## Test-I: Reasoning Ability

Directions (Q. 1-6): Study the following information carefully and answer the given questions.
$\mathrm{P}, \mathrm{Q}, \mathrm{R}, \mathrm{S}, \mathrm{Tj} \mathrm{V}, \mathrm{W}$ and X are captains of eight different cricket teams, namely Australia, New Zealand, India, Pakistan, Sri Lanka, England, West Indies and South Africa, but not necessarily in the same order. All of them are seated around a circular table and are facing the centre.

P sits third to the left of the Sri Lankan captain. Only two people sit between T and W. Neither T nor W is an immediate neighbour of $P$. Neither T nor W is the captain of Sri Lanka. The captain of SouthAfrica sits second to the rightofS. S is not an immediate neighbour of P . S is not the Sri Lankan captain and $P$ is not thecaptain of South Africa. The Australian captain sits third to the left ofV. The Australian and Sri Lankan captains are not immediate neighbours. Only one person sits between S and the Indian captain. Captains of Pakistan and New Zealand are immediate neighbours. S is not the captain of New Zealand's team. Only one person sits between Q and the captain of England. The captain of England is an immediate neighbour of X . W and Q are not immediate neighbours.

1. How many people sit between $T$ and the captain of England when counted in clockwise direction from T? 1)None 2) One 3) Two 4) Four 5) Five
2. Who is the captain of the Australian team? 1) $\mathrm{P} \quad$ 2) $\mathrm{V} \quad 3) \mathrm{W} \quad 4) \mathrm{T} \quad$ 5) Q
3. Which of the following would come in place of question mark based upon the given seating arrangement? VS XR TV RP ?
1)SW 2)WX 3) QW 4) QX 5)VR
4. Which of the following is true with respect to the given seating arrangement?
1) $R$ is the captain of South Africa.
2) $W$ is an immediate neighbour of $V$.
3) The captains of Australia and England are immediate neighbours.
4) Four people sit between $W$ and $Q$.
5) $X$ sits second to the left of $S$.
5. Who is the Indian captain?
1) $\mathrm{Q} \quad$ 2)V $\quad$ 3) X 4) $\mathrm{T} \quad$ 5) Cannot be determined
6. What is the position of the captain of West Indies with respect to R ?
1) Immediate left
2) Second to the left
3) Third to the right
4) Second to the right
5) Third to the left

Directions (Q. 7-8): Study the following information carefully and answer the given questions.

Amongst five friends, each got a different percentage of marks in the examination. Poonam scored more than Ben but less than Ajay. Ajay scored 70\% marks. Shreya scored less marks than only Kim. The one who scored the minimum marks scored $65 \%$ marks and the one who scored the highest, scored $87 \%$ marks.
7. Who scored the second lowest marks?
1)Ben
2) Kim
3) Shreya 4)Ajay 5) Poonam
8. Who is the most likely to have scored $82 \%$ marks?
1)Ben
2) Poonam
3) Shreya
4) Kim 5) Either Kim or Ben

Directions (Q. 9-13): Four of the following five are alike in a certain way and hence form a group. Which is the one that does not belong to that group? (Q. 11-13 are based upon the English alphabetical series.)

| 9. 1) Succeed | 2) Victory | 3) Triumph |
| :--- | :--- | :--- |
| 4) Compete | 5) Win |  |
| 10. 1)Fair | 2) Impartial | 3) Indifferent |
| 4) Unbiased | 5) Just |  |
| 11. 1)KP | 2)BY | 3)DW |
| 4)HU | 5)GT |  |
| 12. 1)JLNK | 2)TVXU | 3)ACEB |
| 4)PRTQ | 5)GJKH |  |
| 13. 1)GIJF | 2)OQRN | 3)KMNL |
| 4)UWXT | 5)CEFB |  |

Directions (Q. 14-18): Read each of the following statements carefully and answer the questions.
14. Which of the following expressions will be true if the given expression ' $\mathrm{A}>\mathrm{B} \geq \mathrm{C}<\mathrm{D}<\mathrm{E}$ ' is definitely true? 1) $A \geq$ C 2) $E>C$ 3) $D \geq B 4$ ) $A>D$ 5) None of these
15. If the expressions ' $\mathrm{E}<\mathrm{J} \leq \mathrm{H}>\mathrm{Z}^{\prime}$, ' $\mathrm{H} \leq \mathrm{Y}^{\prime}$ and ' $\mathrm{E}>\mathrm{F}^{\prime}$ are true, which of the following conclusions will be definitely false?

1) $\mathrm{F}<\mathrm{Y}$ 2) $\mathrm{Y}>\mathrm{E}$ 3) $\mathrm{F}<\mathrm{H} 4$ ) J $\leq \mathrm{Y} \quad$ 5)Allaretrue
16. Which of the following symbols should replace the question mark in the given expression in order to make the expressions ' $\mathrm{K} \leq \mathrm{H}^{\prime}$ and ' $\mathrm{M}>\mathrm{J}$ ' definitely true?
$\mathrm{H}>\mathrm{I}=\mathrm{J} ? \mathrm{~K} \leq \mathrm{L}<\mathrm{M}$
1) $>\quad 2) \geq 3$ ) $\leq$ 4)Either $<$ or $\leq \quad 5)=$
17. In which of the following expressions will the expression ' $\mathrm{P}>\mathrm{S}$ ' be definitely false?
1) $P>Q \geq R=S$
2) $\mathrm{S} \leq \mathrm{R} \leq \mathrm{Q}<\mathrm{P}$
3) $R=P>Q \geq S$
4) S $>$ Q $\geq$ R $<P$
5) $S<Q \leq R<P$
18. Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that ' $\mathrm{N}<\mathrm{K}$ ' definitely holds true?
$\mathrm{K}-\mathrm{L}-\mathrm{M}-\mathrm{N}$

| i) $\geq,=,>$ | $2 \mathrm{~K} \leq,<=$ |
| :--- | :--- |
| 3) $\geq,=,<$ | 4) $>, \geq,<$ |
| 5) None of these |  |

5) None of these

Directions (Q. 19-26): In each question below are two/ three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts. 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 conclusion I and conclusion II follow.

19-20: Statements: All buildings are houses. No house is an apartment. All apartments are flats.
19. Conclusions: I. No flat is a house.
II. No building is an apartment.
20. Conclusions: I. All buildings being flats is a possibility.
II. All apartments being building is a possibility.

21-22: Statements: Some oceans are seas. All oceans are rivers. No river is a canal.
21. Conclusions: I. All rivers can never be oceans.
II. All canals being oceans is a possibility.
22. Conclusions: I. No ocean is a canal.
II. At least some seas are rivers.

23-24: Statements: No day is night. All nights are noon. No noon is an evening.
23. Conclusions: I. No day is noon.
II. No day is an evening.
24. Conclusions: I. No evenings are nights.
II. All days being noon is a possibility.

25-26: Statements: Some papers are boards. No board is a card.
25. Conclusions: I. No card is a paper.
II. Some papers are cards.
26. Conclusions: I. All cards being papers is a possibility.
II. All boards being papers is a possibility.

Directions (Q. 27-32): Study the following information to answer the given questions:

Ten people are sitting in two parallel rows containing five people each, in such a way that there is an equal distance between adjacent persons. In row $1, \mathrm{P}, \mathrm{Q}, \mathrm{R}, \mathrm{S}$ and T are seated and all of them are facing south. In row $2, ~ A, ~ B, ~ C, ~ D$ and E are seated and all of them are facing north. Therefore, in the given seating arrangement, each member seated in a row faces another member of the other row.

D sits third to the left of A. P faces immediate neighbour of D . R sits second to the right of P . Only one person sits between Q and S. B and E are immediate neighbours. E does not face $P$ and $Q$.
27. How many persons are seated between Q and T ?
1)None
2) One
3) Two
4) Three
5) Cannot be determined
28. Four of the following five are alike in a certain way and thus form a group. Which is the one that does not belong to that group?

1) R 2) S 3)C 4) T 5) A
29. Who amongst the following are sitting exactly in the middle of the rows?
1)P, E 2)S,D 3)S,A 4)A,R 5)P,B
30. Which of the following is true regarding $B$ ?
1) $A$ and Care immediate neighbours of $B$.
2) $B$ sits at one of the extreme ends of the line.
3) $Q$ faces $B$.
4) $T$ is an immediate neighbour of the person facing $B$.
5) $D$ sits on the immediate left of $B$.
31. Four of the following five are alike in a certain way and thus form a group. Which is the one that does not belong to that group?
1) T-E 2) $\mathrm{Q}-\mathrm{C}$ 3)S-B 4)R-A 5)P-D
32. Who amongst the following faces $S$ ?
1)A 2)B 3)C 4)D 5)E

Directions (Q. 33-38): Study the following information to answer the given questions.

In a certain code, 'her idea has merit' is written as 'fo la bu na $\backslash$ 'merit list has been displayed' is written as 'jo ke la si na', 'her name displayed there' is written as 'ya si bu zo' and 'name in merit list' is written as 'na ya go ke'.
33. What does 'ke' stand for?

1) been 2) has 3) merit 4) name 5) list
34. What is the code for'idea'?
1)fo $\quad$ 2) la $\quad 3$ )bu $\quad$ 4) na $\quad$ 5) Either bu or na
35. Which of the following represents 'name has been displayed'?
1)yalakesi
2)josiyala
3)sijokena
4)buyakela 5)yasijozo
36. What does 'zo' stand for?
1) there
2) displayed
3) name
4) her 5) Cannot be determined
37. Which of the following may represent 'her name is there'?
1)zoyagowo 2)buyazogo 3)zoyabuke
4) ya zo wo bu 5) wo go zo ya
38. What is the code for 'in'?
1)na 2)ya 3) go 4)ke 5) Cannot be determined

Directions (Q. 39-43): Study the following information to answer the given questions:

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule. The following is an illustration of input and rearrangement.

Input: sum 28 have 199648 luck nice 78 rope
Step I: have sum 281948 luck nice 78 rope 96
Step II: luck have sum 281948 nice rope 9678
Step III: nice luck have sum 2819 rope 967848
StepIV: rope nice luck have sum $\begin{array}{llllll}19 & 96 & 78 & 48 & 28\end{array}$
StepV: sum rope nice luck have $\begin{array}{lllll}96 & 78 & 48 & 28 & 19\end{array}$
And step V is the last step of the rearrangement.
As per the rules followed in the above steps, find out in
each of the following questions the appropriate step for the input given below:

Input: 49 last zen 1682 yet can vast 33 aim 8754
39. How many steps will be needed to complete the arrangement?
1)IV 2)V 3) VI 4)VII 5) None of these
40. vast last can aim zen 16 yet $33 \quad 87825449$
1)III
2)II
3)VII
4)IV 5) There will be no such step
41. Which of the following would be step I?
1)aim 49 can zen 16 yet vast 33548782
2) vast last can aim zen 16 yet $33 \quad 87 \quad 82 \quad 54 \quad 49$
3) zen 49 last 1682 yet can vast 33 aim 5487
4) aim 49 last zen 82 yet can vast $\begin{array}{llll}33 & 87 & 54 & 16\end{array}$
5) None of these
42. In step $V$, which of the following words numbers would be at 6 th position from the right?
$\begin{array}{ll}\text { 1) } 87 & 2) 16\end{array}$
3) 33 4) zen
5) aim
43. Which of the following would be the final arrangement? 1) zen yet vast last can aim $\begin{array}{llllll}16 & 33 & 49 & 54 & 82 & 87\end{array}$
2) aim can last vast yet zen $\begin{array}{lllllll}16 & 33 & 49 & 54 & 82 & 87\end{array}$
3) aim can last vast yet zen $87 \quad 825449 \quad 33 \quad 16$
4) zen yet vast last can aim 878254493316
5) None of these

Directions (Q. 44-50): Study the following information carefully and answer the given questions.

Eight friends, Meenal, Rumia, Shikha, Ali, Peter, Harleen,
Ketan and Bharat, are sitting around a square table in such a way that four of them sit at four corners of the square while four sit in the middle of each of the four sides. The ones who sit at the four corners face the centre while those who sit in the middle of the sides face outside.

Bharat sits second to the right of Shikha. Bharat does not sit at any of the corners. Meenal sits third to the right of Peter. Peter is not an immediate neighbour of Shikha. Rumia and Ketan are immediate neighbours of each other but Rumia does not sit at any of the corners of the table. Harleen is an immediate neighbour of neither Peter nor Shikha.
44. 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 that group?

1) Peter
2) Rumia
3) Harleen
4) Shikha
5) Bharat
45. Who sits third to the left of Ali?
1) Bharat
2) Rumia
3) Shikha
4) Peter 5) Cannot be determined
46. What is the position of Peter with respect to Meenal?
1) Immediate to the left 2 ) Second to the left
2) Third to the left
3) Third to the right
4) Second to the right
47. Who amongst the following sits second to the right of Ketan?
1) Shikha
2) Ali
3) Bharat
4) Harleen
5) Meenal
48. Who amongst the following represent the immediate neighbours of Harleen?
1) Meenal, Ketan 2) Bharat, Rumia 3) Bharat, Meenal
2) Ali, Rumia 5) Ali, Ketan
49. Who amongst the following sits exactly between Peter and Ali?

| 1) Only Bharat | 2) Ketan and Rumia |
| :--- | :--- |
| 3) Only Harleen | 4) Harleen and Meenal |
| 5) No one sits between Peter and Ali. |  |

5) No one sits between Peter and Ali.
50. Who amongst the following is an immediate neighbour of Meenal?
1) Rumia
2) Ali
3) Ketan
4) Harleen
5) Shikha

Directions (Q. 51-55): 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 provided in the statements are sufficient to answer the question. Read both the statements and give answer

1) if the data in statement I alone 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 even 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.
51. How is 'letter' written in a code language?
I. 'please write a letter' is written as ' $7218^{\prime \prime}$ ' and received a Greek letter' is written as '7513'.
II 'write in English please' is written as '2084' and 'a letter in Greek' is written as '5714'.
52. Among A, B, C, D and E, seated in a straight line, facing North, who sits exactly in the middle of the line?
I. A sits third to the left of D. B sits on the immediate right of C.
II. B sits second to the right of A . E is not an immediate neighbour of $D$.
53. A six-storey building consisting of an unoccupied ground floor and five floors on top of the ground floor numbered 1,2, 3,4 and 5 houses five different persons, $\operatorname{viz} \mathrm{A}, \mathrm{B}, \mathrm{C}, \mathrm{D}$ and E . Who lives on the third floor?
I. C lives on an even-numbered floor. A lives immediately above D. B lives immediately above A.
II D lives on an odd-numbered floor. A and B are immediate neighbours. Similarly, C and E are immediate neighbours. C does not live on an oddnumbered floor.
54. Areallthefour friends,Abhay,Kavita,PrashantandYasir, who are sitting around a circular table, facing the centre?
I. Kavita sits second to the left of Abhay. Abhay faces the centre. Yasir sits on the immediate right of Abhay as well as Kavita.
II. Prashant sits third to the right of Kavita. Abhay sits on the immediate right of Prashant as well as Yasir.
55. Is R the grand-daughter of C ?
I. The only sister of A is the mother of R's brother B. II. C, the mother of A, has only one grandson B.
56. Read the following information and five statements given below it carefully and answer the questions which follow. Excerpt from a research report-'Average life expectancy in southern part of India is far more than that in Western India. While the average life of a native of South India is 82 years, the average life of a native of Western India is only 74 years.'

Based on the above fact, the proposal that the above study makes is that if an individual moves from Western India to South India, his/her life expectancy would immediately increase by eight years.

Which of the following statements would weaken the above-mentioned study's proposal that people belonging to Western parts of India should move to South India to increase their life expectancy?

1) The average life expectancy of population living in Eastern part of the country is also less than the population living in South India.
2) Nearly $80 \%$ of the population in Southern India has a minimum age of 83 years.
3) Higher life expectancy in Southern India can be ascribed to the genetic makeup of the population belonging to that area.
4) The average life expectancy of South India is comparable to the best averages in the world.
5) Higher life expectancy in Southern India can be attributed to better environmental conditions and better healthcare facilities.
Directions (Q. 57-60): Read the following information carefully and answer the questions which follow:

Fortunately, more and more countries are shifting their focus away from industrial development to control of climate change these days.
A. The countries which focus more on controlling climate change than industrial development are only the richer ones which can afford to concentrate on areas other than industrial development.
B. Many countries had once prioritised industrial development which proved to be harmful to the environment in the long run.
C. Some experts are of the view that climate change is not as alarming an issue as it is made to be because it is a natural phenomenon and has been occurring regularly throughout the history of earth.
D. If climate change continues at the present rate, it would bring in large-scale destruction to human habitation in a very short time.
E. Industrial development is one of the biggest but definitely not the only reason behind global warming.
57. Which of the statements numbered $\mathrm{A}, \mathrm{B}, \mathrm{C}$, and D mentioned above would weaken the argument for the need of a shift away from industrial development to that of controlling climate changes?

1) $\mathrm{A} \quad$ 2) $\mathrm{B} \quad$ 3) $\mathrm{C} \quad$ 4) D
2) Both B and D
58. Which of the statements numbered (A), (B), (C), (D) and (E) can be assumed/inferred from the facts/information given in the statement? (An assumption is something supposed or taken for granted and an inference is something which is not directly stated but can be inferred from the given facts.)
1) $\mathrm{E} \quad$ 2) $\mathrm{C} \quad$ 3) $\mathrm{A} \quad$ 4) $\mathrm{B} \quad$ 5)EitherDorA
59. Which of the following can be inferred from statement (E) if it is considered to be true with regard to the given information?
1) Nations also need to focus on sources other than those generated due to industrial development.
2) Other sources of pollution have more adverse effects as compared to those generated due to industrial development.
3) Unlike older times, industrial development has ceased to be a reason behind global warming these days.
4) If industrial development stops, global warming would automatically come to an end.
5) If sources other than industrial development are identified and controlled, global warming will end completely.
60. Which of the statements numbered $\mathrm{A}, \mathrm{C}, \mathrm{D}$ and E mentioned above represents a reason behind curtailing industrial development by some of the countries?
1)EitherCorE 2)D
3)C
4)EitherAorC 5)A

Directions (Q. 61-70): In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued?


6. | 9 | 5 | 6 | 5 | 5 | 6 | 7 | 2 | 2 | 7 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| 6 | 7 | 5 | $\diamond$ | 7 | $c$ | 6 | $\diamond$ | $c$ | 0 |
| $\diamond$ |  | 7 |  | 0 |  | $c$ |  | 0 |  |


64.

65.





69.


Directions (Q. 71-75): The second figure in the first unit of the problem figures bears a certain relationship to the first figure. Similarly, one of the figures in the answer figures bears the same relationship to either the first or the second figure in the second unit of the problem figures. You are therefore to locate the figure which would fit in the place of the question $\operatorname{mark}(?)$.

71. | $T$ |  | 0 | $U$ |  |
| :--- | :--- | :--- | :--- | :--- |
|  | $c$ |  |  | $a$ |
| $V$ |  | $u$ | 0 |  |





## Test-II: Quantitative Aptitude

Directions (Q. 76-80): What will come in place of question mark (?) in the following questions?
76. $\frac{3}{19}$ of $30 \%$ of $3420=(?)^{2} \times 2$

$$
\begin{array}{lllll}
\text { 1) }(81)^{2} & \text { 2) } 7 & \text { 3) } 9 & \text { 4) } 81 & 5) 49
\end{array}
$$

77. $1898+73 \times 72=(\text { ? })^{2} \times 13$
$\begin{array}{lll}1)-256 & \text { 2) } 256 & \text { 3) } 12\end{array}$
4) 144 5)-16
78. $\sqrt{7^{2} \times 24 \times 2-(11)^{3}+3}=$ ?
$\begin{array}{llll}\text { 1) } 42 & \text { 2) } 1024 & 3) 1764 & \text { 4) }(1024)^{2}\end{array} \quad$ 5) 32
79. $(0.81)^{2} \div(0.729)^{3} \times(0.9)^{2}=(0.9)^{2.3}$
$\begin{array}{lllll}\text { 1) } 6 & \text { 2) } 2 & \text { 3) } 4 & \text { 4) } 0 & \text { 5) None of these }\end{array}$
80. $65 \%$ of $\sqrt{3136} \times 5=?+154$
$\begin{array}{lllll}\text { 1) } 56 & \text { 2) } 28 & \text { 3) } 35 & \text { 4) } 32 & \text { 5) None of these }\end{array}$
Directions (Q.81-85): What approximate value will come in place of question mark (?) in the following questions? (You are not expected to calculate the exact value.)
81. $\sqrt{3100} \times \sqrt{567} \div \sqrt{250}=? \div 8$
$\begin{array}{lllll}\text { 1) } 620 & \text { 2) } 670 & \text { 3) } 770 & \text { 4) } 750 & \text { 5) } 700\end{array}$
82. $89.988 \%$ of $699.9+50.002 \%$ of $999.99-170.015=$ ?
$\begin{array}{lllll}1) 990 & \text { 2) } 900 & \text { 3) } 920 & \text { 4) } 960 & \text { 5) } 860\end{array}$
83. $\frac{340}{20.002} \div \frac{29.997}{510} \times \frac{179.909}{59.919}=$ ?

$$
\begin{array}{lllll}
\text { 1) } 760 & \text { 2) } 800 & \text { 3) } 690 & \text { 4) } 870 & \text { 5) } 780
\end{array}
$$

84. $6999 \div 70.005 \times 94.998=$ ? $\times 19.999$
$\begin{array}{lllll}\text { 1) } 475 & \text { 2) } 420 & \text { 3) } 320 & \text { 4) } 540 & \text { 5) } 525\end{array}$
85. $(49.99)^{2}-(8.9)^{2}-(15.9)^{2}=$ ?
$\begin{array}{lllll}\text { 1) } 2165 & \text { 2) } 2000 & \text { 3) } 1965 & \text { 4) } 1920 & \text { 5) } 1885\end{array}$
Directions (Q. 86-90): What will come in place of question mark (?) in the following number series?
86. $958 \quad 833 \quad 733 \quad 658 \quad 608 \quad$ (?)
$\begin{array}{lllll}\text { 1) } 577 & \text { 2) } 583 & \text { 3) } 567 & \text { 4) } 573 & \text { 5) None of these }\end{array}$
87. $11 \quad 10 \quad 18 \quad 51 \quad 200 \quad$ (?)
$\begin{array}{lllll}\text { 1) } 885 & \text { 2) } 1025 & \text { 3) } 865 & \text { 4) } 995 & \text { 5) None of these }\end{array}$
88. $25 \quad 48 \quad 94 \quad 186 \quad 370 \quad$ (?)
$\begin{array}{lllll}\text { 1) } 738 & 2) 744 & \text { 3) } 746 & \text { 4) } 724 & \text { 5) None of these }\end{array}$
89. $14 \begin{array}{llllll}14 & 24 & 43 & 71 & 108 & \text { (?) }\end{array}$
$\begin{array}{llll}\text { 1) } 194 & \text { 2) } 154 & \text { 3) } 145 & \text { 4) } 155 \\ \text { 5) None of these }\end{array}$
90. $144 \quad 173 \quad 140 \quad 169 \quad 136 \quad$ (?)
$\begin{array}{llll}\text { 1) } 157 & \text { 2) } 148 & \text { 3) } 164 & \text { 4) } 132\end{array} \quad$ 5) None of these
Directions (Q.91-95): In the following questions two
equations numbered I and 11 are given. You have to solve both
the equations and
Give answer If
1) $\quad x>y$
2) $x \geq y$
3) $x<y$
4) $\quad x \leq y$
5) $x=y$ or the relationship cannot be established.
91. L $\sqrt{25 \mathrm{x}^{2}}-125=0 \quad$ II. $\sqrt{361} \mathrm{y}+95=0$
92. L $\frac{5}{7}-\frac{5}{21}=\frac{\sqrt{x}}{42}$
II. $\frac{\sqrt{\mathrm{y}}}{4}+\frac{\sqrt{\mathrm{y}}}{16}=\frac{250}{\sqrt{\mathrm{y}}}$
93. L $(625)^{\frac{1}{4}} x+\sqrt{1225}=155$
II. $\sqrt{196} y+13=279$
94. $L 5 x^{2}-18 x+9=0$
II. $3 y^{2}+5 y-2=0$
95. IL. $\frac{13}{\sqrt{\mathrm{x}}}+\frac{9}{\sqrt{\mathrm{x}}}=\sqrt{\mathrm{x}}$
II. $y^{4}-\frac{(13 \times 2)^{\frac{9}{2}}}{\sqrt{y}}=0$
96. The ratio of the speed of a bus to that of a train is $15: 27$. Also, a car covered a distance of 720 km in 9 hours. The speed of the bus is three-fourths the speed of the car. How much distance will the train cover in 7 hours?
1) $760 \mathrm{~km} \quad$ 2) 756 km
2) 740 km
3) Cannot be determined
4) None of these
97. Raman's present age is three times his daughter's and nine-thirteenth of his mother's present age. The sum of the present ages of all three of them is 125 years. What is the difference between the present ages of Raman's daughter and Raman's mother?
1) 45 years
2) 40 years
3) 50 years
4) Cannot be determined
5) None of these
98. What is the value of twenty-four per cent of four-ninths of five times square of twenty-seven? 1)388.8 2) 376.8 3) 378.6 4) 346.6 5) None of these
99. The sum of the circumference of a circle and the perimeter of a square is equal to 272 cm . The diameter of the circle is 56 cm . What is the sum of the areas of the circle and the square?
1) 2464 sqcm
2) 2644 sq cm
3) 3040 sq cm
4) Cannot be determined
5) None of these
100. The largest and the second largest angles of a triangle are in the ratio of $4: 3$. The smallest angle is half the largest angle. What is the difference between the smallest and the largest angles of the triangle?
$\begin{array}{llll}\text { 1) } 30^{\circ} & \text { 2) } 60^{\circ} & \text { 3) } 40^{\circ} & \text { 4) } 20^{\circ}\end{array}$ 5) None of these
101. Kamya purchased an item for 746,000 and sold it at a loss of 12 per cent. With that amount she purchased another item and sold it at a gain of 12 per cent. What was her overall gain/loss?
1) Loss of ₹ 662.40
2) Profit of ₹ 662.40
3) Loss of ₹ 642.80
4) Profit of ₹ 642.80
5) None of these
102. The sum of six consecutive even numbers of Set A is 402. What is the sum of four consecutive numbers from another Set B whose lowest number is 15 less than double the lowest number of Set A?
$\begin{array}{lllll}\text { 1)444 } & 2) 442 & 3) 440 & 4) 446 & 5) \\ \text { 5) None of these }\end{array}$
103. The call rate of a SIM of Company A is one paisa for every three seconds. Another SIM of Company B charges 45 paise per minute. A man talked for 591 seconds from the SIM of Company A and 780 seconds from the SIM of Company B. What would be the total amount he spent?
1) $7.80 \quad$ 2) $7.40 \quad 3$ )₹ $7.46 \quad 4) ₹ 7.82 \quad 5) ₹ 8.46$
104. A 280 -metre-long train moving with an average speed of $108 \mathrm{~km} / \mathrm{h}$ crosses a platform in 12 seconds. A man crosses the same platform in 10 seconds. What is the speed of the man?

## 1) $5 \mathrm{~m} / \mathrm{s} \quad 2) 8 \mathrm{~m} / \mathrm{s}$ <br> 3) $12 \mathrm{~m} / \mathrm{s}$

4) Cannot be determined
5) None of these
105. The ratio of the three angles of a quadrilateral is $13: 9: 5$.

The value of the fourth angle of the quadrilateral is $36^{\circ}$. What is the difference between the largest and the second smallest angles of the quadrilateral?

1) $104^{\circ}$ 2) $108^{\circ}$ 3) $72^{\circ}$ 4) $96^{\circ}$ 5) None of these

Directions (Q. 106-110): Study the following pie-chart and bar diagram and answer the following questions.
Percentage-wise distribution of Students in six different Schools Total number of Students $=6000$

Percentage of students


Q Number of boys out of 6000 students in

106. What is the sum of the number of girls in School C, the number of girls in School $E$ and the number of boys in School D together?
1)1700
2) 1900
3)1600
4) 1800
5) None ot these
107. What is the ratio of the number of boys in School C, the number of girls in School B and the total number of students in School E?

1) $45: 7: 97$
2) $43: 9: 97$
3) $45: 7: 87$
4) $43: 9: 87$ 5) None of these
108. What is the difference between the total number of students in School F and the number of boys in School E?
$\begin{array}{ll}\text { 1) } 820 & 2) 860\end{array}$
$\begin{array}{ll}\text { 3) } 880 & \text { 4)900 }\end{array}$
5)Noneofthese
109. In which of the following schools is the total number of students equal to the number of girls in School E?
1) $\mathrm{A} \quad$ 2) $\mathrm{B} \quad 3$ ) $\mathrm{C} \quad$ 4) $\mathrm{D} \quad$ 5) F
110. The number of girls in School A is approximately what percentage of the total number of students in School B? $\begin{array}{lllll}1) 55 & 2) 50 & 3) 35 & 4) 45 & 5) 40\end{array}$
Directions (Q. 111-115): Study the table carefully to answer the questions that follow:
Number of athletes (in hundreds) who participated in a sports event from five different countries over the years

| Year $\downarrow$ | A |  | B |  | C |  | D |  |  | E |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Fem | Male | Fem | Male | Fem | Male | Fem | Male | Fem |  |
| $\mathbf{2 0 0 5}$ | 4.4 | 3.3 | $\mathbf{6 . 3}$ | 4.2 | 4.5 | 3.1 | 5.6 | 4.1 | 4.7 | 2.1 |  |
| $\mathbf{2 0 0 6}$ | $\mathbf{6 . 6}$ | 4.2 | $\mathbf{8 . 4}$ | $\mathbf{6 . 2}$ | $\mathbf{6 . 9}$ | 3.3 | $\mathbf{8 . 4}$ | $\mathbf{6 . 3}$ | $\mathbf{7 . 8}$ | 5.2 |  |
| $\mathbf{2 0 0 7}$ | 4.6 | 1.8 | 7.4 | 4.8 | 4.8 | 2.8 | $\mathbf{9 . 3}$ | 7.3 | $\mathbf{8 . 7}$ | $\mathbf{6 . 5}$ |  |
| $\mathbf{2 0 0 8}$ | $\mathbf{9 . 6}$ | 4.9 | 11.4 | $\mathbf{8 . 4}$ | $\mathbf{6 . 6}$ | 4.2 | 12.6 | $\mathbf{9 . 4}$ | $\mathbf{8 . 9}$ | 5.8 |  |
| $\mathbf{2 0 0 9}$ | 11.8 | $\mathbf{6 . 4}$ | 10.6 | 5.2 | $\mathbf{7 . 9}$ | $\mathbf{6 . 3}$ | 14.4 | 10.2 | 11.8 | $\mathbf{9 . 2}$ |  |
| $\mathbf{2 0 1 0}$ | $\mathbf{8 . 2}$ | 5.2 | $\mathbf{6 . 4}$ | $\mathbf{7 . 2}$ | 10.8 | $\mathbf{6 . 9}$ | 15.6 | 12.1 | 13.6 | $\mathbf{9 . 8}$ |  |

111. In which of the following years was the total number of participants (athletes) the second highest from Country C?
1)2005
2)2006
3)2007
4)2008
5) None of these
112. What was the average number of female athletes who participated from Country B over all the years together? $\begin{array}{lllll}\text { 1) } 1200 & 2) 400 & 3) 600 & 4) 1800 & \text { 5) } 3600\end{array}$
113. What was the approximate percentage decrease in the number of male athletes who participated from Country C in the year 2007 as compared to the previous year?
1) 21
2)30
2) 35
3) 39
5)25
114. The number of female athletes who participated from Country E in the year 2009 was approximately what percentage of the total number of athletes who participated from Country B in the year 2008?
1) 40
2) 46
3) 50
4)56
4) 60
115. In which of the following countries is the difference between the number of male and female participants second highest in the year $2006 ?$
1) $\mathrm{A} \quad$ 2)B 3) C 4)D 5) D

Directions (Q. 116-120): Study the following graph carefully to answer the questions that follow. Number of trees planted by three different NGOs in five different states

116. In which of the following states was the total number of trees planted by NGO A and NGO B together second lowest?
1)Bihar
2) Punjab
3) Haryana
4) Assam
5) Tamil Nadu
117. What was the difference between the trees planted by NGO A in Haryana and the number of trees planted by NGO C in Tamil Nadu?

1) 90
2) 60
3) 120
4) 160 5) None of these
118. What was the average number of trees planted in Haryana by all the NGOs together?
$\begin{array}{llll}\text { 1) } 420 & 2) 140 & 3) 120 & 4) 390\end{array}$ 5) None of these
119. The total number of trees planted by NGO A and NGO B together in Bihar was approximately what percentage of the total number of trees planted by NGO B and NGO C together in Punjab?
$\begin{array}{lllll}1) 85 & 2) 90 & 3) 105 & 4) 110 & 5) 95\end{array}$
120. What was the ratio of the number of trees planted by NGO B in Tamil Nadu, the number of trees by NGO C in Assam and the number of trees planted by NGO A in Assam?
1) $5: 3: 6$
2) $5: 6: 3$
3)6:4:5
3) $6: 5: 3$
4) None of these

Directions (Q. 121-125): Study the information carefully to answer the questions that follow.

In a ship there are 1200 passengers. 18 per cent of the total number of passengers are from Britain. Two-fifths of the total number of passengers are from South Africa. 6 per cent of the total number of passengers are from Madagascar. The remaining number of passengers are from India. 25 per cent of the number of passengers from Britain are females. Half the number of passengers from South Africa are males. There is no female passenger from Madagascar. Two-thirds of the number of passengers from India are females.
121. What is the ratio of the number of passengers from Madagascar, the number of female passengers from South Africa and the total number of passengers from India?

1) $2: 5: 18$
2) $3: 10: 18$
3)3:11:18
3) $2: 18: 5$
4) None of these
122. The number of male passengers from South Africa is approximately what percentage of the total number of passengers from Britain?
1) 111
2)115
3)120
2) 125
5)131
123. What is the average number of male passengers from all the four countries?
$\left.\begin{array}{llll}1) 154.5 & 2) 164.5 & 3) 145 & 4) 164 \\ 5\end{array}\right)$ None of these
124. What is the difference between the number of male passengers from Madagascar and the number of male passengers from India?
$\begin{array}{lllll}1) 64 & 2) 82 & 3) 74 & 4) 72 & \text { 5) None of these }\end{array}$
125. What is the total number of male passengers from Britain and female passengers from India together?
1)3
2) 420
4)350 4)460
3) None of these

## Test-III: General Awareness

126. Which of the following is/are the objectives of Free Trade Agreement that India has done with many countries?
A. To provide support to entrepreneurs for setting up new projects in tiny/SSI sectors
B. For undertaking expansion of business

C To support technology upgradation
1)OnlyA\&B 2)OnlyB\&C 3)A11A,B\&C
4)OnlyA\&C 5) None of these
127. Which of the following organisations issues the rules of global trade?

1) World Bank 2) World Trade Organisaton
2) Foreign Exchange Dealers'Association
3) Directorate General of Foreign Trade
4) None of these
128. One single statement that depicts the financial position of a bank and/or business enterprise at a given point of time is called
1) Statement of product details
2) Reconciliation Statement
3) Balance Sheet
4) Quarterly returns submitted to RBI
5) Trading and manufacturing account
129. Banks borrow money from the RBI on which of the following rates?
1) Reverse Repo Rate
2) Repo Rate
3) SLR 4)CRR $\quad$ 5) Savings Rate
130. The Reverse Mortgage scheme is launched to give benefit to which of the following groups of the society?
1) Govt employees
2) Senior citizens
3) Unemployed youth
4) War widows
5) None of these
131. What does the letter 'M' depict in the term SME as used in the financial world?
1) Maximum
2) Medium
3) Mercantile
4) Mutual 5) Ministry
132. One of the major challenges banking industry is facing these days is deliberate efforts of some people to bring money earned through illegal activities in circulation. Which of the following acts has been passed to prevent this activity?
1) Payment \& Settlements Act
2) Banking Regulation Act
3) Negotiable Instruments Act
4) Narcotics and Psychotropic Substance Act
5) Prevention of Money Laundering Act
133. Which of the following organisations provides guarantee to the exporters?
1)EximBank
2) Export Credit Guarantee Corporation
3) Director General Foreign Trade
4) Reserve Bank of India
5) Registrar of companies
134. Which of the following terms is not used in banking world?
1) Credit
2) Rate
3) Financial status
4) Discount
5) Absolute zero
135. What is the full form of IRR as used in banking/financial sector?
1) Internal Rate of Return
2) Internal Revaluation Reserve
3) Investment Reserve Ratio
4) Internal Risk Return
5) None of the above
136. Which of the following organisations provides credit history of the borrowers?
1)CIBIL 2)ARCIL 3)SEBI 4)RBI 5)CCIL
137. Banks need liquidity to meet which of the following objectives of banking?
A, To meet deposit withdrawal
B. To fund loan demands

C To maintain public confidence

1) Only A 2) Only B $\quad$ 3) Only C
4)OnlyA\&B 5)OnlyB\&C
138. According to the latest Economic Survey, which of the following sectors will provide the largest share to the Indian economy in the days to come?
1) Agriculture
2) Industry 3) Services
3) Exports
4) None of these
139. Which of the following groups represent key industries?

A, Crude oil, electricity
B. Petroleum refining and finished steel

C Cement and coal
$\begin{array}{llll}\text { 1) Only } & \text { A } & \text { 2) Only B } & \text { 3)OnlyA\&B } \\ \text { 4) Only C } & & \text { 5)A11A,B\&C } & \end{array}$
4) Only $C$ 5)A11A,B\&C
140. Which of the following is covered in the list of services for service tax purposes?
A. Insurance/health services
B. Hotel accommodation/air travel services

C Money changers/legal services

1) Only A 2) Only B
2) Only C
4)BothA\&C
5)A11A,B\&C
141. Which of the following agencies is providing Unique Identity Cards to all Indian Residents?
1) Election Commission of India
2) Ministry of Foreign Affairs 3) Govt of Maharashtra
3) Border Security Force
4) None of these
142. Vikram Pandit is associated with which of the following banks?
1) Yes Bank
2)ICICIBank 3) Citigroup
2) HSBC
3) State Bank of India
143. Banks make frequent changes in their product profile including introduction of new products etc. This is called
1) Product Control
2) Product enhancement
3) Product marketing
4) Product enrichment
5) None of these
144. Banking and financial services all over the world are regulated usually by the Monetary Authority of the land. Who controls this function in India?
1) Ministry of Finance 2)SEB
4)IRDA
2) FEDAI
145. As per the guidelines of the RBI, banks are to provide appropriate banking facilities to habitations having population in excess of 2000 by which year? 1)2011 2)2012 3)2015 4)2016 5) None of these
146. Which of the following is the target fixed for maintaining fiscal deficit in the Union Budget of India?
1) 4.6 per cent of total budget 2) 4.6 per cent of GDP
2) 3.6 per cent of total budget 4) 3.6 per cent of GDP
3) None of these
147. FIMMDA stands for
1) Foreign Investment Markets \& Derivatives Market Association
2) Fixed Income Money Markets \& Derivatives Association
3) Fixed Income \& Money Market Development Association
4) Floating Income \& Money Markets Derivative Assets 5) None of these
148. On which of the following issues, a group of top business leaders and other eminent citizens have expressed their concern to the Govt of India?
1) Corpora ie Governance 2) Fiscal deficit
2) Inflation
3) Governance deficit
4) None of these
149. Nobel laureate Muhammed Yunus belongs to which of the following countries?
1) Sri Lanka
2) Pakistan
3) Maldives
4) Bangladesh 5) None of these
150. Who is the author of the book Darkness at Noorfl
1) VSNaipaul 2) Chetan Bhagat 3) Arthur Koestler
2) Vikram Seth 5) None of these
151. For which of the following purposes, Mega Food Parks scheme was introduced by the Government of India?
1) To provide better price to farmers
2) To improve the productivity of food crops
3) To control the prices of food items
4) To avoid wastage of fruits and vegetables stored for export
5) None of these
152. Which of the following terms is NOT used in banking?
1) Debit Card
2) Credit Card
3)KisanCard
3) ELISATest 5) None of these
153. Which of the following is the reason owing to which Government charges export duty on some export items?
1) To get benefit from high international prices
2) To improve the tax collection targets
3) It is as per the international practices.
4) To ensure the smooth availability of the items in India
5) None of these
154. Pipavav Port is located in which of the following states? 1)Orissa 2)AP $\quad$ 3)TamilNadu 4) Gujarat 5) West Bengal
155. Which of the following is/are the objective(s) of our monetary policy?
A, To anchor inflation expectations
B. To actively manage liquidity

C To maintain interest rate regime consistent with price output and financial stability

1) Only A 2) $\mathrm{A} 11 \mathrm{~A}, \mathrm{~B} \& \mathrm{C}$ 3)BothA\&C
2) Only B 5) None of these
156. With which of the following fields was Pandit Bhimsen Joshi associated?

| 1) Dance | 2) Music | 3) Short-story writing |
| :--- | :--- | :--- |
| 4) Novels | 5) None of these |  |

157. For which of the following purposes, RBI has constituted a Working Group with Shri Deepak Mohanty as Chairman?
1) Deregulation of primary markets
2) Deregulation of secondary markets
3) Deregulation of Savings Bank Rates
4) Introduction of Base Rate
5) None of these
158. Who isKapilSibal?
1) Coal Minister of India
2) Civil Aviation Minister of India
3) Telecom Minister of India
4) Economic Advisor to Prime Minister of India
5) None of these
159. Which of the following will set up core banking infrastructure for rural banks?
1)SIDBI 2) IB A 3) RBI
3)SBI 4)NABARD
160. Colonel Muammar al Gaddafi is associated with which of the following countries?
1) Libya
2) Bahrain
3) Yemen
4) Tunisia
5) None of these
161. What is Gross Domestic Product?
1) It is the cost of production of all final goods and services made in the country.
2) It is the cost of services made within the borders of a country in a year.
3) It is the market value of all final goods and services made in the country.
4) It is the market value of all final goods and services made within the borders of a country in a year.
5) None of these
162. Which of the following metals is used for the generation of Nuclear Power?
1) Silver
2) Gold
3) Uranium
4) Copper
5) Barium
163. In which of the following States, India's first Islamic Bank is proposed to be set up?
1) Kerala
2) Tamil Nadu 3)Orissa
3) Bihar
4) None of these
164. In which of the following states, Niyamgiri Bauxite Mining Project is proposed to be set?
1) Orissa
2)Jharkhand
2) West Bengal
3) Bihar
4) Chattisgarh
165. Which of the following is NOT used in Economics?
1) Demand and Supply 2) Ad Valorem Tax
2) Break even
3) HIV-positive
4) Cost-benefit analysis
166. For which of the following reasons did the Finance Minister deny entry of NPJ funds for infra bonds?
1) It will bring in more liquidity in the country.
2) NRIs can withdraw their funds any time.
3) It will bring interest burden on the country.
4) It could lead to losses at the time of redemption because of fluctuations in the Indian currency.
5) None of these
167. What is 'financial inclusion'?
A. Easy access to bank accounts for safe parking of savings
B. Availability of cheap credits through appropriately designed loans for poor and low income households and small entrepreneur
C Availability of basic financial products like insurance
1) Only A
2) Only B
3) Only C
4) Both $A \& B \quad$ 5) $A 11 A, B \& C$
168. According to the Securities and Insurance Laws (Amendment) Bill 2010, who amongst the following will be the Vice Chairman of the joint commission to resolve differences amongst the financial regulators?
1) Finance Minister, GOI
2) Deputy Chairman, Planning Commission
3) Chairman, SEBI
4) Chairman, Central Vigilance Commission
5) Governor, RBI
169. Which of the following terms is used in Economics?
1)Keynesian 2) Adsorption 3) Affinity Matrix
4) Gene Flow 5) None of these
170. Which of the following is the directive given to the Govt of India in the Financial Stability Report submitted to it? 1) To focus on financial consistency
2) To reduce fiscal deficit
3) To ensure GDP growth
4) To reduce revenue deficit
5) None of these
171. In which of the following states, Jangi-Thopon-Powari Power Projects are proposed to be set up?
1)J\&K
4) Manipur 5) Meghalaya
172. Which of the following is the proposal under the Food Security Law?
1) To provide 25 kg of foodgrains to ration card holders
2) To provide 25 kg of foodgrains to targeted beneficiaries
3) To provide 35 kg of foodgrains to ration card holders
4) To provide 35 kg of foodgrains to targeted beneficiaries
5) None of these
173. Which of the following is/are key policy rates used by RBI to influence interest rates?
A. Bank Rate and Repo Rate
B. Reverse Repo Rate

C CRRandSLR
$\begin{array}{lll}\text { 1) OnlyA } & \text { 2)OnlyB } & \text { 3)A11A,B\&C } \\ \text { 4) Only C } & \text { 5) BothA\&C } & \end{array}$
174. For giving cooking gas connection to poor families, which of the following one-time subvention (in rupees) will be provided by the Planning Commission? 1) ₹500 $\quad$ 2) ₹ 600 3) ₹ $750 \quad 4$ ) ₹ $1000 \quad$ 5) ₹ 1400
175. Which of the following rates signals the RBI's long-term outlook on interest rates?

1) Repo Rate
2) Reverse Repo Rate 3) Bank Rate
3) SLR
5)CRR
176. What do you understand by 'Para Banking' services?
1) Eligible financial services rendered by banks
2) Utility services provided by banks
3) Services provided through business correspondents
4) Services provided to armed force personnel
5) None of these
177. For which of the following reasons, the Steel Ministry wants complete ban on export of iron ore from India?
1) The price of iron-ore exports is not competitive.
2) The iron-ore exports do not provide any value addition to exports.
3) The prices of iron-ore are high and as such the exports of the ore should be banned.
4) Iron ore is a non-renewable resource like coal and petroleum products, hence it should be preserved.
5) None of these
178. What is Cross Border Exchange?
1) Trading of foreign currency in India
2) Trading of Indian rupee in exchange of other currencies/goods
3) Hawala transactions in Indian rupee
4) Unauthorized remittance of Indian rupee
5) None of these
179. What is Cartosat-2B?
1) It is an advanced remote sensing satellite built by ISRO.
2) It is a warhead developed by DRDO.
3) It is an educational project launched by UGC.
4) It is an advanced computer developed byllTKanpur.
5) None of these
180. For which of the following reasons RBI has decided to undertake mid-quarter policy reviews?
A. To re-align its policies
B. To take steps and ensure smooth flow of credit

C To provide guidance to the economy

1) Only A 2) Only B
2) Only C
4)A11A,B\&C 5) None of these
181. Which of the following is the objective of Financial Stability and Development Council?
1) To address inter-regulatory issues only
2) To focus on financial literacy only
3) To focus on financial inclusion only
4) Bothl\&2
5)A111,2\&3
182. For which of the following reasons has the Planning Commission decided to convert itself into a System Reforms Commission?
1) It is to make people-to-people contacts.
2) It is to understand the problems of people.
3) It is to review the implementation of its policies.
4) It is aimed at changing the economic profile of the country.
5) None of these
183. Which of the following sectors in India has attracted highest amount of Foreign Direct Investment during 2009-10?
1) Manufacturing $\quad$ 2) Construction
2) Wholesale and Retail Trade
3) Financial Insurance, Real Estate 5) Civil Aviation
184. Which of the following is/are a renewable sources of energy?

| A. Wind | B. Solar | C. Thermal |
| :--- | :--- | :--- |
| 1)OnlyA | 2)OnlyB | 3)A11A,B\&C |
| 4)OnlyB\&C | 5)OnlyA\&B |  |

185. Expand the term SWIFT
1) Society for Worldwide International Financial Telecommunications
2) Society for Worldwide Interbank Financial Telecommunications
3) Society for Worldwide International Financial Transfers
4) Society for Worldwide Interbank Fiscal
5) None of these
186. For which of the following reasons, NABARD has set up joint liability groups (JLG) of farmers?
1) To facilitate delivery of credit to farmers
2) To facilitate better delivery of credit to farmers through informal sources
3) To facilitate better delivery of credit to share croppers and those who do not have their own land
4) To facilitate better delivery of credit to farmers through Panchayats
5) None of these
187. Which of the following terms is NOT used in the Banking world?
1) Holding Company
2) Postdated cheque
3) Credit
4) Time deposit
5) Centripetal force
188. What is the extent of claim that can be entertained by a LokAdalat?
1) Upto
₹51akhs
2) Upto ₹ 10 lakhs
3) Upto ₹ 20 lakhs
4) Upto ₹ 50 lakhs
5) There is not such limit
189. 'ASHA' is a scheme for providing which of the following services to the people in India?
1) Health service
2) Clean water
3) Primary education
4) Employment for 100 days
5) None of these
190. Some private organisations are running e-chaupals to help which of the following sections of the society?
1) Farmers 2) Small businessmen
2) Cooperative Credit Societies
3) School-going children 5) Unemployed youth
191. Which of the following is the currency of UAE?
1) Dirham
2) Dinar
3) Dollar
4) Taka 5) Pound Sterling

192 Who among the following is the author of the book $A$ Bend in the River?

1) Chetan Bhagat 2) VS Naipaul 3) Kiran Desai
2) Anita Desai 5) None of these
193. Which of the following terms is used in Cricket?
1)Love
2) Scoop
3)LBW
3) Tee
4) Back-hand drive
194. Which of the following was India's per cent GDP growth during 2009-2010?
$\begin{array}{lllll}1) 6.7 & 2) 9.2 & 3) 7.4 & 4) 9.7 & \text { 5) None of these }\end{array}$
195. Which of the following countries in Europe is facing financial crisis?

| 1) Ireland | 2) Portugal | 3) Rumania |
| :--- | :--- | :--- |
| 4) Hungary | 5) France |  |

196. Which of the following schemes has been launched for school children?
1)Rajlakshmi 2)KutirJyoti 3) Mid Day Meal
4) Swajal Dhara 5) None of these
197. Loans of small or very small amounts given to low-income-group people are known as
1) Investment Loans
2) Micro Credit
3) Saving loans
4) Secured loans
5) Cash credit loans
198. Which of the following is the Central Bank ofUSA? 1) Federation of Banks, USA
2) Citigroup, USA 3) Bank of America
3) Central Bank of USA 5) Federal Reserve
199. Which of the following countries was the second biggest net importer of goods and services in the year 2009?
1)USA 3) India 3) China 4) Germany 5) Russia
200. The activity of purchasing shares of various companies is called
1) Online Trading
2) Share Trading
3) Real estate investment
4) Corporate Trading
5) None of these

## Test-IV: Computer Knowledge

201. Which of the following are advantages of CD-ROM as a storage media?
1) CD-ROM is an inexpensive way to store large amount of data and information.
2) CD-ROM disks retrieve data and information more quickly than magnetic disks do.
3) CD-ROMs make less errors than magnetic media.
4) All of these
5) None of these

202 A $\qquad$ is the term used when a search engine returns a Web page that matches the search criteria.
1)blog 2) hit 3) link 4) view 5) success
203. The $\qquad$ is the term used to describe the window that is currently being used.

1) Web Window 2) Display Area
2) WordPad Window
3) Active Window
4) Monitor
204. CPU is an abbreviation for
1) Central Programming Unit 2) Central Processing Unit
2) Computer Processing Unit 4) Computer Protocol Unit 5) Central Protocol Unit
205. A microprocessor is the brain of the computer and is also called a(n)
1)microchip 2)macrochip $\quad$ 3) macroprocessor 4) calculator 5) software
206. Storage and memory differ with respect to which of the following characteristics?
1) Price
2) Reliability
3) Speed
4) All of these 5) None of these
207. What are the two examples of freeware?
1) WinZip and Linux $\quad$ 2) Shareware and file sharing
2) Microsoft Word and the Google toolbar
3) Instant messaging and the Google toolbar
4) Microsoft Power Point and Microsoft Excel
208. Even if a disk drive fails, the computer application running and using it can continue processing. This application is said to have been designed with this feature called
1) 100 percent up-time
2) Fault tolerance
3) High reliability
4) All of these
5) None of these
209. What is e-commerce?
1) Buying and selling of international goods
2) Buying and selling of products and services over the Internet
3) Buying and selling of products and services not found in stores
4) Buying and selling of products having to do with computers
5) Buying and selling of electronic goods
210. What are the four things required to connect to the Internet?
1) Telephone line, Modem, Computer and an ISP
2) Modem, Computer, PDA and ISP
3) Telephone line, PDA, Modem and Computer
4) Computer, ISP, Modem and Communication software
5) Monitor, Keyboard, Mouse and Modem
211. Which of the following functions is' not performed by servers?
1) Email processing
2) Database sharing
3) Processing Websites
4) Storage
5) Word processing
212. Which media has the ability to have data/information stored (written) on them by users more than once?
1) CD-R disks 2) CD-RW disks 3) Zip disks
2) OptiDisks 5) Both CD-RW disks and Zip disks
213. The process of transferring files from a computer on the Internet to your computer is called
1) downloading
2) uploading
3) FTP
4) JPEG 5) downsizing
214. The $\qquad$ controls a client's computer resources
1) application program
2) instruction set
3) operating system
4) server application
5) compiler
215. To reload a Web page, press the $\qquad$ button.
1) Redo
2) Reload
3) Restore
4) Ctrl
5) Refresh
216. Which of the following could be digital input devices for computers?
1) Digital camcorder 2) Microphone 3) Scanner
2) All of the above 5) None of these
217. The $\qquad$ enables you to simultaneously keep multiple Web pages open in one browser window. 1) tab box 2) pop-up helper 3) tab row 4) address bar 5) Esc key
218. You can use the $\qquad$ bar to type a URL and display a Web page, or type a keyword to display a list of related Web pages.
1)Menu
2) Title
3) Search
4) Web
5) Address
219. Storage media such as a CD read and write information using $\qquad$
1) a laser beam of red light 2) magnetic dots
2) magnetic strips 4) All of these 5) None of these
220. Vendor-created program modifications are called_.
1) patches
2) antiviruses
3) holes
4) fixes
5) overlaps
221. Cache and main memory will lose their contents when the power is off. They are $\qquad$ -.
1) dynamic
2) static
3) non-volatile
4) faulty
222. The collection of links throughout the Internet creates an interconnected network called the
1) WWW
2) Web
3) World Wide Web
4) All of the above 5) Wide Area Web
223. Every computer has a(n) $\qquad$ ; many also have
1) operating system; a client system
2) operating system; instruction sets
3) application programs; an operating system
4) application programs; a client system
5) operating system; application programs
224. Main memory works in conjunction with $\qquad$ .
1) special function cards 2) RAM 3) CPU
2) Intel
3) All of these
225. A sales clerk at a checkout counter scanning a tag on an item rather than keying it into the system, is using
1) input automation
2) item data automation
3) scanning automation
4) source data automation
5) None of these
226. A(n) $\qquad$ is composed of several computers connected together to share resources and data.
1) Internet
2) network
3) backbone
4) hyperlink
5) protocol
227. Which of the following is a storage device that uses rigid, permanently installed magnetic disks to store data/ information?
1) floppy diskette 2) hard disk 3) permanent disk 4) optical disk 5) None of these
228. Mocrosoft Office is an example of $\mathrm{a}_{\text {_ }}$.
1) closed-source software 2 ) open-source software
2) horizontal-market software 4) vertical-market software 5) compiler
229. A popular way to learn about computers without ever going to a classroom is called $\qquad$ -
1) i-learning
2) isolated learning 3 ) e-leaming
3) close learning 5) distance learning
230. A person who uses his or her expertise to gain access to other people's computers to get information illegally or do damage is a $\qquad$ -.
1) spammer
2) hacker
3) instant messenger
4) All of these 5) None of these
231. Which of the following is an example of storage devices?
1) Magnetic disk 2) Tapes
2) DVDs
3) All of these 5) None of these
232. The $\qquad$ folder retains copies of messages that you have started but are not yet ready to send.
1) Inbox
2) Outbox
3) Drafts
4) Sent Items
5) Address Book
233. Which of the following is an example of an optical disk?
1) Digital versatile disks
2) Magnetic disks
3) Memory disks
4) Data bus disks
5) None of these
234. The main job of a CPU is to_.
1) carry out program instructions
2) ${ }_{4}$ store data/information for future use
3) process data and information
4) Both (1) and (3) $\quad$ 5) None of these
235. $\qquad$ are attempts by individuals to obtain confidential information from you by falsifying their identity.
1) Phishing trips
2) Computer viruses
3) Special function cards 4) Scanners 5) Keyboards
236. An example of a processing device would be $\qquad$
1) a magnetic ink reader 2) a tablet PC
2) special function cards 4) scanners 5) keyboards
237. Which of the following is not a type of computer software which can be bought?
1) Off-the-shelf
2) Tailor-made
3) Custom-developed 4) Off-the-shelf with alterations
4) All of these can be purchased.
238. You can use $\qquad$ to copy selected text, and to paste it in a document.
1)CTRL+C,CTRL + V 2)CTRL + C,CTRL + P
3)CTRL + S,CTRL + S 4)SHIFT + C,ALT + P 5) CTRL $+\mathrm{D}, \mathrm{CTRL}+\mathrm{A}$
239. Video processors consist of $\qquad$ and $\qquad$ , which store and process images.
1) CPU, VGA 2) CPU, memory

## 3) VGA, memory 4)VGI,DVI

5)VGA,VGI
240. The main memory of a computer can also be called 1) Primary storage 2 ) Internal memory 3) Primary memory
4) All of these 5) None of these
241. Computer software can be defined as $\qquad$

1) the computer and its associated equipment.
2) the instructions that tell the computer what to do.
3) computer components that act to accomplish a goal.
4) an interface between the computer and the network.
5) the interaction between the computer and its database.
242. When speaking of computer input and output, input refers to
1) any data processing that occurs from new data input into computer.
2) retrieval of data or information that has been entered into the computer.
3) data or information that has been entered into the computer.
4) the transmission of data that has been entered into the computer.
5) Both (3) and (4)
243. A $\qquad$ is a set of rules.
1) resource locator 2) domain
2) hypertext
4)URL
3) protocol
244. The connection between your computer at home and your local ISP is called $\qquad$ -.
$\begin{array}{ll}\text { 1) the last mile } & 2) \text { the home stretch } 3 \text { ) the home page }\end{array}$
4) the backbone 5) the vital mile
245. All of the logic and mathematical calculations done by the computer happen in/on the $\qquad$ .
1) system board
2) central control unit
3) central processing unit 4) mother board
4) memory
246. There are several primary categories of procedures. Which of the following is not a primary category of procedures?
1) Testing
2) Backup and recovery
3) Firewall development
4) Design
5) None of these
247. The operating system called UNIX is typically used for
1) Desktop computers
2) Laptop computers
3) Super computers
4) Web servers
5) All of these
248. The__file format is a method of encoding pictures on a computer.
1)HTML
2) 

JPEG
3) FTP
4)
5) DOC
249. Press $\qquad$ box, or to highlight the URL in the Address box.

1) $A L T+D$
2) $\mathrm{ALT}+\mathrm{A}$
3)SHIFT+TAB
3) $T A B+C T R L$ 5)CTRL+S
250. Computer systems are comprised of
1) hardware, programs, information, people and networks
2) hardware, software, procedures, networks, and people
3) hardware, programs, information, people and procedures
4) hardware, programs, processors, procedures, networks and people
5) hardware, programs, processors, procedures and people

## Test-V: English Language

Directions (Q. 251-255): Rearrange the following six sentences (AX (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.
A. Ironically, the same parents who are considered to be ignorant are thought to be very enlightened in choosing private schools over state-run ones.
B. This is all the more reason why we should include them during the planning and implementation of the system.
C This is apparent at every stage from policymaking to implementation as critical decisions are made without the participation of the stakeholders, an attitude that can only be described as either arrogance or indifference.
D. In reality, every parent decides which school is a good one, based on his/her own set of values, perceptions and aspirations.
E The root cause of most of the ills that plague our education system is the enormous distance that separates the power centres within the system and the schools where the action takes place.
K It is often said in defense of such an approach that poor parents are too ignorant to be partners in a meaningful dialogue.
251. Which of the following should be the SIXTH (LAST) sentence after rearrangement?

1) $\mathrm{A} \quad$ 2) $\mathrm{B} \quad 3) \mathrm{C} \quad$ 4)D D 5) E
252. Which of the following should be the THIRD sentence after rearrangement?
1) A 2) $\mathrm{B} \quad$ 3) C 4) $\mathrm{D} \quad$ 5)F
253. Which of the following should be the SECOND sentence after rearrangement?
1)F 2)D 3)C 4)E 5)A
254. Which of the following should be the FIRST sentence after rearrangement?
1) $\mathrm{A} \quad$ 2)B 3) $\mathrm{C} \quad$ 4) D 5) D
255. Which of the following should be the FOURTH sentence after rearrangement?
1) E 2)D 3)C 4)B 5) C

Directions (Q. 256-265): 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/phrases are suggested, one of which fits the blank appropriately. Find out the appropriate word/phrase in each case.

Can an experiment conceived, carried out, and reported in kids-speak with pencil-coloured figures and hand-written tables by school children aged 8 to 10 years get published in a highly rated international journal following a peer-reviewing process? Twenty-seven schoolchildren from a primary school in UK have proved this is $\mathbf{2 5 6}$-if a simple but novel scientific question raised is $\mathbf{2 5 7}$ in a scientific way. Their paper was published in the Royal Society's Biology Letters journal. Their $\underline{\mathbf{2 5 8}}$ was that bumble-bees can use a "combination of colour and spatial relationships in deciding which colour of flower to forage from." Considering that our understanding of how bees perceive coloured patterns and scenes is inadequate, this inspiring outcome has shown that schoolchildren guided by gifted teachers can think and $\mathbf{2 5 9}$ out experiments like any hard-wired scientist. For these kids, doing science changed their $\underline{\mathbf{2 6 0}}$ of the subject. Science also became "cool and fun." This refreshing approach turns the spotlight on the best methods of teaching science. The $\mathbf{2 6 1}$ learning system adopted by most schools in India, even classroom study combined with some laboratory work with pre-defined outcomes, does very little to $\underline{\mathbf{2 6 2}}$ curiosity and interest in science. Is that one of the $\mathbf{2 6 3}$ why out-of-the-box thinking that produces path-breaking science rarely comes out of Indian laboratories? The children at the UK school had their gifted teacher to guide them. Scientists from India's space and atomic energy departments and in some other places where serious science is done can take a $\underline{\mathbf{2 6 4}}$ out of the school's book and 265 the way in engaging with school pupils and getting them to do real science.

| 256. 1)done | 2) unlikely | 3) potential |
| :---: | :---: | :---: |
| 4) promising | 5) possible |  |
| 257. 1) questioned | 2) said | 3) retorted |
| 4) answered | 5) address |  |
| 258.1) question | 2) finding | 3) methodology |
| 4) result | 5) studies |  |
| 259. 1)wage | 2) create | 3) execute |
| 4) carry | 5) attempt |  |
| 260. 1) option | 2) lives | 3) visual |
| 4) demands | 5) perception |  |
| 261. 1) revolutionary | 2) radical | $3)$ rote |
| 4) adequate | 5) bore |  |
| 262. 1) stimulate | 2) simulate | 3) make |
| 4)peek | 5)judge |  |
| 263. 1) cause | 2) root | 3) reasons |
| 4) issues | 5) sources |  |
| 264. 1) thread | 2) leaf | 3) example |
| 4) look | 5) pages |  |
| 265. 1)lead | 2) start | 3) deliver | 4)paved 5) ahead

Directions ( $Q .266$-270): In each question below, a theme is partially presented in two sentences. The complete theme comprises four logically arranged sentences. Out of these four the middle two sentences are not given. Three possible fillers denoted by (A), (B) and ( Q are given below the partially provided theme. You have to find out which two or none can
fill the gap between the two given sentences in the proper order to make the theme complete. Study the five alternatives (answer choices) carefully and select one of them.
266. All our diverse experiences are manifestations of the mind. . The quality of that action
depends on whether your mind is disciplined or not.
A. The internal environment, the individual's physical body, and the place where it abides, the external environment, arise through the force of action.
B. Depending on whether our mind is pacified or unruly, positive or negative, actions are committed.
C. This is why advice about reading someone's body language is so important

1) Only B and A respectively
2) Only C and A respectively
3) Only B and C respectively
4) Only A and B respectively
5) Only A and B or C respectively
267. People of India want more implementation, not more promises and plans. $\qquad$ . This is because the approach to implementation and skills required must suit what has to be done.
A. They want executives who can implement and institutions that can get things done.
B. Aligned plans are required to accelerate progress on many fronts in India.
C. But first we must understand what is to be implemented.
1) OnlyAand C respectively 2) Only B and C respectively
2) Only C and B respectively 4) Only B and A respectively
3) Only A and B respectively
268. The low and declining share of agriculture in the conomy means a drought in nearly a third of the country would not have a significant impact on GDP growth. $\qquad$ A big reversal in agriculture this year would, therefore, only knock off about half a percentage point from the GDP growth.
A. Human suffering is also going to be more.
B. The higher prices of farm produce will partly make up for the lower production of farmers
C. Agriculture and allied activities have only $17 \%$ share in GDP.
1) Only A and B respectively
2) Only A and B or C respectively
3) Only A and C respectively
4) Only C and B respectively
5) Only B and A respectively
269. Information sharing plays a critical role in facilitating industrial processes $\qquad$ . A strong distribution network in FMCG sector is essential to ensure that supplies reach retailers on time and in the right quantities, avoiding either over-supply or under-supply.
A. This sharing is the first step towards developing a high efficiency supply chain.
B. In the fast moving consumer goods (FMCG) sector,
a company's operations depend largely on the effectiveness and efficiency of its supply chain.
C However, this is often one of the most focused industrial aspects, leading to demand forecasting and losses for the company
1) Only B and A respectively 2) Only C and A respectively
2) Only B and A or C respectivly
3) Only A and B respectively 5) None of these
270. Buying a new car is just like a dream come true._.
_. Timely maintenance increases its life, dependability and value.
A. A car depicts the personality of its owner.
B. Once bought, though, a car involves high investment.
C. Expenditure on car maintenance becomes imperative.
1) Only B and A respectively
2) Only B and C respectively
3) Only C and B respectively
4) Only C and A respectively
5) None of these

Directions (Q. 271-275): Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank which best fits the meaning of the sentence as a whole.
271. The sun has constantly been $\qquad$ and reappearing and that has got the temperature $\qquad$ over the past two days.

1) vanishing, control
2) hiding, fluctuating
3) appearing, soaring
4) going, unpredictable
5) disappearing, unusual
272. The teacher called upon the students to $\qquad$ interest in science and participate in various orientation programmes in order to $\qquad$ their scientific skills.
1) take, learn 2) place, further 4) generate, mix 5) envision, share
273. The police commissioner may $\qquad$ the state government to close five police stations $\qquad$ of poor infrastructure and bad location.
1) order, in the light
2) request, because
3) ask, reason
4) plead, due
5) command, in lieu
274. Over one lakh aspirants $\qquad$ their luck in various examinations $\qquad$ to the city on Sunday, which turned out to be a peaceful day.
1) trying, flocked
2) attempting, gathered
3) challenging, entered
4) seeing, ventured
S) planning, assembled
275. The singer certainly $\qquad$ up to the sky-high expectations of his audience by_them with some of the biggest hits of his career
1) lived, wooing
2) geared, attracting
3) summed, enticing
4) met, singing
5) stood, belting

Directions (Q. 276-285): Read each sentence to find out whether there is any grammatical or idiomatic error in it The error, if any, will be in one part of the sentence. The number of
that part is the answer. If there is no error, the answer is 5. (Ignore errors of punctuation, if any.)
276. The biggest / health burden that India / is set to face in 1) 2 )

## 3)

the coming years/ is tackle cancer. / No error
4) 5)
277. Illegal sand mining in the peripheral areas / of the district 1)
continues to remain a big problem for / forest-range 2)
officers as yet another instance illegal/ mining was

## 3)

reported yesterday. / No error
4) 5)
278. The policemen, who / was deployed heavily / in the area,

1) 2) 

did nothing to/dissuade the protesters. / No error
3) 4) 5)
279. Festivals are prime occasions / for splurging on presents 1)
and owing to improved economic situation, / the youths 2)
is gung-ho / about breaking all previous records./ No error 3) 4)
5)
280. It is important to recruit personnel at / different levels in the 1)
organisation so that/ the ensuing human resource gap is

$$
\text { 2) } \quad 3)
$$

bridged / at least for the critical operations./ No error 4)
5)
281. Banks are on the verge/ of facing a formidable challenge/
1)
2)
of losing over fifty per cent of / their employees due to 3)
4)
retirement/No error
5)
282. Not only has the commerce ministry fixed/ extraordinarily
1)
high minimum prices for onion exports/ but also made
2)
licences mandatory/ for every consignment./ No error
3) 4) 5)
283. A new study found that while weight loss / via surgery 1)
may improve knee pain, in obese patients / there may be 2)
permanent damage to the knee / from being severe

## 3)

overweight./ No error
4) 5)
284. In order to streamline / the movement of vehicles during/ 1) 2)
the festival, traffic police have / chalked out diversion 3)
4)
plans./No error
285. With a view to avoid another caste conflict/the administra-

## 1)

tion has deployed additional police force/ on the village, 2)
while the administration as well as police officials/ are 3)
monitoring the situation./ No error
4)
5)

Directions (Q. 286-300): Read the following passage carefully and answer the questions given below it. Certain words/ phrases have been printed in bold to help you locate them while answering some of the questions.

The price of gold has gone up from \$256 an ounce in 2001 to \$ 1,424 . Meanwhile, price levels have struggled or crashed with respect to almost all other asset classes. Central banks have slashed interest rates. Yet, gold prices, it has been predicted, may go up and up. The many reasons for this renewed love are convincing. Interestingly, not long ago pundits had predicted the end of gold as the world's default asset class and were clubbing it with commodities. It appears that the yellow metal is making a comeback to reassert the pre-eminence it has enjoyed for 5,000 years of history.

Its supply is falling. No new mines have been discovered. The existing ones are getting exhausted, and miners are digging as deep as 5 km . Gold content in ore has come down from almost 12 gm a tonne to 2 gm . And it costs more and more to take that out. Environmental concerns have also contributed to mineowners' problems. The wages of miners are going up; so is the cost of providing them safety and security.

Emerging economies such as China and India are accumulating gold: China has 1,054 tonnes and India 565 tonnes. No wonder, as emerging economic superpowers, China and India want to add to their reserves. Industrial use of gold is on the rise the world over. With the US economy still drifting with the threat of the dollar losing its undisputed position of reserve currency, the rush to gold is increasing.

Added to all this is the rekindled investor preference for gold. Money is moving away from mutual funds and equities and the once fashionable and often discredited hedge funds are also getting into gold. Exchange traded funds (ETFs) are channeling ever more funds to gold. Some pension funds are increasing the proportion of gold in their basket of assets. Given all this, gold can go nowhere but up. That is the consensus.

Everyone seems to be joining the new gold rush. But is everything well with gold? Or is it a bubble building up?
$2^{\wedge} 4$ Consider the conventional wisdom. Money generally gets
4) $\mathrm{iv»«} \mathrm{\kappa .,j}, \mathrm{} ,\mathrm{though} \mathrm{not} \mathrm{in} \mathrm{any} \mathrm{fixed} \mathrm{proportion}$, 265. 1) lead -t... stocks, cash, government securities, gold,
4) paved ${ }_{n,} \mathbf{j}_{m n} \ldots$ investments in factories and

Directions ( Q .2 «, ${ }_{085 \mathrm{ta}} \mathrm{t}_{\mathrm{eq}} \mathrm{f}$ equilibrium in a global economy, is partially presented $\mathbf{i} . \wedge$ across geographical boundaries and comprises four logicall $\wedge$ ticipated gains. As long as the flow is four the middle two sente $\mathrm{i}_{\mathrm{vm}} \mathrm{ijn}_{\mathrm{cw}} \mathbf{j}_{\mathrm{m}}$ the increase in returns, fillers denoted by (AX (B) and, everyone rushes to the same provided theme. You have to lfetrouble. Excess demand, though
often artificial, creates excess supply, as in the case of real estate. Excess supply leads to price crashes.

Is something similar happening in gold? The general consensus is 'no'. Gold is different. It has never let anyone down in 5,000 years. It is indestructible. Its supply is limited. The argument in the case of gold is that excess demand cannot create excess supply as the total world supply is limited. But this time it is different. Is it really so? Gold has also gone up and down in the past. It was $\$ 424$ an ounce in 1990 before crashing to $\$ 255$ in 2001. Still, it moves only within a range and huge fluctuations are not possible in gold, argue some people. Actually, gold gave much better returns in the 1980s, only to stagnate and lose those gains in the 1990s.

A crash of gold prices could be the ultimate crash, nothing like we have seen. No one has managed to discredit the yellow metal in 5,000 years. But it appears that for the first time in history the ETFs, the hedge funds and the governments are about to do the undoable. The fact that it has not already happened is no guarantee that it will not happen. Look at all the easy money coming into gold. All those who have shifted money from real estate, mutual funds, pension funds, hedge funds and stocks are pouring it into gold. Gold ETFs are the fastest growing investment vehicles today. This is all real quick money, but can evaporate at the click of a key. Of course, governments such as China and India are also betting on gold and increasing their reserves. But then whoever said governments can make no mistakes?

The intrinsic value of gold has not gone up from $\$ 255$ to $\$ 1,424$ in 10 years. Gold is not consumed heavily like oil or grain. Industrial use of gold is limited. Gold is the most recycled commodity. Of the annual production of 2,500 tonnes, about 50 per cent goes to make jewellery and it is almost entirely recycled. The rest goes to industrial and other uses, and even here the recycling rate is high. In other words, all that demand is artificial and can be deflated in no time. There is no need to have excess supply to lead to a price crash, unl ike other products. The sheer fact that gold is only a hedge instrument and does not serve any practical use by itself, will negate the 'there-is-new-supply' theory. Someone somewhere is watching for the perfect moment to disgorge the hoard, to create sudden panic and buy up following a crash.

There is no sign that a crash is going to come tomorrow, or for that matter next year or the year after. It may still go up for two or five or even 10 years. But crash it will, if we are to go by the economic history ofboom and bust. Also, the higher it goes and the longer it stays there, the more painful the crash is going to be, especially for India. Indians sit on an estimated 18,000 tonnes. India has always had the largest gold reserve with individuals. Imagine what will happen to millions of Indians if gold were to crash. A crash of gold will be the crash ofthe Indian economy.

That should make us more responsible. That makes it imperative for our economists to track gold movement. That makes it important for our financial wizards to prevent a bubble in gold. That should force us to act before it happens. Never in
history have we had so much idle money chasing so little gold.
Gold is losing its respect as the default and fail-safe asset class and becoming a speculative instrument. This shift of gold from being an item of passive wealth to an instrument of speculation is dangerous. Gold is being talked up by crafty speculators and unsuspecting governments. And these predictions are being made by those sitting on gold worth billions of dollars bought at yesterday's prices.
286. Which of the following best explains 'when everyone rushes to the same destination' in the context of the passage?

1) Only real estate is invested in by a majority.
2) A majority invests in everything else except for gold
3) Everyone wants to become rich at the same time.
4) Everyone rushes to the same place in order to buy gold.
5) Nothing else but pold is invested in by majority.
287. Which of the following is/are the general opinions about gold?
A Its supply, although limited, will be able to meet its demand.
B. The price of gold will keep on increasing.
C. It is the best investment at present.
1) OnlyA andC 2) OnlyA andB 3)OnlyA
2) Only B and C 5) All A, B and C
288. What is the author's opinion about investment in gold?
1) It should not be invested in at all.
2) China should invest more in gold in order to reduce its dependence on dollar.
3) It should be invested in sparingly
4) It is the only lucrative investment for the future.
5) The government should invest more in gold instead of other assets.
289. Which of the following is true in the context of the passage?
A Gold is being increasingly used for industrial purposes the world over.
B. India has lesser gold reserve as compared to US and China.
C. Countries like US and China have now stopped investing in gold for fear of its price crashing.
1) Only A andC 2) OnlyA andB 3) Only A
2) Only B and C 5)AllA, BandC
290. What is the author's fear with regard to gold?
1) Its limited supply will affect the operations of most industries in India.
2) Its surging demand will not be met with an adequate supply and will bring about a downturn in the Indian economy.
3) Its prices will suddenly dip which in turn will adversely affect many people in India.
4) It will become a commodity so highly priced that no Indian will be able to buy it.
5) None of these
291. Which of the following, according to the passage, is/are the reason/s for the increase in gold prices?
A, Failure in discovering new mines
B. Depleting content of gold in ores
C. Increase in the remuneration of miners
1) OnlyB
2) Only A and C 3) Only C
3) OnlyBandC
4) AllA, BandC
292. Why, according to the author, is the demand for gold artificial?
1) Most gold that is used is also recycled and there is no need for fresh supply.
2) Industries demand gold for the purpose of stocking and do not actually use it for any process.
3) The supply of gold is too little as compared to its demand thereby making it artificial.
4) The amount of gold actually needed by industries and others is much lower and the amount quoted has been hyped by the government.
5) None of these
293. Which of the following is possibly the most appropriate title for the passage?
1) Gold and its Uses
2) Government's Investment in the Yellow Metal
3) Gold Consumption Worldwide
4) The Bubble Around the Yellow Metal
5) Investment in Gold Alone-The Way Ahead

Directions (Q. 294-297): Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.
294. Limited

1) Stopped
2) Finite
3) Incomplete
4) Partial
5) Narrow
295. Painful
1) Severe
2) Throbbing
3) Tender
4) Excruciating
5) Raw

2\%. Concerns

1) Relations
2) Distractors
3) Apprehensions
4) Organisations 5) Institutes
297. Consumed
1) Eaten
2) Used
3) Cleared-up
4) Put-away
5) Devoured

Directions (Q. 298-300): Choose the word/group of words which is most opposite in meaning of the word/group of words printed in bold as used in the passage.
298. Exhausted

1) Started
2) Revitalize
3) Fresh
4) Replenished
5) Tired
299. Artificial
1) Genuine
2) Simulated
3) Unadulterated
4) False
5) Valid
300. Distributed
1) Assembled
2) Dispersed
3) Disbanded
