## BANKOFMAHARASHTRA 07

## TEST - I

TEST OF REASONING
Q.1. Four of the following five are alike in a certain way and so form a group. Which is the one thatdoes not belong to the group?
a) 72
b) 42
c) 152
d) 110
e) 156
Q.2. How manymeaningful words can .be made from the letters ADEL using each letter only once?
a)None
b)One
c) Two
d) Three
e)More than three
Q.3. How many such pairs of letters are there in the word 'ADVERTISE', each of which has as manyletters between them in the word, as they have in the English alphabet?
a)None
b)One
c) Two
d) Three
e) None of these
Q.4. In a certain code FUEL is written as \$\%\#6 and KITE is written as@•7\#. How is LIFE written inthat code?
a) $6 \% \$ \#$
b) $6 \$ \% \#$
c) $6 * \$$
d) $6 \%^{*} \#$
e) None of these
Q.5. If in the word CUSTOMIZE all the consonants are replaced by the previous letter and all thevowels are replaced by the next letter in English alphabet and then all the letters are arrangedalphabetically from left to right, which letter will be fourth from the right?
a) $R$
b) $T$
c) L
d) M
e) None of these

In each of the questions below are given four statements followed by three conclusions numbered I, II and III. You have to take the given statements to be true even if they seem to be atvariance from
commonly known facts. Read all the conclusions and then decide which of thegiven conclusions logically follows from the given statements disregarding commonly knownfacts.
Q.6. Statements : All flowers are fruits. No fruit is juice.

Some juices are proteins. All proteins are vitamins.
Conclusions: I. Some vitamins are fruits. II. Some juices are vitamins III. No flower is juice.
a) Only I \& II follow
b) Only I \& III follow
c) All I, II \& III follow
d) Only II \& III follow
e) None of these
Q.7. Statements : Some bags are suits. All suits are trousers.Some trousers are shirts. All shirts are coats. Conclusions: I. Some trousers are coats. II. Some bags are trousers.III. Some suits are coats.
a) Only I \& II follow
b) Only I follows
c) Only II \& III follow
d) All follow
e) None of these
Q.8. Statements : All books are novels. Some novels are poems.Some poems are stories. No novel is amovie.
Conclusions : I. Some books are poems. II. Somemovies are novels.III. No movie is a novel.
a) Only I follows
b) Only I \& II follow
c) Only either II or III follows
d) None follows
e) None of these
Q.9. Statements : All cups are bowls. All bowls are trays. Some trays are plates. No plate is spoon. Conclusions : I. Some bowls are plates. II. Some cups are spoons. III. No cup is spoon.
a) Only I follows
b) Only II follows
c) Only II \& III follow
d) All follow
e) None of these
Q.10. Statements : Some towers are pillars. Some pillars are buildings. All buildings are flats. No flat is house.
Conclusions : I. No building is house. II. Some towers are houses.III. Some towers are flats.
a) None follows
b) Only I follows
c) Only II \& III follow
d) All follow
e) None of these

In these questions the symbols ©,\#,\$, \% and \# are used with different meanings as follows : 'A @ B' means ' $A$ is not smaller than $B$.
' $A$ \# $B$ ' means ' $A$ is neither smaller than nor equal to $B$ '.
' $A$ \$ $B$ ' means ' $A$ is neither greater than nor smaller than $B$ '.
' $A$ \% $B$ ' means ' $A$ is not greater than $B$ '.
' $A$ * $B$ ' means ' $A$ is neither greater than nor equal to $B$ '.
In each question, four statements showing relationships have been given, which are followed by three conclusions I, II and III. Assuming that the given statements are true, find out which conclusion(s) is/are definitely true.
Q.11. Statements : V \$ Y, Y@Z, Z \% X, X \# T

Conclusions : I. T \# Z II. X \# Y III. Z ?Y
a) None follows
b) Only I follows
c) Only II \& III follow
d) Only I \& III follow
e) None of these
Q.12. Statements : R @ J, J \% F, F 国E, E \% M

Conclusions : I. M \# J II. F\%M III. M TrR
a) Only I follows
b) Only II follows
c) Only III follows
d) Only I \& II follow
e) All follow
Q.13. Statements: H \# R, R @ L, L ? W, W \% F Conclusions: I. H \# L II. F \# L III. H \$ F
a) Only I follows
b) Only I \& II follow
c) Only II \& III follow
d) Only either I or II follows
e) All follow
Q.14. Statements: $M$ \# K, M \$ F, F \% Q, Q ? $H$

Conclusions : I. H \# K II. Q \# K III. Q @ M
a) Only I \& II follow
b) Only either I or II follows
c) All I, II \& III follow
d) Only II \& III follow
e) None of these
Q.15. Statements: D QQ, Q \$ L, L \# T, T \% H

Conclusions: I. D ? II. L @ H III. H 园
a) Only I follows
b) Only I \& II follow
c) Only either II or III follows
d) All I, II \& III follow
e) Only I and either II or III follow

Given an input line the machine arranges the words and numbers in steps in a systematic manner as illustrated below:

Input line : 56 dress fine shine 326672 offer
Step I 7256 dress fine shine 3266 offer
Step II 72 shine 56 dress fine 3266 offer
Step III 72 shine 6656 dress fine 32 offer
Step IV 72 shine 66 offer 56 dress fine 32
StepV 72 shine 66 offer 56 fine dress 32
Step VI 72 shine 66 offer 56 fine 32 dress
Step VI is the last step and the output in Step VI is the final output.
As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.
Q.16. Step IV of an input is ' 62 sound 56 sleep roampresent 33 49'. What will be the input definitely?
a) sound 62 sleep 56 roam present 3349
b) sleep sound 6256 roam present 3349
c) 62 sound sleep 56 roam present 3349
d) Cannot be determined
e) None of these
Q.17. Which of the following will be the third step for input: 'jockey firm $\mathbf{3 6 4 3}$ growth chart $\mathbf{2 2 4 5 \text { '? }}$
a) 45 jockey 43 growth firm 36 chart 22
b) 45 jockey 43 firm growth 36 chart 22
c) 45 jockey 43 growth 36 firm chart 22
d) 45 jockey 43 firm 36 growth chart 22
e) None of these
Q.18. Step II of an input is ' 53 window $\mathbf{4 2 5 0} \mathbf{~ d o o r ~ l o c k ~ k e y ~} \mathbf{3 6}$ '. How many more steps will be required to complete the arrangement?
a) Three
b) Four
c) Five
d) Six
e) None of these
Q.19. What will be the fifth step of an input whose first step is ' 85 journey train $\mathbf{3 6} 54$ daily 28 mansion'?
a) 85 train 54 mansion 28 journey daily 36
b) 85 train 54 mansion journey 36 daily 28
c) 85 train 54 mansion 36 journey daily 28
d) There is no such step
e) None of these
Q.20. Which step will be the last step for an input whose second step is '63 Sour $\mathbf{1 8} \mathbf{5 6}$ grapes healthy 32 rise'?
a) IV
b) V
c) VIII
d) VII
e) None of these

In each question below is given a statement followed by two courses of action numbered I and II. A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy, etc. On the basis of the information given in the statement, you have to assume everything in the statement to be true, then decide which of the suggested courses of action logically follow(s) for pursuing.
Give answer a) if only course of action I follows.
Give answer b) if only course of action II follows.
Give answer c) if either course of action I or II follows.
Give answer d) if neither course of action I nor II follows.
Give answer e) if both courses of action I and II follow.
Q.21. Statement : Misuse of subsidies offered to the farmers was observed and brought to the notice of the concerned authorities.
Courses of Action : I. Government should issue orders to the concerned officials to be stricter andmore careful while verifying the required documents while granting subsidy.
II. Government should take stringent action against those making false claim of subsidy.
Q.22. Statement : Expensive clothes and accessories are becoming a growing need among college going teenage children of middle-income group.
Courses of Action: I. Colleges should introduce a dress code. II. Children should be counseled emphasizing the importance of many other things.
Q.23. Statement : People in the locality were agitated as more than thirty people died in a building collapse.
Courses ofAction: I. Government should immediatelyannounce compensations for the affected families. II. Authorities should take a stringent action against builders tending to compromise over quality of material used.
Q.24. Statement : With the onset of monsoon all the hospitals are getting increased number of patients due to various epidemics.
Courses of Action : I. Civic authorities should educate the public the need for observing minimum required hygiene.
II. Civic authorities shouldmake arrangements to equip the hospitals with required medicines and other facilities.
Q.25. Statement : More number of students passing SSC examination has resulted into frustration among children for not getting admissions into colleges of their choice.
Courses of Action : I. Government should permit the colleges to increase the number of seats. II. Children and their parents should be counseled for being flexible on the choice of college.

In each of these questions a group of digits is given followed by four combinations of letter/symbol code numbered a), b), c)\&d). You have to code the group of digits as per the scheme and conditions given below. Serial number of the combination that correctly represents the group of digits is your answer. If none of the combinations is correct, your answer is e) i.e. 'None of these'.
Digit : 5709316482
Letter/Symbol Code : K E H \$ $\mathbf{\Delta A}$ J Q R @
Conditions: (i) If the first as well as the last digit is odd their codes are to be interchanged.
(ii) If the first digit is even and the last digit odd both are to be coded by the code for odd digit.
(iii) If the last digit is ' 0 ' it is to be coded by ' $X$ '.
(iv) If the first as well as the last digit is even both are to be coded by *
Q.26. 586403
a) KRJQH $\Delta$
b) $\triangle$ RJQHK
c) $\triangle H J Q R K$
d) KHJQR $\triangle$
e) None of these

## Q.27. 801234

a) * HA@ $\Delta^{*}$
b) RHA@ $\Delta^{*}$
c) $* H \backslash \Delta @ A^{*}$
d) RHA@ $\Delta$ Q
e) None of these

## Q.28. 439157

a) $Q \triangle \$ A K E$
b) $E \triangle \$ A K Q$
c) $Q \Delta \$ A K Q$
d) $E \Delta \$ A K E$
e) None of these
Q.29. 389160
a) $\triangle R \$ A J H$
b) $\triangle R \$ A J X$
c) $X R \$ A J X$
d) $\Delta R \$ A J \Delta$
e) None of these
Q.30. 764138
a) $\operatorname{EJQA} \triangle E$
b) RJQA $\triangle E$
c) RJQA $\Delta$ R
d) $\operatorname{EJQA} \Delta^{*}$
e) None of these

These questions are based on the following information. Study it carefully to answer the questions. Seven officers L,M, N, P, Q, R \& S work in three different shifts I, II \& III with at least two persons working in each shift. Each one of them has a different weekly off from Monday to Sunday not necessarily in the same order.

M works in second shift only with $R$ whose weekly off is on Friday. Q's weekly off is on the nextday of L's weekly off and both of them work in different shifts. P works in third shift and his weekly off is on Saturday. S has a weekly off on Monday and he works in first shift. The one who has a weekly off on Sunday works in first shift. L \& P do not work in the same shift, L's weekly off is on Tuesday.
Q.31. Whose weekly off falls on Thursday?
a) L
b) N
c) Q
d) Cannot be determined
e) None of these
Q.32. Which of the following combinations of shift, person and weekly off is definitely correct?
a) II, M, Sunday
b) III, N, Sunday
c) II, P, Sunday
d) I, L, Tuesday
e) None of these
Q.33. Whose weekly off is on Sunday?
a) $L$
b) M
c) N
d) $Q$
e) None of these
Q.34. On which day is Q's weekly off?
a)Tuesday
b) Wednesday
c) Sunday
d) Cannot be determined
e) None of these
Q.35. Which of the following group of officers work is shift I?
a) $\mathrm{L}, \mathrm{N}, \mathrm{S}$
b) $\mathrm{L}, \mathrm{S}$
c) $\mathrm{N}, \mathrm{S}$
d) $\mathrm{L}, \mathrm{P}, \mathrm{Q}$
e) None of these

In each of the following questions two rows of numbers are given. The resultant number in each row is to be worked out separately based on the following rules and the questions below the rows of numbers are to be answered. The operations of numbers progress from left to right.

## Rules:

(i) If a two digit odd number is followed by a two digit odd number they are to be added.
(ii) If a two digit even number is followed by a two digit odd number which is the perfect square is to be subtracted from the odd number.
(iii) If a three digit number is followed by a two digit number the first number is to be divided by the second number.
(iv) If a prime number is followed by an even number they are to be added.
(v) If an even number is followed by another even number the two are to be multiplied.
Q.36.

371221
388114
What is the difference between the resultants of the two rows?
a) 23
b) 32
c) 13
d) 18
e) None of these

## Q. 37.

231512
X 2449
If $X$ is the resultant of the first row, what is the resultant of the second row?
a) 24
b) 25
c) 28
d) 22
e) None of these

## Q.38.

16832
13211 X2
If $X$ is the resultant of first row, what is the resultant of the second row?
a) 192
b) 128
c) 132
d) 144
e) None of these

## Q.39.

34523 X
451781
If $X$ is the resultant of the second row, what is the resultant of the first row?
a) 285
b) 33
c) 135
d) 34
e) None of these

## Q.40.

122884
372218
What is the sum of the resultants of the two rows?
a) 77
b) 87
c) 84
d) 72
e) None of these

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 a) if the inference is 'definitely true', i.e. it properly follows from the statement of facts given.

Mark answer b) if the inference is 'probably true' though not 'definitely true' in the light of the facts given.
Mark answer c) 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 d) if the inference is 'probably false', though not 'definitely false' in the light of the facts given.
Mark answer e) if the inference is 'definitely false', i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

Growth through acquisitions and alliances has become a critical part of creating value for pharmaand biotechmanufacturers and their shareholders. However, companies and their investors may risk value destruction if they acquire rights to a drug that suddenly poses unanticipated safety risks for patients. Similarly, safety related compliance violations committed by an acquired company could significantly impair the ultimate value of the transaction and the reputation of the acquirer. The pace of deal making between pharma and biotech companies continued to accelerate in 2006, increasing $17 \%$ to about $\$ 18$ billion. Pharma companies were typically the buyers, and the premiums they paid increased substantially as competition intensified, to secure access to novel drugs and biologics. The stakes increase everyday as competition pushes up prices and drives deal-making to earlier development stages with greater uncertainty and less time to complete thorough due diligence.
Q.41. Acquisitions of biotech companies was preferred among pharmaceutical companies in the recent past.
Q.42. Biotech companies are not capable to acquire pharmaceutical companies.
Q.43. Pharmaceutical companies at times may incur loss after acquisition of biotech companies.
Q.44. Safety related issues are prime concerns for the pharmaceutical companies while negotiating acquisition of biotech companies.
Q.45. Stiff competitions among the prospective buyers have resulted into erosion of value of the biotech companies.

In each of theQuestions given below which one of the five answer figure on the right should come after the problem figures on the left, If the sequence were continued.

## Q.46.


a)b)c)d)e)
Q.47.

a)b(c)d)e)
Q.48.

a)b(c)d)e)
Q.49.

a)b)c)de)
Q.50.

a)b)c)de)

TEST - II

## QUANTITATIVEAPTITUDE

Study the table carefully to answer the questions that follow:

## NUMBEROFARTICLES (IN THOUSANDS)MANUFACTURED AND SOLD BY SIX DIFFERENT COMPANIES OVER THE YEARS

| Company | A |  | B |  | C |  | D |  | E |  | F |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Year | Manu | Sold | Manu | Sold | Manu | Sold | Manu | Sold | Manu | Sold | Manu | Sold |
| $\mathbf{2 0 0 1}$ | 28.2 | 18.6 | 18.1 | 14.4 | 24.5 | 20.1 | 14.5 | 9.7 | 30.0 | 24.4 | 24.4 | 17.9 |
| $\mathbf{2 0 0 2}$ | 16.7 | 11.2 | 23.4 | 16.5 | 18.8 | 11.1 | 29.7 | 20.5 | 23.5 | 16.9 | 31.6 | 21.7 |
| $\mathbf{2 0 0 3}$ | 30.1 | 23.4 | 20.2 | 12.8 | 24.9 | 13.5 | 29.0 | 19.4 | 26.2 | 17.7 | 21.4 | 15.5 |
| $\mathbf{2 0 0 4}$ | 22.5 | 15.9 | 30.5 | 17.6 | 22.7 | 16.2 | 16.8 | 10.2 | 26.2 | 21.4 | 20.8 | 14.3 |
| $\mathbf{2 0 0 5}$ | 18.9 | 12.8 | 29.6 | 19.3 | 31.4 | 18.9 | 28.3 | 11.8 | 29.9 | 22.2 | 19.3 | 14.2 |
| $\mathbf{2 0 0 6}$ | 15.4 | 10.3 | 33.5 | 24.6 | 28.8 | 21.3 | 19.8 | 13.5 | 24.3 | 18.2 | 27.8 | 18.5 |

Q.51. What is the respective ratio of number of articles not sold by Company $C$ in the year 2005 to those not sold by Company D in the same year?
a) $33: 25$
b) $21: 44$
c) $25: 33$
d) $44: 21$
e) None of these
Q.52. What is the average number of articles not sold by all companies together in the year 2006?
a) 7200
b) 43.2
c) 43,200
d) 7.2
e) None of these
Q.53. What is the approximate average percentage of articles sold by Company $B$ to thosemanufactured by it over the years?
a) 54
b) 77
c) 42
d) 68
e) 83
Q.54. Which Company sold the least number of articles overall the years together?
a) C
b) A
c) $F$
d) $B$
e) None of these
Q.55. Number of articles sold by Company E in the year 2003 is what percent of the articles manufactured by it in that year? (Rounded off to two digits after decimal)
a) 71.48
b) 67.56
c) 52.43
d) 44.29
e) None of these

In the following questions two equations numbered I and II are given. You have to solve both the equations and-
Give answer
If
a) $X>Y$
b) $X>Y$
c) $X<Y$
d) $X<Y$
e) $X=Y$ or the relationship cannot be established.
Q.56.
I. $\frac{3}{4} Y=\frac{2}{3} X$
Q.57.
I. $4 X+2 Y=8.5$
II. $2 X+4 Y=9.5$
Q.58.
I. $X=\sqrt[3]{10648}$
II. $Y= \pm \sqrt{484}$
Q.59.
I. $X^{2}+17 X+72=0$
II. $Y^{2}+15 Y+56=0$
Q. 60 .
I. $X^{2}+12 X+27=0$
II. $Y^{2}+11 Y+30=0$

Study the pie-charts carefully to answer the questions that follow:
Percentage of employees in different departments of our Organization out of which the number of employees promoted
1 - PERCENTAGEOF EMPLOYEES IN DIFFERENTDEPARTMENTSN = 4200
2 - OUT OFWHICH THE NUMBER OFEMPLOYEESPROMOTED

Q.61. What is the percentage of employees promoted from the Maintenance and Accounts departments together to the total number of employees from these two departments? (Rounded off to two digits after decimal)
a) 7.58
b) 6.27
c) 9.15
d) 8.34
e) None of these
Q.62. What is the respective ratio of number of employees not promoted from HR department to those from Production department?
a) $216: 389$
b) $337: 417$
c) $389: 216$
d) $417: 337$
e) None of these
Q.63. What is the number of employees working in the IT department?
a) 1020
b) 1045
c) 1150
d) 1140
e) None of these
Q.64. Which department has the highest percentage of promoted employees to the total number of employees of that department?
a) IT
b) Marketing
c) Maintenance
d) HR
e) None of these
Q.65. The number of employees who got promoted from the Marketing department is what percent of total number of employees in that department? (Rounded off to the nearest integer)
a) 12
b) 10
c) 3
d) 6
e) None of these

What should come in place of the question mark (?) in the following questions?
Q.66. $73 \%$ of $8523+32 \%$ of $6245=$ ?
a) 8042.21
b) 8136.28
c) 8625.35
d) 8220.19
e) None of these
Q.67. $\sqrt[3]{804357}=$ ?
a) 93
b) 76
c) 83
d) 86
e) None of these
Q.68. $8^{1.3} \times 4^{0.6} \times 16^{0.2}=2^{\text {? }}$
a) 2.1
b) 3.8
c) 5.9
d) 4.7
e) None of these
Q.69. $8226 \div 15 \div 5=$ ?
a) 2156
b) 109.68
c) 185.56
d) 2742
e) None of these
Q.70. $\left(3^{?}\right)^{?}=19683$
a) 6
b) 9
c) 4
d) 8
e) None of these

What approximate value should come in place of the question mark (?) in the following questions? (You are not expected to calculate the exact value.)
Q.71. $182.225 \times 21.652 \times 33.584=$ ?
a) 132507
b) 149428
c) 120426
d) 106438
e) 112642
Q.72. $63.5 \%$ of $8924.2+$ ?\% of $5324.4=6827.5862$
a) 36
b) 22
c) 17
d) 31
e) 9
Q.73. $1 \frac{1}{4}+7 \frac{1}{3}+3 \frac{3}{5}=$ ?
a) 21
b) 8
c) 25
d) 13
e) 30
Q.74. $\sqrt{8650}=$ ?
a) 84
b) 79
c) 99
d) 87
e) 93
Q.75. $9546324 \div 4584=$ ?
a) 2149
b) 1986
c) 2083
d) 2247
e) 1805

Study the table carefully to answer the questions that follow:
Number of people (In thousands) staying in 6 different Cities and the Percentage of Men, Women and Children in those Cities

| CITY | Total Number of People | PERCENT OF |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | (in thousands) | Men | Women | Children |
| $\mathbf{P}$ | 48.35 | 38 | 36 | 26 |
| $\mathbf{Q}$ | 32.16 | 45 | 30 | 25 |
| R | 54.20 | 47 | 31 | 22 |
| $\mathbf{S}$ | 44.42 | 35 | 45 | 20 |
| $\mathbf{T}$ | 65.25 | 54 | 28 | 18 |
| $\mathbf{U}$ | 56.80 | 53 | 25 | 22 |

Q.76. Which City has the lowest number of children?
a) $R$
b) S
c) T
d) $Q$
e) None of these
Q.77. What is the average number of men from all the cities together?
a) $21450 \frac{1}{3}$
b) $23200 \frac{5}{6}$
c) $19445 \frac{5}{6}$
d) $18620 \frac{2}{3}$
e) None of these
Q.78. What is the respective ratio of number of women from City $R$ to those from City $T$ ?
a) $8401: 9135$
b) $7325: 8462$
c) $9124: 10131$
d) $6487: 7758$
e) None of these
Q.79. Total numbers of people from City $U$ formapproximately what percent of the total number of people from all cities together?
a) 28
b) 11
c) 6
d) 24
e) 19
Q.80. Number of women from City S forms what percent of those from City P? (Rounded off to two digits after decimal)
a) 87.08
b) 124.68
c) 114.84
d) 92.16
e) None of these

Study the graph carefully to answer the questions that follow:
INCOME (IN LAKHS) OF THREE COMPANIESOVER THE YEARS

Q.81. If the percent profit of Company A in the year 2002 was 20 , what was its expenditure in that year?
a) Rs.2,50,000
b) Rs.2,75,000
c) Rs.1,75,000
d) Rs.1,50,000
e) None of these
Q.82. If the expenditure of Company C in 2003 was Rs.1.75 lakh, what was its percent profit in that year? (rounded off to two digits after decimal)
a) 38.29
b) 42.86
c) 53.41
d) 58.64
e) None of these
Q.83. What is the average Income of Company A over the years?
a) Rs.2,75,000
b) Rs.30,00,000
c) Rs.27,50,000
d) Rs.30,000
e) None of these
Q.84. What is the approximate percent increase in Income of Company B in the year 2006 from the previous year?
a) 28
b) 11
c) 17
d) 8
e) 22
Q.85. Percent increase/decrease in Income of Company $C$ was highest for which year?
a) 2004
b) 2006
c) 2003
d) 2002
e) None of these

In the following number series only one number is wrong. Find out the wrong number.
Q.86. 75644230891853292647370586
a) 442
b) 92647
c) 18532
d) 3089
e) None of these
Q.87. 800032001280512204.884 .9232 .768
a) 512
b) 84.92
c) 204.8
d) 1280
e) None of these
Q.88. 898906933996112213381681
a) 906
b) 933
c) 1122
d) 1338
e) None of these
Q.89. 4555764209212806408364204
a) 4209
b) 576
c) 21280
d) 64204
e) None of these
Q.90. 361647.5154 .5558 .52257
a) 2257
b) 47.5
c) 154.5
d) 558.5
e) None of these

Study the information carefully and answer the questions that follow:
A school has a total of 1200 students. The ratio of girls to boys in the school is $3: 2$. All thestudents have enrolled in hobby classes viz. Singing, Dancing, Martial Arts and Cooking. One- twelfth of the boys have enrolled in only cooking classes. 25 percent of the girls have enrolled in Cooking and Singing classes together. Number of boys enrolled in only Martial Arts classes is 150 percent of the number of girls enrolled in the same. Number of students enrolled in only Dancing is 26 percent of the total number of students. 5 percent of the girls have enrolled in only Martial Arts classes. One-third of the boys enrolled in only Dancing classes. 35 percent of the girls enrolled in Singing, Dancing and Martial Arts together and the remaining enrolled in only Cooking. 15 percent of the boys enrolled in Cooking and Singing classes together and the remaining enrolled in Singing, Dancing and Martial Arts classes together.
Q.91. Number of boys enrolled in Cooking and Singing classes together is what percent of the girls enrolled in the same?
a) 48
b) 36
c) 20
d) 25
e) None of these
Q.92. What is the total number of students teaming Martial Arts?
a) 90
b) 496
c) 342
d) 128
e) None of these
Q.93. How many girls are enrolled in only Cooking classes?
a) 280
b) 252
c) 154
d) 100
e) None of these
Q.94. How many boys team Singing?
a) 226
b) 184
c) 72
d) 96
e) None of these
Q.95. What is the respective ratio of girls to boys enrolled in only Dancing classes?
a) $8: 7$
b) $14: 17$
c) $19: 20$
d) $12: 7$
e) None of these
Q.96. 4 men, 5 women and 3 children together can complete a piece of work in 16 days. In how many days can 10 women alone complete the piece of work if 10 men alone complete the work in 24 days?
a) 18
b) 15
c) 12
d) Cannot be determined
e) None of these
Q.97. What will be the difference between the simple interest and compound interest earned on a sum of Rs.985/- @ 14 p.c.p.a. at the end of two years?
a) Rs. 16.408
b) Rs. 14.214
c) Rs. 19.218
d) Rs. 17.405
e) None of these

Study the information carefully to answer the questions that follow:
A basket contains 3 blue, 2 green and 5 red balls.
Q.98. If three balls are picked at random, what is the probability that at least one is red?
a) $\frac{1}{2}$
b) $\frac{7}{12}$
c) $\frac{11}{12}$
d) $\frac{1}{5}$
e) None of these
Q.99. If four balls are picked at random, what is the probability that two are green and two are blue?
a) $\frac{1}{18}$
b) $\frac{1}{70}$
c) $\frac{3}{5}$
d) $\frac{1}{2}$
e) None of these
Q.100. In howmany different ways can the letters of the word 'FLEECED' be arranged?
a) 840
b) 2520
c) 1680
d) 49
e) None of these

## TEST - III

GENERAL AWARENESS
Q.101. Who has appointed prime minister of Russia?
a)Mikhail Fradkov
b) Victor Zubkov
c) Yasuo Fukuda
d) Yuriko Koike
e) None of these
Q.102. Who has been awarded 'One Day Player of the Year 2006-07' in ICC ranking?
a)Mathew Hayden
b) Shaun Tait
c) Muhammad Yusuf
d) Ricky Ponting
e) None of these
Q.103. RecentlyMr. Sergei Stainshev visited India. He is-
a) Prime Minister of Thailand
b) President of Thailand
c) Prime Minister of Bulgaria
d) Prime Minister of Romania
e) None of these
Q.104. Who among the following is known as 'Mountain Man'?
a)Jhaman Lal Sharma
b) DashrathManjhi
c) Chandra Shekhar Singh
d) Yogendra Narayan
e) None of these
Q.105. RecentlyAPEC summit was held in Sydney (Australia). Howmany countries are in APEC group?
a) 42
b) 21
c) 10
d) 47
e) None of these
Q.106. Recently a report was issued regarding Indian economy, which of the following is right accordingit -
a) According to ANCTAD, Indian economy growth rate was expected $8.5 \%$.
b) The GDP of India in term of rupee expected Rs. $14,71,255 \mathrm{cr}$. by ANCTAD.
c) UNCTAD advised NABARD to launch special scheme for progress in agriculture.
d) According to ANCTADin year 2007-08 the growth rate of Indian economywas expected 8.75\%.
e) None of these
Q.107. 'INS Jalashwa' has joined Navy recently from which country it has been brought?
a) Russia
b) America
c) France
d) Japan
e) None of these
Q.108. At which place Shanghai co-operation organization (SCO) of 6 countries has conducted its joint military exercise?
a) Nusa Dua
b)Chebarkul
c) Bishkek
d) Ankara
e) None of these
Q.109. Mexican president Hinojosa visited India recently. Which of the following agreements has not taken place in it?
a) Extradition Treaty
b) Double TaxationAvoidance Treaty
c) The bilateral trade between two countries will be \$3.2 bn up to 2010.
d) Agreement ofmutual co-operation in criminal affairs.
e) None of these
Q.110. Who is the coach of 'Indian Men Hockey Team'?
a)PrabodhTirkey
b) Bob Harlton
c) JokhimKarveho
d) Bai Chung Bhutia
e) None of these
Q.111. Rojer Federer has defeated Novak Djokovic in US Open Tennis - 2007. To which country Novak Djokovic belongs-
a) Belgium
b) Russia
c) America
d) Serbia
e) None of these
Q.112. At which place The International Solar Energy Summit held in 2007?
a) New Delhi
b)Mumbai
c) Shanghai
d) Bangalore
e) None of these
Q.113. Howmuch billion dollar trade will be between India \& Japan up to 2010?
a) $\$ 10 \mathrm{bn}$
b) $\$ 15 \mathrm{bn}$
c) $\$ 20 \mathrm{bn}$
d) $\$ 12 \mathrm{bn}$
e) None of these
Q.114. What has changed in limit of foreignDirect Investment in Internet Services byCentralGovernment?
a) It decreased from $100 \%$ to $74 \%$.
b) It increased from $74 \%$ to $100 \%$.
c) It increased from $25 \%$ to $48 \%$
d) It decreased from 74\%to 49\%.
e) None of these
Q.115. Which state has decided to remove house tax from its citizens?
a) Karnataka
b) Rajasthan
c) Uttar Pradesh
d)Madhya Pradesh
e) None of these
Q.116. What do you understand from 'Bottom fishing'?
a) Slow speed of economy in condition of loss.
b) Sudden fall in share market.
c) To sell the share of companies in condition of collapsing of share market.
d) This is the team which is used by RBI to advice the commercial Bank where the N.P.A. is high to reduced lending.
e) None of these
Q.117. What is the production ratio of wheat, rice and pulses respectively under the National Food Security Mission?
a) $10: 15: 8$
b) $15: 12: 10$
c) $15: 10: 8$
d) $10: 15: 12$
e) None of these
Q.118. What is the target of additional electricity production set by central government under the $11^{\text {th }}$ five year plan?
a) $45,000 \mathrm{MW}$
b) $56,000 \mathrm{MW}$
c) $80,000 \mathrm{MW}$
d) $70,000 \mathrm{MW}$
e) None of these
Q.119. According to Steel Ministry India achieved 49.45 mn . tonnes of steel production in year 2006 presently what is India's position in it?
a) 4 th
b) 2 nd
c) 3 rd
d) 5 th
e) 10 th
Q.120. Omex has listed in BSE and NSE recently. It is related to $\qquad$ sector.
a)Medicine
b) Software
c) Real Estate
d) Energy producer in private sector
e) None of these
Q.121. According to Kyoto protocol related to environment one carbon credit is equal to-
a) $\$ 1000$
b) $\$ 100$
c) $\$ 10$
d) $\$ 1$
e) None of these
Q.122. When we celebrate International Human Rights Day?
a) December, 1
b) December, 10
c) November, 10
d) December, 5
e) None of these
Q.123. Where will be next environment summit in year 2009-
a) Sumatra
b)Copenhagen
c) Shanghai
d) New Delhi
e) None of these
Q.124. Who has appointed as new president of FICCI recently?
a)RajivChandra Shekhar
b) Vinod Rai
c) H. F. Khorkiwala
d)ParthSarthiSom
e) None of these
Q.125. According to business standardmagazine who has awarded 'Best Banker of the year 2006-07'?
a) Mr. O. P. Bhatt
b) Mr. Y. V. Reddy
c) Mr. Usha Thorat
d) Mr. M.V. Kamath
e) None of these
Q.126. Who has written the book 'The Year of Magical Thinking'—
a)Maxwell Pareira
b) John Didion
c) N. K. Singh
d)Kamalnath
e) None of these
Q.127. The annual meeting of Indian Science Congress was held in-
a) Bangalore
b) Visakhapatnam
c) Hyderabad
d) New Delhi
e) None of these
Q.128. International Tribe Film Festival celebrated in-
a) Beijing
b)Sanya
c) Indore
d)Coimbatore
e) New Delhi
Q.129. Which airline joined Star Alliance-
a) Air India
b) Kingfisher
c) Singapore Alliance
d) Air China
e) None of these
Q.130. Lisbon Treaty is related to-
a) European union
b) ASEAN countries
c) African countries
d) NATO
e) None of these
Q.131. Which country has signed a shared vision for the 21 st century with India?
a) Japan
b) China
c) Nepal
d) Bulgaria
e) None of these
Q.132. The first Mountaineer of Everest AdmandHillery who has died recently belongs to-
a) America
b) New Zealand
c) China
d) Russia
e) None of these
Q.133. Following facts are concerned with report of MadhavManon Committee. You are required to find correct option.
(A) CBI is not free adequately in probe of corruption.
(B) There should be an autonomous law agency that is responsible only for judiciary.
(C) They should introduce 'White-paper' on economic security.
a) Only A
b) Only B
c) A and B
d) A, B and C
e) None of these
Q.134. Which of the following are not the elected members of security council?
a) Croatia
b) Vietnam
c) Costarica
d) Burkina Faso
e) None of these
Q.135. Defence Research andDevelopmentOrganization (DRDO) has developed 'Akash'.Which type of missile it is -
a) Air to air
b) Surface to surface
c) surface to air
d) Surface toWater
e) None of these
Q.136. Which state declared 2008 the 'Year of Education' -
a) Karnataka
b) Gujarat
c) Haryana
d)Madhya Pradesh
e) None of these
Q.137. Who is the chairman of the committee which analyzes the data of saving and investment in countries?
a) Dr. C. Rangrajan
b) G. K. Chaddha
c)KuldeepNayyer
d)Kuldeep Singh
e) None of these
Q.138. Yasir-Al-Qahtami has been as awarded as Best footballer at Asia in 2007. He belongs to-
a) Pakistan
b) Saudi Arab
c) Russia
d) India
e) None of these
Q.139. Mamta Banerjee of Trinamool Congress declared the collision of 16 political parties which is known as-
a) Secular Democratic Alliance
b) Democratic Alliance
c) Progressive Secular Democratic Front
d) Progressive secular Democratic Alliance
e) None of these
Q.140. Where was the meeting held to finalize TAPI Gas Pipe line project?
a) New Delhi
b) Karachi
c) Islamabad
d) Fazilka
e) None of these
Q.141. Which satellite has been launched by ISRO (Indian Space Research Organization)?
a) Surya
b) Aditya
c) Parikshak
d) Anal
e) None of these
Q.142. Which Bank started iMobile Banking?
a) HDFC Bank
b) IDBI
c) PNB
d) ICICl Bank
e) None of these
Q.143. Capital Adequacy Ratio at present is -
a) $6.5 \%$
b) $7.25 \%$
c) $7.5 \%$
d) $7.75 \%$
e) $7 \%$
Q.144. In which year the Agni-III Missile of 5000 Km range will be test fire?
a) 2008
b) 2009
c) 2011
d) 2010
e) None of these
Q.145. Which of the following sector is selected to emphasis most in 2008 by the central government?
a) Science
b) Agriculture
c) Education
d) Infrastructure
e) None of these
Q.146. Which of the following European countries has/have recently adopted the Euro Currency Zone?
(A) Cyprus (B) Bulgaria (C) Hungary (D)Malta
a) A, B and C
b) B and C
c) A and D
d) Only A
e) None of these
Q.147. Which of the following company is working on 4000MW KrisnapatnamUltraMega Power Project?
a) Reliance Power Ltd.
b)NTPC
c) BHEL
d) JPGroup
e) None of these
Q.148. Which state is declared as total Banking state?
a)Kerala
b) Haryana
c) AndhraPradesh
d) Maharashtra
e) None of these
Q.149. What do you understand by 'CARMA'?
a) Center for the Advancement of research method and analysis.
b) Carbonmonitoring for action.
c) Carmanufacturing agency.
d) Carbon Emission maintaining academy.
e) None of these
Q.150. Who has been awarded "Business person of the year 2007" according to business week magazine?
a)MukeshAmbani
b) Ratan Tata
c) L. N. Mittal
d)Mark Hurd
e) None of these

TEST - IV
ENGLISHLANGUAGE
Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you to locate them while answering some of the questions.

The wakeup call that China represents to India is not limited to its showpiece urban centres or thatNew Delhi hopes India will experience the benefits that the Olympic games have brought to Beijing. More pertinent is the comparison of the agricultural sectors of the two countries. Why and how has China managed to outstrip India in agriculture when 25 years ago the two countries were on par on most parameters? Both have traditionally been agrarian economies and over half their populations continue to depend on the land for their livelihood. With large populations and histories of famine, India and China share concern on issues such as food security, however while India's agricultural sector is projected to grow by about 2.5 per cent this year-a slide from the previous year's growth, China's has been steadily growing at between 4 per cent and 5 per cent over the last fifteen years. The widest divergence between India and China is in the profitable horticultural sector with the production of fruits and vegetables in China leaping from 60 million tonnes in 1980 compared to India's 55million tonnes at the same time, to 450 million tonnes in 2003 ahead of India's corresponding 135 million tonnes. China's added advantage lies in the more diversified composition of its agricultural sector with animal husbandry and fisheries which account for close to 45 per cent of growth compared to 30 per cent for India.

According to the latest report by the Economic Advisory Council the traditional excuses for India'ssubstandard performance in the farm sector are inadequate since India is placed favourable when compared to China in terms of quantity of arable land, average farm size, farm mechanization etc. The reasons for China having outperformed India are threefold: technological improvements accruing from research and development (China has over 1,000 R \& D centers devoted to agriculture), investmentin rural infrastructure and an increasingly liberalized agricultural policy moving away from self-sufficiency to leveraging the competitive advantage with a focus on "efficiency as much as equity". Investment in rural infrastructure, roads, storage facilities, marketing facilities are also crucial but government support in India has mainly been through subsidies, not investment. There has been much debate about subsidies and their utility; the opposing views being that subsidies are against the market reforms and distorts the market as well as reduces resource efficiency. In contrast to the 2,046 applications for the registration of new plant varieties in China over the past few years, data reveals that despite India having the largest number of agricultural scientists in the world India's current research track record is abysmal, equivalent to what China achieved in the 1980s? Far from developing new strains, the number of field crop varieties fell by 50 percent between 1997 and 2001 despite the fact that there was sharp and sustained increase in funding. One reason is that majority of the budget is eaten up by staff salaries with only 3 per cent being allotted for research. In contrast, most agricultural research centres in China must use Central government funding purely for research. Funds relating to salaries and other administrative incidentals must be generated by the centres themselves. The centres and scientists are thus encouraged to engage in joint ventures with private sector companies to form commercial signoffs from their research. In fact research staff is now being hired on a contract basis with pay based on performance and salaries raised proportionately for those who perform well. India needs to learn from China's example and adopt a pragmatic approach if it has to meet its targets of the Eleventh Five Year Plan.
Q.151. Which of the following is/are area/s in which China has not outdone India?
(A) Development of urban infrastructure.
(B) Activities allied to agriculture like animal husbandry.
(C) Successful bids for international sporting events.
a) None
b) Only (B)
c) Only (A)
d) Both (A) \& (C)
e) None of these
Q.152. What has been the major area of difference in the development of the agricultural sectors of India and China?
a) Quantity of arable land in China is far greater than in India.
b) Food security is not a concern for China as the country is basically self-sufficient
c) China has experienced substantial growth in production in allied agricultural activities like horticulture
d) India's agricultural sector is too diversified so it is difficult to channel funds for development
e) None of these
Q.153. Which of the following is not responsible for China's successful transformation of its agricultural sector?
(A) Change in philosophy from self-sufficiency to competitiveness and efficiency.
(B) Greater allocation for subsidies.
(C) Increased investment in marketing and distribution networks.
a) Only (B)
b) Both (B) \& (C)
c) Both $(A) \&(C)$
d) All (A), (B) \& (C)
e) None of these
Q.154. Which of the following cannot be said about Indian agricultural universities?
(A) Attendance is poor because of the dwindling funds to carry out research.
(B) Enrollment of students and qualified staff have fallen because of the lack of funds for salaries.
(C) Allotment for research funding by the government is non existent.
a) Only (B)
b) Both (A) \& (B)
c) Both (B) \& (C)
d) All (A), (B) \& (C)
e) None of these
Q.155. How are Chinese agricultural research facilities governed?
a) Salaries of staff are linked to performance which hampers productive research
b) Their funding comes from the government alone to prevent private companies from manipulating the direction of their research
c) A fixed proportion of government grants is allotted to be utilized for administrative incidentals which cannot be exceeded
d) Research staff even those on contract are entitled to increments for good performance
e) None of these
Q.156. What argument has been posed against implementation of subsidies?
(A) Subsidies sacrifice equity for efficiency.
(B) Subsidies hamper efficient resource utilization.
(C) Subsidies reduce private sector investment and involvement in agriculture.
a) Both (A) \& (B)
b) Only (B)
c) Both (B) \& (C)
d) Only (A)
e) None of these
Q.157. According to the author which of the following is a legitimate explanation for India's stagnating agricultural sector?
(A) India diverts funds that should be spent on agricultural research to urban development.
(B) Reforms are hampered because adequate subsidies are not provided by the government.
(C) The procedure for registering new plant varieties is very tedious so research is limited.
a) Only (A)
b) Only (B)
c) Only (C)
d) Both (A) \& (C)
e) None of these
Q.158. Which of the following is an advantage that India holds over China with respect to the agricultural sector?
a) Lack of diversification of the agricultural sector
b) Superior technology and farming practices
c) Greater prevalence of farm mechanization
d) Provision of fertilizer and power subsidies
e) Abundant research generated by their scientists
Q.159. Why was there a drop in development of new crop varieties for five years from 1997 ?
a) Government funding for research fell during that period.
b) Funds were diverted during this period to agricultural mechanization.
c) The private sector was not allowed to fund research
d) A large number of agricultural scientists left India for better opportunities abroad during this period
e) None of these
Q.160. Which of the following is NOT TRUE in the context of the passage?
a) Agricultural status of China and India was equivalent a quarter of a century ago
b) India's current economic growth rate is half that of China
c) China is traditionally an agrarian economy
d) Agricultural research in India is inadequate
e) India's current agricultural growth rate has fallen from the previous year

Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.
Q.161. concern
a) importance
b) regret
c) business
d) anxiety
e) emphasis

## Q.162. devoted

a) surrendered
b) dedicated
c) established
d) staunch
e) dependent

## Q.163. pertinent

a) intense
b) sizeable
c) practical
d) visible
e) significant

Choose the word which is most OPPOSITE in meaning of the word printed in bold as used in the passage.
Q.164. sustained
a) intermittent
b) discouraged
c) habitual
d) defeated
e) restrained

## Q.165. pragmatic

a) faithful
b) unwilling
c) idealistic
d) practical
e) inexperienced

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 e). (lgnore errors of punctuation, if any).
Q.166. He has a reputation / for acquiring bankrupt companies / restructuring them and sells / them off for profit.
a)He has a reputation
b)for acquiring bankrupt companies
c) restructuring them and sells
d)them off for profit
e) No error
Q.167. The lack of no funds / has resulted in several / delays in launching our / new product in India. No error
a)The lack of no funds
b)has resulted in several
c)delays in launching our
d) new product in India.
e)No error
Q.168. The only option is / for the bank to / modernize its operations / at all their branches.
a) The only option is
b)for the bank to
c)modernize its operations
d)at all their branches
e)No error
Q.169. The company recently opened / its first branch in Bangalore / and will expand its operations/ to otherstates sooner.
a)The company recently opened
b) its first branch in Bangalore
c) and will expand its operations
d)to otherstates sooner
e)No error
Q.170. The government has introduced / a new law who forces / farmers to sell their produce /only to licenseddealers.
a)The government has introduced
b)a new law who forces
c)farmers to sell their produce
d) only to licenseddealers
e) No error
Q.171. If we have to be / competitive we must be / ready to face / various technical challenge.
a)If we have to be
b)competitive we must be
c) ready to face
d) various technical challenge
e) No error
Q.172. According to the consultant / a more detail analysis of / customer needs / and product pricing is required.
a)According to the consultant
b)a more detail analysis of
c)customer needs
d) and product pricing is required
e)No error
Q.173. Over the next five years / the government needs to invest / at less 350 billion dollars / in rural infrastructure.
a)Over the next five years
b)the government needs to invest
c) at less 350 billion dollars
d) in rural infrastructure
e)No error
Q.174. The ongoing merger among / the two companies will / have an adverse / impact on consumers.
a)The ongoing merger among
b)the two companies will
c) have an adverse
d)impact on consumers
e) No error
Q.175. It is evident that / the banking sector has underwent / tremendous changes during / the past two decades.
a)It is evident that
b)the banking sector has underwent
c)tremendous changes during
d)the past two decades
e) No error

In each of the following sentences there are two blank spaces. Below each, five words have been denoted by numbers a), b), c), d) and e). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence meaningfully complete
Q.176. A company can $\qquad$ the potential of its employees $\qquad$ various training programs.
a)emphasize-for
b) exploit-from
c) enhance-through
d) appraise-by
e) identify - under
Q.177. The objective of the survey is to $\qquad$ the impact of the rising rupee on a $\qquad$ engineering sector.
a) attribute - profitable
b) establish - tensed
c) intensify - volatile
d) substantiate - reinforced
e)ascertain - thriving
Q.178. Research shows that an organization's $\qquad$ to cater to the customer's changing needs will $\qquad$ its success.
a) intent - realize
b) ability - determine
c) capacity - lead
d) desire - insure
e) flexibility - acquire
Q.179. The country's economic growth has been achieved $\qquad$ exports and $\qquad$ large amounts of foreign direct investments.
a) on-boosting
b) despite - estimating
c) mostly - soliciting
d) via-attracting
e) substantial - opposing
Q.180. In many rural areas hospitals are $\qquad$ equipped because of the $\qquad$ of funds from the government.
a) well-dearth
b) faulty - lacking
c) optimally - disparity
d) inadequately-scarcity
e) ill-surplus

Which of the phrases a), b), c) and d) 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 e) as the answer.
Q.181. The bank's accumulated losses have come up for manageable levels this year.
a) come to
b) came into
c) coming from
d) came within
e) No correction required
Q.182. The incident has clearly highlighted his knowledge and attentive of detail.
a) attended to detail
b) attentively on details
c) attention to detail
d) attend for detail
e) No correction required
Q.183. Improving the educational system, which is one of the worst in the world, requires commitment from the country's politicians.
a) among the worse
b) one of the worse
c) become the worse
d) from the worst
e) No correction require
Q.184. Considering the high demand for flights to Gulf countries airlines can risenprices.
a) should rise
b) could raised
c) may raise
d) will raise up
e) No correction required
Q.185. Without both issue is clarified the Board has kept all other matters before it pending.
a) Unless both issues are
b) Until each issue were
c) Without the issue being
d) Since both issues
e)

No correction required
Rearrange the following sentences (A), (B), (C), (D), (E) and (F) into a meaningful paragraph and then answer the questions given below it.
(A) Moreover salaries in public sector enterprises are not as competitive as those offered by private or foreign corporates.
(B) This trend should be a wakeup call for stakeholders to examine why employees are seeking better opportunities with private companies in India and abroad.
(C) Public Sector Enterprises (PSEs) have been experiencing severe challenges in attracting, motivating and retaining their key staff.
(D) Having identified these as the reasons employees leave PSEs it is important to empower stakeholders to find ways to remedy the situation.
(E) One reason is that young employees lured away by private firms are more willing to undertake professional risks.
(F) Employees in specialist roles especially have become increasingly difficult to retain.
Q.186. Which of the following should be the LAST (SIXTH) sentence after rearrangement?
a) (A)
b) (B)
c) (C)
d) (D)
e) (E)
Q.187. Which of the following should be the FIRST sentence after rearrangement?
a) (A)
b) (B)
c) (C)
d) (D)
e) (E)
Q.188. Which of the following should be the FIFTH sentence after rearrangement?
a) (A)
b) (B)
c) (C)
d) (D)
e) (F)
Q.189. Which of the following should be the SECOND sentence after rearrangement?
a) (B)
b) (C)
c) (D)
d) (E)
e) (F)
Q.190. Which of the following should be the THIRD sentence after rearrangement?
a) (A)
b) (B)
c) (C)
d) (D)
e) (E)

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 have been suggested, one of which fills the blanks appropriately. Find out the appropriate word in each case.

Traditional bank architecture is based on bank branches. These branches ensure the physical (191)of a customer's savings. A customer may go there to deposit and withdraw money, (192) loans and (193) in other financial transactions. In the past two decades banking architecture has changed-the Automated Teller Machine (ATM) has been a big (194) and credit and debit cards have created new financial spaces. (195) the bank branch has remained the bedrock of the banking system-after all a person needs a bank account in a branch before he can operate a debit or ATM card. This may be about to change as technocrats now (196) cell phones as the new architecture of virtual banks. This has the potential to make branches (197). Cell phone banking looks especially relevant for India sinceit can penetrate the countryside cheaply and (198). The world over cell phones are spreading at a (199)rate and in India alone new cell phone connections are growing at the rate of six million a month a rate of customer (200) that no bank can dream of.

## Q. 191 .

a) confidentiality
b) guarantee
c) knowledge
d) security
e) presence
Q. 192 .
a) disburse
b) sanction
c) negotiate
d) advance
e) credit
Q. 193.
a) enable
b) engage
c) pursue
d) interact
e) operate
Q. 194 .
a) luxury
b) innovation
c) drawback
d) hurdle
e) consequence
Q. 195.
a) Yet
b) Until
c) Despite
d) Although
e) Even
Q. 196.
a) engineer
b) assess
c) view
d) realize
e) display
Q. 197.
a) retreat
b) expired
c) essential
d) obsolete
e) extant
Q. 198 .
a) indiscriminately
b) effectively
c) moderately
d) occasionally
e) compulsorily
Q. 199 .
a) competitive
b) projected
c) phenomenal
d) gradual
e) proportionate
Q. 200.
a) satisfaction
b) relationship
c) discount
d) base
e) expansion

## ANSWERS

| Q. 1 | C | Q. 22 | B | Q. 43 | A | Q. 64 | C |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Q. 2 | D | Q. 23 | E | Q. 44 | C | Q. 65 | D |
| Q. 3 | B | Q. 24 | E | Q. 45 | A | Q. 66 | D |
| Q. 4 | E | Q. 25 | D | Q. 46 | D | Q. 67 | A |
| Q. 5 | A | Q. 26 | B | Q. 47 | B | Q. 68 | C |
| Q. 6 | D | Q. 27 | A | Q. 48 | A | Q. 69 | B |
| Q. 7 | A | Q. 28 | D | Q. 49 | E | Q. 70 | E |
| Q. 8 | E | Q. 29 | B | Q. 50 | A | Q. 71 | A |
| Q. 9 | E | Q. 30 | E | Q. 51 | C | Q. 72 | B |
| Q. 10 | B | Q. 31 | E | Q. 52 | A | Q. 73 | D |
| Q. 11 | A | Q. 32 | D | Q. 53 | D | Q. 74 | E |
| Q. 12 | A | Q. 33 | C | Q. 54 | E | Q. 75 | C |
| Q. 13 | B | Q. 34 | B | Q. 55 | B | Q. 76 | D |
| Q. 14 | C | Q. 35 | A | Q. 56 | A | Q. 77 | B |
| Q. 15 | A | Q. 36 | C | Q. 57 | C | Q. 78 | A |
| Q. 16 | D | Q. 37 | E | Q. 58 | B | Q. 79 | E |
| Q. 17 | A | Q. 38 | A | Q. 59 | D | Q. 80 | C |
| Q. 18 | B | Q. 39 | D | Q. 60 | E | Q. 81 | A |
| Q. 19 | C | Q. 40 | E | Q. 61 | A | Q. 82 | B |
| Q. 20 | E | Q. 41 | B | Q. 62 | B | Q. 83 | E |
| Q. 21 | E | Q. 42 | E | Q. 63 | E | Q. 84 | C |


| Q. 85 | D | Q. 114 | A | Q. 143 | C | Q. 172 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Q. 86 | C | Q. 115 | B | Q. 144 | B | Q. 173 |
| Q. 87 | B | Q. 116 | C | Q. 145 | A | Q. 174 |
| Q. 88 | E | Q. 117 | A | Q. 146 | C | Q. 175 |
| Q. 89 | A | Q. 118 | D | Q. 147 | A | Q. 176 |
| Q. 90 | D | Q. 119 | D | Q. 148 | A | Q. 177 |
| Q. 91 | E | Q. 120 | C | Q. 149 | B | Q. 178 |
| Q. 92 | B | Q. 121 | D | Q. 150 | D | Q. 179 |
| Q. 93 | D | Q. 122 | B | Q. 151 | A | Q. 180 |
| Q. 94 | A | Q. 123 | B | Q. 152 | C | Q. 181 |
| Q. 95 | C | Q. 124 | A | Q. 153 | A | Q. 182 |
| Q. 96 | D | Q. 125 | A | Q. 154 | D | Q. 183 |
| Q. 97 | E | Q. 126 | B | Q. 155 | D | Q. 184 |
| Q. 98 | C | Q. 127 | B | Q. 156 | B | Q. 185 |
| Q. 99 | B | Q. 128 | C | Q. 157 | E | Q. 186 |
| Q. 100 | A | Q. 129 | A | Q. 158 | C | Q. 187 |
| Q. 101 | B | Q. 130 | A | Q. 159 | E | Q. 188 |
| Q. 102 | A | Q. 131 | B | Q. 160 | B | Q. 189 |
| Q. 103 | E | Q. 132 | B | Q. 161 | D | Q. 190 |
| Q. 104 | B | Q. 133 | D | Q. 162 | B | Q. 191 |
| Q. 105 | B | Q. 134 | E | Q. 163 | E | Q. 192 |
| Q. 106 | A | Q. 135 | C | Q. 164 | A | Q. 193 |
| Q. 107 | B | Q. 136 | C | Q. 165 | C | Q. 194 |
| Q. 108 | B | Q. 137 | A | Q. 166 | C | Q. 195 |
| Q. 109 | C | Q. 138 | B | Q. 167 | A | Q. 196 |
| Q. 110 | C | Q. 139 | C | Q. 168 | D | Q. 197 |
| Q. 111 | D | Q. 140 | C | Q. 169 | D | Q. 198 |
| Q. 112 | E | Q. 141 | B | Q. 170 | B | Q. 199 |
| Q. 113 | C | Q. 142 | D | Q. 171 | D | Q. 200 |

