

IBPS CWE PO/MT

MOCK TEST PAPER

- *This paper contains 250 Multiple Choice Questions.*
- *Questions on Reasoning, Quantitative Aptitude, English language, Computer Awareness & General Awareness carry 1 mark each*
- *Total Marks : 250*
- *Duration of Test : 150 Mins. for MCQs.*
- *There will be negative marking @ 25% for each wrong answer.*

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PART-A MENTAL ABILITY

1. In a certain code BOARD is written as 53169 and NEAR is written as 2416, how is NODE written in that code?
 - (1) 2394
 - (2) 2894
 - (3) 2934
 - (4) 2694
 - (5) None of these

2. In a certain code SPORADIC is written as QNORDJEB. How is TROUBLES written in that code.
 - (1) SQTNTFMC
 - (2) TNQSRDKA
 - (3) TNQSTFMC
 - (4) TFQSCMFT
 - (5) None of these

3. If it is possible to make only one meaningful word with the first, the third, the fifth and the eight letters of the word SHAREHOLDING, which of the following will be second letter of that word? If no such word can be formed, give "X" as the answer and if more than one such word can be formed, give "Y" as answer
 - (1) L
 - (2) E
 - (3) S
 - (4) X
 - (5) Y

4. How many such pairs of letters are there in the word GLIMPSE 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
5. EARN is related to RANE and BOND is related to NODB in the same way as TEAR is related to
- (1) AERT
- (2) ATRE
- (3) ARET
- (4) REAT
- (5) None of these
6. How many such digits are there in the number 5831649 each of which is as far away from the beginning of the number as when the digits are rearranged in ascending order?
- (1) None
- (2) One
- (3) Two
- (4) Three
- (5) More than three
7. If 'x' means 'added to'; '÷' means 'multiplied by'; '+' means 'subtracted from' and ' - ' means 'divided by' then
- $$24 + 36 - 12 \times 8 \div 4 = ?$$
- (1) 36
- (2) 53
- (3) 5
- (4) -20
- (5) None of these

Directions (Qs. 8 & 9):

- (i) 'P x Q' means 'P is brother of Q'
- (ii) 'P - Q' means 'P is sister of Q'
- (iii) 'P + Q' means 'P is father of Q'

(iv) 'P ÷ Q' means 'P is mother of Q'

8. Which of the following represents 'M is nephew of N'?

- (1) $N - K + M$
- (2) $N \times K \div M$
- (3) $N \div K \times M$
- (4) $N - K + M \times T$
- (5) None of these

9. How is T related to D in the expression: $H + T \div R - D$?

- (1) Nephew
- (2) Niece
- (3) Nephew or Niece
- (4) Data inadequate
- (5) None of these

Directions (Qs 10 – 15):

In each of these questions below is given a group of digits / symbols followed by four combinations of letters numbered (1), (2), (3) and (4) . You have to find out which of the combinations correctly represents the group of digits / symbols based on the following coding system and the condition these follow. If none of the combinations correctly represents the group of letters / digits, give (5) i.e 'None of these' as answer.

Digit/Symbol	1	#	\$	9	8	6	%	@	©	7	2	4	*	3	5
Letter code	B	D	E	N	I	V	R	G	H	K	T	J	P	F	A

- (i) If both the first and the last elements in the group are odd digits both are to be coded as 'y'.
- (ii) If the first element is a symbol and. The last element is an even digit, the codes for the first and the last elements are to be interchanged
- (iii) If the first element is an odd digit and the last element is a symbol, both are to be coded as 'z'.

(iv) If the first element is an even digit and the last element is an odd digit, both are to be coded as the code for the odd digit.

10. 3 \$ 9 5 # 1

(1) F E N A N B

(2) B E N A D F

(3) Z E N A D Z

(4) F E N A D F

(5) None of these

11. 8% © 3 # 5

(1) YRHFYD

(2) ARHFDI

(3) ARHFDA

(4) YRHFDA

(5) None of these

12. © 8143 *\$

(1) EIBJFPH

(2) VIBJFPY

(3) EIBJFP#

(4) HIBJFPE

(5) None of these

13. 6% @ 9 # 3

(1) VRGNDF

(2) FRGNDF

(3) YRGNDF

(4) ZRGNDZ

(5) None of these

14. * \$ 6 7 2 4

- (1) JEVKTP
- (2) PEVKTJ
- (3) YEVKTY
- (4) ZEVKTZ
- (5) None of these

Directions (Ques. 15- 16):

In these questions, relationship between different elements is shown in the statements, these statements are followed by two conclusions.

Mark answer	If
(1)	Only conclusion I follows
(2)	Only conclusion II follows
(3)	Either conclusion I or II follows
(4)	Neither conclusion I nor II follows
(5)	Both conclusion I and II follows.

15. Statement: $E < F \leq G = H > S$

Conclusions:

I $G > S$

II $F \leq H$

16. Statement: $P \leq Q < W = L$

Conclusions:

I $L > P$

II $Q \leq L$

Directions (Ques. 17 & 18):

Study the following information carefully and answer the given questions:

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step.

The following is an illustration of input and rearrangement.

Input: day 74 night 36 25 68 all for

Step 1 : all day 74 night 36 25 68 for

Step 2 : all 74 day night 36 25 68 for

Step 3 : all 74 day 68 for night 36 25

Step 4 : all 74 day 68 for night 36 25

Step 5 : all 74 day 68 for 36 night 25

And step 5 is the last step of the rearrangement of the above input,

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

17. Input: war 52 and peace 43 16 now 24

How many steps will be required to complete the rearrangement?

(1) Four

(2) Five

(3) Six

(4) Seven

(5) None of these

18. Step 3 of an Input: Bond 86 goal 12 33 like high 46

Which of the following will be step 7?

(1) Bond 86 goal 46 like 12 33 high

(2) Bond 86 goal 46 high like 33 12

(3) Bond 86 goal 46 high 33 like 12

(4) There will be no such step

(5) None of these

Directions (Ques. 19 & 20):

Each of these questions consists of a question and two statements numbered I and II given below it. You have to decide on the data provided in the statements and give answer-

- (1) If the data in statement (I) alone is sufficient to answer the question, while the data in statement (II) alone is not sufficient to answer the question.
- (2) If the data in statement (II) alone is sufficient to answer the question, while the data in statement (I) alone is not sufficient to answer the question.
- (3) If the data either in statement (I) alone or in statement (II) alone is sufficient to answer the question.
- (4) If data in both the statements (I) and (II) together are not sufficient to answer the question.
- (5) If the data in both the statements (I) and (II) together are necessary to answer the question.

19. How is M related to F?

Statements:

- (I) F is sister of N, who is mother of R
- (II) M has two brothers of which one is R

20. On which date in March was Pravin's father birthday?

Statements:

- (I) Pravin correctly remembers that his father's birthday is after 14th but before 19th march.
- (II) Pravin's sister correctly remembers that their father's birthday is after 17th but before 21st march.

Directions (Ques. 21-25):

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

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

21. How many such symbols are there in the above arrangements each of which is either immediately preceded by a letter or immediately followed by a letter but not both?
- (1) None
(2) One
(3) Two
(4) Three
(5) More than three
22. If all the symbols in the above arrangement are dropped which of the following will be the twelfth from the left end?
- (1) 9
(2) U
(3) I
(4) 1
(5) None of these
23. How many such numbers are there in the above arrangement each of which is immediately followed by a consonant but not immediately preceded by a letter?
- (1) None
(2) One
(3) Two
(4) Three
(5) More than three

24. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is one that does not belong to that group.
- (1) D K 3
 - (2) 4 N U
 - (3) 8 J (c)
 - (4) F KN
 - (5) 5*%
25. Which of the following is the seventh to the right of the eighteenth from the right end of the above arrangement?
- (1) H
 - (2) 9
 - (3) %
 - (4) E
 - (5) None of these

Directions (26 & 27):

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 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.

26. Statements:

Some pencils are Pens

Some Pens are desks.

All desks are chairs

All chairs are Tables

Conclusions:

- I. Some tables are pencils.
- II. Some chairs are pencils.

III. Some tables are desks.

IV. Some chairs are pens

(1) Only I and III follow

(2) Only II and III follow

(3) Only III and IV follow

(4) Only II, III and IV follow

(5) None of these

27. Statements:

All stones are helmets

No helmet is window

Some windows are doors.

All doors are house

Conclusions:

I. Some house are stones.

II. Some house are window

III. No house is stone.

IV. Some window 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 I I follow.

Directions (28 & 29):

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

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

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

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

'P \$ Q' means 'P is neither smaller than nor equal to Q.

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

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

28. Statements:

J \$ D, D © K, K % R

Conclusions: I. R \$ J

II. R \$ D

III. K \$ J

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

29. Statements:

M * K, K @ R, R % N

Conclusions: I. R % M

II. R @ M

III N \$ K

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

Directions (30 & 31):

Study the following information and answer the questions that follow-

In a certain code language, 'hope to see you' is coded as're so na di', 'please come to see the party' is coded as 'fi ge na di ke zo', 'hope to come' is coded as 'di so ge' and 'see you the party' is coded as're fi zo na'.

30. How is 'please' coded in the given code language?

- (1) di
- (2) ke
- (3) fi
- (4) na
- (5) None of these

31. How will 'please see you' be coded in the given code language?
- (1) re na ke
 - (2) so re na
 - (3) zo re na
 - (4) na di ke
 - (5) ke re ge

Directions (32 – 36):

Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

Mark answer (1) If the inference is "definitely true", i.e., it properly follows from the statement of facts given.

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

Mark answer (3) If the "data are inadequate" i.e. from the facts given you cannot say whether the inference is likely to be true or false.

Mark answer (4) If the inference is "probably false", i.e., it cannot possibly be drawn from the facts given or it contradicts the given facts.

Mark answer (5) None of the given options is suitable.

In India the asbestos industry is growing and employs more than 15,000 people in 75 units which are spread over several states like Gujarat, Madhya Pradesh, Maharashtra, Andhra Pradesh etc. Surprisingly, advanced countries are banning cancer causing asbestos products; multinational companies are from those countries which are setting up units in developing countries like India. One reason being lack of awareness in the society and indifference of the government machinery of these countries. Prolonged exposure to asbestos dust and fibers can cause lung cancer but most workers in India are too afraid to protest for fear of losing jobs. Some of these factories are operating in Mumbai. Quite a few of the factories in India are not known to take adequate precautions to protect workers from asbestos dust.

The Government is taking several steps to provide medical inspection of workers. In fact has amended factories act to extend the provision to even those factories employing less than 10 workers.

32. The asbestos industry is one of the largest industries in India.
33. The asbestos industries in India are located in few metropolitan pockets only.
34. The advanced countries are concerned and careful to protect health hazards of its people.
35. The demand for asbestos products appears to be growing in India.
36. The Governments of developing countries appear to be not taking appropriate measures while granting permission to set up production units of multinational companies in their countries.

Directions (37-41): Study the following information to answer the given questions:

J, P, Q, R, S, T, U and V are 4 married couples sitting in a circle facing the centre. The profession of the males within the group are lecturer, lawyer, doctor and scientist. Among the males, only R (the lawyer) and V (the scientist) are sitting together. Each man is seated besides his wife. U, the wife of the Lecturer is seated second to the right of V. T is seated between U and V. P is the wife of the Doctor. Q is not the doctor. S is a male.

37. Which of the following is P's position with respect to S?
- (1) Second to the right
 - (2) Second to the left
 - (3) Immediate right
 - (4) Immediate left
 - (5) Third to the left
38. Which of the following is J's position with respect to T?
- (1) Third to the left
 - (2) Fourth to the right
 - (3) Third to the right
 - (4) Second to the right
 - (5) First to the right
39. Which of the following is **not true** regarding the couples?
- (1) P is the wife of S
 - (2) T is the wife of Q
 - (3) R is the husband of J
 - (4) J and S are seated adjacent to each other
 - (5) All are true
40. The wives of which two husbands are immediate neighbours?
- (1) UT
 - (2) SR
 - (3) VQ
 - (4) RV
 - (5) None of these
41. Four of the following are alike in a certain way based on their seating position in the above arrangement and so form a group. Which is the one that **does not** belong to the group?
- (1) RSJ
 - (2) TRV
 - (3) UTV
 - (4) SQP
 - (5) UPQ

Directions (42 & 43): Study the following information and answer the questions that follow-

Six friends-Deepak, Varun, Anit, Nilesh, Rajesh and Siddharth are studying six different specializations of engineering which are-metallurgy, telecommunication, software, mechanical, electrical and hardware not necessarily in the same order. Each one likes a different sport – hockey, cricket, swimming, football, badminton and tennis again not in the same order.

Nilesh is not studying hardware. Rajesh is studying software and likes hockey. Anit likes swimming and is not studying hardware. The one who likes football is studying electrical. Siddharth is studying mechanical and does not like tennis. The one who likes badminton is studying telecommunication. Deepak and Varun do not like badminton. Deepak does not like tennis.

42. Which specialization is Varun studying?

- (1) Metallurgy
- (2) Mechanical
- (3) Hardware
- (4) Electrical
- (5) None of these

43. Which of the following person specialization combination is correct according to the given informations ?

- (1) Nilesh –Hardware
- (2) Varun – Electrical
- (3) Anit – Metallurgy
- (4) Siddharth – Software
- (5) None is correct

Directions (44-45): In the above question, if all six friends are asked to sit in a straight line facing north, in an alphabetical order (according to their names), from left to right, then-

44. Who will be to the immediate left of the one studying electrical?

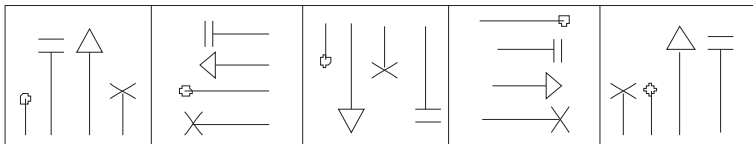
- (1) The one who likes badminton
- (2) The one who is studying telecommunication
- (3) The one who is studying hardware
- (4) The one who likes hockey
- (5) None of these

45. Which of the following combinations will represent the favourite sport of the immediate neighbours of Rajesh?

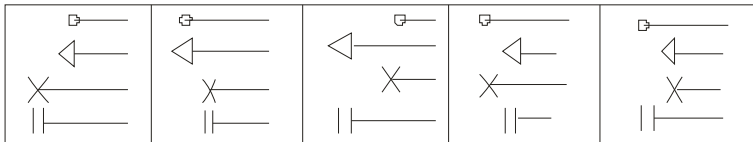
- (1) Badminton – Football
- (2) Cricket – Tennis
- (3) Cricket – Football
- (4) Tennis – Football
- (5) Cricket – Badminton

Directions (46-48): In each of the questions given below which one of the five answer figures should come after the problem figures, if the sequence are continued?

46. **Problem figures**

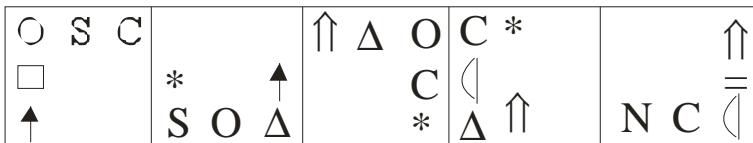


Answer figure

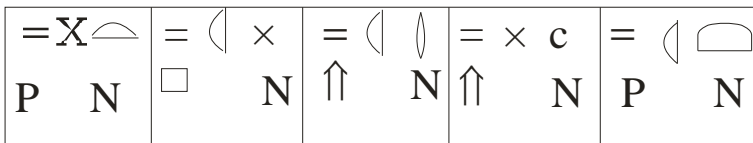


- (1)
- (2)
- (3)
- (4)
- (5)

47. **Problem Figures**

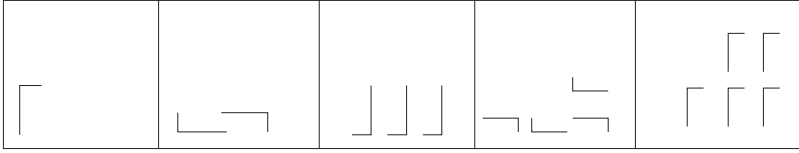


Answer figure

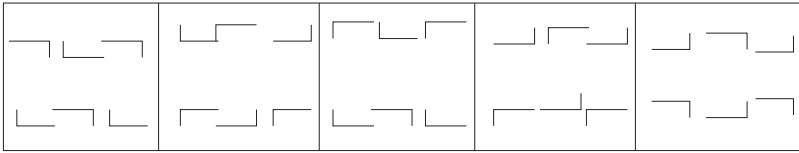


- (1)
- (2)
- (3)
- (4)
- (5)

48. Problem Figures



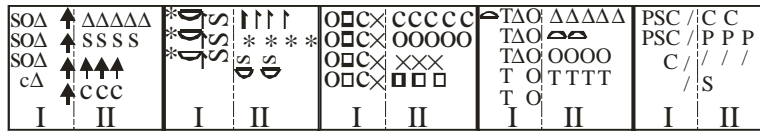
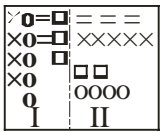
Answer figure



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

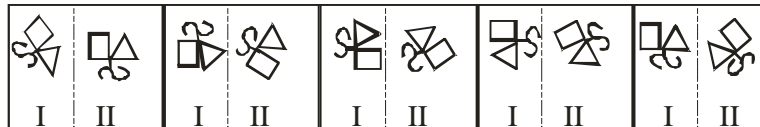
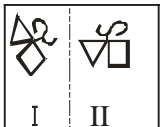
Directions (49 & 50): In each of the following questions, a related pair of figures (unnumbered) is followed by five numbered pairs of figures. Out of these five, four have relationship similar to that in the unnumbered pair. Only one pair of figures does **not** have **similar** relationship. Select that pair of figures which does not have a similar relationship to that in the unnumbered pair. Number of that pair is your answer.

49.



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

50.



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

PART-B QUANTITATIVE APTITUDE

Questions (51-53): What will come in place of the question mark (?) in the following questions?

51. $\sqrt{529} \div 46 \times 7.4 + (8)^3 - 251 = ?$

- (1) 265.1
- (2) 246.1
- (3) 256.4
- (4) 285.4
- (5) None of these

52. $(\sqrt{5} - 3)^2 = ? - \sqrt{80} - \sqrt{20}$

- (1) $14 - 2\sqrt{5}$
- (2) 14
- (3) $4 - 5\sqrt{5}$
- (4) 15
- (5) None of these

53. $40\% \text{ of } 265 + 35\% \text{ of } 180 = 60\% \text{ of } ?$

- (1) 267
- (2) 282
- (3) 360
- (4) 300
- (5) 290

Questions (54-56) What **approximate value** should come in place of the question mark (?) in the following questions?

54. $18.001 \times 22.999 \times 9.998 = ?$

- (1) 4560
- (2) 6290
- (3) 4140
- (4) 5920
- (5) 5080

55. $99999 \div 99 \div 9 = ?$

- (1) 112
- (2) 211
- (3) 121
- (4) 221
- (5) 222

56. $7894.986 + 2541.005 \div 127.996 = ?$

- (1) 89
- (2) 95
- (3) 82
- (4) 78
- (5) None of these

Questions (57-59): What will come in place of question mark (?) in the following number series?

57. 7 20 46 98 202 (?)

- (1) 420
- (2) 410
- (3) 310
- (4) 320
- (5) None of these

58. 210 209 213 186 202 (?)
- (1) 138
 - (2) 77
 - (3) 177
 - (4) 327
 - (D) None of these
59. 435 354 282 219 165 (?)
- (1) 103
 - (2) 112
 - (3) 120
 - (4) 130
 - (5) None of these
60. A bag contains 5 red, 3 green, 2 blue and 4 yellow marbles.
- If three marbles are picked at random, what is the probability that at least one is yellow?
- (1) $\frac{2}{7}$
 - (2) $\frac{4}{91}$
 - (3) $\frac{27}{143}$
 - (4) $\frac{61}{91}$
 - (5) None of these
61. The angles of a quadrilateral are in the ratio of 2 : 4 : 7 : 5. The smallest angle of the quadrilateral is equal to the smallest angle of a triangle. One of the angles of the triangle is twice the smallest angle of the triangle. What is the second largest angle of the triangle?
- (1) 80°
 - (2) 60°
 - (3) 120°
 - (4) Cannot be determined
 - (5) None of these

62. A carpenter sells tables at the rate of Rs. 45/- each and earns a commission of 4%. He also sells chairs at the rate of Rs. 90 /- each and earns a commission of 20%. How much amount of commission will he earn in two weeks if he sells 20 tables and 12 chairs a day?
- (1) Rs.2,956/-
(2) Rs.3,586/-
(3) Rs. 2,496/-
(4) Rs. 3528
(5) None of these
63. Train-A crosses a stationary Train-B in 50 seconds and a pole in 20 seconds with the same speed. The length of the Train-A is 360 meters. What is the length of the stationary Train-B?
- (1) 540
(2) 360 meters
(3) 420 meters
(4) Cannot be determined
(5) None of these
64. In a test, minimum passing percentage for girls and boys is 35% and 40% respectively. A boy scored 483 marks and failed by 117 marks. What are the minimum passing marks for girls?
- (1) 425
(2) 520
(3) 500
(4) 625
(5) None of these
65. Twelve percent of Pawan's monthly salary is equal to sixteen percent of Nitin's monthly salary. Suresh's monthly salary is half that of Nitin's monthly salary. If Suresh's annual salary is Rs. 1.08 lacs. What is Pawan's monthly salary?
- (1) Rs. 20,000/-
(2) Rs. 18,000/-
(3) Rs. 26,000/-

(4) Rs. 24,000/-

(5) None of these

66. 8 men can complete a piece of work in 20 days. 8 women can complete the same work in 32 days. In how many days will 5 men and 5 women together complete the same work?

(1) 20 days

(2) 12 days

(3) 14 days

(4) 18 days

(5) None of these

67. The area of a square is 1024sq. cm. What is the respective ratio between the length and the breadth of a rectangle whose length is twice the side of the square and breadth is 12cm. less than the side of the square?

(1) 5 : 18

(2) 16 : 7

(3) 14 : 5

(4) 32 : 5

(5) None of these

68. The sum of five consecutive even numbers of set-A is 220. What is the sum of a different set of five consecutive numbers whose second lowest number is 37 less than double of the lowest number of set-A ?

(1) 223

(2) 225

(3) 235

(4) 243

(5) None of these

69. The bus fare for one person is Rs. 520 /- from Jaipur to Ahmedabad and train fare between the same places for one person is equal to three-fourth the bus fare for two persons between the same places. What is the total fare paid by 2 persons traveling by bus and 4 persons traveling by train between the two places?
- (1) Rs. 4160 /-
 (2) Rs. 4460/-
 (3) Rs. 3,440/-
 (4). Rs. 3,406/-
 (5) None of these
70. The respective ratio between the speeds of jeep, a car and a tractor is 5 : 3 : 2. The speed of the jeep is 250 percent the speed of the tractor which covers 360kms in 12 hours, what is the average speed of car and jeep together?
- (1) 60 km/hr.
 (2) 75 km/hr.
 (3) 40 km/hr.
 (4) Cannot be determined
 (5) None of these

Questions (71-75) Study the following table carefully to answer the questions that follow:

Number (N) of candidates (in lakhs) appearing for an entrance examination from six different states and the percentage (P) of candidates clearing the same over the years

State → Year ↓	A		B		C		D		E		F	
	N	P	N	P	N	P	N	P	N	P	N	P
2004	1.23	42	1.04	51	1.11	32	1.32	24	1.23	36	1.33	31
2005	1.05	43	1.12	62	1.07	47	1.15	49	1.18	55	1.24	24
2006	2.04	38	1.48	32	1.08	28	1.96	35	1.42	49	1.58	26
2007	1.98	41	2.07	43	1.19	30	1.88	46	1.36	46	1.79	29

2008	1.66	53	1.81	50	1.56	42	1.83	60	1.73	57	1.86	34
2009	1.57	39	1.73	36	1.64	52	2.01	56	1.69	55	1.95	37

71. What is the ratio of the total number of candidates clearing the entrance exam from State B in the year 2004 to that of those clearing the entrance exam from State C in the same year?
- (1) 221 : 148
 (2) 218 : 143
 (3) 148 : 221
 (4) 143 : 218
 (5) None of these
72. In which year did the highest number of candidates clear the entrance exam from state D?
- (1) 2008
 (2) 2006
 (3) 2009
 (4) 2007
 (5) None of these
73. What is the number of candidates not clearing the entrance exam from State A in the year 2007?
- (1) 186820
 (2) 11682
 (3) 1868200
 (4) 116820
 (5) None of these
74. What is the total number of candidates clearing the entrance exam from States E and F together in the year 2006?
- (1) 16160
 (2) 110660
 (3) 1868200

(4) 1106600

(5) None of these

75. What is the average number of candidates appearing for the entrance exam from State D in the years 2007, 2008 and 2009 together?

(1) $1907\frac{2}{3}$

(2) $18666\frac{1}{3}$

(3) $1866\frac{1}{3}$

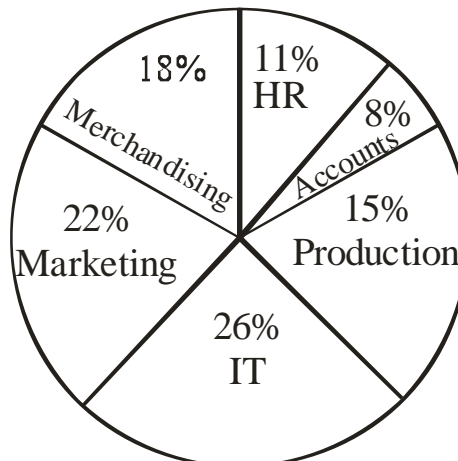
(4) $190666\frac{2}{3}$

(5) None of these

Questions (76-80): Study the pie-chart and table carefully to answer the questions that follow:

Number of Employees Working in Various department of an Organization and the Ratio of Men to Women in the Same

Total Number of Employees = 4600



Ratio of Men to Women

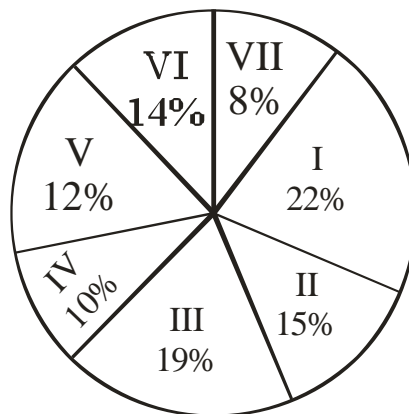
Department	Men	Women
HR	1	1
Accounts	3	1
Production	3	2
IT	1	3
Marketing	1	1
Merchandising	5	1

76. What is the number of men in the production department?
- (1) 186
(2) 102
(3) 280
(4) 414
(5) None of these
77. What is the total number of men employees working in the IT department and HR department together?
- (1) 628
(2) 552
(3) 766
(4) 646
(5) None of these
78. What is the respective ratio of total number of women to the total number of men working in all the departments together?
- (1) 63 : 41
(2) 41 : 27
(3) 47 : 53
(4) 27 : 19
(5) None of these

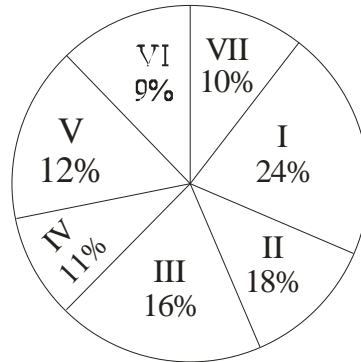
79. Number of women in the accounts department form what per cent of the total number employees in the organization?
- (1) 2
 - (2) 6
 - (3) 1
 - (4) 12
 - (5) None of these
80. What is the respective ratio of number of men in the Merchandising department to the number of women in the Marketing department?
- (1) 7 : 13
 - (2) 9 : 11
 - (3) 13 : 7
 - (4) 12 : 9
 - (5) None of these

Q. (81 - 85): Study the information in the following pie charts answer these questions-

DETILS OF 1600 EMPLOYEES WORKING IN AN ORGANISATION IN VARIOUS SCALES
Breakup of 1600 Employees across the Scales



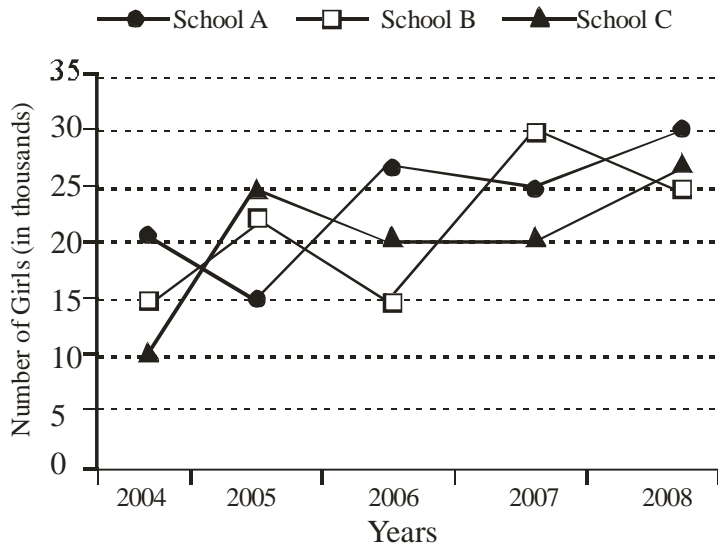
Breakup of 700 Male Employees across the Scales



81. Number of male employees working in Scale VI are what per cent of the total number employees in that scale? (Rounded off to nearest integer)
- (1) 36
 - (2) 46
 - (3) 44
 - (4) 34
 - (5) None of these
82. What is the ratio between male employees in Scale VI and male employees in Scale I respectively?
- (1) 132 : 23
 - (2) 22 : 133
 - (3) 49 : 168
 - (4) 23 : 122
 - (5) None of these
83. What is the ratio between male and female employees respectively working in Scale V?
- (1) 7 : 9
 - (2) 2 : 1
 - (3) 8 : 7
 - (4) 1 : 2
 - (5) None of these

84. How many females are working in Scale II?
- (1) 144
 (2) 114
 (3) 96
 (4) 138
 (5) None of these
85. What is the total number of female employees working in Scales III and IV together?
- (1) 219
 (2) 157
 (3) 275
 (4) 285
 (5) None of these

Q. (86 – 90): Study the following graph carefully and answer the questions that follow:



86. What was the ratio between the number girls enrolled in the school-C in the year 2007 and the total number girls enrolled in school-A and school-B together in the same year ?
- (1) 11 : 3

- (2) 3 : 11
- (3) 4 : 11
- (4) 4 : 7
- (5) None of these
87. In which school was the difference between the number of girls enrolled in the year 2008 and 2004 minimum?
- (1) Only school – A
- (2) Only school – B
- (3) Only school – C
- (4) Both school – A and school – B
- (5) Both school – A and school – C
88. What was the approximate average number of girls enrolled in the year 2006 in all the three schools together?
- (1) 20,800
- (2) 23, 00
- (3) 20,000
- (4) 22,500
- (5) 21,600
89. Total number of girls enrolled in all the three schools in the year 2007 was what percentage more than the total number of girls enrolled in three schools in the year 2004?
- (1) 60
- (2) 66.67
- (3) 166.67
- (4) 75
- (5) None of these
90. In which year was the total number of girls enrolled in all the three schools together second highest?
- (1) 2004

(2) 2005

(3) 2006

(4) 2007

(5) 2008

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

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

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

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

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

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

91. What is Nikita's share in the profit of Rs.50, 000 earned in the business run by her in partnership with Sharmila?
- I. Nikita invested an amount 150% of the amount invested by Sharmila.
 - II. Amount invested by Sharmila is two-third of the amount invested by Nikita.
92. What is the two digit number?
- I. Sum of the digits is 6.
 - II. Digit in the ten's place is double the digit in the units place.
93. What is the rate of interest p.c.p.a.?
- I. The amount doubles itself in 10 years.
 - II. The simple interest accrued in 5 year is Rs. 5,000/-
94. In how many days can B alone complete the work?
- I. B and C together can complete the work in 8 days.

II. A and B together can complete the work in 12 days.

95. What is the mother's present age?

I. Percent age of mother and child are in the ratio of 5 : 1 respectively.

II. Four years hence the ratio of the ages of mother and child will be 17 : 5 respectively. -

Q. (96 – 100) In the following questions two equations numbered I and II are given. You have to solve both the equation and

Give answer

if

(1) $x > y$

(2) $x \geq y$

(3) $x < y$

(4) $x \leq y$

(5) $x = y$ or the relationship cannot be established

96. I. $2x^2 - 9x + 9 = 0$

II. $y^2 - 11y + 24 = 0$

97. I. $x^3 \times 14 = x^2 \times 266$

II. $y^{1/3} \times 15 = 240 \div y^{2/3} d$

98. I. $\frac{8 \times 6}{x^{7/8}} - \frac{3 \times 4}{x^{7/8}} = x^{9/8}$

II. $y^3 + 612 = 1124$

99. I. $\sqrt{500} x + \sqrt{402} = 0$

II. $\sqrt{360} y + (200)^{1/3} =$

100. I. $x = (26)^2 - 18 \times 21$

II. $y = (17)^2 + 144 \div 18$

PART-C ENGLISH

Directions for questions 101-105: Rearrange the following seven sentences (A), (B) (C), (D), (E), (F) and (G) in the proper sequence to form a meaningful paragraph, then answer the question given below them.

- (A) But seriously, how much would you pay to know what thoughts are swimming around in someone else's head?
- (B) In most fictional movies thus, the idea of reading minds-of seeing the private intentions of another and the possibility of intervening in those plans-has always been highly attractive.
- (C) Such fantastical questions have long been the bread and butter of fiction.
- (D) Today, more than four centuries since the phrase, 'A penny for your thoughts?', was first recorded inflationary accounting makes that ancient penny worth more than \$40.
- (E) The going rate for a 'thoughts'—a probe into the thinking of another was once quite a bargain.
- (F) And if you could really know their truth fullness how much more would you pay?
- (G) Even with the sliding value of the dollar, this still seems quite a bargain.

101. Which of the following should be the SECOND sentence after rearrangement?

- (1) F
(2) D
(3) C
(4) G
(5) A

102. Which of the following should be the FOURTH sentence after rearrangement?

- (1) A
(2) B
(3) G
(4) D
(5) F

103. Which of the following should be the **SIXTH** sentence after rearrangement?
- (1) E
 - (2) G
 - (3) C
 - (4) B
 - (5) A
104. Which of the following should be the **SEVENTH** (Last) sentence after rearrangement?
- (1) A
 - (2) B
 - (3) F
 - (4) D
 - (5) E
105. Which of the following should be the **FIRST** sentence after rearrangement?
- (1) A
 - (2) B
 - (3) C
 - (4) D
 - (5) E

Directions for questions 106 – 115: 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.

With the (6) of Indian economy (7) various reforms initiated banking sector (8) a pivotal role in the process of achieving (9) economic growth and also in (10) the social well being at large. The public sector (11) in India has the twin tasks ahead of meeting the social banking (12) and at the same time generating (13) profits to meet the costs associated with the growth. At present banks have more than 76% of their total branches (14) in rural and semi-urban (15).

106. (1) Nationalization (2) Expansion
(3) Liberalization (4) Computerization
(5) Accommodation
107. (1) From (2) Over
(3) Between (4) Through
(5) Though
108. (1) Managers (2) Occupies
(3) Facilities (4) Naturalize
(5) Conquers
109. (1) Fever (2) Fantastic
(3) Higher (4) Lower
(5) Lesser
110. (1) Increasing (2) Enhancing
(3) Encouraging (4) Improving
(5) Innovating
111. (1) Organizations (2) Companies
(3) Corporations (4) Banks
(5) Institutions
112. (1) Limitations (2) Obligations
(3) Derivatives (4) Facilities
(5) Liabilities
113. (1) Beautiful (2) Lump sum
(3) Adequate (4) Wonderful
(5) Everlasting
114. (1) Map (2) Scenario
(3) Network (4) System
(5) Graph

115. (1) Households (2) Residences
(3) Areas (4) Locals
(5) Suburbs

Directions for questions 116 – 130: Read the following passage based on an interview to answer the given questions based on it. Certain word(s) are printed in **bold** to help you locate them while answering some of the questions.

A spate of farmer suicides linked to harassment by recovery agents employed by micro finance institutions (MFIs) in Andhra Pradesh spurred the state government to bring in regulation to protect consumer interests. But, while the Bill has brought into sharp focus the need for consumer protection, it tries to micro-manage MFI operations and in the process it could **scuttle** some of the crucial benefits that MFIs bring to farmers, says the author of Microfinance India, State Of the sector Report 2010. In an interview he points out that prudent regulation can ensure the original goal of the MFIs – social uplift of the poor.

Do you feel the AP Bill to regulate MFIs is well thought out? Does it ensure fairness to the borrowers and the long-term health of the sector?

The AP Bill has brought into sharp focus the need for customer protection in four critical areas. First is pricing. Second is lender's liability-whether the lender can give too much loan without assessing the customer's ability to pay. Third is the structure of loan repayment-whether you can ask money on a weekly basis from people who don't produce weekly incomes. Fourth is the practices that attend to how you deal with defaults.

But the Act should have looked at the positive benefits that institutions could bring in, and where they need to be regulated in the interests of the customers. It should have brought only those features in.

Say, you want the recovery practices to be consistent with what the customers can really **manage**. If the customer is aggrieved and complains that somebody is harassing him, then those complaints should be investigated by the District Rural Development Authority.

Instead what the Bill says is that MFIs cannot go to the customer's premises to ask for recovery and that all transactions will be done in the Panchayat office. With great difficulty, MFIs brought services to the door of people. It is such a relief for the customers not to be spending time out going to banks or Panchayat offices, which could be 10 km away in some cases. A facility which has brought some relief to people is being shut. Moreover, you are practically telling the MFI where it should do business and how they should do it.

Social responsibilities were in-built when the MFIs were first conceived. If MFIs go for profit with loose regulations, how are they different from moneylenders?

Even among money lenders there are very good people who take care of the customer's circumstance, and there are really bad ones. A large number of the MFIs are good and there are some who are **coercive** because of the kind of prices and processes they have adopted. But moneylenders never got this organized. They did not have such a large footprint. An MFI brought in organization, it mobilized the equity, it brought in commercial funding. It invested in systems. It appointed a large number of people. But some of them **exacted** a much higher price than they should have. They wanted to break even very fast and greed did take over in some cases.

Are the for-profit MFIs the only ones harassing people for recoveries?

Some not-for profit outfits have also adopted the same kind of recovery methods. That may be because you have to show that you are very efficient in your recovery methods and that your portfolio is of a very high quality if you want to get commercial funding from a bank.

In fact, among for-profits there are many who have sensible recovery practices. Some have fortnightly recovery some have monthly recovery. So we have differing practices. We just describe a few dominant ones and assume every for-profit MFI operates like that.

How can you introduce regulations to ensure social upliftment in a sector that is moving towards for-profit models?

I am not really concerned whether someone wants to make a profit or not. The bottom-line for me is customer protection. The first area is fair practices. Are you telling your customers how the loan is structured? Are you being transparent about your performance? There should also be a lender's liability attached to what you do. Suppose you lend excessively to a customer without assessing their ability to service the loan, you have to take the hit.

Then there's the question of limiting returns. You can say that an MFI cannot have a return on assets more than X, a return on equity of more than Y. Then suppose there is a privately promoted MFI, there should be a regulation to ensure the MFI can not access equity markets till a certain amount of time. MFIs went to markets perhaps because of the need to grow too big too fast. The government thought they were making profit off the poor, and that's an indirect reason why they decided to clamp down on MFIs. If you say an MFI won't go to capital down on MFIs. If you say an MFI won't go to capital market, then it will keep political compulsions under rein.

116. Which of the following best explains "Structure of loan repayment" in this context of the first question asked to the author?
- (1) Higher interest rate
 - (2) Payment on weekly basis
 - (3) Giving loan without assessing ability to pay
 - (4) Method of dealing with defaults
 - (5) Total amount of loan
117. The author is of the view that _____
- (1) The bill to regulate MFIs is not needed
 - (2) The bill neglects the interests of the customer
 - (3) The positive aspects of MFIs should also be considered
 - (4) Most of the MFIs are not good
 - (5) MFIs must be told what and where they should do business
118. One of the distinct positive features of MFIs is that _____
- (1) They brought services to the door of people
 - (2) They dealt with default very firmly
 - (3) They provided adequate customer protection
 - (4) They are governed by the local people
 - (5) They have highly flexible repayment plan
119. What is the difference between MFIs and moneylenders?
- (1) There is no difference
 - (2) A large number of moneylenders are good whereas only a few MFIs are good
 - (3) Moneylenders gave credit at lower rate of interest than that of MFIs
 - (4) MFIs adopted a structure and put a process in place, which was not the case with moneylenders
 - (5) Moneylender appointed large number of local people as against more outside people in MFIs

- 120.** Which of the following is positive outcome of the AP Bill to regulate MFIs?
- (1) The banks have started this service in remote area
 - (2) It highlighted some areas of customer protection
 - (3) It highlighted the bad practices being followed by money lenders
 - (4) MFIs invested in systems and brought in commercial funding
 - (5) It will help convert MFIs into small banks
- 121.** The author is recommending_____
- (1) Not-for profit MFIs
 - (2) For-profit MFIs
 - (3) Stoppage of commercial funding to MFIs
 - (4) Customer satisfaction irrespective of 'Not-for profit' or 'for-profit' MFIs
 - (5) Public sector promoted MFIs
- 122.** Why did MFIs go to the equity markers?
- (1) To repay the loan
 - (2) To lower interest rate
 - (3) There were political compulsions
 - (4) To become a public sector institution
 - (5) To grow very fast
- 123.** Which of the following has not been indicated as one of the features of fair practices for customer protection?
- (1) Providing information about loan structuring
 - (2) MFIs should also be held liable for some of their actions
 - (3) Not to raise money from capital market
 - (4) MFIs should also inform public about their own performance also
 - (5) To provide credit as per the rational assessment of their ability to service the loan

124. Which of the following could possibly be most plausible reason for banning recovery by going to customer's premises?

- (1) To protect the family members
- (2) To protect the customer from harassment and coercion
- (3) To reduce the undue expenses of MFIs resulting in lower interest rates
- (4) To account systematically the money recovered in the books of accounts
- (5) To keep Panchayat office out of these transactions

Directions for questions 125-128: Choose the word which is **most nearly the same** in meaning as the word/group of words printed in **bold**.

125. **Manage**

- (1) Afford
- (2) Assess
- (3) Thrust
- (4) Administer
- (5) Use

126. **Exacted**

- (1) Perfected
- (2) Demanded
- (3) Estimated
- (4) Corrected
- (5) Accurate

127. **Scuttle**

- (1) Delay
- (2) Mix
- (3) Shuffle
- (4) Destroy
- (5) Smoothen

128. Spurred

- (1) Agitated
- (2) Instigated
- (3) Reflected
- (4) Disapproved
- (5) Prompted

Directions for questions 129-130: Choose the word of group of word which is most **opposite** in meaning of the word printed in **bold**.

129. Under rein

- (1) Under wrap
- (2) Without target
- (3) Let loose
- (4) No clout
- (5) Under cloud

130. Coercive

- (1) Gentle
- (2) Promoting
- (3) Progressive
- (4) Natural
- (5) Opinionated

Directions for questions 131-135: Read each sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5). (Ignore errors of punctuation, if any)

- 131.** This laboratory of physics is (1)/not only equipped with (2)/all state-of-the art instruments (3)/but also with outstanding physicists. (4)/No error. (5)
- 132.** No method of making (1)/other people agree to (2)/your viewpoint is (3)/ as effective as this method. (4)/ No error.(5)

133. I was pretty sure that (1)/he would support my views (2)/ for changing the age-old (3)/and static structure of our organization. (4)/ No error (5).
134. I did not like his(1)/comments on my paper (2)/but I had no alternative (3)/ as I had agreed to keep quiet. (4)/No error.(5)
135. The report is candid in admitting (1)/that the investment by the government (2)/ in health and family planning (3)/have been eroded considerably. (4)/No error.(5)

Directions for questions 136-140: Pick out the most effective word from the given words to fill in the blank to make the sentence meaningfully complete.

136. Vision is usually _____ most effectively when many different _____ are used.
- (1) Developed ____ manifestations
 - (2) Adapted_____ organizations
 - (3) Communicated____ vehicles
 - (4) Exhibited ____ forms
 - (5) Described _____ thought
137. After _____ pursuing it for nearly twenty one months, the city police _____ the case of the triple murder of a professor and his family.
- (1) Relentless _____ Solved
 - (2) Doggedly _____ cracked
 - (3) Constantly _____ handed
 - (4) Persistently _____ found
 - (5) Tirelessly _____ generated
138. Its not just the _____ reggae and dancehall music that sets their party experience apart, the group has a disc jockey who _____ the crowd to dance, interacts with them and also raps to music.
- (1) Regular _____ extols
 - (2) Groovy _____ exhorts
 - (3) Morose _____ Compels
 - (4) Upbeat _____ beats
 - (5) Remarkable _____ makes

139. Four officials of a rural cooperative bank _____ the institution of Rs. 1.50 crore, by _____ of loans through fake self help groups.
- (1) Swindled _____ availing
 - (2) Arrested _____ Seeking
 - (3) Cheated _____ taking
 - (4) Duped _____ recommending
 - (5) Shut _____ Borrowing
140. It would be impossible for us to continue living in this world if each of us _____ exactly what fate had in _____ for him
- (1) Follow _____ plan
 - (2) Appreciate _____ strategy
 - (3) Design _____ anticipation
 - (4) Visualize _____ hidden
 - (5) Knew _____ store

Directions for questions 141-145: In each of the following questions an idiomatic expression and its four possible meanings are given. Find out the correct meaning of the idiomatic expression and mark the number of that meaning as your answer. If you do not find any correct answer, mark (5) as your answer.

141. To catch a Tartar
- (1) To catch a dangerous person
 - (2) To deal with a person who is more than one's match
 - (3) To trap a wanted criminal with great difficulty
 - (4) To live carefully and cautiously
 - (5) None of these
142. In the blues
- (1) Having many blue things
 - (2) Being colourful
 - (3) Behave like a lord
 - (4) Melancholy and low-spirited

(5) None of these

143. To show the white feather

(1) To try to be beautiful

(2) To perform a good deed

(3) To show courage before the enemy

(4) To be calm and quiet

(5) None of these

144. To play fast and loose

(1) To be narrow minded

(2) To play a good game

(3) To act in an consistent way

(4) To defeat a person

(5) None of these

145. Wear one's heart on one's sleeve

(1) To show one's feelings

(2) To be most intimate

(3) To love passionately

(4) To do the right thing

(5) None of these

Directions for questions (146-150): Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in **bold** in the following sentence to make the sentence grammatically meaningful and correct? If the sentence is correct as it is and 'No correction is required', mark (5) as the answer.

146. The abduction and return of the local leader within twenty four hours on Wednesday has **left some lose end** that have been intriguing investigators probing the case.

(1) Left some loosened endings

(2) Been leaving some loosening ends

(3) Leave some lose ends

- (4) Left some loose ends
(5) No correction required
147. According to the investigators, the hammer used in the crime **was the one who** is used by security guard to sound the hourly bell on a metal plate while on duty.
- (1) Are those ones which
(2) Was the one that
(3) Which one
(4) Is ones that
(5) No correction required
148. The fraud comes at a time when the unregulated microfinance industry is facing a crisis **on its way of** high interest rates and low repayment of loans
- (1) Because manner of
(2) Since ways are
(3) Way of
(4) In the way of
(5) No correction required
149. Many developed countries **have been attempting** to buy agricultural land in other countries to meet their own demand.
- (1) Has been attempting
(2) Have being attempting
(3) Are being attempting
(4) Have been attempted
(5) No correction required
150. Frustrated families of the missing people **have sought access** to all documents and data concerning the search, and the inclusion of international experts in the inquiry.
- (1) Have sought accessing
(2) Is seeking access
(3) Are seeking accessed
(4) Has sought accesses
(5) No correction required

PART-D GENERAL AWARENESS

151. The concessional rate of interest which is lower than the normal bank rate of interest is called
- (1) Repo rate
 - (2) Reverse Repo rate
 - (3) Cash Reserve Ratio
 - (4) Base rate
 - (5) None of these
152. Which scheme seeks to improve the conditions of the urban slum dwellers living below the poverty line that do not possess adequate shelter?
- (1) JNNURM
 - (2) NREGP
 - (3) VAMBAY
 - (4) Bharat Nirman
 - (5) None of these
153. Which of the following institutions regulate the Unit Linked Insurance Plans?
- (1) SEBI
 - (2) LIC
 - (3) RBI
 - (4) IRDA
 - (5) None of these
154. In which field is Pritzker prize given?
- (1) Mathematics
 - (2) Architecture
 - (3) Medicine
 - (4) Peace
 - (5) None of these

155. Which of the following city will host the 2014 winter Olympic Games?
- (1) Vancouver
 - (2) Nagono
 - (3) Sochi
 - (4) Scotland
 - (5) None of these
156. Who is the Chairman of the NDC?
- (1) Manmohan Singh
 - (2) P.Chidambaram
 - (3) Pranab Mukherjee
 - (4) Sonia Gandhi
 - (5) None of these
157. Service Area Approach is associated with?
- (1) Industrial finance
 - (2) Microfinance
 - (3) Rural finance
 - (4) Consortium finance
 - (5) None of these
158. The American computer scientist who created the C programming language passed away some times back . His name is?
- (1) Steve Jobs
 - (2) Dennis Ritchie
 - (3) Ken Thompson
 - (4) Patrick Fischer
 - (5) None of these
159. Which country will host the World Steel Conference in October 2012?
- (1) China
 - (2) India
 - (3) Japan
 - (4) USA
 - (5) None of these

- 160.** The European Union (UE) has decided to lift restrictions on India's export of which of the following passing through European ports?
- (1) Process food
 - (2) Cheap medicines
 - (3) Arms and ammunition
 - (4) Radioactive waste
 - (5) None of these
- 161.** The Comptroller and Auditor General of India (CAG) has been appointed as external auditor of which of the following organizations?
- (1) IAEA & WTO
 - (2) WTO & UNESCO
 - (3) UNICEF & UNESCO
 - (4) IAEA & WIPO
 - (5) None of these
- 162.** Which of the following days is observed as The International Day of Non-Violence?
- (1) January 30
 - (2) October 31
 - (3) October 2
 - (4) October 24
 - (5) None of these
- 163.** The world bank has signed an agreement with the government of India to provide a credit of Rs. 4,600 crores for the national rural livelihoods project (NRLM). Which of the following statements about NRLM is not correct?
- (1) It will cover BPL households only
 - (2) It aims to reduce poverty through the activation of self-help groups, skill building, and other innovative livelihood interventions
 - (3) It will cover all states and union territories
 - (4) The target of NRLM is to move 70 million BPL households out of poverty over the next ten years
 - (5) None of these
- 164.** Which of the following is an air to air missile?
- (1) Agni
 - (2) Prithvi
 - (3) Astra

- (4) Akash
(5) None of these
- 165.** Which is the first microfinance institution (MFI) in India to issue an Initial Public Offering (IPO)?
- (1) SKS
(2) Basix
(3) Spandana
(4) Share
(5) None of these
- 166.** Which of the following resources cannot be securitized?
- (1) Credit balances outstanding in cash credit accounts
(2) Credit Card receivables
(3) Hire purchase receivable
(4) Mortgage in lieu of future payments
(5) None of these
- 167.** The World Economic Outlook (WEO) is published by
- (1) White House
(2) IMF
(3) UNO
(4) World Economic
(5) None of these
- 168.** Bank Deposits that can be withdrawn without notice are called
- (1) Variable Deposits
(2) Demand Deposits
(3) Fixed Deposits
(4) Account Payable Deposits
(5) None of these
- 169.** Which of the following committees are related to 'Micro financing'?
- (1) Nayak Committee
(2) Tandon committee
(3) Vyas Committee

- (4) Narasimha committee
- (5) None of these
- 170.** The relationship between RBI and the Bank maintaining the currency chest is that of?
- (1) Debtor and Creditor
- (2) Principal and Agent
- (3) Bailor and Bailee
- (4) Creditor and Debtor
- (5) None of these
- 171.** Short fall in fulfilling the targets of Priority sector and agricultural finance by domestic commercial banks shall be deposited with/in?
- (1) RIDF
- (2) SIDBI
- (3) RBI
- (4) IDBI
- (5) None of these
- 172.** Credit rating helps in measuring the credit risk and facilitates?
- (1) Considering higher credit limits
- (2) Making loan provisioning at an early stage
- (3) Accurately calculate the probable loan losses
- (4) Pricing of a loan
- (5) None of these
- 173.** The Reverse Repo has the following characteristic?
- (1) Borrowing by RBI from banks
- (2) Borrowing with government security as collateral
- (3) Short term borrowing
- (4) All (1), (2), (3)
- (5) None of these
- 174.** Banks insist on providing finance only for those projects or activities which they consider to be viable. What is meant by viability of project?
- (1) Capacity to generate cash, adequate to service debt and surplus for borrower's personal requirement.
- (2) Generation of cash to meet debt liability

- (3) Generation of profits.
(4) Generation of gross profits
(5) None of these
175. Lenders may not provide trade-offs to the borrowers on the basic term of consumer installment credit related to _____?
- (1) Interest rate
(2) Maturity of the loan
(3) Maturity of the deposit
(4) Quantum of finance
(5) None of these
176. Which of the following is the risk associated with the retail banking?
- (1) Strong recovery strategy
(2) Definite lending limits
(3) Effective credit process and proposals
(4) Inadequate risk pricing
(5) None of these
177. The advantage of consortium finance is?
- i. Speedy transactions and individual approach
ii. Involvement of huge amounts
iii. Use of expertise of all the banks
- (1) (i) only
(2) (ii) only
(3) (iii) only
(4) All (i), (ii) and (iii)
(5) None of these
178. Which of the following is not a function of the agent bank in loan syndication?
- (1) Ensuring the compliance of conditions precedent under the loan agreement
(2) Determining the LIBOR interest rate for each interest rate
(3) Planning for future syndication of loans
(4) Receiving notices relating to cancellation of any part of the loan
(5) None of these

- 179.** Which of the following is not a part of the rehabilitation package granted for revival of sick industry?
- (1) Waiver of penal interests
 - (2) Funding by sanctioning of term loans towards the unpaid installments of loans
 - (3) Grant of additional working capital loans
 - (4) Not demanding the promoters contribution towards the rehabilitation package
 - (5) None of these
- 180.** Which of the following statements is true?
- (1) SSI is an undertaking in which the investments in fixed assets in plant and machinery does not exceed one million.
 - (2) Small and medium enterprises both in size and shape are not homogenous in nature
 - (3) The small and medium enterprises contribution towards the GDP is nominal
 - (4) Small and medium enterprises do not support the large industries
 - (5) None of these
- 181.** Which of the following is not a phase/step in the formation of loan syndication?
- (1) Finalization of supply agreement
 - (2) Identify the needs of the borrower
 - (3) Preparation of information memorandum
 - (4) Invite other banks to participate
 - (5) None of these
- 182.** Normally, the number of members in a self Help Group shall not exceed?
- (1) 10
 - (2) 20
 - (3) 50
 - (4) 15
 - (5) None of these
- 183.** Which of the following is not shown as an asset in the balance sheet of a Bank?
- (1) Investments
 - (2) Advances
 - (3) Cash balances with other banks
 - (4) Borrowings
-

- (5) None of these
184. Bad loans in banking terminology are generally known as _____
- (1) CBS
 - (2) PLR
 - (3) NPAs
 - (4) CRR
 - (5) None of these
185. Which of the following is a function of the agent bank relating to flow of money in the process of loan syndication?
- (1) Receiving notices relating to cancellation of any part of the loan
 - (2) Calling of loans in the event of default
 - (3) Receiving the fee from the borrower and distributing among the participating banks
 - (4) Receiving notices relating to transfers of banks
 - (5) None of these
186. 1. The Abbreviations PSLV stands for
- (1) Polar Survey Landing Vehicle
 - (2) Polarised Source Laser Viewing
 - (3) Precise Source Locating Vision
 - (4) Polar Satellite Launch Vehicle
 - (5) Precise Satellite Locating Vision
187. The term 'epicentre' is associated with
- (1) Earthquakes
 - (2) Tornadoes
 - (3) Cyclones
 - (4) Earth's interior
 - (5) Earth's Exterior
188. Which of the following order is given to the planets of solar system on the basis of their sizes?
- (1) Jupiter, Saturn, Earth, Mercury
 - (2) Saturn, Jupiter, Mercury, Earth
 - (3) Mercury, Earth, Jupiter, Saturn
 - (4) Earth, Mercury, Saturn, Jupiter
 - (5) Jupiter, Earth, Mercury, Saturn

189. The solar eclipse occurs when
- (1) the sun comes in between the moon and the earth
 - (2) the earth comes in the between the sun and the moon
 - (3) the moon comes in between the sun and the earth
 - (4) the moon and the sun comes near earth
 - (5) None of these
190. The removal of top soil by water or wind is called
- (1) Soil wash
 - (2) Soil erosion
 - (3) Soil creep
 - (4) Silting of soil
 - (5) None of these
191. Which of the following is suitable for growing cotton?
- (1) Sandy soil
 - (2) Clayey soil
 - (3) Black soil
 - (4) Alluvial soil
 - (5) None of these
192. Bandipur Sanctuary is located in the State of
- (1) Tamil Nadu
 - (2) Uttar Pradesh
 - (3) Karnataka
 - (4) Madhya Pradesh
 - (5) Rajasthan
193. Largest State in terms of area, in India is
- (1) Assam
 - (2) Rajasthan

- (3) Madhya Pradesh
- (4) Jammu and Kashmir
- (5) Karnataka
194. Koraput is related to which of the following Industry
- (1) Aeroplane
- (2) Ship building
- (3) Steel
- (4) Electric locomotives
- (5) Iron
195. Which of the following group of States is the largest producer of tea?
- (1) West Bengal, Tamil Nadu, Himachal Pradesh
- (2) Karnataka, Uttar Pradesh, Rajasthan
- (3) Assam, Bihar, Jharkhand
- (4) West Bengal, Assam, Karnataka
- (5) Maharastra ,West Bengal,Rajasthan
196. Which of these has the largest river basin?
- (1) Brahmaputra
- (2) Ganga
- (3) Godavari
- (4) Sutlej
- (5) Yamuna
197. The Indus Valley Civilization was famous for
- (1) Well-planned cities
- (2) Efficient civil organization
- (3) Development of Art and Architecture
- (4) All of these

(5)None Of these

198. The Red Fort of Delhi was built by

- (1) Akbar
- (2) Shahjehan
- (3) Jahangir
- (4) Sher Shah
- (5)Humayu

199. The ancient name of the city of Patna is

- (1) Pataliputra
- (2) Kanauj
- (3) Kausambi
- (4) Kapilavastu
- (5) Patna

200. The ancient kingdom of "Avanti" had its capital at

- (1) Vaishali
- (2) Kausambi
- (3) Ujjain
- (4) Ayodhya
- (5)Mathura

PART-D COMPUTER AWARENESS

- 201.** Real time operating system is a following type of software.
- (1) Application Software
 - (2) Operating System
 - (3) Commercial Software
 - (4) Utility Software
 - (5) None of the above
- 202.** Which command divides the surface of the blank disk into sectors and assign a unique address to each.
- (1) Ver
 - (2) Format
 - (3) Fat
 - (4) Chkdsk
 - (5) None of the above
- 203.** A Web site's main page is called its
- (1) Home Page
 - (2) Browser Page
 - (3) None of these
 - (4) Bookmark
 - (5) Cookies
- 204.** Word warp is
- (1) An automatic distance of a Line
 - (2) A step to attack a data
 - (3) A automatic placement of a word on the next line
 - (4) Combining two words together automatically
 - (5) None of the above
- 205.** To select one hyperlink after another during a slide presentation, what do you press?
- (1) Tab
 - (2) Ctrl + K
 - (3) Ctrl + h
 - (4) All of these
 - (5) None of the above

- 206.** By which command we can link a table with excel work sheet?
- (1) Get external data
 - (2) Join
 - (3) Attach
 - (4) Merge
 - (5) None of the above
- 207.** You can create hyperlinks from the Excel work book to
- (1) A web page on company internet
 - (2) A web page on the internet
 - (3) Other office 97 application documents
 - (4) All of these
 - (5) None of the above
- 208.** Computers connected to a LAN (Local Area Network) can
- (1) Run faster
 - (2) Go on line
 - (3) Share information and /or share peripheral equipment.
 - (4) E-mail
 - (5) None of the above
- 209.** When a customer makes an online hotel booking, the database is updated in
- (1) Batch mode
 - (2) Pseudo real-time
 - (3) 2 days
 - (4) All of these
 - (5) None of the above
- 210.** Clear the content by clicking “delete” key in the keyboard will clear?
- (1) Text only
 - (2) Formula only
 - (3) Content only
 - (4) Both formula and content
 - (5) None of the above
-

211. _____ Computer applications are those which involve some other media, together with ordinary text and images and computer capabilities common other media types are audio and Video
- (1) Visual
 - (2) Multimedia
 - (3) Computer game
 - (4) Online game
 - (5) None of the above
212. Your company receives internet access through a network or gateway server. Which of the following devices is best suited to protect resources and subnet your LAN directly on the network server?
- (1) DSL modem
 - (2) A multi-homed fire wall
 - (3) VLAN
 - (4) A router that acts both as a bridge and router
 - (5) None of the above
213. Which of the following are true statements about modems?
- (1) Modems use the telephone lines
 - (2) Modem stands for modulator and demodulator
 - (3) Modems are too longer used in secure network
 - (4) Both (1) and (2)
 - (5) None of the above
214. You want to have a private communication between two sites that also allows for encryption and authorization, which of the following is the best choice in this instance?
- (1) Modem
 - (2) Firewall
 - (3) VPN
 - (4) Bastion Host
-

(5) None of the above

215. Which of the following protocols is used to monitor devices rather than a preventative measure?

(1) SMTP

(2) SNMP

(3) RIP

(4) OSPF

(5) None of the above

216. Computer "Virus" is

(1) A hardware

(2) Windows tool

(3) A computer program

(4) Input Device

(5) None of the above

217. CHKDSK command is used to

(1) Analyze the hard disk error

(2) Diagnose the hard disk error

(3) Report the status of files on disk

(4) All of these

(5) None of the above

218. In Ms-Access the command used to copy a file named temp.doc from drive C: to drive A: is

(1) Copy temp doc to A:

(2) Copy C: \ temp doc A:

(3) Copy C: A

(4) Copy temp A: C:

(5) None of the above

- 219.** Large amounts of cheques are processed by using
- (1) OCR
 - (2) MICR
 - (3) OMR
 - (4) All of these.
 - (5) None of the above
- 220.** Which of the following is not an option when printing handouts?
- (1) Six slides per pages
 - (2) Five slides per pages
 - (3) Three Slides per pages
 - (4) Two slides per pages
 - (5) None of the above
- 221.** Which of the following refers to the fastest, biggest and most expensive computers?
- (1) Personal Computers
 - (2) Super Computers
 - (3) Laptop
 - (4) Note books
 - (5) None of the above
- 222.** _____ is the process of carrying out commands
- (1) Fetching
 - (2) Storing
 - (3) Executing
 - (4) Decoding
 - (5) None of the above

223. The role of a _____ generally is to determine a buyers needs and match it to the correct hardware and software.
- (1) Computer Scientist
 - (2) Computer sales representative
 - (3) Computer Consultant
 - (4) Corporate trainer
 - (5) None of the above
224. The basic unit of a worksheet into which you enter data in Excel is called a _____
- (1) Tab
 - (2) Cell
 - (3) box
 - (4) Range
 - (5) None of the above
225. You can use the tab key to
- (1) Move a cursor across the screen
 - (2) Indent a paragraph
 - (3) Move the cursor down the screen
 - (4) (1) and (2)
 - (5) None of the above
226. A _____ contains specific rules and words that express the logical steps of an algorithm
- (1) Syntax
 - (2) Programming Structure
 - (3) Programming language
 - (4) Logic Chart
 - (5) None of the above

227. Virtual memory is _____
- (1) Memory on the hard disk that the CPU uses as extended RAM
 - (2) Presents in RAM
 - (3) Only necessary if you do not have any RAM in your computer.
 - (4) A backup device for floppy disks
 - (5) None of the above
228. The number of processes completed per unit time is known as _____.
- (1) Output
 - (2) Throughput
 - (3) Efficiency
 - (4) Capacity
 - (5) None of the above
229. Which one of the following is NOT an email program?
- (1) Microsoft Outlook
 - (2) Eudora
 - (3) Mozilla Firefox
 - (4) Lotus CC
 - (5) None of the above
230. The part of CPU which coordinates the activities of all other components of the computer is
- (1) Mother board
 - (2) Coordination board
 - (3) Control unit
 - (4) Arithmetic Logic Unit
 - (5) None of the above.
231. Hard disk drives are considered _____ storage
- (1) Flash
 - (2) Nonvolatile
 - (3) Temporary
 - (4) Nonpermanent
 - (5) None of these

232. Computers manipulate data in many ways, and this manipulation is called?
- (1) Upgrading
 - (2) Processing
 - (3) Batching
 - (4) Utilizing
 - (5) None of the above
233. When cutting and pasting, the item cut is temporarily stored in
- (1) ROM
 - (2) Hard Drive
 - (3) Diskette
 - (4) Clipboard
 - (5) None of the above
234. A pre designed document that already has coordinating fonts, a layout, and a background, is called
- (1) Guide
 - (2) Model
 - (3) Ruler
 - (4) Template
 - (5) None of the above
235. The process of transferring files from a computer on the Internet to your computer is called _____.
- (1) Downloading
 - (2) Uploading
 - (3) FTP
 - (4) JPEG
 - (5) Downsizing

- 236.** Mechanism developed to enforce users to enter data in required format is:-
- (1) Data validation
 - (2) Input mask
 - (3) Criteria
 - (4) Data verification
 - (5) Type checking
- 237.** What combines purchase requests from multiple buyers into a single large order, which justifies a discount from the business?
- (1) Digital divide
 - (2) Global digital divide
 - (3) Demand aggregation
 - (4) E trade
 - (5) Digital transfer
- 238.** The field that investigates the mechanics of human intelligence is:-
- (1) Artificial science
 - (2) Cognitive science
 - (3) Psychology
 - (4) Sociology
 - (5) Artificial intelligence
- 239.** Which data structure is needed to convert infix notation to post fix notation is:-
- (1) Branch
 - (2) Queue
 - (3) Tree
 - (4) Stack
 - (5) link list

- 240.** Data are followed to be transmitted in only one direction in a:-
- (1) Simplex channel
 - (2) Dump channel
 - (3) Half-Duplex channel
 - (4) Full duplex channel
 - (5) Dual channel
- 241.** Which of the following statement is not true regarding graph?
- (1) A graph consists of set of nodes and a set of arcs
 - (2) A graph is a tree
 - (3) A tree is a graph
 - (4) Graphs can be directed
 - (5) c language is not oop's
- 242.** Implementation of an inverted list to maintain the record list for each value for a given attribute can be done by —
- (1) Sequential file
 - (2) Direct file
 - (3) Indexed file
 - (4) Indexed sequential
 - (5) data file
- 243.** Television channels are 6 MHz wide. How many bits/sec can be sent if four-level digital signals are used?
- {assume a noiseless channel.}
- (1) 1.5 Mbps
 - (2) 6 Mbps
 - (3) 12 Mbps
 - (4) 24 Mbps

(5) 18 Mbps

244. Which of the following is a type of ISDN (Integrated Services Digital Network)?

- i. Narrow band
- ii. Broad band
- iii. Medium band

(1) only 1

(2) only 2

(3) only 3

(4) 1 and 2 only

(5) 1 and 3 only

245. Which of the following is easiest software development process model?

- (1) Waterfall model
- (2) Prototyping
- (3) Interactive enhancement
- (4) Spiral model
- (5) bottom up model

246. Which of the following feature is related to virtual circuit?

- (1) Connection oriented
- (2) Each packet sent is routed independently of its predecessors
- (3) Successive packets may follow different routes
- (4) Congestion control is difficult
- (5) secure networking

247. Which one of the following interrupt is non-makeable?

- (1) TRAP
- (2) RST 7.5

- (3) INTR
- (4) RST 6.5
- (5) RST 5.5

248. Binding the same name to multiple operations whose signatures differ in number or types of arguments?

- (1) Overloading
- (2) Origin class
- (3) Object model
- (4) Package
- (5) encapsulation

249. The C declaration in A [3] [5] of containing elements is itself an array containing integers.

- (1) 3, 5
- (2) 5, 3
- (3) 3, 3
- (4) 5, 5
- (5) 4,4

250. What is the drawback of infrared and millimeter waves?

- (1) They are directional
- (2) They cannot pass through solid objects.
- (3) License is needed
- (4) Can be used outdoor
- (5) They are unidirectional

Answer Key

Question	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Answer	1	3	5	3	1	3	2	4	5	5	3	4	2	1	5	1	3	3	4	5
Question	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Answer	4	3	2	2	1	3	5	3	5	2	1	5	3	1	2	3	4	1	2	3
Question	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Answer	3	3	3	5	5	4	5	1	5	4	1	5	2	3	1	3	2	2	3	4
Question	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
Answer	2	4	1	5	4	1	5	5	1	1	1	3	5	2	4	4	2	3	1	4
Question	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Answer	1	3	1	2	3	3	4	1	2	4	3	5	1	4	5	4	1	3	3	1
Question	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120
Answer	2	1	3	2	5	3	4	2	3	4	4	2	3	3	3	2	3	1	4	2
Question	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140
Answer	4	5	4	2	1	2	4	5	5	1	4	1	3	5	4	1	1	1	1	4
Question	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160
Answer	2	4	4	5	1	4	2	4	5	5	4	3	4	2	3	1	3	2	2	2
Question	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180
Answer	4	3	3	3	1	1	2	2	3	2	1	4	4	1	3	4	4	3	4	2
Question	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200
Answer	1	2	4	3	3	4	1	1	3	2	3	3	2	1	4	2	4	2	1	3
Question	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220
Answer	2	1	1	3	1	1	4	3	2	4	2	2	4	3	2	3	4	2	2	2
Question	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240
Answer	2	3	2	2	2	3	1	2	4	1	2	2	4	4	1	2	3	2	4	1
Question	241	242	243	244	245	246	247	248	249	250										
Answer	3	1	4	4	1	1	1	1	1	2										

Hints & Solutions

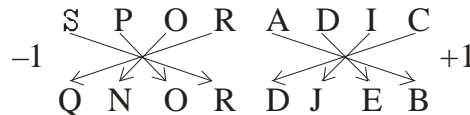
Reasoning

1.(1) $B \rightarrow 5, O \rightarrow 3, A \rightarrow 1, R \rightarrow 6,$

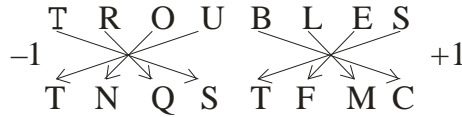
$D \rightarrow 9, N \rightarrow 2, E \rightarrow 4$

\Rightarrow NODE $\rightarrow 2\ 3\ 9\ 4$

2.(3) Here

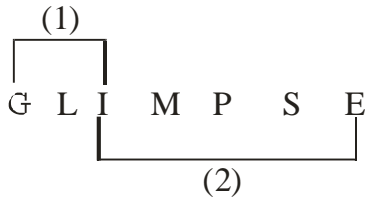


Therefore



3.(5) SALE , SEAL

4.(3)



So G(L) I, I (MPS) E

5.(1) E A R N → R A N E

1 2 3 4 3 2 4 1

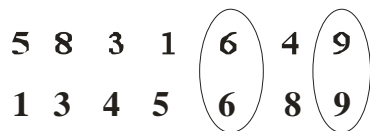
B O N D → N O D B

1 2 3 4 3 2 4 1

So, T E A R → A E R T

1 2 3 4 3 2 4 1

6.(3)



7.(2) Putting proper symbols we get

$$24 - 36 \div 12 + 8 \times 4$$

$$= 24 - 3 + 32 = 53$$

8.(4) N - K + M × T

⇒ N is sister of K, K is father of M and M is brother of T.

⇒ M is nephew of N

9.(5) H + T ÷ R - D

⇒ H is father of T, T is mother of R and R is sister of D

⇒ T is mother of D

10.(5) Here given combination follows condition (i) therefore answer will be

Y E N A D Y

11.(3) It follows condition (iv) , therefore answer is A R H F D A

12.(4) None of the given conditions apply on it, therefore it will be simply coded as.

H I B J F P E

13.(2) It Follows condition (iv)

Answer is FRGNDF

14.(1) It follows condition (ii) so, answer is JE VKTP

15.(5) $E < F \leq G = H > S$

Conclusion I: $G > S$: True (as $G = H > S$)

Conclusion II: $F \leq H$: True (as $F \leq G = H$)

16.(1) $P \leq Q < W = L$

Conclusion I as $P < W = L$

⇒ $L > P$: True

Conclusion II as $Q < W = L$

⇒ $Q < L$

Therefore $Q \leq L$: Not true.

Answers (17- 18):

After careful analysis of the given input and various steps of rearrangement it is evident that in the first step one word is rearranged and in the second step one number is rearranged. These two steps are continued alternately till all the words get arranged in alphabetical order and all the numbers get arranged in descending order.

17.(3) Input : war 52 and peace 43 16 now 24

Step 1 : and war 52 peace 43 16 now 24

Step 2 : and 52 war peace 43 16 now 24

Step 3 : and 52 now war peace 43 16 24

Step 4 : and 52 now 43 war peace 16 24

Step 5 : and 52 now 43 peace war 16 24

Step 6 : and 52 now 43 peace 24 war 16

18.(3) Step 3 : bond 86 goal 12 33 like high 46

Step 4 : bond 86 goal 46 12 33 like high

Step 5 : bond 86 goal 46 high 12 33 like

Step 6 : bond 86 goal 46 high 33 12 like

Step 7 : bond 86 goal 46 high 33 like 12

19.(4) Considering statement (I)

F is sister of N

F → female

N is mother of R

N → female

Considering statement (II)

M has two brothers

M — brother 1 — brother 2

Of which one is R

M R _{brother 1} — _{brother 2}

Here even considering both the statements together we can not draw relation of M with F, because

N is mother of M

⇒ N is mother of M

And F is sister of N, so F is aunt of M, but we don't know sex of M, Therefore we are not exactly sure about the relation of M with F.

20.(5) From statement (I)

Birthday is on date either 15, 16, 17, or 18

From statement (II)

Birthday is either on 18, 19 or 20 on considering both statements together, It can be concluded that birthday is on 18th march

21.(4) 3 # D , 9 \$ F , 8 % V

22. (3) On dropping all the symbols series will be 12th positive

→ B A M 3 D 2 E K 9 F N I T 4 1 U W H 8 V J 5 Y 6 7 R

Ans. is I

23.(2) * 7 R

24.(2) In other than option (2) series is followed as

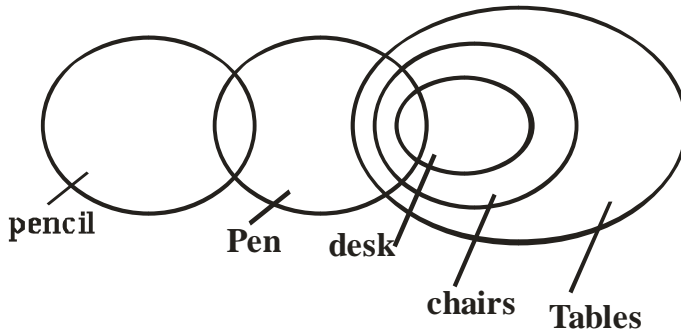
Second letter = first letter + 2 at the right hand side

Third letter = first letter - 1 at the left hand side

25.(1) ← _____
18th from Right
_____→ from its right
7th

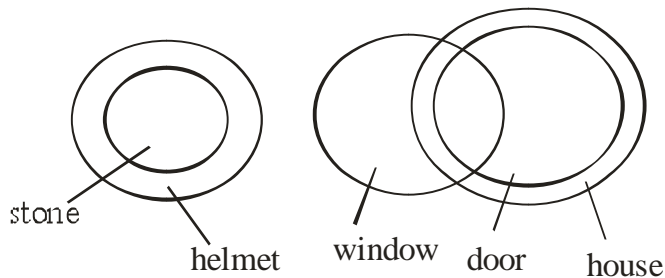
(2) $18 - 7 = 11^{\text{th}}$ position from right, which is 'H'.

26.(3)



I. (x); II. (x); III. (✓); IV. (✓)

27.(5)



I. (x) ; II. (✓) ; III. (x) ; IV (x)

But I and III are complimentary pairs. So either I or III follows.

28.(3) $J \$ D \Rightarrow J > D$

$D @ K \Rightarrow D \leq K$

Therefore $J > D \leq K < R$

Conclusions

I. $R \$ J \Rightarrow R > J$: Not true

II. $R \$ D \Rightarrow R > D$: true

III. $K \$ J \Rightarrow K > J$: Not true

29.(5) $M * K \Rightarrow M \geq K$

$K @ R \Rightarrow K = R$

$$R \% N \Rightarrow R < N$$

$$M \geq K = R < N$$

Therefore $M \geq K = R < N$

Conclusions

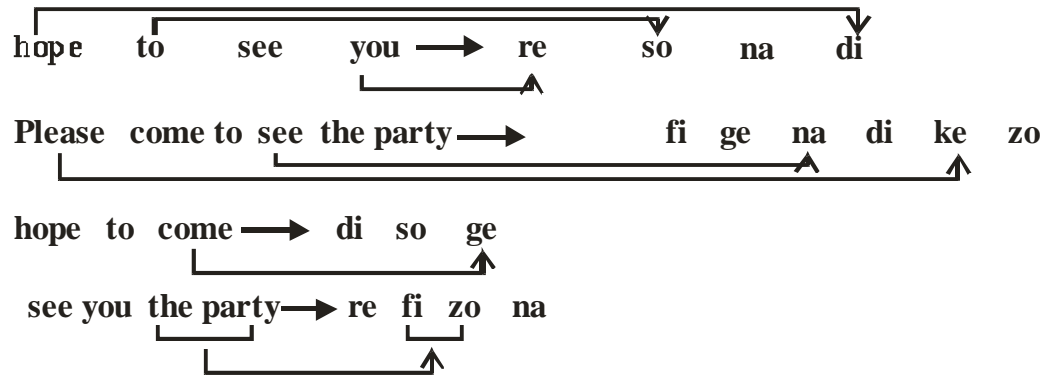
I. $R \% M \Rightarrow R < M$: Not true

II. $R @ M \Rightarrow R = M$: Not true

Here, R is either smaller than or equal to M. Therefore either I or II is true.

III. $N \$ K \Rightarrow N > K$: true

Answer (30 – 31)



30.(2) Please → ke

31.(1) Please see you → re na ke

32.(5) The asbestos industry is a growing industry in India, but its not written any where that it is one of the largest industry in India, nor it can be inference from the given paragraph as

33.(3) No information or sentence confirms it that asbestos industry is located only in metropolitan.

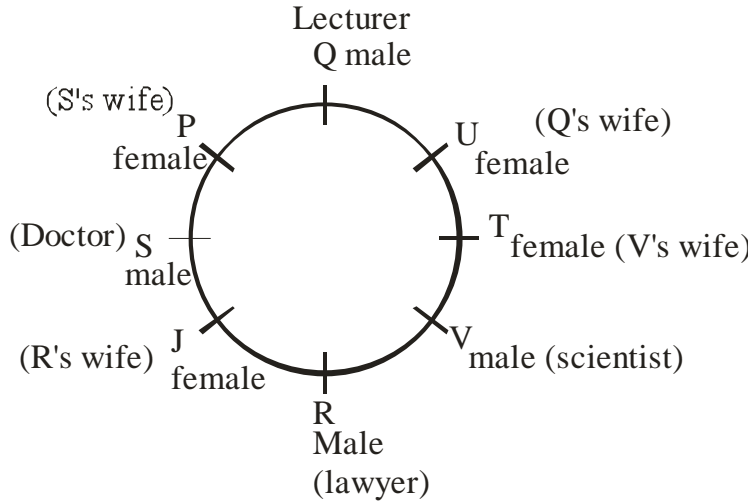
34.(1) Definitely true, from the sentence “Advanced countries are banning cancer causing asbestos products”

35.(2) It can be “probably true”.

Because asbestos industry is growing in India.

36.(3) No information is given in this regard. Govt. is taking measures only for the medical inspection of workers

Answer (37 – 41)



Couples are: (Q U) , (S P), (R J), (V T)

- 37.(4)** Immediate left
38.(1) Third to the left
39.(2) T is the wife of Q
40.(3) V & Q 's wives are immediate neighbours
41.(3) In all other options there are combination of 2 males and 1 female.

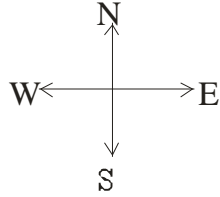
Directions (42-45)

	Studying	Sports
Deepak	Electrical	Football
Varun	Hardware	Tennis
Anit	Metallurgy	Swimming
Nilesh	Telecommunication	Badminton
Rajesh	Software	Hockey
Siddharth	Mechanical	Cricket

- 42.(3)** Varun → Hardware
43.(3) Correct option is (3)

Directions (44-45)

Anit > Deepak > Nilesh > Rajesh > Siddharth > Varun



- 44.(5) Correct answer is "The one who study metallurgy and like swimming".
- 45.(5) Nilesh & Siddharth's favourite sports are badminton & cricket.
- 46.(4) In each subsequent figure all the designs rotate through 90° anticlockwise, the larger designs become smaller and vice-versa, the last design becomes the first design and two adjacent designs interchange positions.
- 47.(5) in each subsequent figure all the designs move one and half steps in anticlockwise direction. In the first step the second and the fifth designs are replaced with new, designs, in the second step the first and the fourth designs are replaced with new designs and in the third step the middle design is replaced with new design. These three steps are continued in the same order in the subsequent figures.
- 48.(1) In each subsequent figure one design is added in anticlockwise direction. Alternate designs rotate respectively 90° anticlockwise and clockwise.
- 49.(5) From first figure to second figure the plane of design rotates through 90° anticlockwise and the designs of the second position move to the first position and the designs of the first position move to the third position, the designs of the third position move to the last position and the designs of the last position move to the last position and the designs of the last position move to the second position. Again, the number of two types of designs at the first and third positions is increased by one while the number of other two types of designs is reduced by one.
- 50.(4) From first figure to second fig. the design rotates through 45° anticlockwise and the smaller design is laterally inverted.

Aptitude

$$51.(1) \frac{\sqrt{529}}{46} \times 7.4 + 512 - 251$$

$$\frac{23}{46} \times 7.4 + 261$$

$$3.7 + 261 = 264.7$$

$$52.(5) 5 + 9 - 2\sqrt{5}(3) = ? - \sqrt{80} - \sqrt{20}$$

$$14 - 6\sqrt{5} + 8.94 + 4.47 = ?$$

$$? = 27.41 - 6\sqrt{5}$$

53.(2) $\frac{265 \times 40}{100} + \frac{180 \times 35}{100} = \frac{? \times 60}{100}$

$\Rightarrow 10600 + 6300 = 60 \times ?$

$\Rightarrow ? \times 60 = 16900$

$\Rightarrow ? = \frac{16900}{60} \approx 282$

54.(3) $18.001 \times 22.999 \times 9.998$

$\approx 18 \times 23 \times 10$

≈ 4140

55.(1) $99999 \div 99 \div 9$

$\approx \frac{100000}{100} \div 9$

$\approx \frac{1000}{9} = 111.5 \approx 112$

56.(3) $7894.986 + 2541.005 \div 127.996$

$\approx 7895 + 2541 \div 128$

$\approx \frac{10436}{128} = 81.53 \approx 82$

57.(2) The series is

(Previous number) $\times 2 + 6$

So, $? = 202 \times 2 + 6 = 410$

58.(2) The series follows

$-(1)^3, +(2)^3, -(3)^3, +(4)^3, -(5)^3, \dots$

So, $? = 202 - (5)^3 = 202 - 125 = 77$

59.(3) The series follows

$-(9 \times 9), -(9 \times 8), -(9 \times 7), -(9 \times 6), -(9 \times 5) \dots$

So, $? = 165 - 9 \times 5$

$= 120$

60.(4) Required probability =

1 – the probability that none of the marble selected is yellow

$$\Rightarrow 1 - \frac{{}^{10}C_3}{{}^{14}C_3} \Rightarrow 1 - \frac{120}{364} = \frac{244}{364}$$

$$= \frac{61}{91} = 0.67$$

61.(2) Smallest angle of quadrilateral

$$= \frac{2 \times 360}{18} = 40^\circ$$

Smallest angle of triangle = 40°

2nd angle of triangle = $40 \times 2 = 80^\circ$

Third angle of triangle = $180 - (40 + 80) = 60^\circ$

62.(4) Required amount

$$\frac{20 \times 14 \times 45 \times 4}{100} + \frac{12 \times 14 \times 90 \times 20}{100}$$

$$= 504 + 3024$$

$$= 3528$$

63.(1) Speed of train A

$$= 360 \div 20$$

$$= 18 \text{ m/sec}$$

\therefore Length of train B

$$= 50 \times 18 - 360 = 540 \text{ m}$$

64.(5) Minimum passing marks for girls

$$= \frac{(483 + 117) \times 35}{40} = 525$$

65.(4) Suresh's monthly salary

$$= 108000 \div 12$$

$$= \text{Rs. } 9000$$

$$\text{Nitin's monthly salary} = 9000 \times 2 = \text{Rs. } 18000$$

Pawan's monthly salary

$$= \frac{18000 \times 16 \times 100}{12 \times 100}$$

$$= \text{Rs. } 24000$$

66.(1) $8 \times 20 \text{ Men} = 8 \times 32 \text{ Women}$

$$\therefore 1 \text{ men} = 1.6 \text{ women}$$

$$\therefore 5 \text{ men} + 5 \text{ women}$$

$$= 13 \text{ woman}$$

Required no. of days

$$= \frac{8 \times 32}{13} = 19.69 \approx 20 \text{ day}$$

67.(5) Side of square = $\sqrt{1024}$

$$= 32 \text{ cm}$$

\therefore Required ratio

$$= 32 \times 2 : 32 - 12$$

$$= 64 : 20$$

$$= 16 : 5$$

68.(5) Let Five consecutive even numbers are $x, (x+2), (x+4), (x+6), (x+8)$

$$\text{Then } x + (x+2) + (x+4) + (x+6) + (x+8) = 220$$

$$\Rightarrow x = 40$$

Five consecutive even numbers are 40, 42, 44, 46 and 48

$$\text{Second lowest number of second set} = 40 \times 2 - 37 = 43$$

Required sum

$$= 42 + 43 + 44 + 45 + 46 = 220$$

69.(1) Train fare = $\frac{520 \times 2 \times 3}{4}$

= Rs. 780

Total fare

= $520 \times 2 + 780 \times 4$

= $1040 + 3120$

= Rs. 4160.

70.(1) Speed of tractor = $360 \div 12$

= 30 km/hr.

Speed of car = $\frac{30 \times 3}{2}$

= 45 km/hr.

Speed of Jeep = $30 \times \frac{250}{100}$

= 75 km/hr.

∴ Avg speed of Jeep & car together = $\frac{45 + 75}{2} = 60$ km/hr.

71.(1) Required ratio = $\frac{1.04 \times 51}{1.11 \times 32} = \frac{221}{148}$

= 221 : 148

72.(3) It seems that 2009 has the highest value. Now we compare it with the year 2008. It comes as 1.098 lakh. Now for the rest of the yeas appearing candidate as well as the percentage of those clearing the exams both are less with comparison to that in 2009 for "D". There is no need to calculate % of clearing candidates separately for each year. Hence for year 2009 ($2.01 \times 56\% = 1.1256$ lakh) "D" has the required highest value.

73.(5) Required number of candidates

= $1.98 \times \frac{59}{100} \times 10^5 = 116820$

$$74.(2) \left(1.42 \times \frac{49}{100} + 1.58 \times \frac{26}{100} \right) \times 10^5$$

$$= (0.6958 + 0.4108) 10^5$$

$$= (1.1066) \times 10^5$$

$$= 110660$$

75.(4) Average no. of candidates appearing for the entrance exam from state D in the year 2007, 2008 and 2009 together $\frac{1.88 + 1.83 + 2.01}{3}$

$$= 190666 \frac{2}{3}$$

76.(4) No. of men in production department = $\frac{4600 \times 15}{100} \times \frac{3}{5} = 414.$

77.(2) Required answer =

$$\frac{4600 \times 26}{100} \times \frac{1}{4} + \frac{4600 \times 11}{100} \times \frac{1}{2}$$

$$= 299 + 253 = 552$$

78.(3) ; Total number of women working in all departments

$$= \left[\frac{11}{100} \times \frac{1}{2} + \frac{8}{100} \times \frac{1}{4} + \frac{15}{100} \times \frac{2}{5} + \frac{26}{100} \times \frac{3}{4} + \frac{22}{100} \times \frac{1}{2} + \frac{18}{100} \times \frac{1}{6} \right] \times 4600$$

$$= \frac{1}{100} [5.5 + 2 + 6 + 19.5 + 11 + 3] \times 4600$$

$$= \frac{47 \times 4600}{100}$$

Total number of men working in all departments

$$= \left[1 - \frac{47}{100} \right] \times 4600$$

$$= \frac{53 \times 4600}{100}$$

∴ Required ratio = 47:53

79.(1) ; Required percentage

$$= \frac{4600 \times \frac{8}{100} \times \frac{1}{4}}{4600} \times 100\%$$

$$= 2\%$$

80.(4) ; Required ratio =

$$\frac{4600 \times \frac{18}{100} \times \frac{5}{6}}{4600 \times \frac{22}{100} \times \frac{1}{2}}$$

$$= \frac{18}{22} \times \frac{5}{6} \times 2$$

$$= \frac{9}{11} \times \frac{5}{3} = \frac{45}{33} = 1.36$$

$$\approx 12 : 9$$

81.(1). Total number of employees working in Scale VI

$$\frac{1600 \times 14}{100} = 224$$

$$\text{Number of male employees working in Scale VI} = \frac{900 \times 9}{100} = 81$$

∴ Required percentage

$$= \frac{81}{224} \times 100$$

$$= 36$$

82.(3) Total number of male employees working in Scale VI

$$\frac{700 \times 9}{100} = 49$$

Total number of male employees working Scale I

$$= \frac{700 \times 24}{100} = 168$$

$$\begin{aligned} \therefore \text{Required ratio} &= 49 : 168 \\ &= 23 : 32 \end{aligned}$$

83.(1) Total number of employees working in Scale V

$$= \frac{1600 \times 12}{100} = 192$$

Number of male employees in this

$$\text{Scale} = \frac{700 \times 12}{100} = 84$$

$$\therefore \text{Number of female employees} = 192 - 84 = 108$$

$$\therefore \text{Required ratio} = 84 : 108 = 7 : 9$$

84.(2) Total number of employees working in Scale II

$$= \frac{1600 \times 15}{100} = 240$$

Number of male employees in the

$$\text{Scale} = \frac{700 \times 18}{100} = 126$$

$$\therefore \text{Number of female employees} = 240 - 126 = 114$$

85.(3) Number of female employees:

$$\text{Scale III} \Rightarrow \left(\frac{1600 \times 19}{100} - \frac{700 \times 16}{100} \right)$$

$$304 - 112 = 192$$

$$\text{Scale IV} \Rightarrow \left(\frac{1600 \times 10}{100} - \frac{700 \times 11}{100} \right)$$

$$= 160 - 77 = 83$$

$$= 192 + 83 = 275$$

86.(3) Required ratio = 20 : 55 = 4 : 11

87.(4) Difference between the no. of girls enrolled in the year 2008 and 2004:

For school A $\Rightarrow 30 - 20 = 10,000$

For school B $\Rightarrow 25 - 15 = 10,000$

For school C $\Rightarrow 27 - 10 = 17,000$

88.(1) In 2006, no. of girls = 62500

$$\text{Average girls} = \frac{62500}{3} = 20800$$

89.(2) Total no. of girls enrolled in all the three schools in

$$2004 = 20,000 + 15000 + 10000 = 45000$$

Total no. of girls enrolled in all the three schools in

$$2007 = 30000 + 25000 + 20000 = 75000$$

$$\text{Required percentage} = \frac{75000 - 45000}{45000} \times 100$$

$$= \frac{30000}{45000} \times 100$$

$$= \frac{2}{3} \times 100 = 66.67\%$$

90.(4) Total number of girls enrolled

in year 2004 = 45000

In year 2005 = 62500

In year 2006 = 62000

In year 2007 = 75000

In year 2008 = 82500

Required answer is : in year 2007 total no. of girls is the second highest.

91.(3) From I \Rightarrow

Ratio of profit = 3 : 2

\therefore Nikita's profit

$$= 50000 \times \frac{3}{5}$$

$$= \text{Rs. } 30000$$

From II \Rightarrow

Ratio of profit = 3 : 2

\therefore Nikita's profit

$$= 50000 \times \frac{3}{5} = \text{Rs. } 30000$$

92.(5) From I \Rightarrow

$$x + y = 6$$

From II \Rightarrow

$$x = 2y$$

From I + II \Rightarrow

$$x = 4, y = 2$$

\therefore Number = 42

93.(1) From I \Rightarrow d

Let the principal sum be Rs. X

$$\text{Then, rate} = \frac{x \times 100}{x \times 10}$$

$$= 10\%$$

94.(4) From I

$$b + c = \frac{1}{8} \quad \dots(1)$$

From II

$$a + b = \frac{1}{12} \quad \dots(2)$$

adding (1) and (2)

$$a + 2b + c = \frac{1}{8} + \frac{1}{12}$$

But as it is not given that in how many days A and C together or separately complete the work we can not find the required answer.

95.(5) Let age of mother be m

And age of child be c

From I :

$$\frac{m}{c} = \frac{5}{1} \Rightarrow m = 5c$$

From II

$$\frac{m+4}{c+4} = \frac{17}{5}$$

Taking both the statements together and substituting value of m,

We get $(5c + 4)5 = 17c + 68$

$$\Rightarrow 25c - 17c = 48 \Rightarrow c = 6$$

Now $m = 5c = 5 \times 6 = 30$

96.(4) I. $2x^2 - 9x + 9 = 0$

$$\Rightarrow 2x^2 - 3x - 6x + 9 = 0$$

$$\Rightarrow x(2x - 3) - 3(2x - 3) = 0$$

$$\Rightarrow (2x - 3)(x - 3) = 0$$

$$\therefore x = 3/2 \text{ or } 3$$

II. $y^2 - 11y + 24 = 0$

$$\Rightarrow y^2 - 8y - 3y + 24 = 0$$

$$\Rightarrow y(y - 8) - 3(y - 8) = 0$$

$$\Rightarrow y = 3 \text{ or } 8$$

Clearly $y \geq x$

97.(1) I. $x = \frac{266}{14} = 19$

$$\text{II. } y^{2/3} \times y^{1/3} = \frac{240}{15} = 16$$

Clearly $x > y$

$$98.(3) \text{ I. } \frac{48}{x^{7/8}} - \frac{12}{x^{7/8}} = x^{9/8}$$

$$\Rightarrow 36 = x^{16/8}$$

$$\Rightarrow x^2 = 36$$

$$\Rightarrow x = 6$$

$$\text{II. } y^3 = 1124 - 612$$

$$\Rightarrow y^3 = 512$$

$$\Rightarrow y = 8$$

Clearly $x < y$

$$99.(3) \text{ I. } \sqrt{500} x = -\sqrt{402}$$

$$x = -\sqrt{\frac{402}{500}} \approx -0.9$$

$$\text{II. } \sqrt{360} y = -\sqrt{200}$$

$$y = -\sqrt{\frac{200}{360}} = -0.74$$

$$\Rightarrow x < y$$

$$100.(1) \text{ I. } x = (26)^2 - 18 \times 21$$

$$= 676 - 378$$

$$= 298$$

$$\text{II. } y = (17)^2 + 144 \times \frac{1}{18}$$

$$= 289 + 8 = 297$$

$$\Rightarrow x > y$$

English

Answers (101-105) E → D → G → A → F → C → B

- 101.(2)** Today, more than four centuries since the phrase, 'A penny for your thoughts ?', was first recorded inflationary accounting makes that ancient penny worth more than \$40.
- 102.(1)** But seriously, how much would you pay to know what thoughts are swimming around in someone else's head?
- 103.(3)** Such fantastical questions have long been the bread and butter of fiction
- 104.(2)** In most fictional movies thus, the idea of reading minds-of seeping the private intentions of another and the possibility of intervening in those plans-has always been highly attractive.
- 105.(5)** The going rate for a 'thoughts'-a probe into the thinking of another was once quite a bargain.
- 106.(3)** Liberalization
- 107.(4)** Through
- 108.(2)** Occupies
- 109.(3)** Higher
- 110.(4)** Improving
- 111.(4)** Banks
- 112.(2)** Obligations
- 113.(3)** Adequate
- 114.(3)** Network
- 115.(3)** Areas
- 116.(2)** Payment on weekly basis
- 117.(3)** The positive aspects of MFIs should also be considered
- 118.(1)** They brought services to the door of people
- 119.(4)** MFIs adopted a structure and put a process in place, which was not the case with moneylenders
- 120.(2)** It highlighted some areas of customer protection
- 121.(4)** Customer satisfaction irrespective of 'Not-for profit' or 'for-profit' MFIs
- 122.(5)** To grow very fast







- 123.(4) MFIs should also inform public about their own performance also
- 124.(2) To protect the customer from harassment and coercion
- 125.(1) Afford
- 126.(2) Demanded
- 127.(4) Destory
- 128.(5) Prompted
- 129.(5) Under cloud
- 130.(1) Gentle
- 131.(4) Part (4) should be: "but also is staffed with or boasts of outstanding physicists."
- 132.(1) Part (1) should be: "No other method of making"
- 133.(3) Part (3) should be "to change the age old"
- 134.(5) No error
- 135.(4) Part (4) should be "has been eroded considerably"
- 136.(1) Developed ____ manifestations
- 137.(1) Relentless , Solved
- 138.(1) Regular, extols
- 139.(1) Swindled, availing
- 140.(4) Visualise, hidden
- 141.(2) To deal with a person who is more than one's match
- 142.(4) Melancholy and low-spirited
- 143.(4) To be calm and quiet
- 144.(5) It means "Be inconstant and unreliable
- 145.(1) To show one's feelings
- 146.(4) Idiom **at loose ends** means, having nothing to do and not knowing what you want to do.
- 147.(2) Here, **was the one that** should be used. Relative pronoun **who** is used to show which person or people you mean.
- 148.(4) In the way of
- 149.(5) No correction required
- 150.(5) No correction required

GENERAL AWARENESS

- 151.(4) Base rate
- 152.(3) VAMBAY
- 153.(4) IRDA
- 154.(2) Architecture
- 155.(3) Sochi
- 156.(1) Manmohan Singh
- 157. (3) Rural finance
- 158. (2) Dennis Ritchie
- 159. (2) India
- 160 (2) cheap medicines
- 161. (4) IAEA & WIPO
- 162. (3) October 2
- 163. (3) it will cover all states an union territories
- 164. (3) Astra
- 165. (1) SKS
- 166. (1) Credit balances outstanding in cash credit accounts
- 167. (2) IMF
- 168. (2) Demand Deposits
- 169. (3) Vyas Committee
- 170. (2) Principal and Agent
- 171. (1) RIDF
- 172. (4) Pricing of a loan
- 173. (4) All (1), (2), (3)
- 174. (1) Capacity to generate cash, adequate to service debt and surplus for borrower's personal requirement

175. (3) Maturity of the deposit
176. (4) Inadequate risk pricing
177. (4) All (i), (ii) and (iii)
178. (3) Planning for future syndication of loans
179. (4) Not demanding the promoters contribution towards the rehabilitation package
180. (2) Small and medium enterprises both in size and shape are not homogenous in nature
181. (1) Finalization of supply agreement
182. (2) 20
183. (4) Borrowings
184. (3) NPAs
185. (3) Receiving the fee from the borrower and distributing among the participating banks
186. (4) The **Polar Satellite Launch Vehicle** is commonly known by its abbreviation **PSLV**, is an expendable launch system developed and operated by the Indian Space Research Organisation (ISRO). It was developed to allow India to launch its Indian Remote Sensing (IRS) satellites into sun synchronous orbits, a service that was, until the advent of the PSLV, commercially viable only from Russia. PSLV can also launch small size satellites into geostationary transfer orbit (GTO).
187. (1) The **epicenter** or **epicentre** is the point on the Earth's surface that is directly above the hypocenter or focus, the point where an earthquake or underground explosion originates.

188.(1)

Body	Image	Mean radius (km)	Mean radius (R_{\oplus})	Volume (10^9 km^3)	Volume (V_{\oplus})	Mass $\times 10^{21} \text{ kg}$ (Yg)	Mass (M_{\oplus})	Density ^[note 1] g/cm^3	Surface gravity (m/s^2)	Surface gravity (\oplus)	Type of object	Shape
Sun		696,000	109.25	1,412,000,000	1,303,781	1,989,100,000	332,837	1.409	274.0	28.02	Star	regular
Jupiter		69,911	10.97	1,431,280	1,321	1,898,600	317.83	1.33	24.79	2.535	Planet (gas giant)	regular
Saturn		58,232 (w/o rings)	9.14	827,130	764	568,460	95.159	0.70	10.445	1.06	Planet (gas giant)	regular
Uranus		25,362	3.98	68,340	63.1	86,832	14.536	1.30	8.87	0.90	Planet (gas giant)	regular
Neptune		24,622	3.86	62,540	57.7	102,430	17.147	1.76	11.15	1.140	Planet (gas giant)	regular
Earth		6,371.0	1	1,083.21	1	5,973.6	1	5.515	9.78033	0.99732	Planet (terrestrial)	regular

189.(3) a **solar eclipse** occurs when the Moon passes between the Sun and Earth, and the Moon fully or partially blocks ("occults") the Sun. This can happen only at new moon, when the Sun and the Moon are in conjunction as seen from Earth in an alignment referred to as syzygy. In a total eclipse, the disk of the Sun is fully obscured by the Moon. In partial and annular eclipses only part of the Sun is obscured.

190.(2) Soil erosion is when the soil is blown away by the wind or washed away by the rain. Soil erosion is common in areas with steep slopes, where trees have been cut down, in droughts when crops and other vegetation grows poorly and in rural areas which are overpopulated. Nepal, in the Himalayan Mountains, has severe problems caused by increased population density and steep slopes.

191(3) Cotton needs a soil with a excellent water holding capacity and aeration and good drainage as it cannot withstand excessive moisture and water logging. The major group of soil for cotton cultivation are the alluvial soils, black soils, and red sand loam.

192(3) Bandipur National Park, established in 1973 as a tiger reserve under Project Tiger, is a national park located in the south Indian state of Karnataka. It was once a private hunting reserve for the Maharaja of the Kingdom of Mysore. Bandipur is known for its wildlife and has many types of biomes, but dry deciduous forest is dominant.

- 193. (2) Rājasthān** is known as "The land of kings", is the largest state of the Republic of India by area. It is located in the northwest of India. It comprises most of the area of the large, inhospitable Thar Desert, also known as the *Great Indian Desert*, which parallels the Sutlej- Indus river valley along its border with Pakistan to the west. Rajasthan is also bordered by Gujarat to the southwest, Madhya Pradesh to the southeast, Uttar Pradesh and Haryana to the northeast and Punjab to the north. Rajasthan covers 10.4% of India, an area of 342,239 square kilometres (132,139 sq mi).
- 194.(1)** HAL factory (Hindustan Aeronautics Limited, a defence enterprise of the Government of India) is only 15 km from Koraput town. This HAL factory makes military aircraft engines for MiG and expanding for Sukhoi assembly line. The HAL factory and township is surrounded by hills and forest. It employs 6000 engineers and technicians, all are staying in the township next to the factory. The National Aluminium Company Ltd. (NALCO), Damanjodi also has its significance to boost up the economy of Koraput district. Around 2500 engineers & technicians are engaged in the process of extraction of Alumina from Bauxite.
- 195.(4)** Tea plantations are mainly located in rural hills and backward areas of Northern Eastern and Southern states. The major tea growing areas in India are concentrated in Assam, West Bengal, Tamilnadu and Kerala. The other areas growing tea to the extent is Karnataka, Tripura, Himachal Pradesh, Uttranchal, Arunachal Pradesh, Manipur, Sikkim, Nagaland, Meghalaya, Mizoram and Bihar. In India Tea is indigenous and is an area where the country can take a lot of pride. It is mainly due to its pre-eminence as a foreign exchange earner and its contributions to the country's GNP.
- 196.(2)** The **Ganges** is a trans-boundary river of India and Bangladesh. The 2,525 km (1,569 mi) river rises in the western Himalayas in the Indian state of Uttarakhand, and flows south and east through the Gangetic Plain of North India into Bangladesh, where it empties into the Bay of Bengal. It is the longest river of India and is the second greatest river in the world by water discharge. The Ganges basin is the most heavily populated river basin in the world, with over 400 million people and a population density of about 1,000 inhabitants per square mile (390 /km²).
- 197.(4) In the Indus valley civilization in which various** sculptures, seals, pottery, gold jewelry, and anatomically detailed figurines in terracotta, bronze, and steatite have been found at excavation sites.
- 198.(2)** The **Red Fort** is a 17th century fort complex constructed by the Mughal emperor, Shah Jahan in the walled city of Old Delhi (in present day Delhi, India) that served as the residence of the Mughal Emperors. The fort was the palace for Mughal Emperor Shah Jahan's new capital, Shahjahanabad, the seventh city in the Delhi site.
- 199.(1) Patna** is the capital of the Indian state of Bihar and the most populous city in Bihar. Patna is one of the oldest continuously inhabited places in the world. Ancient Patna, known as Pataliputra, was the

capital of the Magadha Empire under the Haryanka, Nanda, Mauryan, Sunga, Gupta, Pala and during the Islamic period the seat of power for the Suri dynasty.

200.(3) **Avanti** was an ancient Indian janapada (realm), roughly corresponded to the present day Malwa region. According to the Buddhist text, the *Anguttara Nikaya*, Avanti was one of the *solasa mahajanapadas* (sixteen great realms) of the 6th century BCE. The *janapada* was divided into two parts by the Vindhyas, the northern part had its capital at Ujjayini and the southern part had its centre at Mahishmati.

COMPUTER AWARENESS

- 201. (2)** A real-time operating system (RTOS) is an operating system (OS) intended to serve real-time application requests. A key characteristic of an RTOS is the level of its consistency concerning the amount of time it takes to accept and complete an application's task.
- 202. (1)** Ver is used to display the version number of DOS in use. Fat command does not exist and Chkdsk is to check disk errors and fix it. Thus dividing surface into sectors is done by Format command.
- 203.(1)** A Web site's main page is called its Home page.
- 204. (3)** Word wrap is a feature of word-processing systems and some electronic typewriters that automatically moves a word to a new line to avoid overrunning the margin.
- 205.(1)** To select one hyperlink after another during a slide presentation insert tab need to be pressed by the following steps.
- i. Select the text or object you want to represent the hyperlink.
 - ii. Click Insert Hyperlink.
 - iii. Under Link to, click Existing File or Web Page.
- 206.(1)** Command get external data is used to link a table with excel work sheet. Excel has a Get External Data ribbon bar in the Data tab where we can choose to import tables from SQL databases.
- 207.(4)** From the Excel work book hyperlinks can be created to a web page on company internet, a web page on the internet, other office 97 application documents by using the hyperlink from insert tab.
- 208.(3)** Computers connected to a LAN (Local Area Network) can) Share information and /or share peripheral equipment..
- 209.(2)** Pseudo real-time processing is done when a computer responds immediately to an event, e.g. a computer that controls a plane has to respond immediately to changes in air-pressure, wind, speed and so on, an airline booking system makes the booking immediately so that nobody else can book the same seat.
- 210.(4)** On pressing delete key from keyboard for an active cell will delete or clear only the content of the cell, for removing the formula of the cell one need to delete format of the cell.
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- 211.(2)** Multimedia is media and content that uses a combination of different content forms like text, images and other audio and video capabilities.
- 212.(2)** When a server must provide a connection to two or more networks or network subnets, a typical scenario uses a multi-homed computer. A multi-homed computer has multiple network adapters or has been configured to use multiple IP addresses for a single network adapter. A dual-homed computer has two network adapters or has been configured to use two IP addresses for a single network adapter.
- 213.(4)** Modem, short form for modulator-demodulator is an electronic device that converts a computer's digital signals into specific frequencies to travel over telephone or cable television lines. At the destination, the receiving modem demodulates the frequencies back into digital data. Computers use modems to communicate with one another over a network.
- 214.(3)** A Virtual Private Network (VPN) is a network technology that creates a secure network connection over a public network such as the Internet or a private network owned by a service provider. Large corporations, educational institutions, and government agencies use VPN technology to enable remote users to securely connect to a private network.
- 215.(2)** Simple Network Management Protocol (SNMP) is an "Internet-standard protocol for managing devices on IP networks. Devices that typically support SNMP include routers, switches, servers, workstations, printers, modem racks, and more." It is used mostly in network management systems to monitor network-attached devices for conditions that warrant administrative attention.
- 216.(3)** A computer virus is a computer program that can replicate itself and spread from one computer to another.
- 217.(4)** Chkdsk checks the drive and corrects errors automatically when you restart the computer. If the drive partition is a boot partition, chkdsk automatically restarts the computer after it checks the drive. Chkdsk corrects disk errors only if you specify the /f command-line option. Chkdsk must be able to lock the drive to correct errors. Because repairs usually change a disk's file allocation table and sometimes cause a loss of data, chkdsk sends a confirmation message also.
- 218.(2)** Copy C:\temp doc A:
- 219.(2)** MICR stands for Magnetic Ink Character Recognition.
MICR technology is used in banks for mechanized processing of cheques. It helps in creating a fast and efficient cheque clearing system.
- 220.(2)** While printing handouts you can not find option to print five slides per page.
- 221.(2)** The fastest type of computer are Supercomputers. These are very expensive and are employed for specialized applications that require immense amounts of mathematical calculations. For example,

weather forecasting requires a supercomputer. Other uses of supercomputers include animated graphics, fluid dynamic calculations, nuclear energy research, and petroleum exploration

- 222.(3)** Execute means to carry out a process or program, as on a computer or a machine.
- 223.(2)** Sales Representative's main job is to recognize buyers needs and requirements and then match it with their products and services. When it comes to Computer selling sales representative has to determine a buyers needs for hardware and software.
- 224.(2)** The basic unit of a worksheet into which you enter data in Excel is called a cell.
- 225.(2)** Tab key can be used to change the indents for the paragraph. To indent the paragraph,
1. Select the whole paragraph.
 2. Press the Tab key.
- 226.(3)** A vocabulary and set of grammatical rules for instructing a computer to perform specific tasks. The term *programming language* usually refers to high-level languages, such as BASIC, C, C++, COBOL, FORTRAN, Ada, and Pascal. Each language has a unique set of keywords (words that it understands) and a special syntax for organizing program instructions.
- 227.(1)** Virtual memory is a memory on the hard disk that the CPU uses as extended RAM. If computer lacks the random access memory (RAM) needed to run a program or operation, Windows uses virtual memory to compensate. Virtual memory combines computer's RAM with temporary space on your hard disk.
- 228.(2)** In computer technology, throughput is the amount of work that a computer can do in a given time period.
- 229.(4)** Lotus CC is not an email program it is developed by Transend Corporation, is a Messaging Application Programming Interface (MAPI) service provider that enables one to use Microsoft Outlook as his/ her e-mail client with a cc:Mail postoffice.
- 230.(1)** The motherboard serves to connect all of the parts of a computer together. The CPU, memory, hard drives, optical drives, video card, sound card and other ports and expansion cards all connect to the motherboard directly or via cables. The motherboard is sometimes alternatively known as the main board, system board, planar board or, on Apple computers, the logic board.
- 231.(2)** Hard disk drives are considered nonvolatile storage. With regard to computer memory, non volatile means that the content is not lost when the power is turned off. ROM is nonvolatile, whereas RAM is *volatile*.
- 232.(2)** Computer data processing is any process that a computer program does to enter data and summarize, analyze or otherwise convert data into usable information. The process may be automated and run on a computer. It involves recording, analyzing, sorting, summarizing, calculating, disseminating and storing data.

- 233.(4)** Clipboard is a special file or memory area where data is stored temporarily before being copied to another location. Many word processors, When we cut a block of text, the word processor copies the block to the clipboard; when we paste the block, the word processor copies it from the clipboard to its final destination.
- 234.(4)** A Power Point template is a design based on the Slide Master(s). The Slide Master controls the overall look, color, placement of text and other design elements that are common throughout the presentation. In spreadsheet and database applications, a template is a blank form that shows which fields exist, their locations, and their length. In spreadsheet applications, for example, a template is a spreadsheet in which all the cells have been defined but no data has yet been entered.
- 235.(1)** The process of transferring files from a computer on the Internet to your computer is called downloading..
- 236.(2)** explanation:- In computer programming, an input mask refers to a string expression, defined by a developer, that governs what a user is allowed to enter in as input in a text box. It can be said to be a template, or set format that entered data must conform to, mainly used for the purposes of data integrity by preventing transcription errors. The syntax of this string expression differs from implementation to implementation, but the fundamental input types are all supported. Some frequent uses of input masks include entry of telephone numbers, ZIP or postal codes, times and dates. this is easy e.g. When entering into a text box a phone number on a data capture form, in the format "(11111) 111111" the area code brackets, the space between the number and the area code will automatically be placed in.
- 237.(3)** explanation:- Demand Aggregation is a methodology that provides visibility into purchasing requests throughout the enterprise generally through the process of coordinating and consolidating requirements. The Demand Aggregation facilitates the various departments or the companies of the enterprise to optimize the buying strength resulting in high savings on the cost of direct and indirect goods as well as the services using automated workflow and flexible Request For Quote (RFC) management.
- Demand Aggregation supplies businesses with knowledge and visibility into the purchasing requests throughout the entire company. It helps companies to increase their purchasing power and obtain larger savings on the costs of goods and services.
- 238.(2)** explanation:- Cognitive science is the interdisciplinary scientific study of the mind and its processes. It examines what cognition is, what it does and how it works. It includes research on intelligence and behavior, especially focusing on how information is represented, processed, and transformed (in faculties such as perception, language, memory, reasoning, and emotion) within nervous systems (human or other animal) and machines (e.g. computers). Cognitive science consists of multiple
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research disciplines, including psychology, artificial intelligence, philosophy, neuroscience, linguistics, and anthropology. It spans many levels of analysis, from low-level learning and decision mechanisms to high-level logic and planning; from neural circuitry to modular brain organization. The fundamental concept of cognitive science is "that thinking can best be understood in terms of representational structures in the mind and computational procedures that operate on those structures."

- 239. (4)** explanation:- We use stacks to evaluate expressions in postfix notation. To do this, when an operand is encountered, it is pushed on to the stack, when an operator is encountered, it is applied to the first two operands that are obtained by popping the stack and the result is pushed onto the stack.
- 240.(1)** explanation:- simplex channel is a mode of communication in which only one side communication is possible. Simplex communication refers to communication that occurs in one direction only. Two definitions have arisen over time: a common definition, which is used in ANSI standard.
- 241.(3)** explanation:- In graph theory, a tree is an undirected graph in which any two vertices are connected by exactly one simple path. In other words, any connected graph without simple cycles is a tree. A forest is a disjoint union of trees.graph having no cycles forms a tree,so a tree is formed from a graph.
- 242.(1)** explanation:- Sequential file techniques provide a straightforward way to read and write files. PowerBASIC's sequential file commands manipulate text files: files of ANSI or WIDE characters with carriage-return/linefeed pairs separating records. Implementation of an inverted list to maintain the record list for each value for a given attribute can be done by Sequential file.
- 243.(4)** explanation:- The following question is based on Nyquist theorem, Nyquist sampling theorem or simply as the sampling theorem, is a fundamental result in the field of information theory, in particular telecommunications and signal processing. Sampling is the process of converting a signal (for example, a function of continuous time or space) into a numeric sequence (a function of discrete time or space).
- Bandwidth = 6 MHz (given) = 6×10^6
- Using Nyquist's Theorem,
- $$C = 2B \log_2 M$$
- $$C = 2 \times 6 \times 10^6 \times \log_2 4$$
- $$C = 24 \text{ Mbps}$$
- Hence, C = 24 Mbps
- 244.(4)** explanation:- Integrated Services Digital Network (ISDN) is a set of communication standards for simultaneous digital transmission of voice, video, data, and other network services over the traditional circuits of the public switched telephone network. The key feature of ISDN is that it integrates speech and data on the same lines, adding features that were not available in the classic telephone system.

There are several kinds of access interfaces to ISDN defined as Basic Rate Interface (BRI), Primary Rate Interface (PRI) and Broadband ISDN (B-ISDN).

Narrow band Integrated Services Digital Network{NISDN} and Broad band Integrated Services Digital Network{BISDN} are the types of ISDN.

245.(1) explanation:- The waterfall model is a sequential design process, often used in software development processes, in which progress is seen as flowing steadily downwards (like a waterfall) through the phases of Conception, Initiation, Analysis, Design, Construction, Testing, Production/Implementation, and Maintenance. The waterfall development model originates in the manufacturing and construction industries; highly structured physical environments in which after-the-fact changes are prohibitively costly, if not impossible. Since no formal software development methodologies existed at the time, this hardware-oriented model was simply adapted for software development.

246.(1) explanation:- In telecommunications and computer networks, a virtual circuit (VC), synonymous with virtual connection and virtual channel, is a connection oriented communication service that is delivered by means of packet mode communication. After a connection or virtual circuit is established between two nodes or application processes, a bit stream or byte stream may be delivered between the nodes; a virtual circuit protocol allows higher level protocols to avoid dealing with the division of data into segments, packets, or frames.

Virtual circuit communication resembles circuit switching, since both are connection oriented, meaning that in both cases data is delivered in correct order, and signaling overhead is required during a connection establishment phase.

247.(1) explanation:- TRAP is a non mask able interrupt -it issued by microprocessor in case of power failure in case of this interrupt microprocessor suddenly dump its current work on the reserved location. When this interrupt is received the processor saves the contents of the PC register into stack and branches to 24h (hexadecimal) address.

248.(1) explanation:- Using Overloading, If you specify more than one definition for a function name or an operator in the same scope, you have overloaded that function name or operator. Overloaded functions and operators are described in Overloading functions (C++ only) and Overloading operators (C++ only), respectively. An overloaded declaration is a declaration that had been declared with the same name as a previously declared declaration in the same scope, except that both declarations have different types.

If you call an overloaded function name or operator, the compiler determines the most appropriate definition to use by comparing the argument types you used to call the function or operator with the

parameter types specified in the definitions. The process of selecting the most appropriate overloaded function or operator is called overload resolution.

249.(1) Explanation:-an array data structure or simply an array is a data structure consisting of a collection of elements (values or variables), each identified by at least one array index or key. An array is stored so that the position of each element can be computed from its index tuple by a mathematical formula. A [Row] [Column],first[Row] is define number of elements and [Column],define number of integers.

250.(2) Explanation:- Unguided infrared and millimeter waves are widely used for short-range communication. The remote controls used on televisions, VCRs, and stereos all use infrared communication. They are relatively directional, cheap, and easy to build but have a major drawback: they do not pass through solid objects (try standing between your remote control and your television and see if it still works). In general, as we go from long-wave radio towards visible light, the waves behave more and more like light and less and less like radio. On the other hand, the fact that infrared waves do not pass through solid walls well is also a plus. It means that an infrared system in one room of a building will not interfere with a similar system in adjacent rooms or buildings: you cannot control your neighbor's television with your remote control. Furthermore, security of infrared systems against eavesdropping is better than that of radio systems.