1) 21 : 25 (2) 7 : 9 (3) 13 : 15  
 (4) Cannot be determined (5) None of these
- Q.80. What is the respective ratio of the amount of profit earned by Company A and B in the year 2009 ?  
 (1) 2 : 3 (2) 4 : 7 (3) 11 : 15  
 (4) Cannot be determined (5) None of these

Q.81-85. Study the given table carefully to answer the questions that follow —

**Percentage of marks obtained by five students in five different subjects in a school**

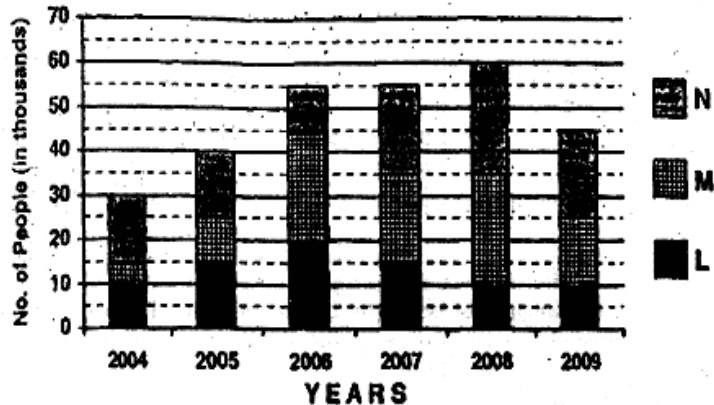
Subject	English	Science	Mathematics	Social Studies	Hindi
Student	(100)	(125)	(150)	(75)	(50)
Rahul	67	84	70	64	90
Veena	59	72	74	88	84
Soham	66	90	84	80	76
Shreya	71	66	80	66	86
Varun	63	76	88	68	72

\*Figures in brackets indicate maximum marks for a particular subject.

- Q.81. What are the average marks obtained by all the students together in English ?  
 (1) 64.6 (2) 60.4 (3) 66.7 (4) 68.4 (5) None of these
- Q.82. What is Varun's overall percentage in the examination ?  
 (1) 81.5 (2) 78.2 (3) 75.4 (4) 69.8 (5) None of these
- Q.83. What is the respective ratio of total marks obtained by Veena and Shreya together in Mathematics to the marks obtained by Rahul in the same subject ?  
 (1) 11 : 5 (2) 7 : 9 (3) 5 : 11 (4) 9 : 7 (5) None of these
- Q.84. If in order to pass the exam a minimum of 95 marks are needed in Science, how many students pass in the exam ?  
 (1) None (2) Three (3) One (4) Two (5) Four
- Q.85. What are the total marks obtained by Sohām in all the subjects together ?  
 (1) 396 (2) 408 (3) 402.5 (4) 398.5 (5) None of these

Q.86-90. Study the given graph carefully to answer the questions that follow —

**Number of people (in thousands) using three different types of mobile services over the years**



- Q.86. What is the average number of people using mobile service M for all the years together ?  
 (1)  $16\frac{2}{3}$       (2)  $14444\frac{1}{6}$       (3)  $16666\frac{2}{3}$       (4)  $14\frac{1}{6}$       (5) None of these
- Q.87. The total number of people using all the three mobile services in the year 2007 is what percent of the total number of people using all the three mobile services in the year 2008 ? (rounded off to two digits after decimal)  
 (1) 89.72      (2) 93.46      (3) 88.18      (4) 91.67      (5) None of these
- Q.88. Number of people using mobile service N in the year 2006 forms approximately what percent of the total number of people using all the three mobile services in that year ?  
 (1) 18      (2) 26      (3) 11      (4) 23      (5) 29
- Q.89. What is the respective ratio of number of people using mobile service L in the year 2005 to those using the same service in the year 2004 ?  
 (1) 8 : 7      (2) 3 : 2      (3) 19 : 13      (4) 15 : 11      (5) None of these
- Q.90. What is the total number of people using mobile service M in the years 2008 and 2009 together?  
 (1) 35,000      (2) 30,000      (3) 45,000      (4) 25,000      (5) None of these
- Q.91-95. Study the table carefully to answer the questions that follow —

**Distance (in kms) travelled by six trucks on six different days of the week**

Truck	P	Q	R	S	T	U
Day						
Monday	240	250	320	325	330	300
Tuesday	320	264	308	314	318	314
Wednesday	324	294	330	312	310	325
Thursday	288	300	310	278	260	275
Friday	366	302	288	292	270	268
Saturday	292	284	260	274	280	242

- Q.91. What is the average distance travelled by truck S in all the days together ?  
 (1)  $198\frac{1}{3}$       (2)  $296\frac{1}{6}$       (3)  $199\frac{1}{6}$       (4)  $299\frac{1}{3}$       (5) None of these
- Q.92. If the speed of truck P on Monday was 19.2 kms/hr, what was the time taken by it to cover the given distance ?  
 (1) 10 hours      (2) 11 hours      (3) 9 hours 30 minutes  
 (4) 12 hours 30 minutes      (5) None of these

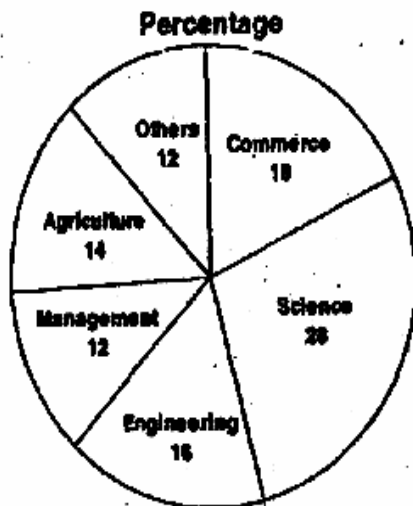
- Q.93. If to travel the given distance, the time taken by truck Q on Friday was 8 hours, what was speed on that day ?  
 (1) 42.50 kms/hr (2) 28.25 kms/hr (3) 37.75 kms/hr (4) 32.25 kms/hr (5) None of these
- Q.94. What is the total distance travelled by all the trucks together on Saturday ?  
 (1) 1623 kms (2) 1632 kms (3) 1263 kms (4) 1362 kms (5) None of these
- Q.95. If on Tuesday truck R and truck T travelled at the same speed, what was the respective ratio time taken by truck R and time taken by truck T to cover their respective distances ?  
 (1) 154 : 159 (2) 142 : 167 (3) 161 : 173  
 (4) Cannot be determined (5) None of these

Q.96-100. Study the following pie-charts carefully and answer the questions given below:

**Disciplinewise Breakup of Number of candidates appeared in Interview and Disciplinewise Break up of Number of candidates selected by an organization**

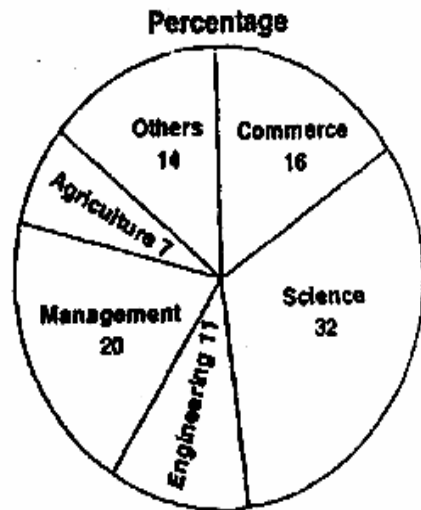
**Disciplinewise Break up of Number of candidates appeared in Interview by the organization**

**Total Number of candidates Appeared in the Interview = 25780**



**Disciplinewise Break up of Number of candidates selected after Interview by the organization**

**Total Number of candidates selected After Interview = 7390**



- Q.96. What was the ratio between the number of candidates appeared in interview from other discipline and number of candidates selected from Engineering discipline respectively (rounded off to nearest integer) ?  
 (1) 3609 : 813 (2) 3094 : 813 (3) 3094 : 1035 (4) 4125 : 1035 (5) 3981 : 767
- Q.97. The total number of candidates appeared in interview from Management and other discipline was what percentage of number of candidates appeared from Engineering discipline ?  
 (1) 50 (2) 150 (3) 200 (4) Cannot be determined (5) None of these
- Q.98. Approximately what was the difference between the number of candidates selected from Agriculture discipline and number of candidates selected from Engineering discipline ?  
 (1) 517 (2) 665 (3) 346 (4) 813 (5) 296
- Q.99. For which discipline was the difference in number of candidates selected to number of candidates appeared in interview the maximum ?  
 (1) Management (2) Engineering (3) Science (4) Agriculture (5) None of these
- Q.100. Approximately what was the total number of candidates selected from Commerce and Agricultural discipline together ?  
 (1) 1700 (2) 1800 (3) 2217 (4) 1996 (5) 1550

## GENERAL AWARENESS / MARKETING / COMPUTERS

- Q.101. What is the full form of the term 'NPA' as used in banking environment ?  
(1) Not Profitable Assets (2) New Potential Accounts (3) Non Performing Assets  
(4) Net Performing Assets (5) None of these
- Q.102. Which of the following was selected as the official broadcaster of 2010 Commonwealth Games recently?  
(1) Satellite Information Service Live  
(2) International Games Broadcast Services  
(3) Nimbus Sports International  
(4) Canadian Broadcasting Corporation (5) Big Productions
- Q.103. Which well known former Olympic gold medallist is Chairman of the London Organising Committee for the Olympic Games?  
(1) Daley Thompson (2) Sebastian Coe (3) Steve Overt  
(4) Robin Cousins (5) Eric Heiden
- Q.104. Which of the following countries has decided that from October 2018 no cheques should be issued or honoured there, and all the payments should be made and accepted in electronic form only ?  
(1) USA (2) Russia (3) United Kingdom  
(4) Australia (5) None of these
- Q.105. Virender Sehwag was in news recently for missing his triple century in the India-Sri Lanka series by less than 10 runs. Who is the only batsman to have scored three triple centuries in Test Cricket?  
(1) Allan Border (2) Donald Bradman (3) Brian Lara  
(4) Both (2) & (3) (5) None of the above
- Q.106. As per the findings of the expert group headed by Dr. Suresh Tendulkar a substantial number of people in India still live Below Poverty Line. What is that number in terms of percentage ?  
(1) 25% (2) 37% (3) 41% (4) 47% (5) None of these
- Q.107. Virender Sehwag was in news recently for his score of 293 runs in the first inning of the third test match between India and Sri Lanka in Mumbai. Who has scored the highest number of double centuries in tests for India?  
(1) Virender Sehwag (2) Rahul Dravid (3) Sachin Tendulkar  
(4) Sunil Gavaskar (5) Both (1) and (3)
- Q.108. As decided by the Reserve Bank of India, all the villages with a population of 2000 will have access to financial services by the end of \_\_\_\_\_  
(1) 2009-10 (2) 2010-11 (3) 2011-12 (4) 2012-13 (5) None of these
- Q.109. Which former Test Cricketer of Australia is the Chief Executive Officer of the Federation of International Cricketers' Association (FICA) that looks after the interest of cricketers of Test playing countries?  
(1) Allan Border (2) Tim May (3) Kim Hughes  
(4) Tom Moody (5) David Boon
- Q.110. During his visit to Trinidad in November 2009, the Indian Prime Minister signed a Nuclear deal between India and \_\_\_\_\_  
(1) Canada (2) Brazil (3) Saudi Arabia (4) Tanzania (5) None of these
- Q.111. Which of the following statements about India's performance in Test Cricket are correct in light of recent developments?  
(A) The victory against Sri Lanka in third test of the 2009 series at Brabourne Stadium in Mumbai was India's 100th test victory  
(B) India is the only country to have not lost a single Test in 2009  
(C) India's score of 726 for nine declared in the first innings of the third test of India-Sri Lanka series at Brabourne Stadium, Mumbai is its highest total in Test cricket  
(1) A only (2) A and B only (3) B and C only

- (4) C and A only (5) A, B and C
- Q.112. The Chief Executive Officers (CEOs) of the APEC held an important summit in Singapore in November 2009. What is the full form of APEC ?  
 (1) Asia Pacific Economic Co-operation (2) Afro-Pacific Economic Council  
 (3) Asia Pacific Economic Council (4) Alliance for Promotion of Economic Cooperation (5) None of these
- Q.113. Which of the following Gulf countries has decided recently that despite the objections raised by certain countries, it will construct 10 more Uranium enrichment plants to strengthen its position in the world ?  
 (1) Iraq (2) Iran (3) UAE (4) Kuwait (5) None of these
- Q.114. Which of the following countries was the winner of the Asia Cup Hockey Tournament for women held in November 2009 ?  
 (1) India (2) Japan (3) China (4) South Korea (5) None of these
- Q.115. The leaders of the European Union (EU) named Mr. Herman Van Rompuy as the first President of the E.U. Mr. Rompuy is the present \_\_\_\_\_  
 (1) Prime Minister of Britain (2) President of Ukraine (3) Prime Minister of Russia  
 (4) President of Italy (5) Prime Minister of Belgium
- Q.116. Who was appointed as the new captain of the 21-member Indian Hockey team for the FIH Men's Champions Challenge tournament in Salta, Argentina from December 6 to 13 ?  
 (1) Tushar Khandekar (2) Dilip Tirkey (3) Arjun Halappa  
 (4) Rajpal Singh (5) Dhanraj Pillai
- Q.117. Cryogenic Engines are used in which of the following areas of technology ?  
 (1) Atomic Energy (2) Food Technology (3) Oceanography  
 (4) Space Research (5) None of these
- Q.118. The National Rural Employment Guarantee Act is now known by which of the following names ?  
 (1) Indira Gandhi Rural Employment Guarantee Act  
 (2) Rajiv Gandhi Rural Employment Guarantee Act  
 (3) Jawaharlal Nehru Rural Employment Guarantee Act  
 (4) Mahatma Gandhi Rural Employment Guarantee Act (5) None of these
- Q.119. World Professional Billiards Champion Pankaj Advani accepted the Eklavya award, the highest recognition for a sportsperson in which state recently?  
 (1) Delhi (2) Karnataka (3) Tamil Nadu (4) Kerala (5) Andhra Pradesh
- Q.120. Suresh Kalmadi was elected unopposed as the President of the Asian \_\_\_\_\_ Association for his third term at Guangzhou, China recently.  
 (1) Basketball (2) Hockey (3) Weightlifting (4) Athletics (5) Shooting
- Q.121. Which of the following has acquired the theatrical telecast rights for cricket matches of the Indian Premier League (IPL) 2010 and 2019 for Rs 330 crore recently?  
 (1) Entertainment and Sports Direct (ESD) (2) Satellite Information Services  
 (3) Triplecom Media (4) Fox Sports International (FSI)  
 (5) Big Entertainment
- Q.122. Which of the following terms/names is not associated with banking/financial trade in India ?  
 (1) Automated Clearing House (2) Provision Coverage Ratio (3) Market Stabilisation Scheme  
 (4) Credit Default Swaps (5) Double Fault
- Q.123. The standard protocol of the Internet is ?  
 (1) TCP/IP (2) Java (3) HTML (4) Flash (5) None of these
- Q.124. Digital photos and scanned images are typically stored as \_\_\_\_\_ graphics with extensions such as .bmp, .png, .jpg, .tif, or .gif.  
 (1) vector (2) bitmap (3) either vector or bitmap  
 (4) neither vector nor bitmap (5) None of these
- Q.125. A \_\_\_\_\_ is a computer attached to the Internet that runs a special Web server software which can send Web pages out to other computers over the Internet  
 (1) web client (2) web system (3) web page (4) webserver (5) None of these

- Q.126. After a user has saved and deleted many files, many scattered areas of stored data remain that are too small to be used efficiently, causing\_\_\_\_\_
- (1) disorder (2) turmoil (3) disarray (4) fragmentation (5) None of these
- Q.127. Which of the following books is written by V.S. Naipaul ?
- (1) The Last Hero (2) Bliss was in that Dawn (3) Train to Pakistan  
(4) A Tale of Two Cities (5) A House for Mr. Biswas
- Q.128. Which of the following is the communications protocol that sets the standard used by every computer that accesses Web-based information ?
- (1) XML (2) DML (3) HTTP (4) HTML (5) None of these
- Q.129. Which of the following is a general-purpose programming language, designed by Sun Microsystems, and well suited for use on the Web?
- (1) VB Script (2) Java Script (3) CSS (4) Java (5) None of these
- Q.130. This.....tier processes HTTP protocol, scripting tasks, performs calculations, and provides access to data.
- (1) Client (2) Applications/Web server (3) Enterprise server  
(4) DBA (5) None of these
- Q.131. When you install a new program on your computer, it is typically added to the\_\_\_\_\_ menu.
- (1) all Programs (2) select Programs (3) start Programs  
(4) desktop Programs (5) None of these
- Q.132. Which of the following contains information about a single "entity" in the database - like a person, place, event, or thing ?
- (1) query (2) form (3) record (4) table (5) None of these
- Q.133. Which one of the following is a key function of a firewall ?
- (1) Monitoring (2) Deleting (3) Copying (4) Moving (5) None of these
- Q.134. \_\_\_\_\_are a type of inexpensive digital camera that remains tethered to a computer and used for videoconferencing, video chatting, and live Web broadcast.
- (1) Webcams (2) Webpics (3) Browsercams (4) Browserpics (5) None of these
- Q.135. Who amongst the following is the author of the book "The Rediscovery of India" ?
- (1) Meghnad Desai (2) Romila Thapar (3) Mulk Raj Anand  
(4) Amit Chaudhary (5) None of these
- Q.136. RSA is—
- (1) Symmetric Cryptosystem (2) Asymmetric Cryptosystem (3) Block Cypher  
(4) Digital Signature (5) None of these
- Q.137. Market Research is useful for\_\_\_\_\_
- (1) deciding proper marketing strategies (2) deciding the selling price  
(3) choosing the right products (4) choosing the sales persons (5) all of these
- Q.138. A 'call' means \_\_\_\_\_
- (1) shout out to somebody (2) a profession or business (3) visit friends  
(4) visiting prospective customers (5) After-sales service
- Q.139. Conversion means \_\_\_\_\_
- (1) meeting a prospective client (2) interacting with a prospective client  
(3) converting an employer into an employee (4) converting a seller to a buyer  
(5) converting a Prospective client into a buyer
- Q.140. Customisation means\_\_\_\_\_
- (1) acquiring more customers (2) regulating customers  
(3) special products to suit each customer (4) more products per customer  
(5) all of these
- Q.141. Modern styles of marketing include\_\_\_\_\_
- (1) digital marketing (2) tele-marketing (3) e-commerce  
(4) e-mails solicitation (5) All of these
- Q.142. The acronym HTML stands for\_\_\_\_\_
- (1) High Transfer Machine Language (2) High Transmission Markup Language



- (3) Hypertext Markup Language      (4) Hypermedia Markup Language      (5) None of these
- Q.143. e-Marketing is same as \_\_\_\_\_  
 (1) virtual marketing      (2) digital marketing      (3) real time marketing  
 (4) all of these      (5) None of these
- Q.144. Value added services means \_\_\_\_\_  
 (1) costlier products      (2) larger number of products      (3) additional services  
 (4) at par services      (5) None of these
- Q.145. Aggressive Marketing is necessitated due to \_\_\_\_\_  
 (1) globalisation      (2) increased competition      (3) increased production  
 (4) increased job opportunities      (5) all of these
- Q.146. Computers connected to a LAN can \_\_\_\_\_  
 (1) run faster      (2) share information and/or share peripheral equipment  
 (3) e-mail      (4) go online      (5) None of these
- Q.147. Efficient marketing style requires \_\_\_\_\_  
 (1) proper planning      (2) good communication skills      (3) team work  
 (4) knowledge of products      (5) all of these
- Q.148. A DVD-RAM is similar to a ..... except it has storage capacities up to 5.2 GB.  
 (1) CD-R      (2) floppy disk      (3) CD-RW      (4) hard disk      (5) None of these
- Q.149. The sole aim of marketing is to ?  
 (1) Increase sales      (2) Increase the number of employees  
 (3) Increase profits      (4) Increase production      (5) all of these
- Q.150. Lead generation means \_\_\_\_\_  
 (1) Tips for selling tactics      (2) Tips for better production      (3) Generate leaders  
 (4) Likely sources for prospective clients      (5) All of these

## TEST IV

### ENGLISH LANGUAGE

**Q.151-165.** Read the following passages 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.

**Q.151-160. PASSAGE-I**

Despite the economic crunch worldwide that saw **pulverization** of some of the largest banking and finance giants, Indian banking houses have managed to show positive growth this quarter. Some of India's leading national banks have posted a net profit rise of more than 40% over the last quarter amid global **turmoil**. This would come as a big **shot in the arm** for the investors and consumers of these banks even though apprehension is mounting on other banking and broking firms worldwide. One of the main reasons behind the success of these banks this quarter, would be their direct backing by the Government of India. People take solace in their investments in public sector watching the bailout packages being cashed out by governments all over the world to save big business houses.

Other private banks in India have also reported a substantial net profit over the last quarter. **Given the international and domestic scenario one cannot put this down as a mundane** achievement. While others are on a cost cutting spree and firing employee, Indian Companies are actually working on boosting staffing in banking and broking' sectors. This can be seen as a big boon in the days to come when the current recession eases and the economy gradually comes back on to the fast track. The finance minister has assured Indian public about the sound health of all Indian banks. This could also be evident from the fact that there have been no mergers and takeovers in Indian Banking sector in a contrast to world scenario where finance houses are looking for mergers to cut costs on operations. We definitely are not looking to **thrive**; rather we are looking for growth. It is just that the pace of growth is a little slow now as compared to a yea, or two before. These are hard times to test the hard. The weak in business and career will be weeded out and it is sometimes very beneficial for business on the long run.

- Q. 151. What according to the author, is the reason for the success of Indian national banks in this quarter ?
- (1) Indian national banks do not have any commitments in troubled foreign markets.
  - (2) These banks can never face financial crisis because of their sheer size
  - (3) These banks are ready to give loans at a very low rate of interest
  - (4) The public is ready to invest in these banks because of the knowledge that these banks get strong support from the Government.
  - (5) None of these
- Q. 152. What does the phrase '**shot in the arm**' as used in the passage mean ?
- (1) Shock
  - (2) Fear
  - (3) Encouragement
  - (4) Anxiety
  - (5) None of these
- Q. 153. How, according to the author, is the current recession beneficial ?
- (1) Worldwide, companies have realized that India is a strong power to reckon with
  - (2) India is surging ahead of the other companies throughout the world
  - (3) After the recession is over international companies will turn to India for investment
  - (4) Recession is bringing down the prices of essential commodities
  - (5) None of these
- Q. 154. What, according to the author will be a big boon in the days to come ?
- (1) The economy coming back on the fast track
  - (2) The slowing down of the economy
  - (3) Increased hiring in Indian financial sector in times of economic slowdown
  - (4) The cost cutting carried out by all the companies
  - (5) None of these
- Q. 155. Which of the following statements is definitely true in the context of the passage ?
- (A) India has not been affected by the economic slowdown.
  - (B) Indian Banks are showing growth in this quarter despite the recession.
  - (C) While banking industry in the West was severely affected by recession in the past, it is now gradually recovering and showing a positive growth.
- (1) Only (A)
  - (2) Only (B)
  - (3) Only (C)
  - (4) Only (A) and (B)
  - (5) Only (B) and (C)
- Q. 156. Which of the following strengthens the finance minister's statement about the sound health of Indian Banks with respect to the passage ?
- (A) There have been no acquisitions and mergers of Indian Banks.
  - (B) The Indian Banks are recording a positive growth.
  - (C) layoffs have been observed worldwide.
- (1) Only (A) and (B)
  - (2) Only (A) and (C)
  - (3) Only (A)
  - (4) Only (B)
  - (5) All (A), (B) and (C)
- Q. 157-158. Choose the word/group of words which is **most similar** in meaning to the word/group of words printed in **bold** as used in the passage.
- Q. 157. **TURMOIL**
- (1) danger
  - (2) shock
  - (3) sadness
  - (4) fear
  - (5) chaos
- Q. 158. **PULVERIZATION**
- (1) polarisation
  - (2) mashing
  - (3) debasement
  - (4) fall
  - (5) crushing
- Q. 159-160. Choose the word/group of words which is **most opposite** in meaning to the word/group of words printed in **bold** as used in the passage.
- Q. 159. **THRIVE**
- (1) succeed
  - (2) deteriorate
  - (3) worry
  - (4) tremble
  - (5) strive
- Q. 160. **MUNDANE**
- (1) extraordinary
  - (2) regular
  - (3) severe
  - (4) visionary
  - (5) routine
- Q. 161-165. **PASSAGE-II**

Modern bio-technology, especially the creation of genetically modified crops, is often presented as a magic solution or universal panacea for the problems of poverty, inadequate nutrition and even environmental degradation across the world. Conversely, there are people

who present the picture of tech generated monsters and major human health hazards being created by science. Many of the technological changes currently in the process of being utilised in agriculture can have unforeseen consequences, and their safety and future viability are far from secure.

The reality, as always, is far more complex than either of these two extremes. Even today the total food production in the world is adequate to feed the hungry of the world; the problem is rather one of unequal distribution, which deprives a large part of the population of even their minimal nutritional requirements. Similarly farmers, especially in developing countries, face many problems such as lack of infrastructure, poor or unstable market access, **volatile** input and output prices etc. that biotechnology does not address, much less solve.

It is true that transgenic plants can offer a range of benefits which are above and beyond those which emerged from more traditional innovations in cultivation. It is suggested that such new technology offers more effective pest resistance of seeds and crops through genetic control mechanisms, which also reduces the need for pesticide use and leads to improved yield. A basic question, of course, is whether the new GM technology is safe, and whether this is absolutely crucial since the effects may only be known much later. The jury is still very much out on this matter, and the controversy does not appear to be resolved quickly.

The trouble is that most governments in developing countries have relatively low food and beverage regulatory standards, and public systems for monitoring and surveillance of such items are poor or non-existent. This leaves them **open** for entry and even dumping of a range of agricultural products of the new technology, which may not pass regulatory standards in the more developed countries.

- Q.161. Which of the following is true in context of the passage ?
- (1) Genetically modified crops have been universally recognized as a solution to poverty and environmental degradation
  - (2) The only way to improve the deficit in food requirement and food production in the world is by adapting genetically modified crops
  - (3) Genetically modified crops produce more yield as compared to yield from the traditional methods
  - (4) Taking advantage of absence of regulatory standards, scientists have been dumping new products in the markets without appropriate approval
  - (5) None of these
- Q.162. Choose the word/group of words which is **most similar** in meaning to **OPEN** printed in **bold** as used in the passage.
- (1) Vulnerable    (2) Capable    (3) Threatened    (4) Uncertain    (5) Weak
- Q.163. Choose the word/group of words which is **most opposite** in meaning to **VOLATILE** printed in **bold** as used in the passage.
- (1) Never-ending    (2) Meager    (3) Valuable    (4) Irreversible    (5) Stable
- Q.164. The author of the given passage seems to be definitely—
- (1) suggesting the use of traditional methods of agriculture as against bio-technology by developing countries owing to their poor regulatory standards
  - (2) in favour of utilizing bio technology as a tool for alleviation of poverty from the world
  - (3) urging the policy makers to improve infrastructural facilities so that farmers can maximize the, benefits of genetically modified crops
  - (4) Unconvinced of the long term effects and rationale for immediate requirement of genetically modified products
  - (5) None of these
- Q.165. Why, according to the author, is genetic modification of crops not an answer to the problem of hunger in the world ?
- (A) People being highly doubtful of the long term effects of genetically modified crops, do not buy the products grown by such methods.
  - (B) The problem of hunger in the world is not due to inadequate production of food but due to unequal distribution of it.

(C) Many developing countries have banned genetically modified products as developed countries have been using these countries as dumping grounds for new genetically modified products.

- (1) Only A (2) Only B (3) Both B and C  
(4) Both A and C (5) None of these

**Q.166-170.** Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

Q.166. A controversial plan to build an immense dam in Brazil's rainforest was stalled when it \_\_\_\_\_ a formidable bloc of \_\_\_\_\_ in ecologists and indigenous tribes alike.

- (1) resulted, hostilities (2) gained, supporters (3) attracted, opponents  
(4) lead, protesters (5) drew, proponents

Q.167. According to a recent survey, sales figures of high end cars have seen an \_\_\_\_\_ growth in the past year, which shows that Indian consumers have \_\_\_\_\_ the impact of recession.

- (1) unprecedented, negated (2) unbelievable, suffered  
(3) unusual, worsened (4) insignificant, endured (5) adequate, proven

Q.168. The National Knowledge Commission has said that India will have to bring \_\_\_\_\_ in education if it has to emerge as the most \_\_\_\_\_ workforce of the world.

- (1) changes, biggest (2) reforms, talented (3) alleviation, skillful  
(4) quality, brighter (5) outcomes, demanded

Q.169. Norway has stolen a march over other developed countries by \_\_\_\_\_ that it would reduce 40% of its greenhouse gas emissions by 2020 and \_\_\_\_\_ carbon neutral by 2030.

- (1) allowing, turn (2) posing, grew (3) estimating, exist  
(4) perceiving, arising (5) declaring, become

Q.170. According to the language experts, children should begin talking in, their mother tongue rather than a foreign language which can \_\_\_\_\_ affect their comprehension abilities leading to serious language based \_\_\_\_\_ later in their lives.

- (1) significantly, abilities (2) appropriately, achievements  
(3) severely, advantages (4) adversely, problems (5) positively, issues

**Q.171-175.** In each of the following questions four words are given of which two words are most nearly the same or opposite in meaning. Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination, by darkening the appropriate oval in your answersheet.

Q.171. (A) instigate (B) enquire (C) consture (4) interpret  
(1) A-C (2) A-B (3) C-D (4) B-D (5) A-D

Q.172. (A) superficial (B) superfluous (C) enlightened (D) surplus  
(1) A-C (2) A-B (3) B-C (4) B-D (5) A-D

Q.173. (A) appalling (B) sinister (C) perturbed (D) threatening  
(1) A-B (2) B-D (3) A-C (4) A-D (5) D-C

Q.174. (A) imprison (B) torture (C) excruciate (D) extract  
(1) B-D (2) B-C (3) A-B (4) C-D (5) A-C

Q.175. (A) pertinent (B) impolite (C) irrelevant (D) insecure  
(1) A-C (2) B-D (3) C-D (4) A-D (5) B-C

**Q.176-180.** Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and then answer the questions which follow :

(A) According to it, organized retail stores are not wolves at the doors of friendly neighbourhood grocery stores as there is room for expansion of both.

(B) Many have been crying foul over the entry of organized retail stores expressing concern over their impact on small store owners.

(C) The final winner in the competition, however, is the common man who gets to choose between the most suitable options and in turn fights with the runaway inflation in prices of essential commodities.

- (D) In spite of this potential for expansion it is doubtless that the small store owners face a decline in profit in initial years if organized retailers set up stores in the vicinity.
- (E) But a study conducted over a period of two years goes a long way towards allaying these fears.
- (F) This impact, however, wears off once they learn to take on the competition which in turn enhances efficiency all around.

176. Which of the following sentence should be the **FIRST** after rearrangement ?  
 (1) A (2) B (3) C (4) D (5) E
177. Which of the following sentence should be the **THIRD** after rearrangement ?  
 (1) A (2) E (3) D (4) F (5) C
178. Which of the following sentence should be the **SIXTH (LAST)** after rearrangement ?  
 (1) A (2) B (3) C (4) E (5) F
179. Which of the following sentence should be the **SECOND** after rearrangement ?  
 (1) A (2) B (3) C (4) E (5) F
180. Which of the following sentence should be the **FIFTH** after rearrangement ?  
 (1) D (2) B (3) C (4) E (5) F

- 181-190. 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/phrases are suggested, one of which best fits the blank appropriately. Find out the appropriate word/phrase in each case.

Economic growth figures for the first quarter of this financial year seem to support the claim that the worst may be over for the Indian economy. The gradual revival is also an indication that the government's economic stimulus package is (181). What could, however, upset the positive outlook is the drought which (182) large parts of the country and its impact on overall growth. Even though the monsoon had picked up (183) the rains received were grossly (184). There are clear (185) that farm output, particularly cereals, will fall drastically. Insufficient rain is bound to shoot up the (186) of agricultural commodities and that would impact the economy as a whole. The drought would also (187) a drastic reduction in rural employment and consumption besides inflation in the prices of food articles.

Food prices have been (188) since the past few months, and lower agricultural production is likely to (189) the situation. The government has said that food grain from the buffer stocks will be used to keep prices (190). Subsidised food grain is necessary in these times, but its effectiveness will depend a lot on the distribution system.

181. (1) impractical (2) ambiguous (3) failing (4) working (5) weakening
182. (1) strike (2) affected (3) exposed (4) reverted (5) altered
183. (1) unseasonably (2) unfavourably (3) presently (4) meagerly (5) later
184. (1) inadequate (2) enough (3) missing (4) ample (5) atrocious
185. (1) contradictions (2) advices (3) reasons (4) results (5) indications
186. (1) production (2) requirement (3) prices (4) yield (5) labour
187. (1) trigger (2) lead (3) result (4) contribute (5) dampen
188. (1) improving (2) balanced (3) stable (4) increasing (5) decreasing
189. (1) aggravate (2) amend (3) smoothen (4) improve (5) challenge
190. (1) unprofitable (2) futile (3) maximum (4) growing (5) down
- 191-195. Which of the phrases (1), (2), (3) and (4) given below each statement should be placed in the blank space provided so as to make a meaningful and grammatically correct sentence ? If none of the sentences is appropriate, mark (5) as the answer.
191. Although information technology has entered the homes, offices and hearts of many citizens of India, \_\_\_\_\_.
- (1) India provides the highest number of IT experts to the world every year  
 (2) many people in rural areas still remain ignorant of its immense benefits  
 (3) government has done its best by funding research in this field appropriately  
 (4) the face of communication in the years to come would change completely from the bygone years  
 (5) None of these

- Q.192. While the environment friendly - Nuclear energy could make a large addition to the energy resources, \_\_\_\_\_.
- (1) experts have a lot of expectations from this cleaner method of producing energy
  - (2) the government is determined to extract maximum out of this technology in the near future
  - (3) international lobby has been pressurizing the developing nations to shift their energy production from coal to nuclear power.
  - (4) the problem of locating adequate numbers of Uranium reserves to run the reactors is yet to be sorted out
  - (5) None of these
- Q.193. \_\_\_\_\_, experts proposed the idea of a common school system.
- (1) Overlooking the fundamental right of quality education of every child in India
  - (2) Since the curricular requirements of a rural child is different from an urban child
  - (3) Based on the fact that difference in the quality of schools acts as a ground for discrimination
  - (4) Since a large percentage of Indian children are getting free education
  - (5) None of these
- Q.194. \_\_\_\_\_, the soil today is nowhere as rich in native minerals as it used to be some centuries ago.
- (1) As there is a growing consent among farmers regarding limiting the use of chemical fertilizers
  - (2) As the chemical inputs in agriculture improved the yield many folds
  - (3) Owing to the uninhibited use of chemical inputs in agriculture
  - (4) Awareness among farmers regarding the side effects of chemical farming grew when
  - (5) None of these
- Q.195. As allegation's of crores of rupees changing hands to permit illegal mining began to fly thick and fast, \_\_\_\_\_.
- (1) government ordered an enquiry which exposed a nexus between mine operators and bureaucrats
  - (2) it caused great damage to the surrounding ecosystem and the environment in general
  - (3) the officials have been irresponsible in failing to bring it to the notice of the court in time
  - (4) the powerful mining lobby had bribed the officials to obtain permit for mining on ecologically sensitive land
  - (5) None of these
- Q.196-200.** In each of the given sentences select the sentence which would either follow or precede the given sentence in grammatically and conceptually appropriate manner. The instruction is given at the end of every statement.
- Q.196. Unfortunately, however, these slum dwellers are looked upon by the society as an appendix causing ills in the urban society.
- Which of the following sentences would immediately **precede** the above sentence ?
- (1) Health officials have been warning the government against the transmission of contagious diseases from the slum areas to other parts of the city
  - (2) Slum dwellers not only play a significant role in urban economy but also provide cheap labour for everyday work of the cities
  - (3) A recent report suggested that 34 percent of government land is illegally occupied by the slum dwellers
  - (4) The slum dwellers live in sub human, unhygienic conditions in their tiny shanties and are very often hubs for criminal activities
  - (5) None of these
- Q.197. However, since the beginning of the nineties, free market forces have been allowed to play for ensuring all round development in Indian markets as well.
- Which of the following sentences would immediately **precede** the above sentence ?
- (1) Entry of various market forces increased the competition faced by the indigenous organizations manifold
  - (2) The severe shortage of newest technology and products in the late 1980s ended with the entry of foreign players in the Indian market

- (3) A major roadblock faced by the foreign investors was the poor infrastructural facilities which was however overtaken by the prospects seen in the huge market
- (4) India had been following a very selective and conservative economic policy during the late 1980s
- (5) None of these
- Q.198. mainly because only two percent of the total farmers could actually comprehend the lengthy procedures to obtain the loan and be benefited from it.  
Which of the following sentences would immediately **precede** the above sentence ?
- (1) Many moneylenders have been making the most out of this situation and providing loans to the rest of the farmers at inflated prices
- (2) There is thus an urgent need to make the schemes and policy as simple and farmer friendly as possible
- (3) A new loan scheme started by the government a couple of months ago proved to be a huge failure and utterly unpopular among the farmers
- (4) This situation can be improved, by providing mediators to carry out and follow-up of the lengthy official procedure for the farmers
- (5) None of these
- Q.199. The foreign embassy has put forward a demand to the government that prosecution may be carried out on a foreign land and not in the country to which the terrorists belong.  
Which of the following sentences would immediately **follow** the above sentence ?
- (1) Army arrested the terrorists responsible for kidnapping four foreign tourists after a daylong operation
- (2) The foreign ministry has offered all possible help to the government for hunting down the terrorists involved in it
- (3) Government has politely declined the request to hand over the arrested terrorists for prosecution outside the country
- (4) The arrested terrorists were sentenced to life imprisonment after being prosecuted by a panel of international judges
- (5) None of these
- Q.200. This is because most of the institutes for higher learning lack the basic infrastructure, trained staff and equipment necessary for the physically challenged.  
Which of the following sentences would immediately **precede** the above sentence ?
- (1) Many physically challenged people have been performing as well as other students perform in their studies
- (2) The percent of illiterate, physically challenged people in rural areas is considerably more than that in the urban areas
- (3) According to a recent survey, only two out of nearly 200 universities in India have adequate number of books in Braille
- (4) Although government has been making many provisions to improve higher education in India, no attention has been paid to the education of the physically challenged students
- (5) None of these