

Institute of Banking Personnel Selection

CWE - Clerks Recruitment - 2016

No. of Questions: 200

Maximum Marks: 200

Time: 135 Mnts.

IBPS Clerks (Main) - Model Paper

REASONING

Directions (Q.1-5): Study the following information carefully and answer the given questions.

Twelve people are sitting in two parallel rows containing six people each, in such a way that there is an equal distance between adjacent persons. In row 1, E, F, G, H, I and K are seated and all of them are facing South, and in row 2, L, M, N, O, P and R are sitting and all of them are facing North. Therefore, in the given seating arrangement each member seated in a row faces another member of the other row. L sits third to right of O. Neither L nor O sits at extreme ends. I faces O. K does not face L and K does not sit at any of the extreme ends. K is not an immediate neighbour of I. M sits at one of the extreme ends. Only two people sit between M and P. P does not face K. Two persons sit between G and F. G is not an immediate neighbour of I. N does not face K. E is not an immediate neighbour of G.

- Who amongst the following sit at extreme ends of the rows?
1) M, P 2) H, I 3) E, G 4) M, R 5) None
- How many persons are seated between I and H?
1) One 2) Two 3) Three 4) Four 5) None
- E is related to K in the same way as N is related to R. Which of the following is P related to, following the same pattern?
1) M 2) O 3) N 4) L 5) None
- Which of the following is true regarding R?
1) R sits second to right of N
2) R is not an immediate neighbour of L
3) R sits third to left of O
4) R sits at one of the extreme ends of the line
5) R faces K
- Who amongst the following sits exactly between E and F?
1) G 2) K 3) H
4) I 5) Cannot be determined

Directions (Q.6-8): Study the following information carefully to answer the given questions.

In a certain code 'colours of the sky' is written as 'ki la fa so', 'rainbow colours' is written as 'ro ki' and 'sky high rocket' is written as 'la pe jo' and 'the rocks world' is written as 'pe so ne'.

- Which of the following is the code for 'colours sky high'?
1) ro jo la 2) fa la jo 3) la ki jo
4) ki jo la 5) fa ki fo
- Which of the following will/may represent 'the'?
1) Only fa 2) Only la 3) Only so
4) Either (1) or (2) 5) Either (1) or (3)
- What does 'pe' represent in the code?
1) colours 2) sky 3) high
4) rainbow 5) rocket

Directions (Q.9-10): Study the following information carefully and answer the question given below.

Point A is 15 m towards the West of Point B. Point C is 2 m towards the North of Point B. Point D is 3 m towards the East of Point C. Point E is 2 m towards the South of Point D.

- If a person walks 2 m towards the North from Point A, takes a right turn and continues to walk, which of the following points would he reach the first?
1) D 2) B 3) E 4) C
5) Can't be determined
- Which of the following points are in a straight line?
1) A, B, E 2) D, C, A 3) C, E, D
4) B, D, A 5) A, C, E

Directions (Q.11-13): Study the following information carefully to answer the given questions.

Each of the six friends A, B, C, D, E and F scored different marks in an examination. C scored more than only A and E. D scores less than only B. E did not score the least. The one who scores the third highest marks scored 81 marks. E scored 62 marks.

- Which of the following could possibly be C's score?
1) 70 2) 94 3) 86 4) 41 5) 81
- Which of the following is true with respect to given information?
1) D's score was definitely less than 60
2) F scored the maximum marks
3) Only two people scored more than CV
4) There is a possibility that B scored 79 marks
5) None of these is true
- The person who scored the maximum, scored 13 marks more than F's marks. Which of the following can be D's score?
1) 94 2) 60 3) 89 4) 78 5) 81

Directions (Q.14-18): In each of the questions below are given four statements followed by three conclusions, I, II and III. 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.

- Statements:** Some shoes are socks.
All socks are towels.
All towels are bedsheets.
No bedsheets are blankets.
Conclusions: I. No towel is blanket.
II. Atleast some shoes are towels.
III. All shoes are bedsheets.
1) I and II follow 2) II and III follow
3) I and III follow 4) All follow 5) None
- Statements:** Some fruits are flowers.
Some flowers are buds.
No bud is leaf.
All leaves are plants.
Conclusions: I. No plant is bud.
II. All plants being flower is a possibility.
III. Atleast some buds are fruits.
1) None follows 2) Only II follows
3) II and III follow 4) Only III follows
5) None of these

- Statements:** Some pearls are gems.
Some gems are diamonds.
All diamonds are rings.
All rings are bangles.
Conclusions: I. Some bangles are definitely rings.
II. All rings are diamonds.
III. All diamonds are not bangles.
1) Only I follows 2) I and II follow
3) I and III follow 4) All follow 5) None
- Statements:** All chairs are tables.
All tables are telephones.
All telephones are cell phones.
No cell phone is computer.
Conclusions: I. All cell phones being tables is a possibility.
II. Atleast some chairs are computers.
III. No chair is computer.
1) Only I follows 2) Only II follows
3) Only III follows 4) Either II or III follows
5) I and III follow

- Statements:** Some rocks are hills.
All hills are mountains.
All mountains are rivers.
No river is canal.
Conclusions: I. All rocks are rivers
II. Atleast some hills are canals
III. Some rivers are definitely canals
1) Only I follows 2) II and III follow
3) I and III follow 4) Only II follows
5) None follows

- Directions (Q. 19-23):** 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 conditions that follow and mark the number of that combination as your answer. If none of the combinations correctly represents the group of letters, mark (5) i.e., 'None of these'.

Letter: R D E K A F H I U B M Z W J
Digit /
Symbol: 7 1 ★ 2 % 3 8 © 4 @ 9 5 6 \$

- Conditions:**
- If the first and the third letters are vowels, both are to be coded as the code for the third letter.
 - If the first and the fourth letters are consonants both are to be coded as the code for the first letter.
 - If the first letter is a vowel and the last letter is a consonant, their codes are to be interchanged.

- EBAJWU
1) ★@%\$64 2) 4@%\$6★ 3) ★@★\$64
4) %@@%\$64 5) None of these
- JBIFMR
1) \$@©397 2) 7@©39\$ 3) \$@397
4) 3@©97 5) None Of these
- DEKRBJ
1) 7★27@\$ 2) 1★21@\$ 3) \$★17 @1
4) 1★27@\$ 5) None of these
- UZMKEF
1) 3592★4 2) 4592★3 3) 4594★3
4) 9592★3 5) None of these
- HIREBW
1) 8©78@6 2) 7©7★@6 3) 8©7★@6
4) 6©7★@8 5) None of these

Directions (Q. 24 - 28): Read the following passage and answer the given questions according to the passage.

Even as the reverberations of the violence inflicted on a group of Dalit men by "cow protection" vigilantes near the small Gujarat town of Una are felt in Parliament, the protests continue to spread across the State. Large parts of Saurashtra, the region rocked most by agitations led by Dalit groups, were practically shut down on Wednesday after a bandh call, and different modes of protest have been adopted. It is a protest that appears to have grown organically in response to the violence the men bore on July 11, a video of which had been posted online by one of the assailants. They were stripped, flogged, bound and paraded on accusations that they had killed a cow for skinning. It is a video graphic record of both random and systemic cruelty. The various modes of protest must be seen as a cry for redressal and systemic social change all around. Some have protested by attempting suicide, and one died after consuming a poisonous substance. Certain protesters have taken to dumping ani-

mal carcasses near a district official's office. There has been mobilisation on the streets across Gujarat, with one policeman succumbing to injuries after stonepelting by protesters. There are plans for more State wide protests. This is a rage that needs a comprehensive and holistic response rather than a confrontationist approach relying heavily on fire fighting.

- What should be the courses of action taken by the administration for the victims regarding the case mentioned in the above passage?
i. The victims of the Una assault must be reassured by the authorities that their assailants are punished.
ii. The administration must insure their safety, so that reprisals are not visited upon them.
iii. As per the provisions of Atrocities Act, district administration should have to declare a compensation amount to the victims.
iv. The culprits should be charged with attempted murder and should be jailed at least ten years.
1) All of the above 2) All except (iii)
3) All except (iv) 4) All except (i)
5) All except (ii)
- Which of the following cannot be postulated in contrast with the given passage?
i. The Dalit uprising has become a rational issue now and if it is not tackled properly, it could cause a severe damage to the Gujarat governance body.
ii. Some of the alleged attackers on the Dalits were arrested.
iii. Dalit family was allegedly beaten up by all the people of Gau Rakshas of Una town.
1) None of the above 2) All except (i)
3) All except (ii) 4) All except (iii)
5) All of the above
- Should Dalits be beaten for skinning dead cows?
Which of the following arguments holds strong in contrast with the given passage?
i. Yes, violence and intimidation in the name of the cow (or beef) will not be tolerated.
ii. No, there are some authorities and departments to whom such powers are given.
1) Only (i) 2) Only (ii) 3) Either (i) or (ii)
4) Neither (i) nor (ii) 5) Both (i) and (ii)
- Which of the following is / are not in line in contrast with the given passage?
i. These things are very common in a country of huge diversity and least discipline.
ii. This whole incident has been stage managed to discredit the government in power and the forthcoming UP elections.
iii. The vandalism in the name of Gou Raksha in Gujarat is an utmost distressful and painful event.
1) All of the above 2) Only (iii) 3) Only (ii)
4) Both (ii) and (iii) 5) Only (i) and (ii)
- What may be the possible fallout of this dangerous vigilantism in contrast with the given passage?
i. The various modes of protests will cause a great loss to social and economic conditions in the state.
ii. The center will pass a bill in the current session that those who indulge in atrocities against the Dalits will be suffer life imprisonment.
1) Only (i) 2) Only (ii)
3) Either (i) or (ii) 4) Neither (i) nor (ii)
5) Both (i) and (ii)

Directions (Q. Nos. 29 - 33): In these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions. Give answer

- (1) If only Conclusion I is true
- (2) If only Conclusion II is true
- (3) If either Conclusion I or II is true
- (4) If neither Conclusion I nor II is true
- (5) If both Conclusions I and II are true

29. Statements: $F \geq G = H$; $G > J \geq K$

Conclusions: I. $F \geq K$ II. $K < H$

30. Statement: $P < Q = R \geq S \geq T$

Conclusions: I. $T \leq Q$ II. $R > P$

31. Statements: $A \leq B < C$; $A \geq D$; $C \leq F$

Conclusions: I. $D < C$ II. $F \leq D$

32. Statement: $U > A = I \leq O < E$

Conclusions: I. $I \leq E$ II. $O > U$

33. Statements: $L = M \geq N$; $M > P$; $L < K$

Conclusions: I. $K > P$ II. $N < K$

Directions (Q. Nos. 34 and 35): Read the following information to answer the questions.

- 'A + B' means 'A is father of B'.
- 'A - B' means 'A is sister of B'.
- 'A × B' means 'A is husband of B'.
- 'A ÷ B' means 'A is wife of B'.

34. Which of the following means S is granddaughter of R?

- 1) $R + P + Q + S$ 2) $K \div R + P \times Q - L + S$
- 3) $K \div R + P \div Q + S - L$
- 4) Can't be determined
- 5) None of the above

35. Which of the following means P has a blood relationship with Q?

- 1) $R \div P + K \times L - M + Q$
- 2) $R \div P + K \div L + Q - M$
- 3) $R \div P + K - L \times M - N + Q$
- 4) $R \div P + K \times L - Q$ 5) None of the above

Directions (Q. Nos. 36 - 40): A word arrangement machine, when given a particular input, rearranges it following a particular rule. The following is the illustration of the input and the steps for rearrangement.

Input: bui hi 283 fa 312 ja 17

Step I: fa hi 283 bui 312 ja 17

Step II: bui 283 hi fa 17 ja 312

Step III: hi 283 bui 312 ja 17 fa

Step IV: hi ja bui 312 283 17 fa

Step V: 312 ja bui hi 283 17 fa and so on

As per the rule followed in the above steps, find out the appropriate step for the given input or vice-versa in the following questions.

36. Input: ht 6 feet waist 28 inch now, which of the following steps would be 6 ht inch 28 waist now feet?

- 1) Step III 2) Step IV 3) Step V
- 4) Can't be determined
- 5) None of the above

37. If Step IV of an input is, 120 miles Ram 80 km far jam, which of the following would definitely be the input?

- 1) Ram 120 km jam 80 miles far
- 2) Ram km 120 Ram 80 miles far jam
- 3) 80 miles Ram 120 km far jam
- 4) Can't be determined
- 5) None of the above

38. If Step III of an input is, BSc has changed its old office yesterday. What would be Step V of the input?

- 1) old office BSc has changed its yesterday
- 2) has BSc change its old office yesterday
- 3) its old changed BSc has office yesterday
- 4) Can't be determined
- 5) None of the above

39. Input: Kapil the most patriotic man of country. Which of the following will be Step IV for this input?

- 1) The of Kapil man most country patriotic
- 2) Of country the most Kapil patriotic man
- 3) Of Kapil the most country patriotic man
- 4) Can't be determined
- 5) None of the above

40. If Step V of an input is, do not watch cricket until they accept. What would be the middle three words of the input?

- 1) until accept do 2) watch cricket until
- 3) until cricket they 4) Can't be determined
- 5) None of the above

ENGLISH LANGUAGE

Directions (Q. Nos. 41 - 50): Read the following passage carefully and answer the questions given below it. Certain words are printed in bold to help you to locate them while answering some of the questions.

Many years ago, I was the chief guest at a function. This was held in a hostel for poor students that had been built by a philanthropist. Food and shelter were free but students had to **bear** other expenses like tuition and clothing. In my younger days, I have come across many families who would look after students who were economically backward but otherwise **bright**. They used to help them, with their fees or clothing and often with their food as well. In those days, most colleges were located in larger towns. Many poor students who came to study in these towns used to stay with these families and would be treated as part of the family. The woman of the house considered this a good deed and helped the poor students wholeheartedly. Today, the situation is different. Even smaller towns have schools and colleges, so this custom has disappeared. While I was sitting on the dais, I remembered the past and congratulated the person who had built the hostel. It was a good deed and of great help to many students. The hostel secretary told me about some of the students in the hostel who had secured ranks but had a problem paying their tuition fees. He said, "Madam, this year we have three students from different disciplines who have secured ranks. All of them are from extremely poor families. They have one more year to complete their degrees." "What are they studying?" "One is in medicine, the second in engineering and the third in commerce". "Can I meet them after the function?" The function went on as usual. Often, at such functions too much praise is **lavished** on the chief guest. Sometimes, they even make exaggerated and false claims about the chief guest. I feel this unnecessary praising is the highest form of corruption where people are easily fooled, and it encourages those who are praised to develop an inflated opinion of themselves. That's why in the 12th century, in Karnataka, the great revolutionary leader Basaveshwara warned in his teaching that praise is like a golden gallow. After the function, I met the three poor bright

boys whom the secretary had told me about. They were a little puzzled, shy and nervous. All of them had the same story father in a small job unable to make ends meet, a large family back in the village, no land or any other asset. Only **sheer** determination to excel in studies had brought, them here against all odds.

41. How did poor students manage their expenses in towns if a college education was not available to them in their villages?

- 1) They used to get regular help from the philanthropist
- 2) Their fees and clothing expenses were borne by the colleges
- 3) Many families used to provide them facilities on payment
- 4) They got help for their fees, clothing, food, etc. from families in those towns
- 5) None of the above

42. Which of the following is are not true about the hostel?

- A. Lodging and boarding arrangements were available to poor students without any payment
- B. The hostel was built by the philanthropist who was also the chief guest at the function.
- C. Tuition and clothing were free of cost for the poor students.

- 1) A and B 2) A and C 3) B and C
- 4) All of these 5) None of the above

43. Why did the chief guest want to meet the three students?

- A. To please the secretary.
- B. To observe a ritual.
- C. To impress the secretary.

- 1) A and B 2) B and C 3) A and C
- 4) All of the above 5) None of the above

44. Why has the practice of students from villages staying with families in towns stopped now-a-days?

- 1) Families have found education has become very expensive
- 2) Higher education is available to students even in smaller-towns
- 3) There is no need for students to go in for higher education these days
- 4) The situation is altogether different as the educational structure has changed
- 5) None of the above

45. Why did the hostel secretary mention the three students the chief guest?

- 1) He was not sure of getting the desired help from the chief guest
- 2) He had a lot of respect for the chief guest
- 3) The three students were close relatives of the secretary
- 4) The three students had requested him to do so
- 5) None of the above

46. What does the author dislike about functions?

- 1) The false or exaggerated praise showered on the chief guest
- 2) Selection of corrupt persons as chief guests
- 3) The awkward situation created by the audience
- 4) The shyness and nervousness of the audience
- 5) None of the above

Directions (Q. Nos. 47 - 48): Choose the word which is most nearly the same in meaning as given bold in passage.

47. Bear

- 1) Tolerate 2) Ensure 3) Pay
- 4) Receive 5) Donate

48. Lavished

- 1) Showered 2) Taken 3) Abundant
- 4) Warranted 5) Provoked

Directions (Q. Nos. 49 - 50): Choose the word which is most opposite in meaning as given bold in passage.

49. Bright

- 1) Light 2) Dark 3) Unintelligent
- 4) Glowing 5) Lustrous

50. Sheer

- 1) Steep 2) Indomitable 3) Excessive
- 4) Gradual 5) Wavering

Directions (Q. Nos. 51 - 55): Choose the most effective word from the given words to fill in the blanks.

51. The principal complied the student's request.

- 1) on 2) at 3) with 4) for 5) all

52. The dog jumped the table.

- 1) up 2) into 3) in 4) upon 5) around

53. He knelt at his side and comforted him with words.

- 1) harsh 2) silent 3) kind
- 4) cruel 5) flowers

54. A man who is perpetually which of the two things he will do first, will do neither.

- 1) confuses 2) forced 3) orders
- 4) hesitating 5) enjoying

55. We cannot of life without suitable environment.

- 1) live 2) buy 3) extract 4) dreams 5) think

Directions (Q. Nos. 56 - 60): Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is 'No error', the answer is (5).

56. Senior citizens prefer to (1)/ banks which (2)/ branches are located (3)/ near their homes. (4)/ No error (5).

57. In the latest statistics (1)/ China supplies more than (2)/ 90% of the (3)/ steel imported by India. (4) / No error (5).

58. We shall be calling a meeting (1)/ next week to assess (2)/ the causes of frequently (3)/ delays in. (4)/ No error (5).

59. One of the important lesson (1)/ he taught me was to save (2)/ atleast 30% (3) of my gross income. (4)/ No error (5).

60. Due to the financial crisis (1)/ the price of food grains (2)/ has risen sharply (3)/ over the past few months. (4) / No error (5).

Key

1-3	11-1	21-2	31-1	41-4	51-3
2-2	12-5	22-1	32-4	42-3	52-1
3-1	13-3	23-3	33-2	43-5	53-3
4-5	14-1	24-3	34-3	44-2	54-4
5-4	15-2	25-2	35-2	45-5	55-4
6-3	16-1	26-2	36-5	46-1	56-2
7-3	17-5	27-5	37-1	47-3	57-1
8-5	18-5	28-1	38-3	48-1	58-3
9-4	19-4	29-2	39-1	49-3	59-1
10-1	20-5	30-5	40-1	50-2	60-1.

Directions (Q. Nos. 61 - 65): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph, then answer the questions given below them.

- A) With all this experimentation he incurred an expenditure of over a million dollars before success smiled on him.
 B) Edison invented the long electric light bulb.
 C) To find a fibre to burn inside a bulb he experimented with over two thousand items.
 D) He thus owe the miracle of light as much to his perseverance as to his genius.
 E) However he did not invent it overnight.
 F) His friends too travelled all over the world from South America to India in search of a suitable fibre.

61. Which of the following should be the **FIRST** sentence after rearrangement?
 1) A 2) B 3) C 4) D 5) E
 62. Which of the following should be the **SECOND** sentence after rearrangement?
 1) B 2) C 3) D 4) E 5) F
 63. Which of the following should be the **THIRD** sentence after rearrangement?
 1) A 2) B 3) C 4) D 5) E
 64. Which of the following should be the **FOURTH** sentence after rearrangement?
 1) B 2) C 3) D 4) E 5) F
 65. Which of the following should be the **SIXTH** (LAST) sentence after rearrangement?
 1) B 2) C 3) D 4) E 5) F

Directions (Q. Nos. 66 - 70): Which of the phrases (1), (2) (3) and (4) given below should replace the phrase given in bold in the following sentences to make the sentence grammatically meaningful and correct? If the sentence is correct as it is and 'No correction required' mark (5) as the answer.

66. In these circumstances, they will not be able to meet the **assign target** to them.
 1) targeted assignment
 2) assigned target 3) assigning of target
 4) target assigned
 5) No correction required
 67. Banks **must be ensured** that 18% of their loans is given to the agricultural sector.
 1) are ensured 2) have to ensure
 3) being ensured 4) should be ensured
 5) No correction required
 68. The government has announced several initiatives **benefiting** to factory workers.
 1) beneficial 2) for benefiting to
 3) which will benefit 4) benefited to
 5) No correction required
 69. A date for the committee meeting to discuss the details of the proposal has **yet to be decided**.
 1) will be yet decided
 2) is been decided yet
 3) have not been still decided
 4) is not yet been decided
 5) No correction required
 70. **With the raining heavily** the multistory office building was badly damaged and collapsed.
 1) Owing to the heavy rains
 2) Because of raining heavily
 3) Since heavily it rained

- 4) In raining heavily
 5) No correction required

Directions (Q. Nos. 71 - 80): 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.

One day an expert in time management was **..(71)..** to a group of business management students and to drive home a point he used an **..(72)..** they will never forget. As he stood in front of a group of brilliant students he said. 'Okay it's **..(73)..** for a quiz'. He then pulled out a one gallon jar and set it on the table in front of him. He also **..(74)..** a dozen fist sized rocks and carefully placed them one at a time into the jar. When the jar was filled to the top and **..(75)..** more rocks would fit inside, he asked. 'Is the jar full?' Everyone in the class **..(76)..** said 'Yes!'. The professor said nothing. He then **..(77)..** under the table and pulled out a bucket of gravel. He dumped some gravel into the jar shook it **..(78)..** pieces of gravel to work themselves down into the spaces between the big rocks. He asked the group once more. 'Is the jar full?' 'Probably not' some answered. 'Good!' he said and began **..(79)..** sand to the contents in the jar. The sand fitted into the spaces between the rocks and gravel. He also poured water into the Jar. 'What was the point of this exercise?' he asked. 'The point is that no matter how busy your schedule is you can always manage to fit something in'. Replied one student. 'No' said the professor. 'The truth is if you don't fit in the rocks which symbolize the **..(80)..** things in your life like your family and your dreams first, you'll never have time for them'.

71. 1) addressing 2) conveying 3) speaking
 4) discussing 5) expressing
 72. 1) imagination 2) impression 3) expression
 4) emblem 5) illustration
 73. 1) ready 2) usual 3) opportunity
 4) time 5) scheduled
 74. 1) made 2) produced 3) dug
 4) constructed 5) ploughed
 75. 1) any 2) no 3) few 4) some 5) much
 76. 1) definite 2) forcibly 3) convince
 4) positive 5) emphatically
 77. 1) reached 2) hid 3) gone
 4) searching 5) found
 78. 1) making 2) until 3) causing
 4) while 5) resulting
 79. 1) filling 2) pushing 3) substituting
 4) adding 5) stuffing
 80. 1) important 2) necessarily 3) vitally
 4) ideal 5) expensive

Quantitative Aptitude

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

81. $63.9872 \times 9449.8780 \div 243.0034 = (?)^2$
 1) 100 2) 70 3) 50 4) 45 5) 60
 82. $5237.897 - 6629.010 + 7153.999 - 2205.102 = ?$
 1) 5340 2) 4658 3) 4040
 4) 3558 5) 5290
 83. $4985.0346 \div 215.987 - 3768.112 \div 206.868 = ?$
 1) 8 2) 5 3) 7 4) 9 5) 15

84. $\sqrt{956240} = ?$
 1) 978 2) 864 3) 1009 4) 647 5) 783
 85. $459\% \text{ of } 849.947 + 266\% \text{ of } 6284.012 - 148.002 = ?$
 1) 20330 2) 12640 3) 15000
 4) 22160 5) 19090

Directions (Q. Nos. 86 - 90): What should come in place of the question mark (?) in the following number series?

86. 4, 6, 16, 54, ?
 1) 284 2) 232 3) 248
 4) 224 5) None of these
 87. 5, 39, 272, 1631, ?
 1) 4184 2) 8145 3) 8154
 4) 8141 5) None of these
 88. 768, 192, 48, 12, ?
 1) 6 2) 3 3) 5 4) $\frac{1}{3}$ 5) None
 89. 12, 16, 32, 68, ?
 1) 140 2) 136 3) 184
 4) 128 5) None of these
 90. 7, 15, 32, 67, ?
 1) 142 2) 138 3) 136
 4) 164 5) None of these

91. If $(12)^3$ is subtracted from the square of a number the answer, so obtained is 976. What is the number?
 1) 72 2) 56 3) 62 4) 52 5) None
 92. A train covers a distance of 1560 km in 26 hours. What is the speed of the train?
 1) 60 km/h 2) 62 km/h 3) 68 km/h
 4) Data inadequate 5) None of the above
 93. The product of two consecutive even numbers is 4488. Which is the smaller number?
 1) 62 2) 64 3) 66 4) 68 5) None

94. What would be the compound interest obtained on an amount of Rs.1,250 at the rate of 8% per annum after 2 years?
 1) Rs.209 2) Rs.208 3) Rs.212
 4) Rs.206 5) None of these

95. The owner of a stationery shop charges his customer 28% more than the cost price. If a customer paid Rs.4,544 for school books, then what was the cost price of the school books?
 1) Rs.3,550 2) Rs.3,650 3) Rs.3,450
 4) Rs.3,350 5) None

96. The average age of a man and his son is 33 years. The ratio of their ages is 8 : 3, respectively. What is the man's age ?
 1) 48 yrs 2) 44 yrs 3) 46 yrs
 4) 38 yrs 5) None

97. A canteen requires 21 dozen bananas for a week. How many dozen bananas will it require for 54 days?
 1) 162 2) 172 3) 165 4) 168 5) None

98. The difference between 58% of a number and 39% of the same number is 247. What is 62% of that number?
 1) 1006 2) 806 3) 706 4) 906 5) None

99. The average of 5 consecutive numbers A, B, C, D and E is 48. What is the product of A and E?
 1) 2162 2) 2200 3) 2270
 4) 2300 5) None of these

100. The cost of 5 chairs and 8 tables is Rs.6,574. What is the cost of 10 chairs and 16 tables?
 1) Rs.13,674 2) Rs.13,435
 3) Rs.13,148 4) Data inadequate
 5) None of the above

101. A man walked at a speed of 4 km/h from Point P to Q and came back from Point Q to P at the speed of 6 km/h. What would be the ratio of the time taken by the man in walking from Point P to Q to that from Point Q to P?

- 1) 5 : 3 2) 2 : 3 3) 2 : 1
 4) 4 : 3 5) 3 : 2
 102. In every 30 min. the time of a watch increases by 3 min. After setting the correct time at 5 : 00 am, what time will the watch show after 6 hours?
 1) 11 : 48 am 2) 11 : 30 am
 3) 11 : 36 am 4) 11 : 42 am
 5) 11 : 24 am

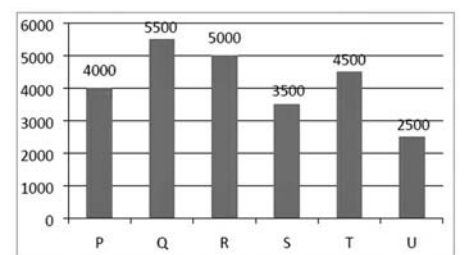
103. What will be the compound interest on a sum of Rs.25,000 after 3 years at the rate of 12% per annum?
 1) Rs.10,123.20 2) Rs.9,000.30
 3) Rs.10,483.20 4) Rs.9,720
 5) None of these

104. In how many ways can a group of 5 men and 2 women be made out of a total of 7 men and 3 women?
 1) 63 2) 70 3) 36 4) 56 5) None

105. In how many different ways can the letters of the word CORPORATION be arranged in such a way that the vowels always come together?
 1) 1440 2) 8400 3) 86400
 4) 840 5) None of these

Directions (Q. Nos. 106 - 110): Study the graph carefully to answer the following questions.

Number of People Contributing towards Helping Tsunami Victims from Different Cities



106. How many more people from City S would have made the ratio 11 : 9 of the number of people contributing from City S to that from City T?
 1) 1500 2) 2000 3) 5500
 4) 3500 5) None of these

107. The number of people contributing from Cities Q and U together form what percent of the total number of people contributing from all the given cities?
 1) 30 2) 36 3) 32 4) 38 5) None

108. The number of people contributing from how many cities form less than 18% of the total number of people contributing from all cities together?
 1) 3 2) 4 3) 2 4) 1 5) None

109. Approximately by what percent is the number of people contributing from City T more in comparison to that from City S?
 1) 38 2) 18 3) 22 4) 29 5) 34

110. What is the ratio of the number of people contributing from City P to that from City R?
 1) 5 : 4 2) 4 : 7 3) 7 : 4
 4) 5 : 9 5) None

52. Which of the following factors has not been responsible for untimely payment of NREGS wages?
- 1) Communication delays between agencies implementing the scheme
 - 2) Improper record keeping
 - 3) Behind schedule release of payments by banks
 - 4) Drought conditions prevalent in the country
 - 5) Delays in work measurement
53. What has the outcome of disbursing NREGS wages through banks been?
- 1) Theft of funds by administration officials responsible for the scheme has reduced
 - 2) Increased work load for local government officials
 - 3) Protests by workers who have to travel long distances to the nearest bank to claim their wages
 - 4) Time consuming formalities have to be completed by works
 - 5) None of the above
54. According to the passage, which of the following has / have been the consequence (s) of delayed wage payments?
- A) Compensation to victimized workers has amounted to crores
 - B) Banks will no longer be entrusted with remitting wages
 - C) Regulations to ensure punctual wage payments have come into force.
- 1) None of these
 - 2) Only (A)
 - 3) (A) and (C)
 - 4) (A) and (B)
 - 5) (B) and (C)
55. To which of the following has the author attributed the delay in wage payments?
- 1) Embezzlement of funds by corrupt bank staff
 - 2) Lack of monitoring by the Central employment Guarantee Council
 - 3) An attempt to derail the NREGS by vested interests
 - 4) Overworked bank staff deliberately delay payments to protest against extra work
 - 5) Engineers' efforts to wreck the NREGS because of low wages
56. Which of the following is NOT true in the context of the passage?
- A) Workers are reluctant to open bank accounts as branches are not conveniently located
 - B) Local officials often delay wage payments in drought prone areas to benefit workers.
 - C) The Government has not implemented every recommendation of the Central Employment Guarantee Council.
- 1) Only (B)
 - 2) (A) and (B)
 - 3) (B) and (C)
 - 4) (A) and (C)
 - 5) All of these
57. Which of the following can be considered a deficiency in the NREGS?
- 1) Lack of co-ordination among Programme Officers
 - 2) Local officials are unaware of correct operational procedures
 - 3) Workers have no means of obtaining redressal for untimely wage payments
 - 4) Disbursing wages through banks instead of readily accessible post offices

- 5) The Central Employment Guarantee Council is reluctant to award compensation to workers

Directions (Q. 58-67) : Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you to locate them while answering some of the questions.

I spent last week in and around Srinagar. I was going back to this paradise on earth after 40 years! Our taxi driver was vastly amused as he drove us to the houseboat on Dal Lake and asked, "But has anything really changed since then?" I looked around, smiled and shook my head. Apart from some ugly new buildings with zero connect to the old, artistic, wooden structures, Srinagar appeared depressingly **squalid**, starting with the chaotic, cramped and **shabby** airport. This is the jewel of India -a destination like no other. Talking to Mahmood Ahmad Shah, the dynamic director of tourism for the region, I realized what he was up against, particularly when he provided a few key statistics (7.5 lakh tourists visited the valley in 1988... that number had shrunk to 10,000 next year, and now stands at 1.5 lakh).

Today, domestic tourists are back, but one hardly spots foreigners. Most embassies advise against travelling to Kashmir, describing the situation there as 'dangerous and volatile'. As we drove through the old city, the downtown area and past the Jumma Masjid, our driver pointed out the street which is the scene of the notorious Friday stone-pelting ritual. He laughed, "It is a joke! Youngsters with nothing better to do come here to throw stones... even the police don't take these incidents seriously." Regardless of which party is in power, the general consensus is that nobody cares. The devastating floods in 2014 left Srinagar drowning in problems that are still to be resolved. The damage done seems irreversible. Mehbooba Mufti may have won the election, but people continue to sing praises of Omar Abdullah. While his father is mocked for his **hedonistic** lifestyle, Omar is admired for being a 'doer'.

Nobody is interested in Delhi and what is happening there. This is a world unto itself, far removed from the rest of the country. Even those who are not involved in politics, spontaneously refer to people like myself as "You Indians..." and talk about "We Kashmiris" without realizing the implications of such loaded words. India sounds like a distant, foreign land most will never visit. Air fares are ridiculously steep and the average Kashmiri, reeling under various challenging situations, cannot afford such luxuries. During a morning kahwa meeting with Omar Abdullah, I am astonished to learn that few want to pay taxes to the state. "Where will the money come from to build better roads? Create better schools and colleges?" asks Abdullah in frustration. With the heavy dependency on the Centre for practically everything, chances of attracting any form of big investment are dim. Though, there is some good news in that two global hotel chains have signed up to create luxury properties in and around Srinagar. But the ground realities tell a sad story. Dal Lake is dying. If the Dal dies, Srinagar dies. It is an emergency that only a handful is ready to acknowledge.

Then comes the tragedy of the incredible craftsmen. The number of weavers with golden hands is rapidly **dwindling**. Soon, there will be

just a few families left to carry forward an art going back centuries. The panic in their eyes is hard to ignore. Weavers are paid a paltry Rs .150 a day for working under back-breaking conditions. Their eyesight goes by the time they are forty. The wages they earn cannot feed the family. Their children refuse to continue the parampara (heritage); they want 'modern' jobs with some sort of security in place. And yet, the aspirations of the lower middle class in the city now extend to owning cars they cannot afford! Our driver says cynically, "Anybody with Rs. 5,000 can go to a bank and get a loan." Narrow gullies and half-paved streets, unused to vehicular traffic, are unable to deal with daily jams in busy areas.

Apart from these obvious shortcomings, the overall mood is pretty upbeat -it's a cry for peace. As our local friends put it, "Once we enjoy peace and harmony, all other problems will take care of themselves. We are hardworking and pious. Izzat and mehnat matter. But we also feel neglected and ignored by successive governments at the Centre." Surely this mood should be accurately read by Delhi, and an appropriate response found? They must be made to feel a part of the India narrative, emotionally and cerebrally. Right now, all one can sense is isolation and alienation of a proud people who have suffered greatly for no fault of theirs.

58. What 'emergency' is author talking about that only handful are ready to acknowledge?

- 1) The devastating floods in 2014 left Srinagar drowning in problems that are still to be resolved.
- 2) Domestic tourists are back, but one hardly spots foreigners. Most embassies advise against travelling to Kashmir, describing the situation there as 'dangerous and volatile'.
- 3) The number of weavers with golden hands is rapidly dwindling.
- 4) Dal lake is dying which is a big concern.
- 5) The heavy dependency on the Centre for practically everything, chances of attracting any form of big investment are dim.

59. Which of the following is false in context of the passage?

- 1) Kashmir is not an attractive destination anymore as embassies advice against travelling there.
- 2) Kashmiri's feel neglected and ignored by successive governments at the Centre.
- 3) With the heavy dependency on the Centre for practically everything, chances of attracting any form of big investment are dim.
- 4) Regardless of which party is in power, the general consensus is that nobody cares.
- 5) Nobody wants to pay taxes as they feel neglected.

60. Which of the following statement(s) is/are the reason why weaver's children are refusing to continue their family heritage?

- i. As they feel neglected by their government because of which they don't want to continue their family heritage.
- ii. As they want jobs which has security and pay them enough to fulfil their aspirations.
- iii. As the wages they earn cannot feed the family and the aspirations of the lower middle class in the city now extend to

owning cars they cannot afford.

- 1) Only (i)
- 2) Both (i) and (ii)
- 3) Both (ii) and (iii)
- 4) Only (ii)
- 5) All of these

61. What is the general mood in Kashmir?

- 1) Kashmiris sing praises for Mehbooba Mufti who has won the elections.
- 2) They do not want to pay taxes as they feel neglected and do not want to contribute anything.
- 3) They want harmony and peace and think that problem will take care of themselves once there is peace.
- 4) They do care about what is happening in Delhi even though they feel neglected.
- 5) The children still are in love with their heritage and want to continue doing their traditional work even if it doesn't provide them with enough food for whole family.

62. Which of the following is/are the problems Kashmiri's face?

- i. They are practically depended on centre for everything thus chances of attracting any form of big investment are dim.
 - ii. Weaver's eyesight goes by the time they turn forty.
 - iii. The air fares are ridiculously high and average kashmiri can't afford it.
- 1) Only (i)
 - 2) Both (i) and (ii)
 - 3) Both (ii) and (iii)
 - 4) Only (ii)
 - 5) All of these.

63. How Kashmir has changed in 40 years?

- 1) The number of tourists now has increased immensely compared to past as construction has improved.
- 2) They are more interested in what's happening in Delhi compared to past.
- 3) Srinagar is more cleaner compared to one 40 years ago.
- 4) There is a panic in the eyes of the weavers as because of the low pay due to which the number of the weavers is rapidly decreasing.
- 5) The newer buildings have connection to the old, artistic, wooden structures.

Directions (Q. 64-65) : 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.

64. **DWINDLING**

- 1) Enhance
- 2) Ascend
- 3) Plummet
- 4) Augment
- 5) Elevate

65. **SQUALID**

- 1) Clean
- 2) Pleasant
- 3) Proper
- 4) Contemptible
- 5) Decent

Key

1-2	12-2	23-5	34-1	45-1	56-2
2-4	13-5	24-4	35-5	46-2	57-3
3-5	14-4	25-2	36-2	47-3	58-4
4-2	15-1	26-4	37-3	48-1	59-5
5-3	16-2	27-4	38-5	49-3	60-3
6-4	17-1	28-5	39-5	50-4	61-3
7-2	18-2	29-2	40-3	51-5	62-5
8-5	19-3	30-5	41-1	52-4	63-4
9-3	20-4	31-4	42-5	53-2	64-4
10-4	21-5	32-1	43-5	54-1	65-4.
11-3	22-5	33-1	44-1	55-3	

101. Approximately how many people taking a loan from Bank S in the year 2006 were defaulters?

- 1) 6490 2) 6210 3) 5020
4) 6550 5) 5580

102. Approximately what was the difference between the number of defaulters of Bank Q in the year 2004 and 2005?

- 1) 175 2) 125 3) 190
4) 205 5) 140

103. In which of the following years was the number of defaulters of Bank R, the maximum among the given years?

- 1) 2005 2) 2006 3) 2007
4) 2010 5) None of these

104. In which of the following years was the difference in number of people taking loan from Bank P from the previous year the highest?

- 1) 2008 2) 2006 3) 2007
4) 2005 5) None of these

105. Approximately what was the total number of defaulters of Bank T in the year 2007 and 2008 together?

- 1) 14110 2) 13620 3) 13250
4) 14670 5) 15330

Directions (Q. 106-110): In each of these questions, a question is given followed by information in three statements. You have to find out the data in which statement(s) is sufficient to answer the question and mark your answer accordingly.

106. What is the area of a right-angled triangle?

- I. The base of the triangle is X cm.
II. The height of the triangle is Y cm.
III. The hypotenuse of the triangle is Z cm.

- 1) Only I & II 2) Only II
3) Only II & III 4) Any two of the three
5) None of these

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

- I. Total age of D & E is 14 years.
II. Average age of A, B, C and F is 50 years
III. Average age of A, B, D and E is 40 years

- 1) Only I & II 2) Only I & III
3) Only II & III 4) All I, II & III
5) None of these

108. What is the rate of interest pcpa?

I. An amount doubles itself at simple interest in 10 years.

II. The difference between the compound interest and the simple interest on an amount of Rs.15,000 in two years is Rs.150.

III. The compound interest accrued in 8 years is more than the amount (principal).

- 1) Only I 2) Only II 3) Only II & III
4) Only I & III 5) Only either I or II

109. What is the marks scored by Abhijit in English?

I. The marks scored by Abhijit in Maths is more than his marks in Science by 20.

II. Total marks scored by Abhijit in Maths, Science and English is 198.

III. The marks scored by Abhijit in Science is more than his marks in English by 12.

- 1) Any two of the three
2) Only II & III 3) All I, II & III
4) The question cannot be answered even with the information in all the three

statements

- 5) None of these

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

I. A and B together can complete the work in 8 days.

II. B and C together can complete the work in 10 days.

III. A and C together can complete the work in 12 days.

- 1) Only I & II 2) Only II & III
3) All I, II & III
4) The question cannot be answered even with the information in all the three statements.
5) None of these

111. If the numerator of a fraction is increased by 20% and the denominator is increased by 25%, the fraction obtained is $\frac{3}{5}$. What was the original fraction?

- 1) $\frac{5}{7}$ 2) $\frac{4}{7}$ 3) $\frac{3}{8}$

- 4) Cannot be determined

- 5) None of these

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

- 1) 36 2) 63 3) 48
4) Cannot be determined 5) None of these

113. One of the angles of a quadrilateral is thrice the smaller angle of a parallelogram. The respective ratio between the adjacent angles of the parallelogram is 4 : 5. Remaining three angles of the quadrilateral are in ratio 4 : 11 : 9 respectively. What is the sum of the largest and the smallest angles of the quadrilateral?

- 1) 255 2) 260 3) 265
4) 270 5) None of these

114. An aeroplane flies with an average speed of 756 km/h. A helicopter takes 48 hrs to cover twice the distance covered by aeroplane in 9 hrs. How much distance will the helicopter cover in 18 hrs? (Assuming that flights are non-stop and moving with uniform speed)

- 1) 5010 km 2) 4875 km
3) 5760 km 4) 5103 km
5) None of these

115. A cylindrical cistern of diameter 25 m is full of water. If 11 litres of water is drawn off, the water level in the cistern will drop by?

- (use $\pi = \frac{22}{7}$)
1) $10\frac{1}{2}$ m 2) $12\frac{6}{7}$ m
3) $22\frac{2}{5}$ m 4) $20\frac{2}{5}$ m

- 5) None of these

116. The marked price of a shirt and a trouser are in the ratio 1 : 2. The shopkeeper gives 40% discount on the shirt. If the total discount on the shirt and trousers is 30%, the discount offered on the trousers is

- 1) 15% 2) 20% 3) 25%
4) 30% 5) None of these

117. A contractor undertook to finish a certain work in 124 days and employed 120 men.

After 64 days, he found that he had already done $\frac{2}{3}$ of the work. How many men can be discharged now so that the work may finish in time?

- 1) 48 2) 56 3) 40
4) 50 5) None of these

118. A part of Rs.1500 was lent at 10% per annum and the rest at 7% per annum simple interest. The total interest earned in three year was Rs. 396. The sum lent at 10% was

- 1) Rs.900 2) Rs.800
3) Rs.700 4) Rs.600

- 5) None of these

119. The liquids X and Y are mixed in the ratio of 3 : 2 and the mixture is sold at Rs. 11 per litre at a profit of 10%. If the liquid X costs Rs.2 more per litre than Y, the cost of X per litre is (in Rs.):

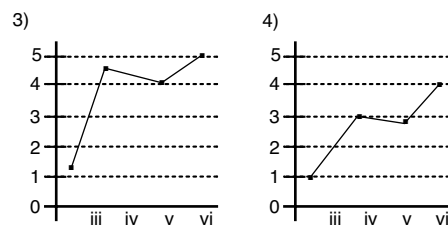
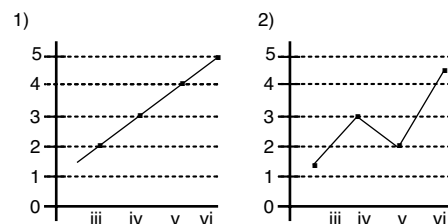
- 1) 9.5 2) 10.8 3) 11.75
4) 11 5) None of these

Directions (Q. 120-124): Study the following table to answer these questions.

Plan of Public Sector Under Various Plans Sector wise Expenditure out of that total expenditure (in million)

Plan	I	II	III	IV	V	VI
Public sector Plan Expenditure	19600	46720	85770	157240	394260	975000
Social service	4180	7440	12960	24620	63720	140350
Education	1530	2730	5890	7860	13360	25240
Health	980	2140	2260	3370	7610	18210
Family Planning	-	20	250	2780	4920	10100
Housing and Urban services	330	800	1280	2470	11500	24880
Water supply and sanitation	-	-	1060	4740	10920	39220
Social welfare and related area	1340	1750	2220	3400	15410	22700

120. In various plans in the ratio of expenditure on public sector, which of the following graphs explain best the expenditure on water supply and sanitation?



- 5) None of these

121. The ratio of public sector expenditure to the expenditure on social services was highest in which plan?

- 1) I 2) VI 3) V 4) II 5) None

122. In the successive plans in the ratio of public sector expenditure there was a continuous decrease in which sector?

- 1) In no sector 2) Health
3) Education 4) Social services
5) Social welfare and related areas

123. For plan VI out of public sector expenditure, what percent of expenditure is on Housing and Urban services?

- 1) 0.35 2) 25 3) 25.5
4) 2.5 5) 20.5

124. For all the given plans, what was the difference in expenditure on education and health?

- 1) Rs.220400000 2) Rs.224000000
3) Rs.22040000000 4) Rs.220400000000
5) None of these

Directions (Q. 125-129): Study the following information carefully and answer the questions that follow.

Two colleges A and B have a total of 1450 students studying in different departments of each college. 255 students study in engineering departments of both colleges. The students in engineering department in college B are 59 more than the students in engineering department in college A.

The number of commerce students in college B is 5 less than the number of engineering students in the same college.

The ratio of science and arts students in college B is 33 : 16, 147 students study in management department of college B. 125 of the students of college A study in arts department. The difference between commerce students and science students of college A is 29 (commerce students are less than arts students). 74 students of college A study in management department of the total students of both colleges, study in college A.

125. What is the total number of arts students of both colleges?

- 1) 221 2) 217 3) 225
4) 229 5) None of these

126. Total number of commerce students of both colleges forms what percent of total number of students of both colleges?

- 1) 21.38% 2) 21.48%
3) 23.38% 4) 25.38%
5) 25.48%

127. What is the ratio of number of commerce students of college B to the number of science students of college A?

- 1) 19 : 21 2) 21 : 19
3) 27 : 19 4) 19 : 27
5) None of these

128. In which department in college B, the number of students is 2nd lowest?

- 1) Engineering 2) Commerce 3) Arts
4) Science 5) Management

129. The number of management students of college B is approximately what percent more than the number of students in the same departments in college A?

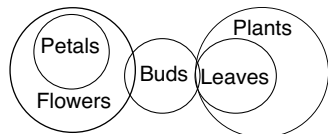
- 1) 84% 2) 99% 3) 95% 4) 78% 5) 105%

- 166.** Which of the following banks recently launched a credit facility against home loans for salaried customers who can seek loans up to Rs.1 cr for personal needs?
 1) ICICI Bank 2) HDFC Bank
 3) Federal Bank 4) Axis Bank
 5) YES Bank
- 167.** The part of a company's earnings or profits which are paid out to shareholders is known as..
 1) capital gains 2) taxes
 3) interest on borrowings
 4) dividends 5) penal interest
- 168.** NABARD is responsible for regulating and supervising the functions of-
 1) Investment and Industrial Finance Banks
 2) Cooperative Banks and Regional Rural Banks
 3) Corporate Finance and Overseas Banking Units
 4) Private Sector and Multinational Banks
 5) Reserve Bank of India
- 169.** The RBI's scheme S4A stands for
 1) Suitable Structuring of Stressed Assets
 2) Systematic Structuring of Stressed Assets
 3) Scheme for Structuring of Stressed Assets
 4) Sustainable Structuring of Stressed Assets
 5) None of these
- 170.** The arrangement under which banks sell insurance products acting as the agents of the respective companies is called the
 1) Insurance Joint venture
 2) Bancassurance Model
 3) Hybrid Insurance Model
 4) Insurance Broking
 5) Integrated Model
- 171.** The concept of 'Micro Credit' essentially concentrates on-
 1) consumption smoothening as and when needed
 2) providing safe place to hold savings
 3) accepting deposits
 4) provision of credit to the poor
 5) facility to transfer money
- 172.** With effect from July 1, 2012, for calculation of lending rates, the Reserve Bank of India has advised banks to switch over to the..
 1) MSF Rate System
 2) Reserve Repo Rate System
 3) Bank Rate System
 4) Repo Rate System
 5) Base Rate System
- 173.** An Equity share is also commonly referred to as
 1) ordinary share 2) debenture
 3) convertible share 4) security receipt
 5) preferred stock
- 174.** In boxing, Manny Pacquiao has reclaimed the World Boxing Organisation (WBO) Welter weight title for the third time. He is a pugilist from..
 1) Malaysia 2) Cambodia
 3) Colombia 4) Philippines
 5) Vietnam
- 175.** The two-day 'Heart of Asia' conference will be participated by over 30 countries. These countries will NOT include..
 1) Pakistan 2) Iran
 3) Russia 4) US
 5) None of these
- 176.** The World Health Organization (WHO) is a specialized agency of the United Nations (UN) that is concerned with international Public Health. It is head quartered at..
 1) Sweden 2) Switzerland
 3) United Kingdom 4) France
 5) Germany
- 177.** The process by which a life insurance policy holder can transfer all rights, title and interest under a policy contract to a third person is known as..
 1) Assignment of the policy
 2) Hypothecation of the policy
 3) Reinvestment of the policy
 4) Negotiation of the policy
 5) Nomination of the policy
- 178.** Who among the following has authored the book "1991: How PV Narasimha Rao Made History"?
 1) Sanjaya Baru 2) Ajit Doval
 3) G.Parthasarathy 4) Shyam Saran
 5) Natwar Singh
- 179.** The Hornbill Festival began was observed recently in which state? The festival coincides with the Statehood Day of the state which is observed on Dec 1.
 1) Nagaland 2) Sikkim
 3) Tripura 4) Manipur
 5) Assam
- 180.** Which of the following is the first indigenous aircraft carrier which is scheduled to be commissioned in 2021?
 1) INS Vikrant 2) INS Vishal
 3) INS Vikramaditya 4) INS Viraat
 5) None of these
- 181.** Which international airport of India has become the first carbon neutral airport in Asia-Pacific?
 1) Indira Gandhi International Airport
 2) Kempegowda International Airport
 3) Goa International Airport
 4) Veer Savarkar International Airport
 5) Rajiv Gandhi International Airport
- 182.** Which of the following institutions is regarded as the 'Lender of the Last Resort' by Bank in India?
 1) State bank of India (SBI)
 2) The State Treasury
 3) Reserve Bank of India (RBI)
 4) World Bank
 5) Department of Financial Services (DFS)
- 183.** A bank's 'fixed deposit' is also referred to as a..
 1) term deposit
 2) saving bank deposit
 3) current deposit
 4) demand deposit
 5) home savings deposit
- 184.** To improve access of the poor to banking, RBI has advised banks to open branches with minimum infrastructure supporting up to 8 to 10 Business Correspondents (BC) at a reasonable distance of 3 - 4 km. Such branches are known as..
 1) Nodal branches
 2) Micro branches
 3) Mini branches
 4) Ultra small branches
 5) Satellite branches
- 185.** Which of the following services relate to execution of transactions directly with consumers, rather than corporations or other banks?
 1) Wholesale Banking Services
 2) Industrial Banking Services
 3) Investment Banking Services
 4) Corporate Banking Services
 5) Retail Banking Services
- 186.** World Food Day is celebrated every year around the world on..
 1) July 4 2) October 16
 3) Other than those given as options
 4) August 12 5) May 18
- 187.** As per Census 2011, which of the following Indian states has the lowest population density?
 1) Nagaland
 2) Manipur
 3) Arunachal Pradesh
 4) Himachal Pradesh
 5) Meghalaya
- 188.** The minimum age for becoming a member of Rajyasabha is
 1) 28 yr 2) 40 yr 3) 30 yr
 4) 35 yr 5) 25 yr
- 189.** Banks' mandatory lending to farmers for agriculture, micro and small enterprises and other weaker sections where in banks are required to lend up to 40% of the loans is generally described as
 1) Para banking
 2) Sub-prime lending
 3) Retail lending
 4) Non-priority sector lending
 5) Priority sector lending
- 190.** Theresa May is the present Prime Minister of which of the following countries?
 1) Australia 2) UK
 3) Spain 4) Germany
 5) France
- 191.** Fiscal deficit in the first five months of the current fiscal stood at Rs.4.08 lakh cr, which was of Budget estimates for 2016-17.
 1) 55.3 percent 2) 65.6 percent
 3) 72.6 percent 4) 76.4 percent
 5) 87.2 percent
- 192.** Mahendra Singh Dhoni remains the most valued Indian athlete in 2016 as per the Forbes Fab 40 list released recently. Who among the following topped the list globally?
 1) Lionel Messi 2) Tiger Woods
 3) Roger Federer 4) Maria Sharapova
 5) Novak Djokovic
- 193.** The World Aids Day is observed across the world on..
 1) 1 Dec 2) 2 Dec 3) 5 Dec
 4) 7 Dec 5) 10 Dec
- 194.** Bernard Cazeneuve is the new Prime Minister of which of the following countries?
 1) Spain 2) France
 3) Germany 4) Sweden
 5) Cuba
- 195.** will extend a support aggregating about Rs.120 cr to banks for deployment of two Point-of-Sale (PoS) devices per village in one lakh villages having a population of up to 10,000.
 1) NABARD 2) SIDBI 3) SBI
 4) IBA 5) NHB
- 196.** The Goods and Services Tax (GST) council has decided that businesses in rest of India (excluding those in Northeastern and hill states) with annual turnover below would be out of the GST net.
 1) Rs.10 lakh 2) Rs.15 lakh
 3) Rs.20 lakh 4) Rs.25 lakh
 5) Rs.30 lakh
- 197.** The Institute for Development & Research in Banking Technology (IDRBT) is a banking research institute established in 1996 by RBI. It is located in
 1) Chennai 2) Mumbai
 3) Kolkata 4) New Delhi
 5) Hyderabad
- 198.** Akodara village in Sabarkantha district of which of the following states recently has earned the title of the First Digital Village in India?
 1) Maharashtra 2) Andhra Pradesh
 3) Gujarat 4) Kerala
 5) Tamil Nadu
- 199.** The Ministry of Railways has appointed who among the following as a Brand Ambassador for Swachh Rail Mission?
 1) Bindeshwar Pathak
 2) Nana Patekar 3) Vidya Balan
 4) Medha Patkar 5) Amitabh Bachchan
- 200.** The Govt has decided to raise the Employees Provident Fund (EPF) investment in Exchange Traded Funds (ETF) from present 5% to..
 1) 8% 2) 10% 3) 12%
 4) 15% 5) 20%

Key

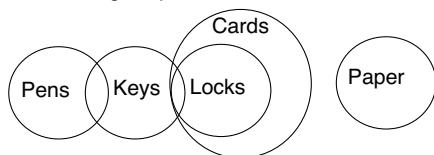
66-3	93-1	120-1	147-3	174-4
67-2	94-5	121-2	148-5	175-5
68-1	95-2	122-1	149-2	176-2
69-5	96-5	123-4	150-2	177-1
70-4	97-2	124-3	151-1	178-1
71-4	98-5	125-1	152-4	179-1
72-2	99-1	126-3	153-5	180-1
73-3	100-4	127-4	154-5	181-1
74-5	101-2	128-5	155-3	182-3
75-5	102-1	129-2	156-4	183-1
76-2	103-3	130-5	157-4	184-4
77-4	104-1	131-5	158-5	185-5
78-2	105-3	132-3	159-1	186-2
79-4	106-4	133-2	160-4	187-3
80-3	107-1	134-3	161-2	188-3
81-5	108-5	135-1	162-5	189-5
82-4	109-3	136-5	163-4	190-2
83-1	110-3	137-3	164-1	191-4
84-2	111-5	138-3	165-5	192-3
85-5	112-2	139-2	166-1	193-1
86-1	113-2	140-3	167-4	194-2
87-3	114-4	141-1	168-2	195-1
88-4	115-3	142-4	169-4	196-3
89-4	116-3	143-4	170-2	197-5
90-3	117-2	144-1	171-4	198-3
91-1	118-1	145-1	172-5	199-1
92-2	119-2	146-5	173-1	200-2.

1. According to question,



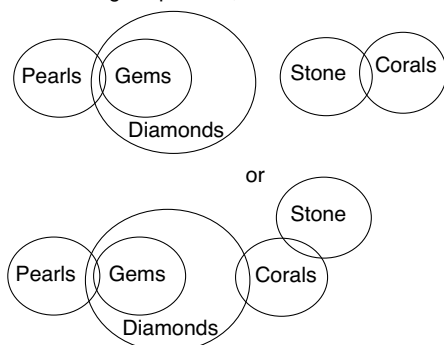
Conclusions : I. × II. × (or) III. ×
Hence, only II or III follows.

2. According to question



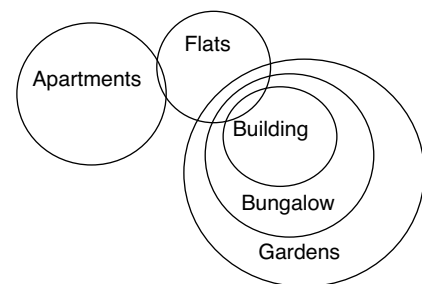
Conclusions: I. ✓ II. ✓ III. ✓
Hence, All conclusions follow.

3. According to question,



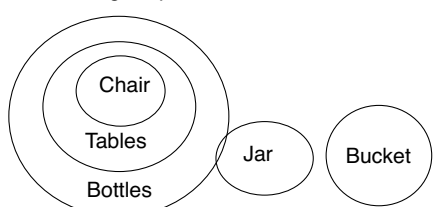
Conclusions: I. × II. ✓ (or) III. ×
Hence, only conclusion II and either I or III follow.

4. According to question,



Conclusions: I. ✓ II. × III. ×
Hence, only conclusion I follows.

5. According to question,



Conclusions: I. ✓ II. ✓ III. ✓
Hence, All I, II and III follow.

6-10. The machine rearranges one number and one word in each step. First, it rearranges words starting with a vowel in alphabetical order, and then it rearranges words starting with a consonant in reverse alphabetical order.

For numbers, it first rearranges prime numbers in descending order with addition of 5 (in each prime number), then composite

numbers in ascending order with subtraction of 5 (in each composite number).

Input: 28 upon 19 flow 41 38 ice melt 16 eat cream 31 quick

Step I: eat 46 28 upon 19 flow 38 ice melt 16 cream 31 quick

Step II: eat 46 ice 36 28 upon 19 flow 38 melt 16 cream quick

Step III: eat 46 ice 36 upon 24 28 flow 38 melt 16 cream quick

Step IV: eat 46 ice 36 upon 24 quick 11 28 flow 38 melt cream

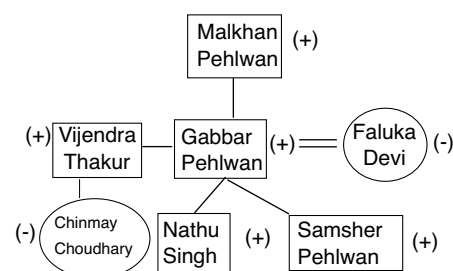
Step V: eat 46 ice 36 upon 24 quick 11 melt 23 flow 38 cream

Step VI: eat 46 ice 36 upon 24 quick 11 melt 23 flow 33 cream

11-15

Family Members	Gender	Actors whom family members are fan	Specialisation
Vijendera Thakur	Male	Salman Khan	Shooter
Chinmay Choudhary	Female	Sanjay Dutt	Sarpanch
Malkhan Pehlwan	Male	John Abraham	Businessman
Gabbar Pehlwan	Male	Salman Khan	Wrestler
Hanshal Choudhary	Male	John Abraham	Boxer
Samsher Pehlwan	Male	John Abraham	Sarpanch
Faluka Devi	Female	Sanjay Dutt	Shooter
Nathu Singh	Male	Sanjay Dutt	Wrestler

Family Tree :



16-18. Lop eop aop top - Traders are above laws → (i)

Fop cop bop gop - Developers were above profitable → (ii)

Aop bop uop qop - Developers stopped following traders → (iii)

Cop jop cop uop - Following maps were laws → (iv)

From (i) and (ii) fop - above

From (i) and (iii) aop - traders

From (ii) and (iii) bop - developers

From (ii) and (iv) cop - were

From (iii) and (iv) uop - following

From (i) and (iv) eop - laws

Therefore, remaining codes are

lop - are [from (i)]

gop - profitable [from (ii)]

qop - stopped [from (iii)]

jop - maps [from (iv)]

16. Developers are following laws = bop lop uop eop = lop bop eop uop

17. qop gop cop eop = Stopped profitable were laws = Profitable laws were stopped

18. aop qop bop = Traders stopped develop

19. It is quite clear from the given passage that both are different causes due to which Britain leave the European Union.

20. (i) is the negative effect which British may have to face.

(ii) is vague with respect to the passage since it doesn't have any relation with Britain.

(iii) and (iv) are the positive effects from British point of view since it provides freedom and full control to regulate their business and they don't have any restrictions from now onwards.

21. A free Trade Agreement between India and the UK could be easier to accomplish at a bilateral level following Britain's exit from the EU. So,

(i) may be an impact. The five large Indian IT companies have 8-15% revenue exposure to the British Pound. And Indian companies having the base in Britain will have a smaller domestic market, rest of EU will become an unprotected export market. So,

(ii) and (iii) may also be the impact. It can also be concluded from the last line of the passage that it will affect currencies, so

(iv) may also be an impact of Brexit.

22. Clearly both the arguments given in favour as well as against the statement are strong.

23. From the passage, (i) and (ii) can be clearly assumed and in third case, as trade barrier between the UK and the remaining EU members were erected upon exit and as it would affect the exports, then there would be an increase in trade deficit of the UK. So, (iii) cannot be assumed.

24-28.

Floor	DOB Month	Person	Fruits
8	June	A	Apple
7	October	G	Banana
6	August	J	Mango
5	July	E	Litchi
4	April	B	Orange
3	March	C	Guava
2	September	H	Grapes
1	May	D	Pineapple

29. A war between the original and the improvised.

30. Buying in wholesale and bulk depends upon the choice of the customer's choice and may cause of financial saving.

31. This option says that aggressiveness is a common way for both.

32. Civilization taught us the moral duties regarding the children and relatives.

34-38.

Days	Person & Specialization
Tuesday	R (Endocrinologist)
Wednesday	N (Cardiologist), O (Urologist)
Friday	P (Pathologist), Q (Radiologist)
Saturday	S (Dermatology), M (Geriatrics)

39. Let India scored 0 and Korea 2 by the time

"5 minutes remaining" in the match. From statement I, India scored 3 goals in last 5 minutes but it is not clear whether Korea too scored in the last 5 minute. From statement II, Korea's total score is 3, but what India scored is not known. On combining both the statements, we are unable to deduce the scores of both the team.

Hence, both the statements taken together are not sufficient to answer the question.

40. Since Ms. X bought 21 packets out of which there are 18 O's and A's in total.

Since she got one S, there has to be 2 P's which she bought. Hence, both the statements are required.

41. Option I seems to be the right fit as 12 students would give an extra team of 8 plus 4 students which would be adjusted accordingly and form perfect 8 member teams.

Thus just 4 students would do the same except the number of teams would be 1 less. From statement II alone we cannot get anything.

42. Statement I gives that A & B have passed. But nothing about C & D. Statement II gives 'One among C and D has passed' and this is false.

This indicates C and D both have passed or both are failed. Hence we get both only A and B have passed or all A, B, C, D have passed..

43. To find the code for 'we', we need to have any of the following:

'We are friends' should have only 'We' common with another statement, as in II; 'We are friends' should have only 'are' and 'friends' common with another single or two statements, as in I and III. Thus, we need Either II only or I and III only.

44-48:

★ ⇒ <	# ⇒ >	@ ⇒ ≥
& ⇒ ≤	\$ ⇒ =	

44. V \$ Y ⇒ V = Y Y @ Z ⇒ Y ≥ Z
Z % X ⇒ Z ≤ X X # T ⇒ X > T

From all above statements.

V = Y ≥ Z ≤ X > T

Conclusions

I. T # Z ⇒ T > Z (False)

II. X # Y ⇒ X > Y (False)

III. Z ★ Y ⇒ Z < Y (False)

None follows.

45. R @ J ⇒ R ≥ J J % F ⇒ J ≤ F
F ★ E ⇒ F < E E % M ⇒ E ≤ M

From all above statements,

R ≥ J ≤ F < E ≤ M

Conclusions

I. M # J ⇒ M > J (True)

II. F % M ⇒ F ≤ M (False)

III. M ★ R ⇒ M < R (False)

Only (I) follows.

46. H # R ⇒ H > R R @ L ⇒ R ≥ L
L ★ W ⇒ L < W W % F ⇒ W ≤ F

From all above statements,

H > R ≥ L < W ≤ F

Conclusions

I. H # L ⇒ H > L (True)

II. F # L ⇒ F > L (True)

III. H \$ F ⇒ H = F (False)

So, only (I) and (II) follows.