

Test-I: English Language

Directions (Q. 1-10): Read the following passage carefully and answer the given questions. Certain words have been given in bold to help you locate them while answering some of the questions.

On attending a conference which focused on the role of the service sector in Indian economy, I was amazed. The conference gave a very interesting perspective on the role of the service sector in the growth of the Indian economy in relation to growth rate in agriculture and industry. The current situation in India is that the growth rate of services has overtaken both agriculture and industry and is now contributing to more than fifty per cent of GDP. The service sector has the highest growth rate and is the least volatile sector. Growth is particularly marked in public services, IT and financial services. In some areas the growth rate of services sector is forty to fifty per cent due to increased use of mobile technologies. India, therefore, has a services-oriented economy. It hasn't followed traditional growth models as in China. However, in the process of doing so it has skipped the manufacturing stage and has jumped straight from the agricultural stage to service stage, which is also the main reason for the expansion of the service sector. In fact, the situation now is such that the growth in the service sector can and will support the growth in the agricultural and industrial sectors. However, the only setback for Indian economy is the lack of growth in the manufacturing sector, which causes dependence on other countries, which is not so desirable in terms of job creation and increase in prosperity. Population is also a major concern of the Indian economy. As the population of India grows so also does the number of dependents in the population both in the lower and higher age groups. In such a scenario of increasing population, especially in an economy which is still recovering from crisis, growth becomes difficult. For such an economy to grow it has to invest. Currently, the public sector invests more than it saves. The household sector saves in surplus but it is not increasing, so it cannot continue to support private and public sectors. There is a massive need to spend on agriculture and infrastructure development of the country. Apart from health, education should also be the priority of the government, particularly the education of women, in order to reduce the birth rate.

However, all said and done, we cannot deny the fact that growing population of the country can also benefit

the economy if considered as a resource and used efficiently. In fact, it is said that in the next two decades a 'growth window' for India will open, which may not come again because the working population to total population ratio will rise up to mid 2030s only. It is important for India to maximise its economic growth in this period. For doing so, it will be important for India to absorb the growing labour force. This would mean that most people in the country would be employed (with a steady income), the number of dependents in the population would reduce and with effect the economy would prosper. Absorbing the labour force is also very important if the service sector is to play a key role in the growing Indian economy. Today, to address the issue of poverty in India, there is a need to change the bad sectors into good sectors and in turn to move people from unemployment to employment. Only the service sector can help in doing so and that can have major impact on poverty. Although service-intensive sectors such as hotels, restaurants and IT are booming with growth in human skills, there are geographical, labour unions and human skills restrictions on labour movement. The key question here, I suppose, is that – can service sector lead the economy? For example, can service such as IT be taken to rural areas? Experts in the conference have suggested that it seems that services could lead the economy. However, there are certain prerequisites for the same. In other words, there needs to be greater equality between the different states and better gender balance. There is also the need for additional fiscal equality, tax reforms to fund education, reduction in government debt, and the revenue account must be kept in balance. Progress is good but still the initial conditions for growth have not yet been achieved.

Direction (Q. 1): Choose the word which is most opposite in meaning of the word given in bold as used in the passage.

1. **VOLATILE**

- 1) erratic 2) impatient 3) stable
4) solid 5) strained

2. According to the passage, which of the following is/are true about the impact of the increasing population on Indian economy?

- (A) If India attempts to absorb all the labour force, it will impact the growth of service sector negatively and, in turn, hamper the economic growth of the country.
(B) As the population of the country increases, the number of dependents in the country also

increase, which, in turn, increases the pressure on the economy.

- (C) An increasing population can never lead the economy of the country towards prosperity. In fact, it can only put strain on the economy of a country.

- 1) All (A), (B) and (C) 2) Only (C)
3) Both (B) and (C) 4) Both (A) and (C)
5) Only (B)

3. According to the passage, which of the following can be said about the agriculture and industry sectors in India?

- (A) Looking at the growth of the service sector in India, it can be safely said that the service sector will soon be in a position to support both agriculture and industry sectors.
(B) The agriculture and the industry sector of the country have reached their threshold and there would be no use of further investment in these sectors.
(C) Currently, the agriculture and industry sectors contribute less as compared to service sector to the GDP of the country.

- 1) Only (A) 2) Only (C) 3) Both (A) and (C)
4) Both (B) and (C) 5) All (A), (B) and (C)

4. What does the author mean by the statement, "... a 'growth window' for India will open."

- 1) In the coming years the Indian economy will grow as the service sector of the country would be becoming due to the focus of the government in that sector.
2) In the next two decades Indian economy will have an opportunity to grow as the working population of India will be high as compared to the dependent population.
3) There would be only a small period of time in which the economy of India has to grow and if it fails to do so it will never be able to recover from the economic downfall.
4) Only up to the next two decades would Indian people be interested in finding jobs in the country, beyond which they would search for jobs abroad, thus hampering the growth of Indian economy.
5) The growth of Indian economy is like a small window and in order to substantiate the growth it is important to increase the size of the window by improving trade relations with other countries.

- Direction (Q. 5): Choose the word which is most similar in meaning to the word given in bold as used in the passage.

5. **PREREQUISITES**

- 1) requirements 2) instincts
3) acknowledgments 4) prohibitions
5) problems

6. What does the author mean by the statement, "to change the bad sectors into good sectors"?

- 1) In order to deal with the problem of poverty, it is important to distinguish between good and bad sectors and encourage people to start searching for jobs in the good sectors.
2) The government should make efforts to improve the sectors that are not functioning well in order to create greater job opportunities in those sectors and in turn eradicate poverty.
3) Poverty alleviation is possible only if the government understands the importance of good sectors and provides them with necessary opportunities.
4) The bad sectors of the country should be identified and such jobs should be outsourced to other underprivileged countries in order to eradicate poverty from those countries.
5) People should be educated to ensure that they work only in the good sectors and, in turn, the issue of poverty in the country is resolved.

- Direction (Q. 7): Choose the word which is most similar in meaning to the word given in bold as used in the passage.

7. **PERSPECTIVE**

- 1) viewpoint 2) prospect 3) attitude
4) agreement 5) preparation

8. Which of the following is true as per the passage?

- 1) India has not followed the conventional model of growth and has moved directly from the agriculture sector to the service sector.
2) The service sector of the country is yet to make a mark on the IT and financial sectors of the country.
3) With availability of labour and growth in human skills, the service sector of Indian economy is booming limitlessly as there is no restriction on the movement of labour.
4) India has become self-reliant and does not have to depend on other countries because of the development in the manufacturing sector.
5) All the given statements are true.

9. According to the author, which of the following can be said about the growth of service sector in India?

- 1) India is essentially an agrarian economy and is not yet ready to shift focus from agriculture sector to service sector.
2) The expansion of service sector in India has been mainly because of the growth in the agricultural sector.
3) Indian economy cannot run only on the basis of service sector, it without further development in the agriculture and the industrial sector.
4) The growth of service sector in India is facilitated by the improvement in technology.

3) It will take the service sector at least around two decades before it can overtake the agriculture and industry sector.

Direction (Q. 18): Choose the word which is most opposite in meaning of the word given in bold as used in the passage.

18. **MASSIVE**

- 1) prominent 2) proactive 3) short
4) little 5) vast

Direction (Q. 11-20): Read the following passage carefully and answer the given questions. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

We should never confuse education with training or the "tools" that educators use. Education is no more a computer or an online class than it is chalkboard – these are simply tools. Additionally, precious few new and relevant findings have been added to our insights into the learning process. Much of what many proclaim to be insightful turns out to be faddish and misguided. What we need for learning to occur is well-prepared and motivated teachers, students who are willing and able to learn and a social system that values education attainment. Many might take exception to these assertions, raising a host of ancillary social, economic, nutritional and sociological issues. However, decades of data from failed public experiments aimed at mitigating these problems argue to the contrary.

What are we to do? Create a wave of educational entrepreneurship? Despite all of the hype and media attention, no one currently knows the best way forward. We must incentivise educationalists, technologists and classroom teachers to experiment and innovate. Such partnerships should freely explore alternatives as we seek to define the blended face-to-face and online classrooms of the future. Some approaches will fail, but that is part of the change process. There will be no one-size-fits-all experience; success will vary by discipline and educational objectives. Unless everyone involved in this process is inspired to take risks, we will not enjoy the full potential these new approaches represent. Also, we should not forget the extent to which those who most benefit from the current system will attempt to hijack this change process for their own purposes.

With these issues in mind, consider the following vision of the change process to the classroom of tomorrow – a vision that leverages technology to create a more personalised learning experience. With the onset of this vision, the professor-student relationship will change. What is not likely to survive is the large class in which everyone progresses at the same pace. That paradigm will be replaced by a more customised and collaborative learning process. The reality of a technology-enabled personalised learning environment is still evolving. What

we do is that it in fact is a more collaborative and student-napped and paced process. The function of the professor, aided by educationalist, will also change. Student-professor collaboration will then determine both what content can be assigned to practice methods and how the student demonstrates mastery of that content. In such cases, timing issues will most likely be left entirely in the student's hands while technology specialists recommend the best hardware and software solutions. Critical thinking or application ideas will involve more specialised, face-to-face and interactive online approaches geared to the real-time needs and progress the student is making. Thus the professor, with the student's help, will vigilantly mix and blend the learning ingredients to produce a new learning environment. How this process plays out in reality will be the result of educational entrepreneurship but it will surely entail both successes and some failures. The administration and accreditation of education will also have to change. As more education occurs outside the brick-and-mortar framework and is more control on the student-professor interaction, the role of all non-teaching staff will need to be reassessed. As students and faculty increase their use of technology to personalise their formal and informal learning, educational technologist must be on hand to facilitate the effective use of that technology. Also the current hierarchical and standardised outcome formulas for administration and accreditation of colleges and universities are no longer tenable. Realistically, they are an impediment to the change needed.

Finally, we must address one of the most serious challenges facing online education – cheating. Simply put, cheating is rampant and we are turning a blind eye to the problem. Cheating threatens the integrity of the educational process and the value-added of the degree. Solutions must be found and implemented – or all changes will be for naught.

11. Which of the following is most nearly the SAME in meaning as the word given in bold as used in the passage?
Essential
1) silent 2) occasion 3) involve
4) subject 5) end
12. Which of the following can be the most suitable title for the passage?
1) Educating Through Technology – What the Future can Be
2) Teachers – An Obsolete Future
3) The Hype Around Technology-Aided Education
4) Limitations of Technology
5) Evolution of Technology – The Way Forward for Tech Class
13. Which of the following is/are true according to the author?
(A) The way the colleges are granted certification will

have to change to accommodate the changes in imparting education through technology.

- (B) With the onset of technology-enabled education, the school/college premises or building will lose its importance slightly.
- (C) With the onset of the desired level of technology-enabled education, learning will become a joint effort of students as well as teachers.

- 1) Only (A)
 2) All the three (A), (B) and (C)
 3) Only (B) and (C)
 4) Only (C)
 5) Only (A) and (B)

14. Choose the word which is most **OPPOSITE** in meaning of the word given in bold as used in the passage.

Mitigating

- 1) aggravating 2) irritating 3) annoying
 4) frustrating 5) infatigating

15. Which of the following is most nearly the **SAME** in meaning as the word given in bold as used in the passage?

Personalise

- 1) customise 2) cause 3) sensitise
 4) own 5) preside

16. According to the author, which of the following changes will occur with the onset of the desired level of technology-aided education?

- (A) The pace of learning for each student will be different.
- (B) The decision of how much time a student needs to learn will be left to the student's disposal.
- (C) The role of the teacher will change and become one of being the provider of tailored learning content to the student.

- 1) Only (C)
 2) Only (B) and (C)
 3) Only (A)
 4) All the three (A), (B) and (C)
 5) Only (A) and (C)

17. Which of the following is most **OPPOSITE** in meaning of the word given in bold as used in the passage?

Impediment

- 1) freedom 2) advantage 3) extravagance
 4) luxury 5) autonomy

18. What does the author mean when he uses the word "will be for naught"?

- 1) will be in trouble
 2) will face complications
 3) will not be allowed
 4) will come together
 5) will amount to nothing

19. According to the author, which of the following is **NOT TRUE** about cheating?

- 1) It is one of the gravest problems faced in education.

- 2) It undermines the value of the credential obtained through education.

- 3) Not much is being done to curtail it at present.

- 4) It is quite prevalent at present.

- 5) All the given options are true

20. According to the author, which of the following should be done to effectively integrate technology into education?

- (A) Risk taking should be kept to a bare minimum to mitigate adverse effects.

- (B) Innovation amongst stakeholders of education and technology should be encouraged.

- (C) We should be alert about people who may not allow certain changes for their own benefits.

- 1) Only (A) and (C)

- 2) Only (C)

- 3) Only (B) and (C)

- 4) Only (A)

- 5) All the three (A), (B) and (C)

Directions (Q. 21-25): In this question four words are given of which two are most nearly the same or opposite in meaning. Find the two words which are either most nearly the same or opposite in meaning and indicate your answer by marking the option which represents the correct letter combination.

21. (A) Tornasol (B) Agonised
 (C) Aroused (D) Removed

- 1) A - C 2) A - B 3) A - D

- 4) C - D 5) B - C

22. (A) Striking (B) Unimpressive
 (C) Striving (D) Unsettling

- 1) A - C 2) B - D 3) A - B

- 4) C - D 5) B - C

23. (A) Patent (B) Stylish
 (C) Waxed (D) Fashionable

- 1) A - C 2) C - D 3) A - D

- 4) B - D 5) B - C

24. (A) Disclose (B) Withstand
 (C) Withhold (D) Decide

- 1) A - C 2) B - C 3) A - D

- 4) C - D 5) B - D

25. (A) Fathomed (B) Devastated
 (C) Ruined (D) Abrupt

- 1) B - D 2) B - C 3) C - D

- 4) A - C 5) A - D

Directions (Q. 26-30): Each question below has two blanks. Each blank indicates that something has been omitted. Choose the words that best fit the meaning of the sentence as a whole.

26. As per the present definition, the factory inspector _____ all factories located in an area to _____ a day other than Sunday as the weekly holiday.

- 1) permits, attend 2) allows, observe

- 3) insures, believe 4) admits, accept

- 5) grants, adhere

27. The family members of the victim said that the victim _____

was being _____ into _____ for complaint.

- 1) protected, accepting 2) disturbed, locating
3) allowed, maintaining 4) forced, preparing
5) threatened, withdrawing

28. The new management is pro-cleanliness and will _____ all the employees who spit or smoke in the office _____.

- 1) penalise, hours 2) punish, environment
3) warn, surrounding 4) fine, premises
5) pardon, area

29. Sixty-six years after India attained independence, the government has finally _____ to change the measure to estimate the output of a steam-engine horsepower that is being _____ since the British Raj.

- 1) thought, operated 2) decided, used
3) planned, provided 4) caused, handled
5) reasoned, postponed

30. With women participation _____ sharply in the labour force over the past decade, there is a need to improve _____ for them.

- 1) dipping, opportunities
2) reducing, ways
3) withdrawing, consciousness
4) straining, circumstances
5) stepping, essence

Directions (Q. 31-35): Rearrange the given six sentences (A), (B), (C), (D), (E) and (F) in a proper sequence so as to form a meaningful paragraph and then answer the given questions.

- (A) Both is normal for rates to vary somewhat.
(B) The rate at which these actions emerge is sometimes a worry for parents.
(C) As a child grows, his or her nervous system becomes more mature.
(D) Having said that variation is normal, nearly all children begin to exhibit certain motor skills at a fairly consistent rate unless some type of disability is present.
(E) As this happens, the child becomes more and more capable of performing increasingly complex actions.
(F) Hence, they frequently fret about whether or not their children are developing these skills at a normal rate.

31. Which of the following should be the **THIRD** sentence after the rearrangement?

- 1) A 2) B 3) C 4) E 5) F

32. Which of the following should be the **SIXTH** (last) sentence after the rearrangement?

- 1) A 2) B 3) C 4) D 5) E

33. Which of the following should be the **FIRST** sentence after the rearrangement?

- 1) A 2) B 3) C 4) D 5) E

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

- 1) A 2) B 3) F 4) D 5) E

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

- 1) A 2) D 3) B 4) F 5) E

Directions (Q. 36-40): Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. Mark the part with the error as your answer. If there is no error, mark 'No error' as your answer. (Ignore the errors of punctuation, if any.)

36. Attributing rise in inflation partly for withholding of food stock by traders, the minister said that he was committed to easing this supply side bottleneck.

- 1) Attributing rise in inflation partly for withholding of food stocks by traders
2) the minister said that
3) he was committed
4) to easing this supply side bottleneck.
5) No error

37. India's largest utility vehicle and tractor maker / is again in the race of acquire / for stake in Swedish company / which is a premium car maker.

- 1) India's largest utility vehicle and tractor maker
2) is again in the race of acquire
3) for stake in Swedish company
4) which is a premium car maker
5) No error

38. With sale of branded or premium petrol becoming almost nil / due to high duties, / a government appointed panel has recommended slashing excise duty to make them at par with regular fuel.

- 1) With sale of branded or premium petrol becoming almost nil
2) due to high duties,
3) a government appointed panel has recommended
4) slashing excise duty to make them at par with regular fuel.
5) No error

39. Keeping in mind / that power cuts are on different days in different areas / the change in the factory law would enable individual factories within an area / to determine their own weekly holidays.

- 1) Keeping in mind
2) that power cuts are on different days in different areas
3) the change in the factory law would enable individual factories within an area
4) to determine their own weekly holidays.
5) No error

40. Police officers have refused to identify the bystander, / who is the only eyewitness to the crime, / but have said that the investigating team would explore / if he

could be a witness in the case.

- 1) Police officers have refused an identify the bystander.
- 2) who is the only eyewitness to the crime.
- 3) but have said that the investigating team would explore
- 4) if he could be a witness in the case.
- 5) No error

Directions (Q. 41-50): In the given passage there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Generally a disaster (41) in significant loss in social, psychological and economic aspects. It not only (42) to structural damages, but also leaves families torn apart, children orphaned, livelihoods destroyed and communities traumatized.

Non-structural factors such as lack of responsiveness of government officials and ineffective leadership are mainly (43) for any disaster re-managements. India is (44) to a variety of natural and man-made disasters. Strong and effective emergency management has been a (45) in all corners of the world. Effective policies play a (46) role in mitigating the impact of disasters and reducing likely losses of life and property. Economic resources are important for any disaster management. Yet, it has been (47) that economic resources did not necessarily translate into greater investment in this domain as there is no (48) of issues that demand governments attention and resources. Disaster management has (49) acquired importance in the agenda of governance, unless there is a major natural or man-made disaster. The major shortcomings observed in Indian disaster management, along with their probable solutions, need to be discussed on an (50) basis.

41. 1) prepares 2) results 3) affects
4) entails 5) promotes
42. 1) causes 2) creates 3) results
4) imparts 5) leads
43. 1) reasons 2) responsible 3) accounts
4) amounts 5) factors
44. 1) subjected 2) susceptibility 3) available
4) vulnerable 5) centre

45. 1) relation 2) abstract 3) evolution
4) creation 5) need
46. 1) unanimous 2) tough 3) vital
4) single 5) important
47. 1) recognised 2) noted 3) placed
4) collected 5) seeing
48. 1) much 2) amount 3) collection
4) dearth 5) failure
49. 1) seldom 2) forever 3) given
4) much 5) always
50. 1) important 2) understanding 3) urgent
4) priority 5) upright

Test-II: General Awareness, Marketing and Computers

51. A Basic Savings Bank Deposit Account facility is available
 - 1) to all individuals irrespective of their background
 - 2) all individuals from below poverty-line families only
 - 3) only to individuals from the SC/ST only
 - 4) only to individuals from the minority communities only
 - 5) only to individuals from weaker sections of the society
52. Which of the following is an example of an input device?
 - 1) Monitor 2) Scanner 3) Printer
4) CD 5) Speaker
53. The Reserve Bank of India has been critical of home loan with comparatively low interest rates in the initial year but higher in the subsequent years, which are properly known as the
 - 1) Treasur Rates 2) Cheater Rates 3) Twister Rates
4) Cheaper Rates 5) Trickster Rates
54. Relationship marketing is also known as
 - 1) Loyalty marketing 2) Experiential marketing
3) Value marketing 4) Promotional marketing
5) Brand marketing
55. PCs are considered fourth-generation and contain
 - 1) information 2) data
3) vacuum tube 4) microprocessors
5) transistors
56. Which of the following is not an aggressiveness strategy?
 - 1) All the given options are aggressiveness strategies.
 - 2) Building
 - 3) Harvesting
 - 4) Holding
 - 5) Intensification
57. Which of the following nations is "not" a member of SAARC?
 - 1) India
 - 2) Pakistan
 - 3) Bangladesh
 - 4) Sri Lanka
 - 5) Nepal

MAGICAL BOOK ON OBJECTIVE ENGLISH

• Important for Bank PO, LIC, GIC, AAO, CDS and NDA Exams

by Singh & Tripathy

Price: ₹ 170

- 1) Nepal 2) Mauritius 3) Bhutan
- 4) Afghanistan 5) Maldives
58. Market Price is also known as _____
- 1) List price 2) Value price
3) Effective price 4) Retail price
5) Wholesale price
59. The phenomenon when a customer dislikes a product and talks against the product
- 1) Misinformation
2) Unfavourable environment
3) Propaganda
4) Bad impression
5) Bad mouth
60. The RBI policy rate which is purely an indicative rate used by the Reserve Bank of India to signal long-term outlook on interest rates is _____
- 1) Bank rate 2) Repo rate
3) Call Money Rate 4) Notice Money Rate
5) Reserve Repo Rate
61. The amount specified as the Cash Reserve Ratio (CRR) is held in cash and cash equivalents and is stored in bank vaults or parked with _____
- 1) Small Industries Development Bank of India (SIDBI)
2) Government of India (GoI)
3) Reserve Bank of India (RBI)
4) State Bank of India (SBI)
5) Rural Infrastructure Development Fund (RIDF)
62. As consumer banking frauds are on the rise, a Reserve Bank of India (RBI) group has suggested the use of PKI in order to improve payment system in the country. The abbreviation PKI stands for _____
- 1) Public key infrastructure
2) Personal key infrastructure
3) Private key infrastructure
4) Permanent key infrastructure
5) Proprietary key infrastructure
63. The Reserve Bank of India recently issued guidelines allowing minors over 10 years of age to operate bank accounts independently with a view to _____
- 1) Promoting financial inclusion
2) Increasing low-cost deposits of banks
3) Improving CASA percentage of banks
4) Mobilising Savings Bank Deposits of banks
5) Putting ATMs and other infrastructure to optimum use
64. Java is referred to as a _____
- 1) high-level language
2) complex language
3) hardware device driver
4) low-level language
5) programming mid-level language
65. "Kopler-TB6" is the name of _____
- 1) an American nuclear missile
2) Russian armoured vehicle
3) a precision-measuring instrument
4) a Spanish sea vessel
5) an earth-sized planet far beyond our solar system
66. The Depositor Education and Awareness Fund (DEAF) has been set up with _____
- 1) Public Sector Banks
2) Indian Banks' Association
3) State Bank of India
4) Reserve Bank of India
5) Government of India
67. The operating system is the most common type of _____ software.
- 1) application 2) antivirus
3) communication 4) system
5) word-processing software
68. Hindustan Motors, India's oldest car maker, recently shut down its factory at Uttarpara in West Bengal and suspended the production of the Iconic
- 1) Utility Vehicle Pustak 2) Ambassador Car
3) Modified Truck 4) Contessa Car
5) Morris Oxford Car
69. In Trade Finance, a financial transaction involving the purchase of receivables from exporters by a third party who takes all the risks associated with the receivables is known as _____
- 1) Factoring 2) Securitization 3) Negotiation
4) Factoring 5) Assignment
70. Which is not a storage device?
- 1) A floppy disk 2) A printer 3) A DVD
4) A Hard Disk 5) A CD
71. _____ is a written description of a computer programme's functions.
- 1) Explanatory instructions
2) Graphical user interface
3) Plug and Play
4) README files
5) Documentaries
72. The term "pre-shipment finance" relates to _____
- 1) Export Credit 2) Farm Credit
3) Consumer Credit 4) Investment Credit
5) Industrial Credit
73. The Government of India has undertaken a programme of recapitalisation of Public Sector Banks to help them enhance business growth and _____
- 1) Capital Adequacy Norms
2) ratio of Non Performing Assets
3) Per Employee Business Ratio
4) CASA Ratio
5) Credit to Deposit Ratio
74. Which of the following keys is used to delete characters to the left of the cursor?
- 1) Alt + Delete 2) Shift 3) Esc
4) Delete 5) Backspace
75. Senior Supreme Court advocate Mukul Rohangi has

- 1) Principal Secretary to the PM
 - 2) Director of Public Prosecutions
 - 3) Advocate General of India
 - 4) Solicitor General of India
 - 5) Attorney General of India
76. Products that are usually purchased due to adversity and high promotional back-up rather than desire are called _____
- 1) regular goods
 - 2) unsought goods
 - 3) preferred goods
 - 4) sought goods
 - 5) unique goods
77. The amount of memory (RAM or ROM) is measured in _____
- 1) Bits
 - 2) Bytes
 - 3) Mega Bytes
 - 4) Mega bits
 - 5) Hertz
78. Who amongst the following has recently been sworn in as the first female judge at Pakistan's National Sharia court, which hears cases under the Islamic legislation?
- 1) Ashraf Jilani
 - 2) Ashraf Jabber
 - 3) Ashraf Jaha
 - 4) Ashraf Jahangir
 - 5) Ashraf Jehan
79. The Canadian Government has announced the suspension of funding to the Commonwealth Secretariat for two years over the issue of human rights abuse by _____
- 1) United Kingdom
 - 2) New Zealand
 - 3) South Africa
 - 4) Australia
 - 5) Sri Lanka
80. Nobel laureate and recipient of the US Presidential Medal and also the US Congressional Medal Muhammad Yunus is well known for his contribution to Bangladesh's _____
- 1) Consumer Credit Sector
 - 2) Agro-Credit Sector
 - 3) Housing Finance sector
 - 4) Micro-Credit Sector
 - 5) Retail Credit Sector
81. Which of the following is NOT a technique of measuring customer satisfaction and monitoring customer's complaint?
- 1) Exit interview
 - 2) Web information hotlines
 - 3) Business analysis
 - 4) Customer complaints database
 - 5) Telephone information hotlines
82. Who amongst the following has been named as the goodwill ambassador for the 35th National Games to be held in Kerala in early 2015?
- 1) S Sreesanth
 - 2) Sachin Tendulkar
 - 3) Maya Kodu
 - 4) PT Usha
 - 5) Mahendra Singh Dhoni
83. The official football of the Brazil 2014 FIFA World Cup is named as 'Brazuca', which means _____
- 1) The spirit of sportsmanship
 - 2) The spirit of the game is in playing
 - 3) The Brazilian way of life
84. Underpriced products sell very well, but they produce less revenue than they would have if prices were raised to the _____
- 1) variable level
 - 2) demand-curve level
 - 3) price-floor level
 - 4) perceived-value level
 - 5) value-based level
85. A customer's requirement about any product in which he/she needs to avail some features in that product, is called _____
- 1) Real need
 - 2) No need
 - 3) Stated need
 - 4) Unstated need
 - 5) Delighted need
86. Which of the following is a mode for creating charge on Life Insurance Policies?
- 1) Pledge
 - 2) Lien
 - 3) Assignment
 - 4) Hypothecation
 - 5) Equitable Mortgage
87. Bankers generally do not allow opening of accounts in the name of _____
- 1) executors and trustees
 - 2) persons of unsound mind
 - 3) illiterate persons
 - 4) parda-naish ladies
 - 5) visually impaired persons
88. The hard drive is normally located _____
- 1) next to the printer
 - 2) plugged into the back of the computer
 - 3) underneath the monitor
 - 4) on top of the CD-ROM
 - 5) inside the system base unit
89. The winner of the 51st Femina Miss India 2014 pageant is _____
- 1) Rashika Malhotra
 - 2) Navneet Kaur Dhillon
 - 3) Koyal Rana
 - 4) Gai Nicole de Silva
 - 5) Megan Young
90. Virtual memory allocates hard disk space to supplement the immediate, functional memory capacity of what?
- 1) ROM
 - 2) EPROM
 - 3) The registers
 - 4) Extended memory
 - 5) RAM
91. 3/10 net 30 is an example of which of the following?
- 1) Cash discount
 - 2) Quantity discount
 - 3) Seasonal discount
 - 4) Bulk discount
 - 5) Trade discount
92. Which of the following refers to restarting the system when it is already powered on?
- 1) a strong boot
 - 2) hibernation
 - 3) a cold boot
 - 4) standby mode
 - 5) a warm boot
93. _____ is having more memory addresses than are physically available.
- 1) Virtual Memory
 - 2) System software
 - 3) Applications software
 - 4) RAM
 - 5) Vertical Memory
94. Which of the following refers to dangerous programs

that can be "caught" by opening e-mail attachments and downloading software from the Internet?

- 1) spybot 2) virus 3) honeypot
4) spam 5) troj

95. Commercial Paper (CP) is an unsecured money market instrument issued in the form of a promissory note. Commercial Paper can be issued in denominations of

- 1) ₹1 lakh or multiples thereof
2) ₹2 lakh or multiples thereof
3) ₹3 lakh or multiples thereof
4) ₹5 lakh or multiples thereof
5) ₹10 lakh or multiples thereof

96. A company is providing warehousing facility to its channel members. The company is using which of the following?

- 1) Seasonal discount 2) Cash discount
3) Quantity discount 4) Trade discount
5) Quality discount

97. Aggressive pricing is associated with which of the following stage of product life cycle?

- 1) Not Associated 2) Introductory
3) Growth 4) Maturity
5) Decline

98. The United Nations (UN) and the International Olympic Committee (IOC) have recently signed a historic agreement to use the power of sports to promote

- 1) Literacy and awareness
2) Peace and economic development
3) World unity and friendship
4) Peaceful use of nuclear technology
5) World trade and commerce

99. Which of the following is NOT an objective of discounts?

- 1) All the given options are objectives of discounts
2) Reward competitors
3) Reward valuable customers
4) Move out-of-date stock
5) Increase short-term sales

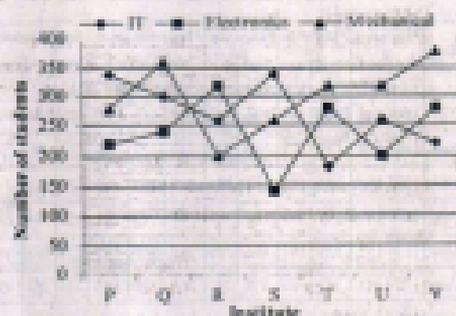
100. The abbreviation ACH stands for

- 1) Applications Supported by Blocked Account
2) Applications Supported by Bank Account
3) Applications Sustained by Blocked Amount
4) Applications Served by Blocked Account
5) Applications Supported by Blocked Amount

Test-III: Data Analysis and Interpretation

Directions (Q. 101-106): Study the following graph carefully to answer the given questions.

Strength of seven technology institutes with specialisation in IT, Electronics and Mechanical in 2012



101. If the no. of students with Mechanical specialisation in each institute increased by 20% and the no. of students with Electronics specialisation in each institute decreased by 15% from 2012 to 2013, the total no. of students with Mechanical from all the institutes in 2013 is approximately what per cent of the total no. of students with Electronics specialisation from all the institutes in 2012?

- 1) 22 2) 116 3) 162 4) 132 5) 178

102. What is the ratio of the total no. of students in institute R to that in V?

- 1) 39 : 43 2) 39 : 41 3) 37 : 44 4) 39 : 45 5) 38 : 43

103. What is the difference between the total no. of students with IT specialisation from all the institutes together and the total no. of students with Mechanical specialisation from all the institutes together?

- 1) 200 2) 240 3) 280 4) 320 5) 250

104. If the no. of students in institutes P, Q and R with IT specialisation increased by 15%, 22% and 10% respectively from 2012 to 2013, what was the total no. of students with IT specialisation in the three institutes together in 2013?

- 1) 1028 2) 1058 3) 1043 4) 1142 5) 1145

105. If out of the total no. of students for all three specialisations together in institute Q, the no. of

MASTERING GK

Fully Revised Edition

- More than 7000 multiple choice questions with answers and explanations of some difficult questions.
- Covers all aspects of GK, viz History of Ancient, Medieval and Modern India, World History, World Geography, Indian Geography, Indian Polity, Physics, Chemistry, Biology, Science and Technology, Computers, Economic Analysis, Business Awareness, etc.

students having liking for Music, Painting and Cricket are in the ratio of 5 : 4 : 7, then what is the no. of students having liking for Music from this institute?

- 1) 200 2) 300 3) 350 4) 380 5) 280

106. In institutes P, T and U the percentage of girls out of total no. of students with Electronics specialisation in the respective institutes is 50%, 53% and 48% respectively, what is the total no. boys in these three institutes with Electronics specialisation?

- 1) 340 2) 386 3) 356 4) 360 5) 344

Directions (Q. 107-112): Study the table and answer the given questions:

Advertisement revenues (in ₹ thousands) generated from Printed Version (PV) and Online Version (OV) of 6 magazines during 6 months

Month	Magazine P		Magazine Q		Magazine R		Magazine S		Magazine T		Magazine U	
	PV	OV										
Jan	109	143	203	149	136	143	209	168	132	208	131	184
Feb	144	171	157	139	156	149	132	223	136	217	98	199
Mar	129	148	204	144	152	174	174	164	118	182	116	219
Apr	163	139	232	139	168	207	148	172	129	156	174	236
May	112	152	128	151	196	209	152	211	167	139	168	111
June	172	141	142	163	178	243	210	177	154	166	151	194

107. Which of the given statements is/are true?

- (A) Total advertisement revenue generated from online version by magazine T in all the given months together is exactly 44% less than the total advertisement revenue generated from printed version by the same magazine in all the given months together.
- (B) The difference between advertisement revenue generated (from both online and printed version) by all the given magazines in January and advertisement revenue generated (from both Online and Printed version) by all the given magazines in June is ₹ 62000.
- (C) Only for one magazine the advertisement revenue generated from printed version displayed a constant increase from the previous month during the given 6-month period.
- 1) Only (B) and (C) 2) Only (A) and (B)
3) Only (A) 4) Only (B)
5) All (A), (B) and (C)

108. Total advertisement revenue generated from online version by Magazine U in all the given months together is by what per cent more than the total advertisement revenue generated from printed version by the same magazine in all the given months together?

- 1) 25 2) 27.5 3) 35 4) 30 5) 32.5

109. In case of Magazine R, between which two given months was there approximately 15% rise in advertisement revenue generated (from both Printed and Online version together)?

- 1) January-February 2) February-March
3) May-June 4) March-April
5) April-May

110. The ratio of advertisement revenue generated from printed version by Magazine P to advertisement revenue generated from online version by the same magazine in July is the same as the ratio of advertisement revenue generated from printed version by Magazine Q to advertisement revenue generated from online version by the same magazine in March. If the advertisement revenue generated from online version by Magazine P in July was ₹ 1,08,000, what was the advertisement revenue generated from the printed version by the same magazine in July?

- 1) ₹ 87,000 2) ₹ 53,000 3) ₹ 1,36,000
4) ₹ 70,000 5) ₹ 1,19,000

111. What is the ratio of the total advertisement revenue generated from online version of all the given magazines together in February to the total advertisement revenue generated from printed version of all the given magazines together in May?

- 1) 33 : 28 2) 39 : 38 3) 27 : 16 4) 53 : 38 5) 27 : 32

112. The total advertisement revenue generated from printed version by Magazine P in January and April together is what per cent less than the total advertisement revenue generated from online version by magazine S in February and June together?

- 1) 22 2) 14 3) 27 4) 19 5) 17

Directions (Q. 113-117): Study the table and answer the given questions:

Data related to human resource of a multinational company (X) which has 145 offices across 8 countries

Country	Offices	Total number of employees	Ratio of male to female employees	Percentage of post-graduate employees
A	16	2168	5 : 7	75
B	18	2880	11 : 5	65
C	14	2316	10 : 11	80
D	22	3875	1 : 2	60
E	13	3924	7 : 6	80
F	17	3788	20 : 21	75
G	24	3738	8 : 7	55
H	21	5160	9 : 5	80

113. If the number of male postgraduate employees in Country H is 1800, what per cent of the female employees in that particular country are postgraduates?

- 1) 76 2) 34 3) 72 4) 60 5) 68

114. In which of the given countries is the percentage of women employees with respect to the total number of

employees (both males and females) in that country the second lowest?

116. What is the ratio of the total number of male employees in countries B and H together to the total number of female employees in countries C and D together?

1) 63 : 52 2) 51 : 38 3) 77 : 64 4) 68 : 44 5) 57 : 40

117. What is the difference between the average number of postgraduate employees in countries A, B and D together and the average number of postgraduate employees in countries F, G and H?

1) 282 2) 279 3) 336 4) 342 5) 294

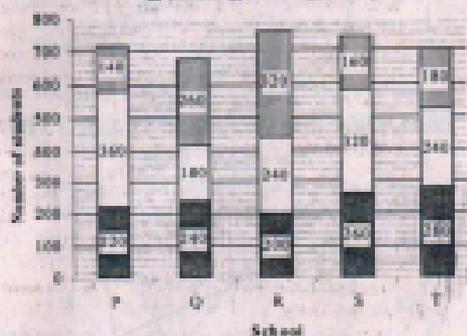
118. Which of the given countries has the highest number of average employees per office?

1) F 2) H 3) B 4) C 5) D

Directions (Q. 118-122): Study the following graph carefully to answer the given questions.

Number of students playing Carrom, Cricket and Hockey from different schools

■ Carrom □ Cricket ■ Hockey



118. The total number of students playing Carrom and Hockey together from school P is what per cent of the total no. of students playing these two games together from school R?

1) $68 \frac{3}{16}$ 2) $62 \frac{3}{13}$ 3) $69 \frac{3}{13}$
 4) $63 \frac{3}{13}$ 5) $62 \frac{3}{16}$

119. If the no. of students playing each game in school S is increased by 15% and the no. of students playing each game in school Q is decreased by 9%, what will be the difference between the no. of students in school S and Q?

1) 54 2) 218 3) 336 4) 224 5) 285

120. If out of the students playing Cricket from schools Q, S and T, 40%, 37% and 45% respectively got selected for State level competition, what is the total no. of

students who got selected for State level competition from these three schools together?

1) 346 2) 241 3) 280 4) 284 5) 268

121. The total number of students playing Hockey from all schools together is approximately what per cent of the total number of students playing Carrom from all schools together?

1) 84 2) 74 3) 72 4) 79 5) 78

122. From school P, out of the students playing Carrom, 40% got selected for State level competition, out of which 25% further got selected for National level competition. From school T, out of the students playing Carrom, 45% got selected for State level competition, out of which two-thirds further got selected for National level competition. What is the total no. of students playing Carrom from these two schools who got selected for National level competition?

1) 196 2) 98 3) 112 4) 108 5) 96

- Directions (Q. 122-128):** Study the following table carefully and answer the given questions.

Population Abstract of country 'X'

State	Total population	Rural : Urban	Male : Female	Literate : Illiterate	% Graduates out of Literates
Maharashtra	22,50,000	28 : 17	13 : 12	5 : 3	46
Madhya Pradesh	16,42,000	5 : 3	8 : 3	3 : 1	35
Odisha	11,26,000	11 : 5	9 : 7	11 : 3	38
West Bengal	24,80,000	18 : 13	21 : 19	20 : 15	42
Andhra Pradesh	20,50,000	16 : 9	13 : 12	3 : 2	36
Uttaranchal	2,48,000	5 : 3	9 : 7	3 : 1	44
North East	9,60,000	17 : 7	11 : 9	4 : 1	32

- Note:** All the figures are fictitious and not actual.
 121. The urban population of Maharashtra and Odisha together is what per cent of the total population of these two states? (rounded off to two digits after decimal)

1) 32.49 2) 25.59 3) 38.55 4) 32.88 5) 28.57

124. Approximately, by what per cent is the urban population of Maharashtra less than its rural population?

1) 33 2) 29 3) 49 4) 45 5) 34

125. What per cent of the total population of West Bengal, Odisha and Madhya Pradesh together is illiterate? (rounded off to nearest integer)

1) 28 2) 34 3) 29 4) 33 5) 31

126. What is the difference between the number of graduates from Madhya Pradesh and Uttaranchal?

1) 3,68,340 2) 3,49,185 3) 3,88,185
 4) 3,82,340 5) 3,55,840

127. What is the total no. of graduates from Odisha, West

Bengal and Maharashtra together

- 1) 13,59,695 2) 15,29,559 3) 16,43,780
4) 16,79,435 5) 16,29,095

128. What is the ratio of the total female population of Tamil Nadu and Jharkhand together to the total male population of these two states together?

- 1) 697 : 798 2) 715 : 797 3) 708 : 797
4) 698 : 797 5) 696 : 797

Directions (Q. 129-139): Study the following information carefully to answer the questions.

In a medical college there are 1600 students studying Dentistry and Homeopathy. Each student from each course knows one or more languages out of English, Hindi and Bengali. 45% of the students study Dentistry and the remaining students study Homeopathy.

Out of the students studying Dentistry, boys and girls are in the ratio of 3 : 2.

Out of the boys studying Dentistry, 16% know only English, 10% know only Hindi and 4% know only Bengali. 24% know English as well as Hindi, 20% know English as well as Bengali and 14% know Hindi as well as Bengali. The remaining boys know all three languages.

Out of the girls studying Dentistry, 28% know only English, 18% know only Hindi and 10% know only Bengali, 20% know English as well as Hindi, 36% know English as well as Bengali, 10% know Hindi as well as Bengali. The remaining girls know all the three languages.

Out of the students studying Homeopathy, boys and girls are in the ratio of 4 : 3.

Out of the boys studying Homeopathy, 20% know only English, 15% know only Hindi and 5% know only Bengali. 15% know English as well as Hindi, 25% know English as well as Bengali, and 10% know Hindi as well as Bengali. The remaining boys know all three languages.

Out of the girls studying Homeopathy, 15% know only English, 15% know only Hindi and 5% know only Bengali. 20% know English as well as Hindi, 30% know English as well as Bengali, and 15% know Hindi as well as Bengali. The remaining girls know all three languages.

129. How many students studying Dentistry know only either English or Hindi?

- 1) 166 2) 162 3) 308 4) 188 5) 248

130. How many students in the college know all three languages?

- 1) 108 2) 132 3) 168 4) 137 5) 142

131. What per cent of the total no. of girls in the college know Bengali?

- 1) 45 2) 40 3) 44 4) 42 5) 50

132. How many students studying Homeopathy do not know English?

- 1) 292 2) 133 3) 228 4) 298 5) 287

133. Out of the students studying Homeopathy, what is the ratio of the no. of boys knowing English to the no. of girls knowing Hindi?

- 1) 9 : 13 2) 1 : 3

134. Out of the total no. of students studying Dentistry, what per cent know at least two languages?

- 1) 61 $\frac{12}{13}$ 2) 57 $\frac{13}{16}$ 3) 58 $\frac{13}{17}$ 4) 66 $\frac{1}{4}$ 5) 62 $\frac{12}{19}$

135. What per cent of the total no. of girls in the college do not know Hindi? (rounded off to nearest integer)

- 1) 38 2) 48 3) 48 4) 38 5) 42

Directions (Q. 136-143): Study the following pie-charts carefully to answer the questions.

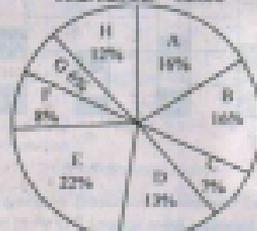
Distribution of number of watches (Sports watches & Luxury watches) sold by 8 stores in 2004:

Total number = 56000



Distribution of Sports watches sold by 8 stores in 2004:

Total number = 32000



136. Total no. of luxury watches sold by Stores C and H together is by what per cent less than the total number

Magical Book Series
VERBAL REASONING
(Commonsense Reasoning)

- Sound concepts, clear-cut approach.
- Short-cut methods that boost your speed.
- Plenty of fully-solved exercises (including previous questions asked in various exams) covering all types of problems.
- Comprehensive explanations that are easy to grasp.
- Useful for all competitive exams.

K. Kundan

Price: ₹350

of watches (Sports watches & Luxury watches) sold by Stores F and H together?

- 1) $28\frac{2}{3}$ 2) $27\frac{2}{7}$ 3) $31\frac{2}{3}$ 4) $28\frac{4}{9}$ 5) $28\frac{5}{9}$

131. The number of watches (Sports watches and Luxury watches) sold by Store D is by what per cent more than the total number of Sports watches sold by Stores C, F and G together?

- 1) 22.5 2) 25 3) 27.5 4) 35 5) 30

132. What is the ratio of the total number of Sports watches sold by Stores A and B together to that of the total number of watches (Sports & Luxury) sold by Stores C and F together?

- 1) 44 : 77 2) 48 : 81 3) 56 : 77 4) 64 : 81 5) 48 : 73

133. What is the average number of Luxury watches sold by Stores A, D, E, F and H together?

- 1) 3152 2) 3296 3) 3548 4) 3186 5) 3428

140. If the number of watches sold by stores A, D and E increased by 10%, 15% and 15% respectively and so did Sports watches sold by these stores from 2004 to 2005 what was the total no. of Luxury watches sold by these three stores in 2005?

- 1) 16172 2) 14966 3) 15848 4) 19964 5) 16392

141. What is the central angle corresponding to the number of watches (Sports watches & Luxury watches) sold by Store B?

- 1) 28.6° 2) 36.6° 3) 44.2° 4) 42.2° 5) 45.4°

142. The total number of Sports watches sold by Stores E and F together is what per cent of the total number of watches (Sports watches & Luxury watches) sold by Store E?

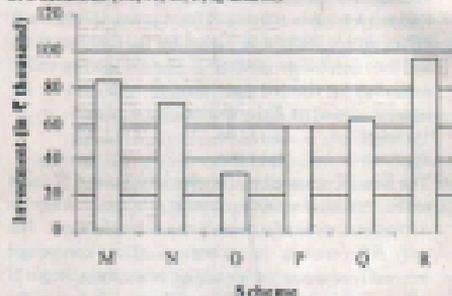
- 1) $78\frac{7}{11}$ 2) $85\frac{3}{7}$ 3) $82\frac{5}{14}$ 4) $85\frac{9}{14}$ 5) $85\frac{2}{7}$

143. What is the difference between the average number of Sports watches sold by Stores B, C, G and H together and the average number of Luxury watches sold by the same stores together?

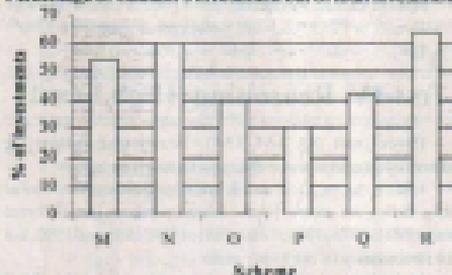
- 1) 1100 2) 1200 3) 900 4) 800 5) 1300

Directions (Qs. 144-151): Study the following graph carefully to answer the given questions.

Total investment (in ₹ thousand) of Gautam and Radha in 6 schemes (M, N, O, P, Q and R).



Percentage of Gautam's investment out of total investment:



144. Scheme M offers simple interest at a certain rate of interest (p.p.a). If the difference between the interest earned by Gautam and Radha from scheme M after 4 years is ₹436,520, what is the rate of interest (p.p.a)?

- 1) 17.8 2) 18 3) 16.5
4) 20 5) 15

145. What is the ratio of the total amount invested by Gautam in schemes O and Q together to the total amount invested by Radha in the same schemes together?

- 1) 31 : 44 2) 31 : 42 3) 27 : 44
4) 33 : 48 5) 29 : 38

146. If scheme P offers compound interest (compounded half-yearly) @ 16 p.p.a what would be sum of interest earned by Gautam and Radha from scheme P after one year?

- 1) ₹18,244 2) ₹18,464 3) ₹9,872
4) ₹9,984 5) ₹9,442

147. The scheme O offers compound interest (compounded annually) @ 12 p.p.a. What is the difference between the interests earned by Gautam and Radha from scheme O after 2 years?

- 1) ₹628.16 2) ₹1584.38 3) ₹1672.36
4) ₹1536.58 5) ₹722.96

Magical Book Series Concept of ARITHMETIC

- Based on new pattern of NCERT
- Detailed theory with illustrations.
- Easy-to-understand language.
- Sound concepts, clear-cut approach and fully worked examples.
- Useful for all competitive exams

K. Kundan

Price: ₹300

148. What is the average amount invested by Gautam in schemes M, N, O, P and Q together?
 1) ₹20,348 2) ₹20,562 3) ₹21,126
 4) ₹28,888 5) ₹28,848
149. Radha invested in scheme R for 4 years. If scheme R offers simple interest @ 7 pcpa for the first two years and then compound interest @ 10 pcpa (compounded annually) for the 3rd and 4th year, what will be the interest earned (in ₹) by Radha after 4 years?
 1) 13,348 2) 12,096 3) 12,242
 4) 12,364 5) 11,886
150. The amount invested by Gautam in scheme S is equal to the amount invested by him in scheme N. The rate of interest (pcpa) of scheme S and N are the same. The only difference is that scheme S offers compound interest (compounded annually) while the scheme N offers simple interest. If the difference between the interest earned by Gautam from both the schemes after 2 years is ₹349.92, what is the rate of interest (in %)?
 1) 9 2) 5 3) 13 4) 11 5) 7

- 4) There are four possible relation between N and K.
 5) None of these
- Directions (Q. 155-160):** In each of the questions below, three statements are given followed by conclusions/ group of conclusions numbered I and II. You have to assume all the statements to be true even if they seem to be at variance with the commonly known facts and then decide which of the given two conclusions logically follows from the information given in the statements. Give answer
- 1) if only conclusion I follows.
 2) if only conclusion II follows.
 3) if either conclusion I or conclusion II follows.
 4) if neither conclusion I nor conclusion II follows.
 5) if both conclusions I and II follow.

- (155-156):**
- Statements:** All pens are books
 Some books are pages.
 All pages are papers.
- 155. Conclusions:**
 I. No paper is a pen.
 II. At least some pages are pens.
- 156. Conclusions:**
 I. All books are papers.
 II. Some books are papers.
- (157-158):**
- Statements:** Some Ds are Gs.
 All Gs are Ks.
 All Ks are Ls.
- 157. Conclusions:**
 I. At least some Ds are Ls.
 II. All Gs are Ls.
- 158. Conclusions:**
 I. At least some Ks are Ds.
 II. All Ds are Ls.

- (159-160):**
- Statements:** Some files are folders.
 All folders are pockets.
 No pocket is a bag.
- 159. Conclusions:**
 I. All pockets are files.
 II. All files are bags.
- 160. Conclusions:**
 I. At least some bags are folders.
 II. All folders are files.

Directions (Q. 161-164): Following are steps of an input. Rearrange them and answer the questions.

- (A) metal offer arrange blue kite
 (B) arrange blue kite metal offer
 (C) kite metal offer arrange blue
 (D) offer arrange blue kite metal
 (E) kite metal blue offer arrange
161. Which of the following is Step III?
 1) A 2) B 3) C 4) D 5) E
162. Which of the following is first from the right end of Step II?
 1) arrange 2) kite 3) metal
 4) blue 5) None of these
163. Which of the following is Step V?
 1) A 2) B 3) C
 4) D 5) E

Test-IV: Reasoning (High Level)

Directions (Q. 151-154): Study the following information and answer the questions given below:

J, K, L, M, N, O, P and R are sitting around a circular table, facing the centre. Each of them was born in a different year—1971, 1975, 1979, 1980, 1981, 1984, 1988 and 1990, but not necessarily in the same order.

M is sitting second to the right of K. L is sitting third to the right of J. L and J were born before 1980. Only the one born in 1984 is sitting exactly between J and K. N, who is the eldest, is not an immediate neighbour of J or M. R is older than only M. R is sitting second to the left of P. P is not an immediate neighbour of N. J is younger than L. K was born before O.

151. Who is the second oldest in the group?
 1) J 2) L 3) K
 4) P 5) None of these
152. Who is sitting third to the right of O?
 1) The one born in 1979
 2) The one born in 1980
 3) The one born in 1985
 4) The one born in 1984
 5) None of these
153. In which year was R born?
 1) 1979 2) 1975 3) 1980
 4) 1983 5) None of these
154. Which of the following statements is true regarding R?
 1) K is sitting fourth to the right of R.
 2) The one who was born in 1975 is on the immediate left of R.
 3) K is younger than R.

164. Which of the following is Step III?
 1) A 2) B 3) C 4) D 5) E

Directions (Q. 165-166): Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to the group?

165. 1) Stem 2) Branch 3) Leaf
 4) Web 5) Fruit
166. 1) Close 2) Replice 3) Duplicate
 4) Copy 5) Fake

Directions (Q. 167-171): Study the following information and answer the questions that follow:

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

167. How is 'please' coded in the given code language?
 1) di 2) ko 3) fi 4) na 5) None of these

168. What does the code 'so' stand for in the given code language?
 1) hope 2) come 3) see
 4) to 5) None of these

169. How is 'party' coded in the given code language?
 1) Either 'so' or 'fi' 2) Either 'zo' or 'na'
 3) Either 'so' or 'di' 4) Either 'zo' or 'go'
 5) Either 'ko' or 'di'

170. 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 ko 5) ko re go

171. Which of the following will be coded as 're di re' in the given code language?
 1) you see hope 2) hope you please
 3) hope you come 4) the hope to
 5) you hope to

Directions (Q. 172-175): In these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions. Give answer

- 1) if only conclusion I is true.
- 2) if only conclusion II is true.
- 3) if either conclusion I or II is true.
- 4) if neither conclusion I nor II is true.
- 5) if both conclusions I and II are true.

172. Statements: A ≥ B = C, B < D < E
 Conclusions: I. D > A II. E > C

173. Statements: L > U > K; Z < U < R
 Conclusions: I. L > Z II. R < R

174. Statement: Y < J - P > R > I
 Conclusions: I. J > I II. Y < R

175. Statements: V > K > M = N; M > S; T < K
 Conclusions: I. T = N II. Y = S

Directions (Q. 176-180): Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data

given in the statements are sufficient to answer the questions. Read both the statements and give answer

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

176. How is I related to K?
 I. J's father P is brother of N. N is K's wife.
 II. J is son of P. P is brother of N. N is K's wife.

177. On which floor of the building does G stay? (The building has five floors 1, 2, 3, 4, 5)
 I. Only the even-numbered floors are occupied and G does not stay on the second floor.
 II. G does not stay on an odd-numbered floor.

178. How many days did Raja take to complete his assignment?
 I. Mohit correctly remembers that Raja took more than 3 days but less than 9 days to complete his assignment.
 II. Mina correctly remembers that Raja took more than 7 days but less than 11 days to complete his assignment.

179. How is the word 'GATTIS' coded in the code language?
 I. 'BRICK' is coded as 'LDJNC' and 'PIN' is coded as 'QRY'.
 II. 'WATER' is coded as 'SPURX' and 'DISH' is coded as 'TJHF'.

180. Among A, B, C, D, which school has the highest number of students?
 I. School A has fewer students than school D.
 II. School C has fewer students than school D.

Directions (Q. 181-185): Study the following information to answer the given questions:

Six persons C, D, E, F, G and H are standing in a straight line facing north but not necessarily in the same order. D is standing second to the right of F. C is standing fourth to the left of H and H is not standing on the extreme end of the line. E is standing second to the right of D.

181. What is the position of G with respect to H?
 1) Immediate left 2) Second to the left
 3) Third to the left 4) Third to the right
 5) None of these
182. Which of the following pairs represents the people standing at the extreme ends of the line?
 1) F, H 2) C, E 3) D, H
 4) C, H 5) None of these

183. Who is standing second to the right of C?
 1) E 2) D 3) G 4) H 5) None of these
184. 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 of the following does not belong to that group?
 1) C, G 2) G, H 3) G, H 4) D, E 5) E, D
185. If all the persons are asked to stand in alphabetical order from left to right, the positions of how many will remain unchanged?
 1) One 2) Two 3) Three
 4) None 5) None of these

Directions (Q. 186-190): In each question below is given a statement followed by three courses of action numbered A, B and C. A course of action is a step or administrative decision to be taken for improvement, follow-up or further action with 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 follows for pursuing.

186. **Statement:** There has been a continuous increase in the number of dropout students of Govt-run primary schools in the state.

Course of action:

- (A) Govt should immediately set up a committee to revise the situation and suggest measures to reverse the trend.
- (B) Govt should conduct orientation programmes for parents of the students, emphasising on the need for releasing their children.
- (C) Govt should close down such state-run primary schools where dropout rates are more than fifty per cent.
- 1) Only (A) follows 2) Only (B) follows
 3) Only (C) follows 4) Only (A) and (B) follow
 5) None of these

187. **Statement:** Every year during monsoon, the condition of most of the roads in the city deteriorates causing immense problem to the commuters.

Course of action:

- (A) The civic body should include a heavy penalty clause while awarding future contracts for road repairs.
- (B) The civic officials in charge of maintenance of city roads should be asked to explain why the condition of the roads worsens every year.
- (C) General public should avoid taking their vehicles out during monsoon.
- 1) Only (A) follows 2) Only (B) follows
 3) Only (A) and (B) follow 4) Only (B) and (C) follow
 5) None of these

188. **Statement:** During the past few days more and more number of inebriate patients of the local Govt hospital

have been diagnosed to be suffering from malaria.

Course of action:

- (A) All such patients who are suffering from malaria should immediately be discharged from the hospital.
- (B) The hospital authority should immediately put a ban on admitting new patients into the hospital.
- (C) All such patients who are suffering from malaria should be kept in an isolated ward.
- 1) Only (A) follows 2) Only (B) follows
 3) Only (C) follows 4) None follows
 5) None of these

189. **Statement:** Many public sector undertakings have been making losses for the past few years and the situation is equally bad in the current year.

Course of action:

- (A) These loss-making public sector companies should immediately be closed down.
- (B) The Govt should appeal for potential buyers in the private sector to sell these companies to get back part of the investments made by the Govt.
- (C) All the employees of these companies should be retrenched with adequate compensation and the fixed assets may be put up for sale.
- 1) None follows
 2) Only (A) and (B) follow
 3) Only (B) and (C) follow
 4) All (A), (B) and (C) follow
 5) None of these

190. **Statement:** Many shops in the local market have encroached their shops and occupied most part of the footpaths in front of their shops.

Course of action:

- (A) The civic authority should immediately activate a task force to clear all the footpaths encroached by the shop owners.
- (B) The civic authority should charge hefty penalty to the shop owners for occupying the footpaths.

Descriptive English & Communication Skill for

- SSC Combined Graduate Level (Mains) Exams
- SSC Combined Matrik Level (Mains) Exams
- Central Police Organizations (for Sub-Inspector's posts)
- Assistant Commissioner (Group A) in Central Police Forces (CPO)
- BCI PO Exams & also useful for other exams.

by K.Kundan

Price: ₹220

187. The civic authority should set up a monitoring system so that such encroachments do not recur in future.

- 1) None follows
- 2) Only (A) and (B) follow
- 3) Only (B) and (C) follow
- 4) All (A), (B) and (C) follow
- 5) None of these

188. In which of the following expressions will the expression ' $P < F$ ' be definitely false?

- 1) $F = B > P < M$
- 2) $P > B \geq M = F$
- 3) $P < B < F < M$
- 4) $B < P < M < F$
- 5) None of these

Directions (Q. 192-195): Read the following information carefully and answer the questions which follow:

- 'A = B' means A is son of B.
- 'A + B' means A is father of B.
- 'A > B' means A is daughter of B.
- 'A < B' means A is wife of B.

192. Which of the following pairs of persons represent first cousins with regard to the relations given in the expressions, if it is provided that A is the sister of J,

$'L > V = J = P'$ and $'S = A = D + F < E = K'$?

- 1) LP
- 2) SP
- 3) SK
- 4) SF
- 5) Can't be determined

193. What will come in place of question mark (?) if it is provided that M is grandmother of F in the expression

$'E = R < S ? M'$?

- 1) >
- 2) =
- 3) +
- 4) =
- 5) Can't be determined

194. In which of the following expressions will the expression $P < M$ be definitely true?

- 1) $M < R > P > S$
- 2) $M \geq S - P < F$
- 3) $Q < M < F - P$
- 4) $P = A < R < M$
- 5) None of these

195. In a class of 42 children, Joseph's rank is sixteenth from the top. Kevin is seven ranks below Joseph. What is Kevin's rank from the bottom?

- 1) 22nd
- 2) 20th
- 3) 19th
- 4) 23rd
- 5) 25th