



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

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## IBPS CWE PO/MT

### MOCK TEST PAPER

- *This paper contains 200 Multiple Choice Questions.*
- *There are 50 Questions on Reasoning, 40 on General Awareness, 50 on Quantitative Aptitude, 40 on English language, and 20 on Computer Awareness carrying 1 mark each*
- *Total Marks : 200*
- *Duration of Test : 120 Mins.*
- *There will be negative marking @ 25% for each wrong answer.*

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For IIT-JAM, JNU, GATE, NET, NIMCET and Other Entrance Exams

Plot No.-8, Radha Nikunj-B Vojna, Near Iskcon Mandir, Muhana Mandi Road, Jaipur-302020

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## PART-A REASONING

- In a certain code BOARD is written as 53169 and NEAR is written as 2416, how is NODE written in that code?
  - 2394
  - 2894
  - 2934
  - 2694
  - None of these
- In a certain code SPORADIC is written as QNORDJEB. How is TROUBLES written in that code.
  - SQTNTFMC
  - TNQSRDKA
  - TNQSTFMC
  - TFQSCMFT
  - None of these
- 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
  - L
  - E
  - S
  - X
  - Y



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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
- $$24 \div 36 - 12 \times 8 \div 4 = ?$$
- (1) 36
  - (2) 53
  - (3) 5



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(4) -20

(5) None of these

**Directions (Qs. 8 & 9):**

(i) 'P × 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 – 14):**

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.



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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



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(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  $F \leq H$



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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



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(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:





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- (i) Pravin correctly remembers that his father's birthday is after 14<sup>th</sup> but before 19<sup>th</sup> march.  
(ii) Pravin's sister correctly remembers that their father's birthday is after 17<sup>th</sup> but before 21<sup>st</sup> 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



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- (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



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## 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



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(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



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- (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.



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**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:



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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



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(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





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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?

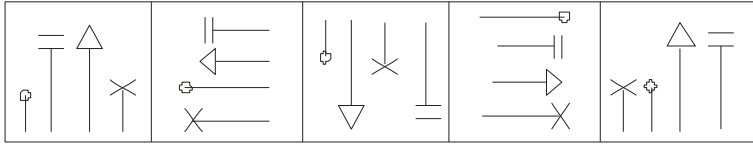
- (1) The one who likes badminton
- (2) The one who is studying telecommunication
- (3) The one who is studying hardware
- (4) The one who likes hockey
- (5) None of these

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

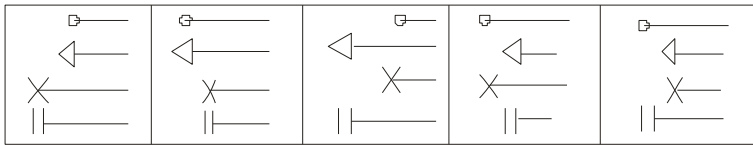
- (1) Badminton – Football
- (2) Cricket – Tennis
- (3) Cricket – Football
- (4) Tennis – Football
- (5) Cricket – Badminton

**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**

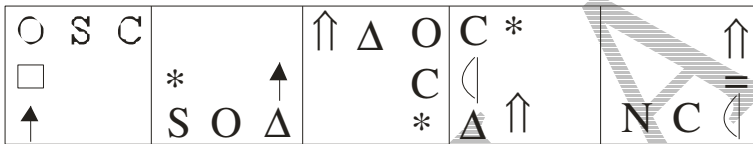


**Answer figure**

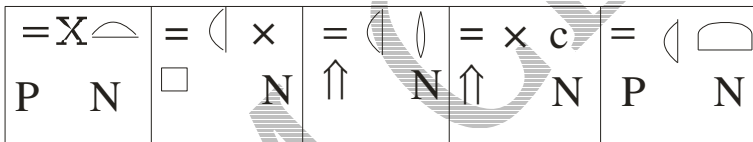


(1)      (2)      (3)      (4)      (5)

**47. Problem Figures**

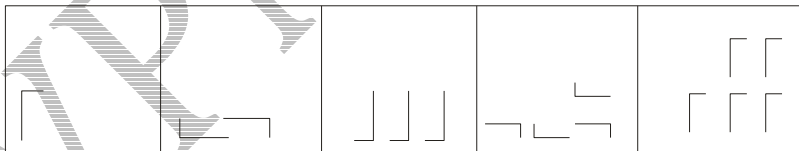


**Answer figure**

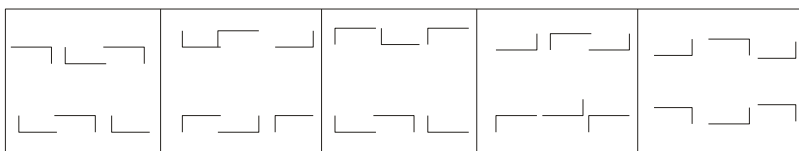


(1)      (2)      (3)      (4)      (5)

**48. Problem Figures**



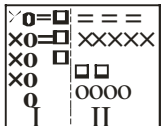
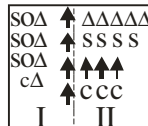
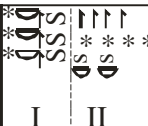
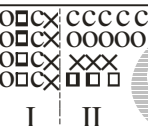


**Answer figure**



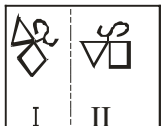

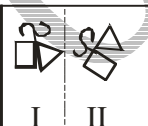
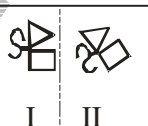
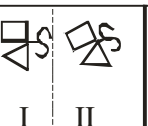
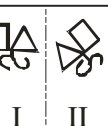
- (1)                      (2)                      (3)                      (4)                      (5)

**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 GENERAL AWARENESS**

51. The concessional rate of interest which is lower than the normal bank rate of interest is called
- (1) Repo rate
  - (2) Reverse Repo rate



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

- (3) Cash Reserve Ratio  
(4) Base rate  
(5) None of these
52. Which of the following institutions regulate the Unit Linked Insurance Plans?
- (1) SEBI  
(2) LIC  
(3) RBI  
(4) IRDA  
(5) None of these
53. In which field is Pritzker prize given?
- (1) Mathematics  
(2) Architecture  
(3) Medicine  
(4) Peace  
(5) None of these
54. Renewable energy target for 2022 is :
- (1) 170 K MW  
(2) 175 K MW  
(3) 180 K MW  
(4) 100 K MW  
(5) 200 K MW
55. 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



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

56. Which of the following is an air to air missile?
- (1) Agni
  - (2) Prithvi
  - (3) Astra
  - (4) Akash
  - (5) None of these
57. 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
58. Which of the following resources cannot be securitized?
- (1) Credit balances outstanding in cash credit accounts
  - (2) Credit Card receivables
  - (3) Hire purchase receivables
  - (4) Mortgage in lieu of future payments
  - (5) None of these
59. The World Economic Outlook (WEO) is published by
- (1) White House
  - (2) IMF
  - (3) UNO
  - (4) World Economic
  - (5) None of these
60. Bank Deposits that can be withdrawn without notice are called



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

- (1) Variable Deposits  
(2) Demand Deposits  
(3) Fixed Deposits  
(4) Account Payable Deposits  
(5) None of these
61. 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
62. The relation ship 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
63. 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
64. The Reverse Repo has the following characteristic?
- (1) Borrowing by RBI from banks



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

- (2) Borrowing with government security as collateral
- (3) Short term borrowing
- (4) All (1), (2), (3)
- (5) None of these
65. 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
66. 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
67. 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
68. 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



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

- (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
- 69.** 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
- 70.** 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
- 71.** Bad loans in banking terminology are generally known as \_\_\_\_\_
- (1) CBS
- (2) PLR
- (3) NPAs
- (4) CRR
- (5) None of these
- 72.** 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





# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

(5) None of these

73. Bandipur Sanctuary is located in the State of

- (1) Tamil Nadu
- (2) Uttar Pradesh
- (3) Karnataka
- (4) Madhya Pradesh
- (5) Rajasthan

74. The Cabinet Committee on Investments has been set-up to address which of the following\_\_\_?

- (1) To submit a report on the hurdles creating bottle-necks on the economy
- (2) To boost big ticket investments and untangle red-tapism
- (3) To fast track disinvestment in PSUs
- (4) To attract foreign investment into India to attract foreign investment into India
- (5) None of these

75. Recently US law makers and businesses have accused both the Indian policy makers as well as Courts stating "India is the international outlier" when it comes to protecting intellectual property (IP) rights. Such accusations have been made in reference to which among the following sectors?

- (1) IT and Communications sector
- (2) Pharma sector
- (3) Education sector
- (4) Manufacturing sector
- (5) None of these

76. Why the Indirect taxes are termed regressive taxing mechanisms?

- (1) They are charged at higher rates than direct taxes
- (2) They are charged the same for all income groups
- (3) They are charged the different for all income groups



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

- (4)None of the above is a correct reason
- (5) None of these
- 77.** Currently, which among the following products is facing imports ban from China?
- (1)Milk and Milk products
- (2)Rice
- (3)Telecom equipment
- (4)Heavy electrical engineering equipment
- (5) None of these
- 78.** What is the minimum public shareholding (MPS) mandated by SEBI for Private Companies and PSUs respectively?
- (1)75% and 90%
- (2)90% and 75%
- (3)10% and 25%
- (4)25% and 10%
- (5) None of these
- 79.** The Mayaram panel was constituted to look into which one of the following areas?
- (1)FDI limits in multi brand retail
- (2)FDI limits across various sectors
- (3)FII limits in stock market investment
- (4)None of the above
- (5) All of these
- 80.** What is the least average daily per capita expenditure (DPCE) for village and cities respectively as per the latest data released by the National Sample Survey Office?
- (1)Rs.17 and Rs.23
- (2)Rs.21 and Rs.25
- (3)Rs.15 and Rs.21



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

- (4) None of the above  
(5) All of these
81. Indian Rupee has touched all-time lows in recent times. Which of the following holds true in view of falling rupee?
- (1) Helps exports  
(2) Helps imports  
(3) Helps FDI/FII inflows  
(4) All of the above  
(5) None of these
82. Which of the following best defines a floating-rate bond?
- (1) A bond with a fixed interest rate and has better yield than varying interest rate bond  
(2) A bond with a fixed interest rate and has lower yield than varying interest rate bond  
(3) A bond with a varying interest rate and has better yield than fixed interest rate bond  
(4) A bond with a varying interest rate and has lower yield than fixed interest rate bond
83. The RBI has decided to auction Inflation Indexed Bonds. The index of these Inflation Indexed Bonds is pegged to \_\_\_?
- (1) WPI  
(2) CPI  
(3) Both WPI and CPI  
(4) all of the above  
(5) None of these
84. According to **FOREIGN TRADE POLICY 2015-2020**, who will be status holders :
- (A) Business leaders who have excelled in international trade and have successfully contributed to country's foreign trade  
(B) Industrialists of large houses

- (C) Industrialists who figure in the list of richest in the country
- (D) Business leaders who have contributed in country's economic growth.
- (5) None of these

**85.** Which among the following pairs of primitive tribes and places of their inhabitation not correctly matched?

- (1) Hakki Pikki – Karnataka
- (2) Gawada – Goa
- (3) Gaddi – Himachal Pradesh
- (4) Irulas – Kerala
- (5) None of these

**86.** Recently, NASA astronomers have solved a 40 year mystery on the origin of the Magellanic Stream. Magellanic Stream is a long ribbon gas orbiting which of the following galaxies?

- (1) Cigar
- (2) Cartwheel
- (3) Milky Way
- (4) Andromeda Milky
- (5) None of these

**87.** Ritchie's Archipelago form part of \_\_\_\_\_?

- (1) Goa
- (2) Lakshadweep
- (3) Andaman
- (4) Daman and Diu
- (5) None of these

**88.** Which of the following nations are considered triad nuclear powers? 1. Russia 2. United States 3. China 4. India Choose the correct answers from the code given below:

- (1) Only 1, 2 & 4



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

- (2) Only 1 & 2
- (3) Only 2 & 4
- (4) Only 1, 2 & 3
- (5) None of these

89. Which one of the following companies rolled out “ALZUMAb” world’s first novel anti-CD6 antibody to treat psoriasis?
- (1) Biocon
  - (2) Cipla
  - (3) Reddy’s
  - (4) Ipca labs
  - (5) None of these
90. According to TRAI Telecommunication Mobile Number Portability (Fifth Amendment) Regulations, 2013 how many corporate mobile numbers of service providers can be ported to another service provider through letter of authorization?
- (1) Upto 50%
  - (2) Upto 75%
  - (3) Upto 60%
  - (4) Upto 100%
  - (5) None of these

## PART- C QUANTITATIVE APTITUDE

**Questions (91-93):** What will come in place of the question mark (?) in the following questions?

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



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

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

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

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

93.  $40\% \text{ of } 265 + 35\% \text{ of } 180 = 60\% \text{ of } ?$

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

**Questions (94-96)** What **approximate value** should come in place of the question mark (?) in the following questions?

94.  $18.001 \times 22.999 \times 9.998 = ?$

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



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

(5) 5080

95.  $99999 \div 99 \div 9 = ?$

(1) 112

(2) 211

(3) 121

(4) 221

(5) 222

96.  $7894.986 + 2541.005 \div 127.996 = ?$

(1) 89

(2) 95

(3) 82

(4) 78

(5) None of these

**Questions (97-99):** What will come in place of question mark (?) in the following number series?

97. 7      20      46      98      202      (?)

(1) 420

(2) 410

(3) 310

(4) 320

(5) None of these

98. 210   209   213   186   202   (?)

(1) 138

(2) 77

(3) 177

(4) 327

(5) None of these



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

99. 435 354 282 219 165 (?)
- (1) 103  
(2) 112  
(3) 120  
(4) 130  
(5) None of these
100. 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
101. 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 angle of the triangle is twice the smallest angle of the triangle. What is the second largest angle of the triangle?
- (1)  $80^\circ$   
(2)  $60^\circ$   
(3)  $120^\circ$   
(4) Cannot be determined  
(5) None of these
102. 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 the sells 20 tables and 12 chairs a day?
- (1) Rs.2,956/-  
(2) Rs.3,586/-  
(3) Rs. 2,496/-  
(4) Rs. 3528





# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

(5) None of these

**103.** 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 meters

(2) 360 meters

(3) 420 meters

(4) Cannot be determined

(5) None of these

**104.** 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

**105.** 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

**106.** 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?



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

- (1) 20 days
- (2) 12 days
- (3) 14 days
- (4) 18 days
- (5) None of these

**107.** 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

**108.** 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

**109.** 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/-



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

(4). Rs. 3,406/-

(5) None of these

110. 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 (111-115)** 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	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



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

111. 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
112. 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
113. 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
114. 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

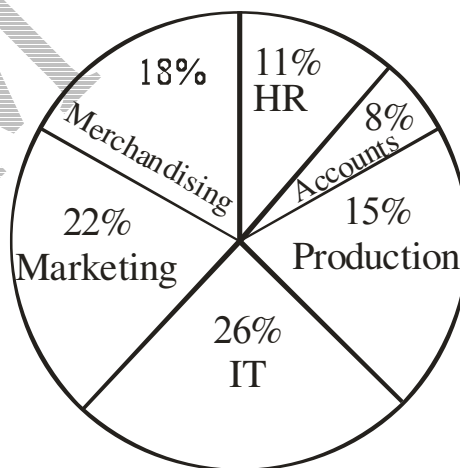
115. What is the average number of candidates appearing for the entrance exam from State D in the years 2007, 2008 and 2009 together?

- (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 (116-120):** 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**



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

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

116. What is the number of men in the production department?
- (1) 186  
(2) 102  
(3) 280  
(4) 414  
(5) None of these
117. 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
118. 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



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

- (2) 41 : 27
- (3) 47 : 53
- (4) 27 : 19
- (5) None of these

**119.** 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

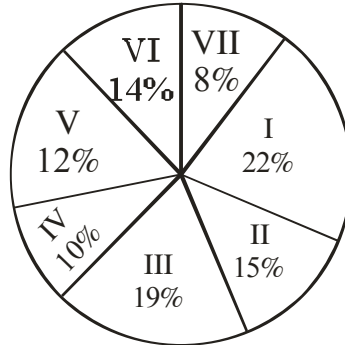
**120.** What is the respective ratio of number of men in the Merchandising department to the number of women in the Marketing department?

- (1) 7 : 13
- (2) 9 : 11
- (3) 13 : 7
- (4) 12 : 9
- (5) None of these

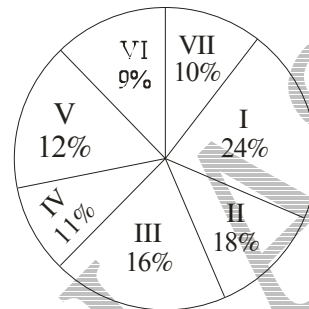
**Q. (121 - 125):** Study the information in the following pie charts to answer these questions-

**DETAILS 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



121. 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
122. 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





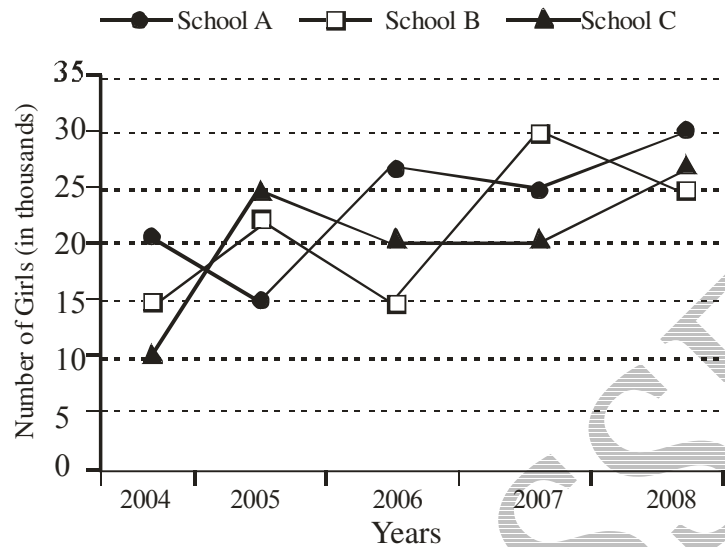
# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

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123. 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
124. How many females are working in Scale II?
- (1) 144
  - (2) 114
  - (3) 96
  - (4) 138
  - (5) None of these
125. 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. (126 – 130):** Study the following graph carefully and answer the questions that follow:



126. 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
127. 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
128. What was the approximate average number of girls enrolled in the year 2006 in all the three schools together?
- (1) 20,800



# VPM CLASSES

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- (2) 23, 00
- (3) 20,000
- (4) 22,500
- (5) 21,600

129. 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

130. 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 (131-135):** 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 or not. 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.



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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.

131. What is Nikita's share in the profit of Rs.50, 000 earned in the business run by her in partnership with Sharmila?
- Nikita invested an amount 150% of the amount invested by Sharmila.
  - Amount invested by Sharmila is two-third of the amount invested by Nikita.
132. What is the two digit number?
- Sum of the digits is 6.
  - Digit in the ten's place is double the digit in the units place.
133. What is the rate of interest p.c.p.a.?
- The amount doubles itself in 10 years.
  - The simple interest accrued in 5 year is Rs. 5,000/-
134. In how many days can B alone complete the work?
- B and C together can complete the work in 8 days.
  - A and B together can complete the work in 12 days.
135. What is the mother's present age?
- Percent age of mother and child are in the ratio of 5 : 1 respectively.
  - Four years hence the ratio of the ages of mother and child will be 17 : 5 respectively. -

**Q. (136 – 140)** 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

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

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

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

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

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

II.  $y^3 + 612 = 1124$

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

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

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

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

## PART-D ENGLISH

**Directions for questions 141-143:** 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.



# VPM CLASSES

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(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.

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

(1) F

(2) D

(3) C

(4) G

(5) A

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

(1) A

(2) B

(3) G

(4) D

(5) F

143. Which of the following should be the SIXTH sentence after rearrangement?

(1) E

(2) G

(3) C

(4) B

(5) A

**Directions for questions 144 – 151:** 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



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growth. At present banks have more than 76% of their total branches Networks in rural and semi-urban Areas.

- 144.** (1) Nationalization  
(2) Expansion  
(3) Liberalization  
(4) Computerization  
(5) Accommodation
- 145.** (1) From  
(2) Over  
(3) Between  
(4) Through  
(5) Though
- 146.** (1) Managers  
(2) Occupies  
(3) Facilities  
(4) Naturalize  
(5) Conquers
- 147.** (1) Fever  
(2) Fantastic  
(3) Higher  
(4) Lower  
(5) Lesser
- 148.** (1) Increasing  
(2) Enhancing  
(3) Encouraging  
(4) Improving  
(5) Innovating



# VPM CLASSES

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IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

149. (1) Organizations  
(2) Companies  
(3) Corporations  
(4) Banks  
(5) Institutions
150. (1) Limitations  
(2) Obligations  
(3) Derivatives  
(4) Facilities  
(5) Liabilities
151. (1) Beautiful  
(2) Lump sum  
(3) Adequate  
(4) Wonderful  
(5) Everlasting

**Directions for questions 152 – 156:** 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?**





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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 **exacte**d 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?**



# VPM CLASSES

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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 san an MFI won't go to capital market, then it will keep political compulsions under rein.

152. 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
153. The author is of the view that \_\_\_\_\_



# VPM CLASSES

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- (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

154. 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

155. 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

156. 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

**Directions for questions 157-158:** Choose the word which is **most nearly the same** in meaning as the word/group of words printed in **bold**.



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**157. Manage**

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

**158. Exacted**

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

**Directions for questions 159-160:** Choose the word of group of word which is most **opposite** in meaning of the word printed in **bold**.

**159. Under rein**

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

**160. Coercive**

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



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**Directions for questions 161-165:** 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)

161. 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)
162. No method of making (1)/other people agree to (2)/your viewpoint is (3)/ as effective as this method. (4)/ No error.(5)
163. 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).
164. 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)
165. 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 166-170:** Pick out the most effective word from the given words to fill in the blank to make the sentence meaningfully complete.

166. 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
167. 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



# VPM CLASSES

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168. 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
169. 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
170. 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 171-175:** 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.

171. To catch a Tartar
- (1) To catch a dangerous person



# VPM CLASSES

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- (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

**172.** 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

**173.** 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

**174.** 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

**175.** Wear one's heart on one's sleeve

- (1) To show one's feelings
- (2) To be most intimate
- (3) To love passionately



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- (4) To do the right thing
- (5) None of these

**Directions for questions (176-180):** 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.

176. 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
177. 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
178. 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





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179. 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
180. 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-E COMPUTER AWARENESS

181. 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
182. Which command divides the surface of the blank disk into sectors and assign a unique address to each.
- (1) Ver
  - (2) Format
  - (3) Fat



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

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- (4) Chkdsk
- (5) None of the above

**183.** A Web site's main page is called its

- (1) Home Page
- (2) Browser Page
- (3) None of these
- (4) Bookmark
- (5) Cookies

**184.** Perforated paper used as input of output media is known as

- (1) paper tapes
- (2) magnetic tape
- (3) punched papers tape
- (4) card punch
- (5) None of these

**185.** Access time is

- (1) seek time + latency time
- (2) seek time
- (3) seek time - latency time
- (4) latency time
- (5) None of these

**186.** When internet data leaves your campus, it normally goes to a(n) \_\_\_\_\_ before moving toward its destination.

- (1) Internet backbone
- (2) Network access point
- (3) Base station
- (4) Communication system
- (5) None of these



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

187. 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
188. \_\_\_\_\_ 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
189. 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
190. 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



# VPM CLASSES

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IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

191. \_\_\_\_\_ is the process of carrying out commands
- (1) Fetching
  - (2) Storing
  - (3) Executing
  - (4) Decoding
  - (5) None of the above
192. 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
193. 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
194. 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.
195. A pre designed document that already has coordinating fonts, a layout, and a background, is called



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- (1) Guide
- (2) Model
- (3) Ruler
- (4) Template
- (5) None of the above

**196.** 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

**197.** The field that investigates the mechanics of human intelligence is:-

- (1) Artificial science
- (2) Cognitive science
- (3) Psychology
- (4) Sociology
- (5) Artificial intelligence

**198.** 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

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

- i. Narrow band
- ii. Broad band



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iii. Medium band

(1) only 1

(2) only 2

(3) only 3

(4) 1 and 2 only

(5) 1 and 3 only

**200.** 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

VPM CLASSES

## 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	4	4	2	2	3	3	1	1	2	2
Question	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
Answer	3	2	4	4	4	3	4	2	1	4	3	3	3	2	2	2	1	4	2	1
Question	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Answer	1	4	1	1	4	3	3	2	1	1	1	5	2	3	1	3	2	2	3	4
Question	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120
Answer	2	4	1	5	4	1	5	5	1	1	1	3	5	2	4	4	2	3	1	4
Question	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140
Answer	1	3	1	2	3	3	4	1	2	4	3	5	1	4	5	4	1	3	3	1
Question	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160
Answer	2	1	3	3	4	2	3	4	4	2	3	2	3	1	4	2	1	2	5	1
Question	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180
Answer	4	1	3	5	4	1	1	1	1	4	2	4	4	5	1	4	2	4	5	5
Question	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200
Answer	2	1	1	1	1	2	1	2	3	2	3	2	1	1	4	1	2	4	4	1

## Hints & Solutions

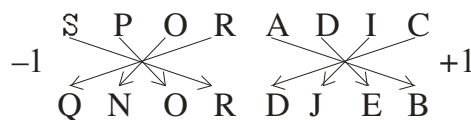
### Reasoning

1.(1) B → 5, O → 3, A → 1, R → 6,

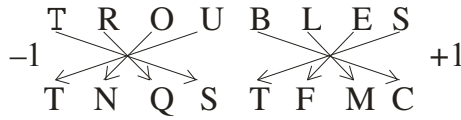
D → 9, N → 2, E → 4

⇒ NODE → 2 3 9 4

2.(3) Here

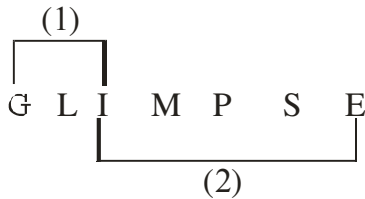


Therefore



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

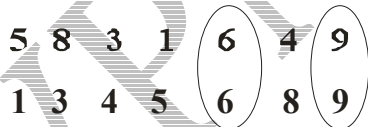
B O N D → N O D B

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)  $N - K + M \times T$

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





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⇒ M is nephew of N

9.(5)  $H + T \div R - D$

⇒ 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.



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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<sub>brother 1</sub> —brother 2



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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 18<sup>th</sup> march

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

22. (3) On dropping all the symbols series will be 12<sup>th</sup> 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

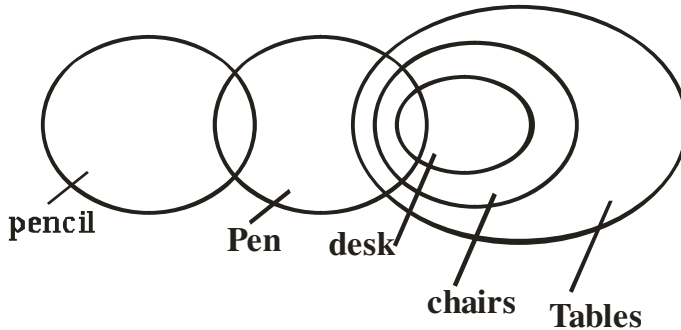
Third letter = first letter – 1 at the left hand side

25.(1) ← 18<sup>th</sup> from Right

→ 7<sup>th</sup> from its right

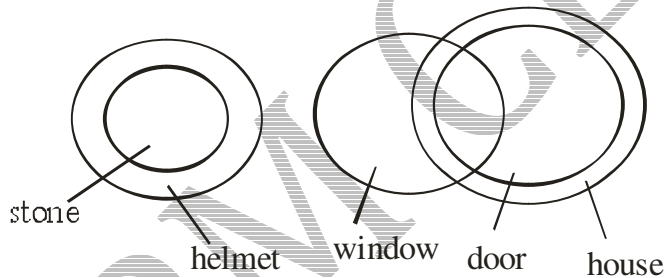
(2)  $18 - 7 = 11^{\text{th}}$  position from right, which is 'H'.

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)  $J \$ D \Rightarrow J > D$

$D \odot K \Rightarrow D \leq K$

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

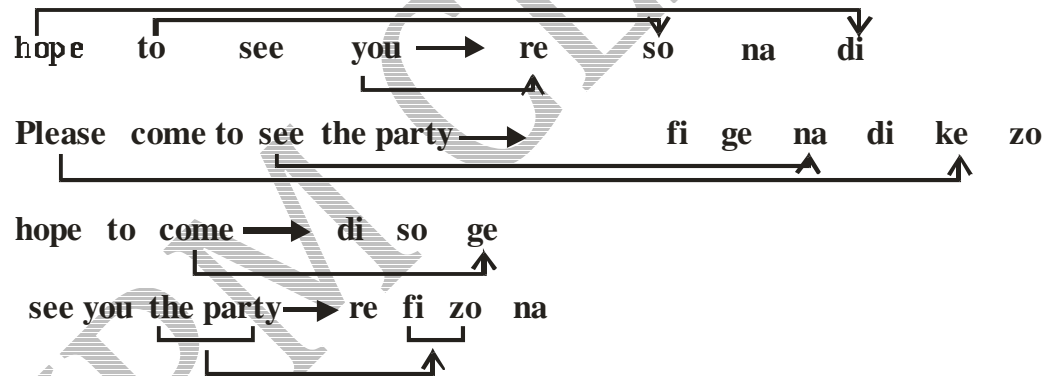
I.  $R \% M \Rightarrow R < M$  : Not true

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.

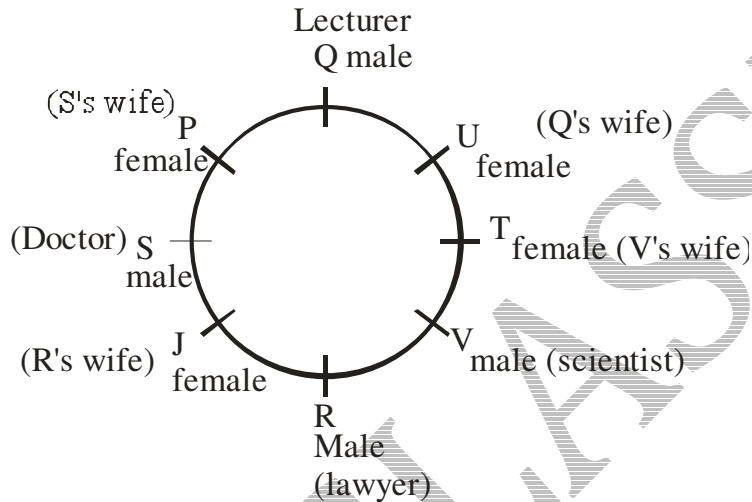
34.(1) Definitely true, from the sentence "Advanced countries are banning cancer causing asbestos products"

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 (42-43)**

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



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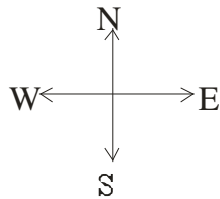
Siddharth      Mechanical      Cricket

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  $90^\circ$  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  $90^\circ$  anticlockwise and clockwise.

49.(5) From first figure to second figure the plane of design rotates through  $90^\circ$  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.



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50.(4) From first figure to second fig. the design rotates through  $45^\circ$  anticlockwise and the smaller design is laterally inverted.

## GENERAL AWARENESS

51.(4) Base rate

52.(4) IRDA

53.(2) Architecture

54.(2) As per budget 2015-16, Renewable energy target for 2022 is : 100K MW in solar; 60K MW in wind; 10K MW in biomass and 5K MW in small hydro

55. (3) October 2

56. (3) Astra

57. (1) SKS

58. (1) Credit balances outstanding in cash credit accounts

59. (2) IMF

60. (2) Demand Deposits

61. (3) Vyas Committee

62. (2) Principal and Agent

63. (4) Pricing of a loan

64. (4) All (1), (2), (3)

65. (4) Inadequate risk pricing

66. (3) Planning for future syndication of loans

67. (4) Not demanding the promoters contribution towards the rehabilitation package

68. (2) Small and medium enterprises both in size and shape are not homogenous in nature

69. (1) Finalization of supply agreement

70. (4) Borrowings

71. (3) NPAs

72. (3) Receiving the fee from the borrower and distributing among the participating banks





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IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

- 73.(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.
- 74.(2)** To boost big ticket investments and untangle red-tapism The Cabinet committee on investments was set-up to clear lakhs of crores of projects with huge private investments held up in various ministries for approvals such as environmental clearance and other departmental clearance. It aims at removing the red-tapism and provides a one-stop –shop for all investment requirements and clearance.
- 75.(2)** Pharma sector Recently there have been court orders as well as govt allowing the manufacturing of generic drugs denying products patents to some drugs which includes drugs to treat diseases like cancer.
- 76.(2)** They are charged the same for all income groups The indirect taxes like VAT etc are paid by everyone if they buy any product irrespective of financial conditions. Direct taxing is considered the most progressive taxing mechanisms because they justify the income levels of the people
- 77.(1)** Milk and Milk products Import of milk and milk products have been banned owing to presence of toxic melamine content in the milk which started in 2008 and is being extended. On a special note India doesn't import any milk or milk products from china and it is banned as a preventive measure
- 78.(4)** 25% and 10% As per SEBI orders the companies should decrease the promoter holdings to 75% in case of Private Companies (25% in open market) and 90% in case of PSUs (10% in open market). SEBI has taken up this reform so that there are not price manipulations of the individual stocks and companies are facing punitive actions for non-compliance
- 79.(2)** FDI limits across various sectors The Arvind Mayaram panel was constituted to look into the FDI limits across various sectors including defence, telecom, insurance etc. It has submitted reports favouring raising FDI caps across various sectors both in view of helping the short-term objective of financing the CAD safely and the longer-term objective of ensuring sustainable growth



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- 80.(1)** Rs.17 and Rs.23 As per the latest data released by the National Sample Survey Office it has said that Poorest of poor in the country survive on barely Rs 17 per day in villages and Rs 23 a day in cities
- 81.(1)** Helps exports A falling Rupee helps exports as the amount earned in Rupees for the same dollars earned by exporters improves. IT and ITES is one of the chief sector benefited by the Rupee slump. Currency devaluation is a blessing in disguise as it boosts exports, but for a country like India where our imports are more it causes devastating effects in terms of CAD and BOP
- 82.(4)** A bond with a varying interest rate and has lower yield than fixed interest rate bond Floating rate bonds have variable interest rate and protect investors against a rise in interest rates (which have an inverse relationship with bond prices). They also carry lower yields than fixed notes of the same maturity.
- 83.(1)** WPI RBI has decided to auction inflation worth 1000 Crores. These bonds are currently pegged to WPI, and RBI has made it clear that going further it intends to release inflation indexed bonds pegged to CPI
- 84.(1)** Business leaders who have excelled in international trade and have successfully contributed to country's foreign trade are proposed to be recognized as Status Holders and given special treatment and privileges to facilitate their trade transactions, in order to reduce their transaction costs and time.
- 85.(4)** Irulas – Kerala The Irula tribes of Tamil Nadu occupy the lower slopes and forests at the base of Niligiri Hills. They constitute the second largest groups of tribes after the Badagas and are similar to the Kurumbas in many ways.
- 86.(3)** Way Astronomers using NASA's Hubble Telescope have solved a 40-year mystery on the origin of the Magellanic Stream, a long ribbon of gas stretching nearly halfway around our Milky Way galaxy. The Large and Small Magellanic clouds, two dwarf galaxies orbiting the Milky Way, are at the head of the gaseous stream. Since the stream's discovery by radio telescope in the early 1970s, astronomers have wondered whether the gas comes from one or both of the satellite galaxies. New Hubble observations reveal most of the gas was



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stripped from the small Magallanic Cloud about 2 billion years ago, and a second region of the stream originated more recently from the Large Magellanic Cloud.

## 87.(3) Andaman

Ritchie's Archipelago is a cluster of smaller islands which lie some 25-30 km east of Great Andaman, the main island group of the Andaman Islands. The archipelago comprises some four larger islands, 7 smaller islands and several islets, extending in a roughly north-south chain, parallel to the main Andaman group.

88.(2) Only 1 & 2 A nuclear triad refers to a nuclear arsenal which consists of three components, traditionally strategic bombers, intercontinental ballistic missiles (ICBMs), and submarine launched ballistic missiles (SLBMs). Currently, United States and Russia are considered triad nuclear powers.

89.(1) Biocon Biotechnology firm Biocon rolled out its first biologic drug ALZUMAb for the treatment of auto-immune disease psoriasis. ALZUMAb will also be the world's first novel anti CD-6 antibody to treat psoriasis.

## 90.(1) Upto 50%

Telecom Regulatory Authority of India (TRAI) issues the Telecommunication Mobile Portability (Fifth Amendment) regulations, 2013 for corporate mobiles numbers. As per the amendments Upto 50 corporate mobile numbers of a service provider can be ported to another service through letter of authorization from the authorized signatory of the corporate mobile numbers, in a single porting request.

## QUANTITATIVE APTITUDE

$$91.(1) \frac{\sqrt{529}}{46} \times 7.4 + 512 - 251$$

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

$$3.7 + 261 = 264.7$$

$$92.(5) 5 + 9 - 2\sqrt{5}(3) = ? - \sqrt{80} - \sqrt{20}$$



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

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

$$93.(2) \quad \frac{265 \times 40}{100} + \frac{180 \times 35}{100} = \frac{? \times 60}{100}$$

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

$$\Rightarrow ? \times 60 = 16900$$

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

$$94.(3) \quad 18.001 \times 22.999 \times 9.998$$

$$\approx 18 \times 23 \times 10$$

$$\approx 4140$$

$$95.(1) \quad 99999 \div 99 \div 9$$

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

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

$$96.(3) \quad 7894.986 + 2541.005 \div 127.996$$

$$\approx 7895 + 2541 \div 128$$

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

97.(2) The series is

$$(\text{Previous number}) \times 2 + 6$$

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

98.(2) The series follows

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

$$\text{So, } ? = 202 - (5)^3 = 202 - 125 = 77$$

99.(3) The series follows

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

$$\text{So, } ? = 165 - 9 \times 5$$

$$= 120$$

**100.(4)** Required probability =

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

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

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

**101.(2)** Smallest angle of quadrilateral

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

Smallest angle of triangle =  $40^\circ$

2<sup>nd</sup> angle of triangle =  $40 \times 2 = 80^\circ$

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

**102.(4)** Required amount =

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

$$= 504 + 3024$$

$$= 3528$$

**103.(1)** Speed of train A

$$= 360 \div 20$$

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

$\therefore$  Length of train B

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

**104.(5)** Minimum passing marks for girls

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

**105.(4)** Suresh's monthly salary



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

$$= 108000 \div 12$$

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

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

Pawan's monthly salary

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

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

**106.(1)**  $8 \times 20 \text{ Man} = 8 \times 32 \text{ Woman}$

$$\therefore 1 \text{ man} = 1.6 \text{ woman}$$

$$\therefore 5 \text{ man} + 5 \text{ woman}$$

$$= 13 \text{ woman}$$

Required no. of days

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

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

$$= 32 \text{ cm}$$

$\therefore$  Required ratio

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

$$= 64 : 20$$

$$= 16 : 5$$

**108.(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

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



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

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

= Rs. 780

Total fare

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

=  $1040 + 3120$

= Rs. 4160.

110.(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.

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

= 221 : 148

112.(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 years 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.

113.(5) Required number of candidates

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

$$\begin{aligned}
 114.(2) & \left( 1.42 \times \frac{49}{100} + 1.58 \times \frac{26}{100} \right) \times 10^5 \\
 & = (0.6958 + 0.4108) 10^5 \\
 & = (1.1066) \times 10^5 \\
 & = 110660
 \end{aligned}$$

115.(4) Average no. of candidates appearing for the entrance exam from state D in the year 2007, 2008 and 2009 together

$$\begin{aligned}
 & \frac{1.88 + 1.83 + 2.01}{3} \\
 & = 190666 \frac{2}{3}
 \end{aligned}$$

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

117.(2) Required answer =

$$\begin{aligned}
 & \frac{4600 \times 26}{100} \times \frac{1}{4} + \frac{4600 \times 11}{100} \times \frac{1}{2} \\
 & = 299 + 253 = 552
 \end{aligned}$$

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

$$\begin{aligned}
 & = \left[ \frac{11}{100} \times \frac{1}{2} + \frac{8}{100} \times \frac{1}{4} + \frac{15}{100} \times \frac{2}{5} + \frac{26}{100} \times \frac{3}{4} + \frac{22}{100} \times \frac{1}{2} + \frac{18}{100} \times \frac{1}{6} \right] \times 4600 \\
 & = \frac{1}{100} [5.5 + 2 + 6 + 19.5 + 11 + 3] \times 4600 \\
 & = \frac{47 \times 4600}{100}
 \end{aligned}$$

Total number of men working in all departments

$$\begin{aligned}
 & = \left[ 1 - \frac{47}{100} \right] \times 4600 \\
 & = \frac{53 \times 4600}{100}
 \end{aligned}$$

∴ Required ratio = 47:53

119.(1) ; Required percentage





# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

$$= \frac{4600 \times \frac{8}{100} \times \frac{1}{4}}{4600} \times 100\%$$
$$= 2\%$$

120.(4) ; Required ratio =

$$\frac{4600 \times \frac{18}{100} \times \frac{5}{6}}{4600 \times \frac{22}{100} \times \frac{1}{2}}$$
$$= \frac{18}{22} \times \frac{5}{6} \times 2$$
$$= \frac{9}{11} \times \frac{5}{3} = \frac{45}{33} = 1.36$$
$$\approx 12 : 9$$

121.(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

$$= \frac{81}{224} \times 100$$
$$= 36$$

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

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

Total number of male employees working Scale I

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

∴ Required ratio = 49 : 168

$$= 23 : 32$$



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

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

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

Number of male employees in this

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

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

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

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

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

$$\text{Number of male employees in this Scale} = \frac{700 \times 18}{100} = 126$$

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

**125.(3)** Number of female employees in Scale III =  $\left( \frac{1600 \times 19}{100} - \frac{700 \times 16}{100} \right)$

$$= 304 - 112 = 192$$

$$\text{Number of female employees in Scale IV} = \left( \frac{1600 \times 10}{100} - \frac{700 \times 11}{100} \right)$$

$$= 160 - 77 = 83$$

$$\text{Total Number of female employees in Scale III and IV} = 192 + 83 = 275$$

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

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

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

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

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

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

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

**129.(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

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

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

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

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

**130.(4)** Total number of girls enrolled

$$\text{in year 2004} = 45000$$

$$\text{In year 2005} = 62500$$

$$\text{In year 2006} = 62000$$

$$\text{In year 2007} = 75000$$

$$\text{In year 2008} = 82500$$

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

**131.(3)** From I  $\Rightarrow$

$$\text{Ratio of profit} = 3 : 2$$

$$\therefore \text{Nikita's profit}$$

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

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

From II  $\Rightarrow$

$$\text{Ratio of profit} = 3 : 2$$

$$\therefore \text{Nikita's profit}$$



# VPM CLASSES

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

132.(5) From I  $\Rightarrow$

$$x + y = 6$$

From II  $\Rightarrow$

$$x = 2y$$

From I + II  $\Rightarrow$

$$x = 4, y = 2$$

$\therefore$  Number = 42

133.(1) From I  $\Rightarrow$  d

Let the principal sum be Rs. X

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

$$= 10\%$$

134.(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.

135.(5) Let age of mother be m

And age of child be c

$$\text{From I : } \frac{m}{c} = \frac{5}{1} \Rightarrow m = 5c$$

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

136.(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  $y \geq x$

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

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

Clearly  $x > y$

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

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

$\Rightarrow x^2 = 36$

$\Rightarrow x = 6$

II.  $y^3 = 1124 - 612$

$$\Rightarrow y^3 = 512$$

$$\Rightarrow y = 8$$

Clearly  $x < y$

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

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

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

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

$$\Rightarrow x < y$$

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

$$= 676 - 378$$

$$= 298$$

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

$$= 289 + 8 = 297$$

$$x > y$$

## English

**Answers (141-143)** E → D → G → A → F → C → B

141.(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.

142.(1) But seriously, how much would you pay to know what thoughts are swimming around in someone else's head?

143.(3) Such fantastical questions have long been the bread and butter of fiction

144.(3) Liberalization

145.(4) Through

146.(2) Occupies



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

- 147.(3) Higher
- 148.(4) Improving
- 149.(4) Banks
- 150.(2) Obligations
- 151.(3) Adequate
- 152.(2) Payment on weekly basis
- 153.(3) The positive aspects of MFIs should also be considered
- 154.(1) They brought services to the door of people
- 155.(4) MFIs adopted a structure and put a process in place, which was not the case with moneylenders
- 156.(2) It highlighted some areas of customer protection
- 157.(1) Afford
- 158.(2) Demanded
- 159.(5) Under cloud
- 160.(1) Gentle
- 161.(4) Part (4) should be: "but also is staffed with or boasts of outstanding physicists."
- 162.(1) Part (1) should be: "No other method of making"
- 163.(3) Part (3) should be "to change the age old"
- 164.(5) No error
- 165.(4) Part (4) should be "has been eroded considerably"
- 166.(1) Developed \_\_\_\_\_ manifestations
- 167.(1) Relentless , Solved
- 168.(1) Regular, extols
- 169.(1) Swindled, availing
- 170.(4) Visualise, hidden
- 171.(2) To deal with a person who is more than one's match
- 172.(4) Melancholy and low-spirited



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

173.(4) To be calm and quiet

174.(5) It means "Be inconstant and unreliable"

175.(1) To show one's feelings

176.(4) Idiom **at loose ends** means, having nothing to do and not knowing what you want to do.

177.(2) Here, **was the one that** should be used. Relative pronoun **who** is used to show which person or people you mean.

178.(4) In the way of

179.(5) No correction required

180.(5) No correction required

## COMPUTER AWARENESS

181.(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.

182.(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.

183.(1) A Web site's main page is called its Home page.

184.(1) Perforated paper used as input of output media is known as paper tapes

185.(1) Access time is seek time + latency time

186.(2) When internet data leaves your campus, it normally goes to a(n) Network access point before moving toward its destination

187.(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.

188.(2) Multimedia is media and content that uses a combination of different content forms like text, images and other audio and video capabilities.





# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

- 189.(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.
- 190.(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.
- 191.(3)** Execute means to carry out a process or program, as on a computer or a machine.
- 192.(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 to determine a buyers needs for hardware and software.
- 193.(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.
- 194.(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.
- 195.(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.
- 196.(1)** The process of transferring files from a computer on the Internet to your computer is called downloading..



# VPM CLASSES

SCIENCE | ENGINEERING | COMMERCE | ARTS

IIT-JAM, UGC NET, CSIR NET, GATE, IBPS, CLAT, SSC, SLET, CTET, TIFR, NIMCET, JEST, JNU, ISM etc.

- 197.(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 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."
- 198. (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.
- 199.(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{N-ISDN} and Broad band Integrated Services Digital Network{B-ISDN} are the types of ISDN.
- 200.(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.



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A [Row] [Column],first[ Row] is define number of elements and [Column],define number of integers.

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