## INDIAN OVERSEAS BANK

TEST - I
TEST OF REASONING
Q.1. In a certain code DOWN is written as 5139 and NEAR is written as 9486 . How is RODE written inthat code?
a) 6514
b) 6154
c) 9154
d) 3154
e) None of these
Q.2. How many such pairs of letters are there in the word BOARDING each of which has as manyletters between them in the word as in the English alphabet?
a)None
b)One
c) Two
d) Three
e)More than three
Q.3. How many such digits are there in the number 284371 each of which is as far away from thebeginning of the number as when they are arranged in descending order?
a)None
b) One
c) Two
d) Three
e) More than three
Q.4. How many meaningful English words can be made with the letters AREN using each letter onlyonce in each word?
a)None
b) One
c) Two
d) Three
e) More than three
Q.5. Four of the following five are alike in a certainway and so form a group. Which is the one that doesnot belong to that group?
a) Table
b) Chair
c) Bench
d) Desk
e) Wood
Q.6. Four of the following five are alike in a certainway and so form a group. Which is the one that doesnot belong to that group?
a) 27
b) 64
c) 125
d) 216
e) 384
Q.7. If ' $Q$ ' means x ; T means '-'; 'R' means ' $\div$ ' and ' $K$ ' means ' + ' then 24 R 4 Q 8 K 6 T $\mathbf{1 0 = \text { =? }}$
a) 48
b) 24
c) 44
d) $2 / 3$
e) None of these
Q.8. In a certain codeORGANISESis written as BHSPDRHM. How is DOUBTFUL written in that code?
a) CVPEKTES
b) CVPIMVGU
c)ATNCKTES
d) ATNCMVGU
e) None of these
Q.9. What should come next in the following letter series?

AABABCABCDABCDEABCDEFABCDEF?
a) A
b) G
c) H
d) $B$
e) None of these
Q.10. If it is possible tomake only onemeaningful English word with the first, the second, the fourth andthe tenth letters of the word MAJESTICAL, which of the following will be the second letter of thatword? If no suchword canbemade, give ' $X$ ' as the answer and ifmore than one such word can bemade, give Y is, the answer.
a) M
b) E
c) L
d) $X$
e) $Y$
(i) ' $P \times Q$ ' means ' $P$ is brother of $Q$ '.
(ii) ' $P$ - $Q$ ' means ' $P$ is mother of $Q$ '.
(iii) ' $P+Q$ ' means ' $P$ is father of $Q$ '.
(iv) ' $P \div Q$ ' means ' $P$ is sister of $Q$ '.
Q.11. Which of the following means ' M is niece of N '?
a) ${ }^{*}$ *R-N
b) $N \div J+M \div D$
c) $N \div J+M$
d) $\mathrm{N}^{*} \mathrm{~J}-\mathrm{M}$
e) None of these
Q.12. Which of the following means ' $B$ is grandfather of $F$ '?
a) $B+J-F$
b) $B-J+F$
c) $B \times T-F$
d) $B \div T+F$
e) None of these
Q.13. How is $M$ related to $K$ in the expression ' $B+K \div T \times M$ '?
a) Son
b)Daughter
c) Son or daughter
d) Data inadequate
e) None of these
Q.14. In a certain code language 'pit ne' means 'come here'; 'ne ta ja' means 'come and go' and 'jasa re' means 'you and me'. What does 'ta' mean in that code language?
a)come
b) and
c) here
d)go
e) Cannot be determined
Q.15. 'RT is related to $\mathbf{V X}$ ' and 'BD' is related to ' $\mathbf{F H}$ ', in the same way as 'KM' is related to-
a) NP
b) $O R$
c) OQ
d) $P R$
e) None of these

In each question below are three statements followed by three conclusions numbered I, II and III.You have to take the three given statements to be true even if they seem to be at variance fromcommonly known facts and then decide which of the given conclusions logically follows from thethree given statements disregarding commonly known facts. Then decide which of the answersa), b), c), d) and e) is the correct answer and indicate it on the answer sheet.
Q.16. Statements: Some tablets are jugs. Some jugs are pots. All pots are plates.

Conclusions: I. Some plates are jugs. II. Some pots are tablets.III. Some plates are tablets.
a) None follows
b) Only I follows
c) Only II follows
d) Only III follows
e) Only II and III follow
Q.17. Statements: All chairs are rings. Some rings are sticks. All sticks are branches.

Conclusions: I. Some branches are chairs. II. Some branches are rings.III. Some sticks are chairs.
a) None follows
b) Only I follows
c) Only II follows
d) Only III follows
e) Only I and II follow
Q.18. Statements: All bulbs are chairs. All chairs are tables. All tables are mirrors.

Conclusions: I. Some mirrors are bulbs. II. Some tables are bulbs.III. All chairs are mirrors.
a) Only I and II follow
b) Only I and III follow
c) Only II and III follow
d) All follow
e) None of these
Q.19. Statements: All knives are hammers. No hammer is sword. Some swords are nails.

Conclusions: I. Some nails are hammers. II. Some swords are knives.III. No nail is hammer.
a)None follows
b) Only either I or III follows
c) Only II follows
d) Only III follows
e) Only I follows
Q.20. Statements: Some fruits are trees. All trees are jungles. All jungles are roads.

Conclusions: I. All fruits are jungles. II. Some roads are fruits. III. Some jungles are fruits.
a) Only I and II follow
b) Only I and III follow
c) Only II and III follow
d) All follow
e) None of these
Q.21. Statements: Some books are pens. Some pens are desks. Some desks are racks. Conclusions: I. Some racks are pens. II. Some desks are books.III. Some racks are books.
a) Only I follows
b) Only II follows
c) Only III follows
d) None follows
e) All follow
Q.22. Statements: No room is house. No house is building. Some buildings are huts.

Conclusions: I. Some huts are rooms. II. Some huts are houses.III. Some huts are buildings.
a) Only I follows
b) Only II follows
c) Only III follows
d) None follows
e) All follow

Study the following arrangement carefully and answer the questions given below:
M 3 R\#AP49K\%D1UH@J2N © WEQ5T6\$V7*IF8BY
Q.23. How many such symbols are there in the above arrangement each of which is immediately preceded by a number but not immediately followed by a consonant?
a)None
b)One
c) Two
d) Three
e) More than three
Q.24. Which of the following is the eighth to the left of the twenty first from the left end of the abovearrangement?
a) 1
b) 1
c) 5
d) $Q$
e) None of these
Q.25. How many such consonants are there in the above arrangement each of which is immediatelypreceded by a number but not immediately followed by a symbol?
a)None
b)One
c) Two
d) Three
e) More than three
Q.26. If all the numbers in the above arrangement are removed, which of the following will be the eleventhfrom the right end?
a) N
b) 2
c) E
d) W
e) None of these
Q.27. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to that group?
a) $W Q N$
b) $V * 6$
c) 187
d) P 9 \#
e) $D K U$
Q.28. What should come in place of the question mark (?) in the following series based on the abovearrangement?
3\#A 4K\% 1H@ 2CW?
a) E 56
b) E 5 T
c) QT 6
d) Q T \$
e) None of these

In the following questions, the symbols ©, ©,\#,\$ and * are used with the following meaningsillustrated. 'P © Q' means 'P is not smaller than Q'.
' $P$ * $Q$ ' means ' $P$ is neither greater than nor smaller than $Q$ '.
' $P @ Q$ ' means ' $P$ is neither greater than nor equal to $Q$ '.
' $P$ \$ $Q$ ' means ' $P$ is not greater than $Q$ '.
' $P$ \# $Q$ ' means ' $P$ is neither smaller than nor equal to $Q$ '.
In each of the following questions assuming the given statements to be true, find out which of thethree conclusions I, If and III given below them is/are definitely true.
Q.29. Statements: M@T, T\$R, R@J

Conclusions: I. J \# M II. R\#M III.J*T
a) Only I is true
b) Only II is true
c) Only III is true
d) Only I and II are true
e) None of these
Q.30. Statements: D © B, B \# H, H * F

Conclusions: I. F @ B II. F@ D III.H @ D
a) Only I is true
b) Only II is true
c) Only III is true
d) Only I and II are true
e) All are true
Q.31. Statements: $\mathrm{H}^{*} \mathrm{M}, \mathrm{M} @ \mathrm{~T}, \mathrm{~T} \$ \mathrm{~K}$

Conclusions: I. K\#M II. T\#H III.H @ K
a) Only I is true
b) Only I and II are true
c) Only II and III are true
d) Only I and III are true
e) All are true
Q.32. Statements: N \$ A, A \# J, J © D

Conclusions: I. N @ J II. A © D III.D @ A
a) Only I is true
b) Only II is true
c) Only III is true
d) Only II and III are true
e) None of these
Q.33. Statements: R * T, T @ M, M \$ K

Conclusions: I. K @ R II. M \# R III.K \# T
a) Only I and II are true
b) Only II and III are true
c) Only I and III are true
d) All are true
e) None of these
Q.34. Statements: F \# W, W \$ M, M © R Conclusions:I. R \$ W II. F \# R III. W * R
a) None is true
b) Only I is true
c) Only II is true
d) Only III is true
e) Only II and III are true

In each question below is given a group of letters followed by four combinations of digits/symbolsnumbered a), b), c) and d). You have to find out which of the combinations correctly representsthe group of letters based on the following digit/symbol coding system and the condition thosefollow and mark the number of that combination as the answer. If none of the combinations correctly represents the group of letters mark e) i.e. 'None of these as the answer.
Letter P M A I D E J K F N Q B U W T
Digit / Symbol Code 695 \# 7 \$ 1 \% 2 @ 8 © 3 * 4

## Conditions:

(i) If the first letter is a consonant and the last letter is a vowel the codes are to be interchanged.
(ii) If the first letter is a vowel and the last letter is a consonant both are to be coded as the codefor the vowel.
(iii) If both the first and the last letters are consonants both are to be coded as the code for thelast letter.

## Q.35. MKJIDE

a) $9 \% 1$ \# $7 \$$
b) $\$ \% 1$ \# 79
c) $91 \%$ \# 7
d) \$ \% 17 \# 9
e) None of these

## Q.36. I NQB W U

a) \# @ 8 © * 3
b) 3 @ 8 © $\#$
c) $\# 8$ @ * © 3
d) 3 \# @ 8 © *
e) None of these
Q.37. K F B P A W
a) * 2 © $65 \%$
b) $\% 2$ © $65 \%$
c) * 2 © $65^{*}$
d) $\% 2$ © $65^{*}$
e) None of these

## Q.38. EFDJT P

a) $62714 \$$
b) $\$ 27146$
c) $\$ 27416$
d) $\$ 2714 \$$
e) None of these

## Q.39. N W A N U D

a) @ * 5 @ 37
b) 7 * 5 @ $3 @$
c) @ 5* @37
d) @ *5@3@
e) None of these
Q.40.APFTQI
a) \# 62485
b) \# 6248 \#
c) 562485
d) 56248 \#
e) None of these
Q.41-45. In each question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.
Give answer a) if only assumption I is implicit.
Give answer b) if only assumption II is implicit.
Give answer c) if either assumption I or assumption II is implicit.
Give answer d) if neither assumption I nor assumption II is implicit.
Give answer e) if both assumptions I and assumption II are implicit.
Q.41. Statement:The state Govt. has asked the management of all the private schools to takeconsent of the parents before increasing the school fees.
Assumptions: I. The management of majority of the private schools may call the parents fordiscussion regarding fee hike.
II. Majority of the parents may not agree for any hike of school fees.
Q.42. Statement:Govt. has made huge security arrangement during the Olympic torch relaywithin the country in view of nationwide protests by some group of people.
Assumptions: I. The protesters may still disrupt the relay of Olympic torch within the country.
II. The relay of Olympic torchmay pass peacefully during its journeywithin thecountry.
Q.43. Statement:The state government has instructed all its employees interacting with publicto be patient and compassionate in their dealings.
Assumptions: I. The general public may otherwise be bullied by the Govt. officials.
II. Majority of the Govt. officials may follow the Govt. Directives.
Q.44. Statement:Mohan invited about 200 people on the occasion of his daughter's marriageandmade food arrangement of about 200 people in a nearby hotel.
Assumptions: I. Many people invited by Mohan may not turn upon the day of the occasion.
II. Most of the people invited by Mohan may attend the wedding ceremony.
Q.45. Statement:Local administrationmade elaborate security arrangement and alerted thelocal hospitals to be in readiness during the ensuing festival days.
Assumptions: I. A very large number of devoteesmay assemble in the city during the festival days.
II. Security personnel may not be able to control the crowd.

Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.
Mark answer a) if the inference is "definitely true" i.e. it properly follows from the statement of facts given.
Mark answer b) if the inference is "probably true" though not "definitely true" in the light of the facts given.
Mark answer c) if the data are inadequate" i.e. from the facts given you cannot say whether the inference is likely to be true or false.
Mark answer d) if the inference is "probably false" though not "definitely false" in the light of the facts given.
Mark answer e) if the inference is "definitely false" i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

A fundamental global trend now a day is the growing natural resource scarcity. Oil and naturalgas prices have roared in recent years. This year, food prices have also skyrocketed, causing hardships among the poor and large shifts in income between countries and between rural and urban areas. The most basic reason for the rise in natural resource prices is strong growth, especially in China and India, which is hitting against the physical limits of land, timber, oil and gas reserves and water supplies. Thus, wherever nature's goods and services are traded in markets (as with energy and food), prices are rising when they are not traded in markets (as with clean air), the result is pollution and depletion rather than higher prices. There are many reasons for the dramatic increase in world food prices, but the starting point is increasing food consumption again strongly powered by China's economic growth. China's population is earning more notablymore meat, which in turn requires the importation of higher volumes of animal feed made from soyabeans andmaize.Moreover, rising world energy prices has made food production more costly, since it requires large energy inputs for transport, farming and fertilizers. At the same time, rising energy prices create a strong incentive for farmers to switch from food production to fuel production.
Q.46. Ever increasing consumption of food articles by world population is pushing up the world food prices beyond expectations.
Q.47. Farmers get more returns by producing food articles than by producing raw material for fuel production.
Q.48. China's food production is much less than its total domestic requirements.
Q.49. Non tradable natural resources are being indiscriminately contaminated by the thoughtless use of less environment friendly activities.
Q.50. Countries other than China and India produce enough food and energywithin their countries.

Study the following information carefully and answer the questions given below: Following are the conditions for selecting Accounts Manager in an organization.

The candidate must -
(i) be a graduate in Commerce withminimum 55 percent marks.
(ii) be a post graduate in Commerce with minimum 50 percent marks.
(iii) have post qualification work experience of at least three years in the accounts department in an organization.
(iv) not be less than 25 years and not more than 35 years old as on 1.5.2008.
(v) have secured at least 40 percent marks in the selection process.

In the case if a candidate satisfies all other criteria except -
(A) at (ii) above but has work experience of at least four years as Assistant Accounts Manager in an organization. His/her case is to be referred to GM -Accounts of the organization.
(B) at (iii) above but has successfully completed CA/ICWA, the case is to be referred to Director Finance.

In each question below details of one candidate is given. You have to take one of the following courses of action in each case based on the information provided and the conditions and sub-conditions given above andmark the number of that course of action as your answer. You are not to assume anything other than the information provided in each case. All the cases are given to you as on 1.5.2008.

Mark answer a) if the data provided are not adequate to take a decision.
Mark answerb) if the case is to be referred to GM-Accounts.
Mark answerc) if the case is to be referred to Director- Finance.
Mark answerd) if the candidate is not to be selected.
Mark answere) if the candidate is to be selected.
Q.51. AbhinavChaturvedi is a Commerce graduate with 60 percentmarks. He has been working in the accounts department of an organization for the past four years after completing his post-graduation in Commerce with 55 percent marks. He was born on 8th July 1980. He has secured 45 percent marks in the selection process.
Q.52. VaibhavSinha was born on 12th April 1979. He has been working as Assistant Accounts Manager in an organization for the past five years after completing his post-graduation in Commerce with 40 percentmarks. He has secured 55 percentmarks in both the selection process and graduation in commerce.
Q.53. SeemaBhasin has secured 60 percent marks in graduation in Commerce and 55 percent marks in post-graduation in Commerce. She has secured 50 percent marks in the selection process. She was born on 20th August 1978. She has also successfully completed her CA. She does not have anywork experience.
Q.54. NirmalaSawant was born on 4th July 1981. She has been working in the accounts department in an organization after completing her post-graduation in Commerce with 65 percent marks. She has secured 50 percent marks in the selection process.
Q.55. AshokPradhan was born on 3rd May 1979. He has secured 42 percent marks in the selection process. He has been working in the accounts department of an organization for the past four years after completing his post-graduation in Commerce with 62 percent marks. He has secured 54 percentmarks in his graduation in Commerce.
Q.56. PrabirMazumdar has secured 58 percent marks in his graduation in Commerce and 53 percent marks in post-graduation in Commerce. He has been working as Assistant Accounts Manager in an organization for the past four years after completing his post-graduation. He has secured 44 percent marks in the selection process. He was born on 14th November 1977.
Q.57. NehaDevwas born on 8th February 1976. She has been working in the accounts department of an organization for the past three years after completing her post-graduation in Commerce with 53 percentmarks. She has secured 57 percentmarks in graduation in Commerce. She appeared in selection process.
Q.58. SudhaGoswami was born on 19th October 1982. She has been working as Assistant Accounts Manager in an organization for the past five years after completing her graduation in Commerce with 60 percent marks. She has secured 50 percent marks in the selection process.
Q.59. Francis D'costa has secured 60 percent marks in both graduation and post-graduation in Commerce, He has also secured 45 percent marks in the selection process. He was born on $6^{\text {th }}$ December 1980. He has successfully completed ICWA after her graduation. He has been working in the Accounts department of an organization for last one year.
Q.60. PrathamaSengupta has secured 55 percent marks in post-graduation in Commerce and 45 percentmarks in the selection process. She was born on 11 th April 1981. She has been working in the accounts department of an organization for the past four years after completing her post-graduation. She has secured 50 percent marks in graduation in Commerce.

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 the first figures in the second unit of the problem figures. You are therefore to locate the figure which would fit the question mark(?).

## Q.61.


a)b(c)d)e)
Q.62.

a)b(c)d)e)
Q.63.

a)b(c)d)e)

## Q.64.


a)b)c)d)e)
Q. 65.


In each of the following questions in four out of the five figures, element I is related to element II in the same particular way. Find out the figure in which the element I is not so related to element II.
Q.66.

a)b)c)d)e)
Q.67.


## a)b(c)d)e)

Q.68.

a)b)c)d)e)
Q.69.

a)b)c)d)e)
Q.70.

a)b)c)d)e)

In each of the Questions given below which one of the five answer figure on the right should comeafter the problem figures on the left, if the sequence were continued.
Q. 71 .

a)b)c)d)e)
Q. 72.

a)b)c)d)e)
Q.73.

a)b(c)d)e)
Q. 74.

a)b(c)d)e)
Q. 75.

a)b)c)d)e)

TEST - II
QUANTITATIVE APTITUDE

What approximate value should come in place of questionmark (?) in the following questions?(You are not expected to calculate the exact value.)
Q.76. $459.008+3.0056 \times 88.862=$ ?
a) 738
b) 725
c) 695
d) 752
e) 666
Q.77. $(621.52)^{2}=$ ?
a) 386300
b) 379300
c) 398300
d) 365300
e) 356300
Q.78. $561204 \times 58=? \times 55555$
a) 606
b) 646
c) 556
d) 716
e) 586
Q.79. $(444 \%$ of 531$) \div 972=$ ?
a) 4.5
b) 0.5
c) 2.5
d) 8.5
e) 6.5
Q.80. $(9321+5406+1001) \div(498+929+660)=$ ?
a) 13.5
b) 4.5
c) 16.5
d) 7.5
e) 10.5

What should come in place of question mark (?) in the following number series?
Q.81. 12121845180 1170?
a) 12285
b) 10530
c) 11700
d) 12870
e) 7605
Q.82. 444467513582674789 ?
a) 950
b) 904
c) 927
d) 881
e) 973
Q.83. 116812566251296 ?
a) 4096
b) 2401
c) 1764
d) 3136
e) 6561
Q.84. 2325531636573291 ?
a) 16461
b) 13169
c) 9877
d) 23045
e) 19753
Q.85. 1313655857605129285
a) 2456415
b) 2235675
c) 2980565
d) 2714985
e) 2197845

What should come in place of question mark (?) in the following questions?
Q.86. $38+16 \times 0.8=$ ?
a) 43.2
b) 50.8
c) 44.8
d) 1.9
e) None of these
Q.87. $1485 x$ ? $=594$
a) $\frac{2}{5}$
b) $\frac{3}{4}$
c) $\frac{3}{5}$
d) $\frac{5}{6}$
e) None of these
Q.88. $2116+692-$ ? $=1111$
a) 1667
b) 1677
c) 1687
d) 1697
e) None of these
Q.89. $4+4.44+0.4+44.04+444=$ ?
a) 497.24
b) 487.66
c) 496.88
d) 469.88
e) None of these
Q.90. $(?)^{2}+(65)^{2}=(160)^{2}-(90)^{2}-7191$
a) 75
b) 77
c) 79
d) 81
e) None of these

Each of these questions consists of a question followed by information in three statements. You have to study the question and the statements and decide that information in which of the statement(s) is/are necessary to answer the question.
Q.91. What is the capacity of the cylindrical tank?
I. Radius of the base is half of its height.
II. Area of the base is 616 square metres.
III. Height of the cylinder is 28 metres.
a) Only I and II
b) Only II and III
c) Only I and III
d) All I, II and III
e) Any two of the three
Q.92. What is the speed of the train?
I. The train crosses a signal pole in 18 secs.
II. The train crosses a platform of equal length in 36 secs.
III. Length of the train is 300 metres.
a) I and III only
b) II and III only
c) I and II only
d) III and either I or II only
e) Any two of the three
Q.93. What is the staff strength of Company ' X '?
I. Male and female employees are in the ratio of 2: 3 respectively.
II. Of the officer employees $80 \%$ are males.
III. Total number of officers is 132. a) I and III only
b) II and either III or I only
c) All I, II and III
d) Any two of the three
e) Question cannot be answered even with the information in all three statements
Q.94. What is the two digit number?
I. Number obtained by interchanging the digits is more than the original number by 9 .
II. Sum of the digits is 7 .
III. Difference between the digits is 1 .
a) I and III only
b) I and II only
c) II and III only
d) All I, II and III
e) Question cannot be answered even with the information in all three statements
Q.95. How many articles were sold?
I. Total profit earned was Rs. 1,596/-.
II. Cost-price per article was Rs.632/-.
III. Selling price per article was Rs.765/-.
a) II and III only
b) I and II only
c) AII I, II and III
d) Any two of the three
e) Question cannot be answered even with the information in all three statements

Study the following information to answer the given questions.
Percentage of students in various courses (A, B, C, D, E, F) and Percentage of girls out of these.
Total students: 1200 ( 800 girls + 400 boys) TotalGirls: 800
PERCENTAGE IN VARIOUS COURSES PERCENTAGE OF GIRLS IN COURSES

Q.96. For which course is the number of boys-the minimum?
a) $E$
b) $F$
c) C
d) A
e) None of these
Q.97. How many girls are in course C?
a) 44
b) 16
c) 40
d) 160
e) None of these
Q.98. For course D what is the respective ratio of boys and girls?
a) $3: 4$
b) $4: 5$
c) $3: 5$
d) $5: 6$
e) None of these
Q.99. For which pair of courses is the number of boys the same
a) E \& F
b) A \& D
c) $C \& F$
d) $B \& D$
e) Noneof these
Q.100. For course E , the number of girls is how much per cent more than the boys for course E ?
a) 250
b) 350
c) 150
d) 80
e) None of these
Q.101. What will be the area (in square metres) of 1.5 metre wide garden developed around all the four sides of a rectangular field having area equal to 300 square metres and breadth equal to three-fourth of the length?
a) 96
b) 105
c) 114
d)Cannot bedetermined
e)None of these
Q.102. In a two digit positive number, the digit in the units place is equal to the square of the digit in ten'splace, and the difference between the number and the number obtained by interchanging the digits is 54 . What is $40 \%$ of the original number?
a) 15.6
b) 39
c) 37.2
d) 24
e) None of these
Q.103. Vishwas borrowed a total amount of Rs. $30,000 /-$, part of it on simple interest rate of 12 p.c.p.a. and remaining on simple interest rate of 10 p.c.p.a. If at the end of 2 years he paid in all Rs. $36,480 /$ - to settle the loan amount, what was the amount borrowed at 12 p.c.p.a.?
a) Rs. 16,000/-
b) Rs. 18,000/-
c) Rs. 17,500/-
d) Rs. 12,000/-
e) None of these
Q.104. If the numerator of a fraction is increased by $\frac{1}{4}$ and the denominator is decreased by $\frac{1}{3}$ the newfraction obtained is $\frac{33}{64}$. What was the original fraction?
a) $\frac{9}{11}$
b) $\frac{5}{7}$
c) $\frac{3}{7}$
d) $\frac{7}{9}$
e) None of these
Q.105. Twice the square of a number ismore than eleven times the number by 21 . The number can have which of the following values?
a) 4 or $-\frac{7}{2}$
b) $7 \mathrm{or}-\frac{3}{2}$
c) 3 or $-\frac{7}{2}$
d) $\frac{9}{2}$ or -4
e) None of these

Study the following graph carefully to answer these questions.

Q.106. If the quantity sold of item $D$ increased by $50 \%$ and the price reduced by $10 \%$. What was the total value of the quantity sold for item $D$ ?
a) Rs.675/-
b) Rs. 6,750/-
c) Rs. $67,750 /-$
d) Rs. 33750/-
e) None of these
Q.107. Approximately, what is the average price per kg. of items $A, B \& C$ ?
a) Rs. 9.50
b) Rs. 10.50
c) Rs. 7.50
d) Rs. 9
e) Rs. 8
Q.108. What is the ratio between the total values of quantity sold for items E \& F respectively?
a) $15: 14$
b) $3: 2$
c) $5: 7$
d) $7: 5$
e) None of these
Q.109. Total value of the quantity sold for item $C$ is what per cent of the total value of the quantity sold for item E?
a) 111
b) 85
c) 90
d) 87.5
e) None of these
Q.110. If the price as well as the quantity sold is increased by $20 \%$ for item $A$, what is the total value of quantity sold for item $A$ ?
a) Rs. 48,500/-
b) Rs. 49.000/-
c) Rs. 42,000/-
d) Rs. 50,400/-
e) None of these

Study the table carefully to answer the questions that follow:-
Sale (in crores) of number of units by six different Companies over the years

| YEAR <br> COMPANY | $\mathbf{2 0 0 1}$ | $\mathbf{2 0 0 2}$ | $\mathbf{2 0 0 3}$ | $\mathbf{2 0 0 4}$ | $\mathbf{2 0 0 5}$ | $\mathbf{2 0 0 6}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| A | 110 | 118 | 143 | 126 | 152 | 195 |
| B | 91 | 93 | 85 | 99 | 69 | 35 |
| C | 103 | 153 | 100 | 128 | 96 | 56 |
| D | 112 | 166 | 78 | 83 | 135 | 198 |
| E | 72 | 169 | 154 | 98 | 140 | 192 |
| F | 64 | 56 | 120 | 70 | 176 | 54 |

Q.111. Which Company has sold the maximum number of units over the years?
a) A
b) C
c) E
d) F
e) None of these
Q.112. What is the difference between number of units sold by CompanyD in the year 2001 and the year 2003?
a) 3400000
b) 3400000000
c) 34000000
d) 340000000
e) None of these
Q.113. Which Company has sold the minimum number of units over the years?
a) $A$
b) $B$
c) D
d) $E$
e) None of these
Q.114. Number of units sold by Company B in the year 2003 is what percent of the total number of units sold by all the companies together in that year?
a) 12.76
b) 15.5
c) 12.5
d) 20
e) None of these
Q.115. What is average number of units sold (in crores) in the year 2005?
a) 130
b) 133
c) 127
d) 121
e) None of these

Study the following table to answer the given questions.
Centre and Post-wise Number of Candidates

| Post <br> Centre | Office | Clerk | Field Office | Supervisor | Specialist <br> Officer |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Bangalore | 2000 | 5000 | 50 | 2050 | 750 |
| Delhi | 15000 | 17000 | 160 | 11000 | 750 |
| Mumbai | 17000 | 19500 | 70 | 7000 | 900 |
| Hyderabad | 3500 | 20000 | 300 | 9000 | 1150 |
| Kolkata | 14900 | 17650 | 70 | 1300 | 1200 |
| Lucknow | 11360 | 15300 | 30 | 1500 | 650 |
| Chennai | 9000 | 11000 | 95 | 1650 | 500 |

Q.116. Which center has the highest number of candidates?
a) Delhi
b) Kolkata
c) Hyderabad
d) Mumbai
e) None of these
Q.117. Which center has $340 \%$ number of Clerks as compared to Bangalore?
a) Lucknow
b) Mumbai
c) Hyderabad
d) Chennai
e) None of these
Q.118. What is the difference between total number of Officers and Clerks?
a) 29,680
b) 34,180
c) 32,690
d) 28,680
e) None of these
Q.119. In Kolkata, number for Specialist Officer is approximately what per cent of that of Officers?
a) 8.7
b) 9
c) 6.5
d) 8
e) 6.9
Q.120. In Chennai, the number of Clerks is approximately how much per cent more than that of Officers?
a) 18
b) 22
c) 20
d) 2
e) 13
Q.121. A train travelling at the speed of $60 \mathrm{~km} /$ hour crosses a platform in 20 seconds. What is the length of the train?
a) 333 metres
b) 300 metres
c) 336 metres
d) Cannot be determined
e) None of these
Q.122. A sum of money is to be divided among four persons in the ratio of $2: 3: 4: 5$. Out of the four one person gets Rs.200/- more than the other and Rs.100/- less than another. What is the sum?
a) Rs.2,800/-
b) Rs.1,400/-
c) Rs.4,200/-
d) Cannot be determined
e) None of these
Q.123. If $4 \mathrm{x}+5 \mathrm{y}=83$ and $\frac{3 x}{2 y}=\frac{21}{22}$ then what is the value of $\mathrm{y}-\mathrm{x}$ ?
a) 3
b) 4
c) 7
d) 11
e) None of these
Q.124. A boat running downstreams covers a distance of 30 kms in 2 hours. While coming back the boat takes 6 hours to cover the same distance. If the speed of the current is half that of the boat, what is the speed of that boat in kmph?
a) 15
b) 5
c) 10
d) Cannot be determined
e) None of these
Q.125. In a College the number of students studying Arts, Commerce and Science are in the ratio of $3: 5$ : 8 respectively. If the number of students studying Arts, Commerce and Science is increased by 20\%, $40 \%$ and $25 \%$ respectively, what will be the new ratio of students in Arts, Commerce andScience respectively?
a) 18:35:50
b) $3: 10: 10$
c) $4: 8: 5$
d) $32: 35: 25$
e) None of these

TEST - III
GENERAL AWARENESS
Q.126. Who has been appointed as a new Head of Insurance Regulatory and Development Authority (IRDA)?
a) ArunBhatnagar
b) Anil Saxena
c) J. Harinarayanan
d) Dr. Ravi kant
e) None of these
Q.127. Which book has been chosen as the winner of "Best of the booker prize"?
a) Name sake
b) Inheritance of loss
c) The mother
d) Midnight children
e) None of these
Q.128. What is the maximum stake the Govt. of India has in any public sector bank at present?
a) $40 \%$
b) $49 \%$
c) $50 \%$
d) $64 \%$
e) $74 \%$
Q.129. The Padma Vibhushan andMilitary Cross awardee FieldMarshal Sam Manekshaw passed away on June 26, 2008. In which year he became the eighth chief of Army Staff?
a) 1969
b) 1965
c) 1968
d) 1967
e) None of these
Q.130. On which of the following dates did the Reserve bank of India allow Indian Companies to invest inoverseas energy and natural resources sector such as oil, gas, coal and mineral ores in excess of the current limits with prior approval of the central bank?
a) June 3, 2008
b) June 1, 2008
c) June 5, 2008
d) June 7, 2008
e) None of these
Q.131. Apa Sherpa was recently in news for conquering the Mt. Everest. How many times did he make this record?
a) 18th time
b) 16th time
c) 17 th time
d) 15th time
e) None of these
Q.132. Which of the following is NOT amajor highlight of the Union Budget 2008-09?
(A) A target of Rs. 2.80 lakhs crore is fixed for providing credit to agriculture sector.
(B) Limit of the Banking Cash Transaction Tax is raised from $1 \%$ to $1.5 \%$ present.
(C) PAN requirement is not mandatory for financial transactions. Other IDs are also acceptable.
a) Only A
b) Only B
c) Only C
d) Both B \& C
e) All A, B \& C
Q.133. Which of the two states of India have been selected for Malaria vaccine trail?
a) Assam \& Arunachal Pradesh
b) Bihar \& West Bengal
c) Orissa \& Madhya Pradesh
d) West Bengal \&Assam
e) None of these
Q.134. Recently an E-village was setup in which state?
a) Kerala
b) Karnataka
c) Gujarat
d) Tamil Nadu
e) None of these
Q.135. In 2008, the birth centenary of a famous English writer Ian Flemming is being celebrated. He is known for creating a famous character. What is the name of this character?
a) Barrow charmer
b) James Bond
c) Sherlock Holmes
d) Dr. Watson
e) None of these
Q.136. Danyana Mendoza who was judged as the Miss Universe 2008 is from which of the following countries?
a) Vietnam
b) Australia
c) Venezuela
d) Brazil
e) None of these
Q.137. As per the budget of the Indian Railways for 2008-09 the operating ratio of the railways has-
a) Increased by only by $0.5 \%$
b) Decreased by 0.5\%
c) Remained at the same level on which it was in 2007-08.
d) Reached at the level of $81 \%$
e) Reduced to the level of $63 \%$ which was the level of 2000-01
Q.138. The Government of India has launched a new scheme for the "Girl child". what is the name of the scheme?
a) Rani Bitia
b)DhanLaxshmi
c)Aanandita
d) Raj Lakshmi
e) None of these
Q.139. As proposed in theUnion Budget 2008-2009 aRiskCapital Fund has been setup by the government of India. Who amongst the following will maintain and operate that Fund?
a) ECGC
b) RBI
c) SIDBI
d) NABARD
e) None of these
Q.140. "RashtriyaSwasthyaBimaYojana" has been launched in Delhi and Haryana states for members of unorganized sector. Under the scheme each family is likely to get the benefit of Rs.
a) Rs. 25000
b) Rs. 20000
c) Rs. 50000
d) Rs. 30000
e) None of these
Q.141. According to a survey, the country which has the highest number of internet users is $\qquad$
a) Germany
b) China
c) U.S.A
d) Japan
e) None of these
Q.142. According to Prime Minister's EconomicAdvisoryCouncil (EAC) the economic growth rate for 2008-09 will remain at $\qquad$
a) $9 \%$
b) $8 \%$
c) $8.5 \%$
d) $8.9 \%$
e) None of these
Q.143. The banks particularly the public sector banks are tying up with the various credit rating agencies for the qualitative assessment of the credit needs of the borrowers which amongst the following is/are such credit rating agencies in India?
(A) CARE (B)CRISIL (C)ULIP
a) Only A
b) Only B
c) A and C
d) A and B
e) None of these
Q.144. Which of the following is NOT a Banking/Finance related term?
a) EMI
b) Credit wrap
c) Exposure limit
d) Diffusion
e)Held toMaturity
Q.145. The TelecomRegulatoryAuthority of India (TRAI) recently agreed to allow foreign direct investment in the field of mobile television services. Up to what extent FDI is allowed in this field?
a) $50 \%$
b) $60 \%$
c) $64 \%$
d) $70 \%$
e) $74 \%$
Q.146. The general elections took place in which of the following countries in March 2008?
a) Afghanistan
b) Sri Lanka
c) Iraq
d) Iran
e) None of these
Q.147. The Planning Commission of India has setup a 12 member committee on financial sector reforms. Who is the Chairman of the committee?
a) K.V. Kamat
b)Janki Raman
c) RakeshMohan
d)RaghuramRajan
e) None of these
Q.148. Basel II norms are associated with which of the following aspects of the banking industry?
a)CorporateGovernance
b) Man power banking
c) Risk management
d) Retirement benefits for the employees
e) None of these
Q.149. TheGlobal Employment Trends Report 2008 published by the International Labour Organization has indicated that there may be increase in global unemployment. What according to them is/are the major reasons of this possibility?
(A) Turmoil in credit markets all over the world.
(B) Rise in oil prices in international market.
(C) Civil unrest in some under and undeveloped nations.
a) Only A
b) Only B
c) Only C
d) Only A and B
e) None of these
Q.150. The government of India has recently constituted the 13th Finance Commission. What are its major functions?
(A) To decide the Salary structure of the employees of the Central Government.
(B) To decide the distribution of the net proceeds of taxes between States and CentralGovernment.
(C) To decide rate of income tax and other taxes collected by the Union Government.
a) Only A
b) Only B
c) Only C
d) All
e) None of these
Q.151. At which of the following places did world leaders meeting held in June 2008 for a three day world food summit hosted by the U.N. Food and Agriculture Organization (FAO) in a global response to the food crisis?
a) Bern
b) Rome
c) Vienna
d) Helsinki
e) None of these
Q.152. Which of the following statements is/are true about the DulHasti Power Station?
(A) This is situated in Jammu \& Kashmir with an installed capacity of 390 MW.
(B) It is built on the Chenab River in Kistowar district of Jammu.
(C) The annual electricity generation is 1907 million units.
(D) It provides power of northern grid the beneficiary states being Jammu and Kashmir, Punjab, Haryana, Uttar Pradesh, Uttarakhand, Rajasthan, Delhi and Chandigarh.
(E) 100 units of electricity are provided per month for 10 years free of cost to each project affected family.
a) A, B and C
b) C, D and E
c) All are true
d) B, C and D
e) None of these
Q.153. The Union Ministry of Rural Development, on June 8, 2008 sanctioned Rs. 1344.49 lakh Central assistance to---------for the implementation of the Drought Prone Area Development Programme (DPAP) under The "HaryaliGuidelince" during 2008-09
(A) Andhra Pradesh
(B) Uttarakhand and Karnataka
(C) Gujarat andMaharashtra
(D) Chhattisgarh, Orissa and Madhya Pradesh.
a) A, B and C
b) Only D
c) B and C
d) All of the above
e) None of these
Q.154. Which of the following statement is/are TRUE about the business growth in India?
(A) IT and BPO business in India likely to grow by 2.5 times in 10 years.
(B) The current hot spots, already under strain cannot handle anymore pressure.
(C) Government plans to shift 40\% of the business to the 43 new cities by 2018.
(D) They will generate job for around 3.5 million people.
a) Only A
b) Only B
c) OnlyC and D
d) All are true
e) None of these
Q.155. Which of the following statements is/are TRUE about the Cabinet Committee on Economic? Affairs (CCEA)?
(A) It has cleared a outlay of Rs. 10328.20 crore of infrastructuredevelopment in central education institutions to facilitate on increase in student in takes as a consequence of introduction of reservation for OBC from the upcoming academic year.
(B) of the total outlayRs. 4107.91 crore is of a recurring expenditure and the remaining amount of Rs. 6220.29 crore would be non-recurring expenditure.
(C) As per the proposal that was forwarded to the CCEA by the Union Human Resource

Development (HRD) Ministry, the outlay is for a period of five years beginning 2007-08.
a) Only A
b) A and B
c) A and C
d) All are true
e) None of these
Q.156. Which of the following statements is/are TRUE about Cabinet Scholarship Scheme?
(A) Under the scheme at least Rs. 1 lakh scholarship for Rs. 6000 per annum would be awarded to student of class 9 till class 12.
(B) Rs. 750 crore corpus will be created with SBI in 2008-09 to fund this scheme.
(C) The total fund required for creation of corpus during the 11th five year planwould beRs. 3000 cr .
a) A and B
b) B and C
c) A and C
d) All are true
e) None of these
Q.157. Which of the following statements is/are TRUE about the contract farming?
(A) With the help of contract farming Indian agriculture export will double up to 2010 and reach $\$$

20 billion.
(B) Indian Overseas Bank has joint hand with Biofuel India to work under jetropha contract farming.
(C) Under this collaboration Bank will provided Rs. 25000 to the farmer at the rate of $10 \%$.
(D) Bank of Mysore decided to provide technical knowledge to the farmers and $75 \%$ amount on capital expenditure and $80 \%$ to $85 \%$ on working capital.
a)A and B
b) C and D
c) B and C
d) All are true
e) None of these
Q.158. The President of India recently signed themuch awaited notification for the implementation of the suggestions made by the "Delimitation Commission". What will be the effect of this notification?
a) Parliamentary and Assembly constituencies will be redefined.
b) Candidates from SC/ST categories will get all benefits for another 15 years' time.
c) The boundaries of the National Capital New Delhi will be extended further.
d) Operations of the Cooperative Banks and Societies will not be limited to the state of their origin. They will also be like Public Sector Bank.
e) None of these
Q.159. Which of the following person have received the Doctorate of Fellowship from the 'School of Economics' situated in London?
a)Ratan Tata
b) C. RangaRajan
c) Mohammad Yunus
d) Y.V. Reddi
e) None of these
Q.160. Which team has won the 'DLF- Indian Premier League‘(IPL) Cricket series on Jun 1, 2008?
a) Kolkata Nights Riders
b) Chennai Super Kings
c) Rajasthan Royals
d) Delhi Dare devils
e) None of these
Q.161. Recently Reserve Bank of India bars a Financial Corporation from accepting public deposits due to the fear of US subprime type of crisis occurring in India. What is the name of that financial corporation?
a) Kotak Mahindra
b) Peerless
c) Sahara Financial Corporation
d) ICICI Prudential
e) None of these
Q.162. In one of the biggest buyouts in Indian corporation history, Daiichi Sankyo Co. Ltd. has picked up the entire $34.8 \%$ promoters' stake in Ranbaxy Laboratories. With which country the Daiichi Sankyo Co. Ltd is related to?
a) Britain
b) China
c) Malaysia
d) Japan
e) None of these
Q.163. The BJP has won a comfortable victory in Karnataka assembly election. Who has been elected as new Chief Minister of the state?
a)ManikSarkar
b)Donkupar Roy
c)B.S.Yedurappa
d) Nephew Rio
e) None of these
Q.164. The agitation of Gujjars is once again raising in the country for ST status for their community in the state. With which state is this community belongs to?
a) Madhya Pradesh
b) Chhattisgarh
c) Bihar
d) Rajasthan
e) None of these
Q.165. How much amount has been announced by Bill Gates for India to control HIV in the country?
a) $\$ 23$ million
b) $\$ 20$ million
c) $\$ 50$ million
d) $\$ 25$ million
e) None of these
Q.166. Who has been awarded with the LalBahadurShastri National Award for Excellence in Public Administration, Academics and Management 2008?
a)M. Domodaran
b) E. Sreedharan
c) Prasanna Kumar Mishra
d) P.C. Jha
e) None of these
Q.167. Which country has won the Euro 2008 of Football?
a) Brazil
b) Italy
c) Spain
d) France
e) None of these
Q.168. Many banks of Indian origin are opening offices/branches in foreign countries. Why is this trend emerging at a very fast pace?
(A) These Banks wish to provide banking facilities to foreigners as banking facilities are not plenty in many foreign countries. India wants to take an advantage of the situation.
(B) These banks wish to help Indian firms to acquire funds at internationally competitive rates.
(C) These banks wish to promote trade and investment between India and other countries.
a) Only A
b) Only B
c) Only C
d) All A, B and C
e) Only B \& C
Q.169. A National Development Fund was created by the Govt. of India a few years ago. What was the purpose of the fund?
(A) Boost investment in social sector projects to promote education, healthcare and employment.
(B) Capital investments in selected profitable PSEs to yield adequate returns.
(C) To fund revision in pay structure of central Govt. employees.
a) Only A
b) Only B
c) Only C
d) Both A \& B
e) None of these
Q.170. Which of following statement is/are TRUE about Securities Exchange Board of India?
(A) SEBI announced that exchange traded currency futures would be allowed in the next three months to provide a cushion to investors against volatility in currency Market.
(B) SEBI Chairman informed that the SEBI's next task would be to work on interest rate futureand on the creation of an exchange for small and medium enterprises (SMEs)
$(C)$ The attempt of SEBI and the central bank (RBI) is to create exchange traded currency futures as they are far easier to be regulated and far easier to contain risks than OTC market.
a) Only A
b) Only B
c) A and C
d) All are true
e) None of these
Q.171. Where was the International Legal Alliance Summit and Awards 2008 held in which Fox Mandal Little (FML), India's full service law company, has won the best national law firm award?
a) London
b) Paris
c) New York
d) Tokyo
e) None of these
Q.172. Who has been recently appointed as the new Governor of Sikkim?
a)TarunGogoi
b) R.S. Mushahari
c) Valmiki Prasad Singh
d) A.N. Vohara
e) None of these
Q.173. Recently Kosovo has been declared an independent country. Now how many countries have become independent in the world?
a) 196
b) 192
c) 194
d) 195
e) None of these
Q.174. Who has been elected as the youngest Member of Parliament in the country's Lok Sabha?
a)Sachin Pilot
b) Rahul Gandhi
c)AkhileshYadav
d) Agatha KongkalSangama
e) None of these
Q.175. The UPA Govt. has increased its loan waiver package by nearly 20 percent. Now how much is the total amount of this package?
a) Rs. 60000 Cr
b) Rs. 72180 Cr
c) Rs. 71680 Cr
d) Rs. 75000 Cr
e) None of these

TEST - IV
ENGLISH LANGUAGE
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.

Rural India faces serious shortages - power, water, health facilities, roads, etc. - these are knownand recognized. However, the role of technology in solving these and other problems is barelyacknowledged and the actual availability of technology in rural areas is marginal. The backboneof the rural economy is agriculture; which also provides sustenance to over half the country'spopulation. The "green revolution" of the 1970s was, in fact, powered by the scientific work invarious agricultural research institutions. While some fault the green revolution for excessiveexploitation of water and land resources through overuse of fertilizers, it did bring about a wheatsurplus and prosperity in certain pockets of the country.

In rural India today, there is a dire inadequacyof both science (i.e. knowledge) and technology (whichderives fromscience andmanifests itself in physical form).The scope to applytechnology to both farmand non-farmactivities in rural areas is huge, as are the potential benefits. In fact, crop yields are farlower thanwhat theyare in demonstration farms, where science and technologyaremore fullyapplied. Technologies that reduce power consumption of pumps are vital; unfortunately, their use is minimal,since agricultural power is free or largely subsidized. Similarly, there is little incentive to
optimize -through technology or otherwise - water use, especially in irrigated areas (a third of total arable land), given thewater rates.Post-harvest technologies for processing andaddingvalue could greatlyenhancerural employment and incomes, but at present deployment of technology is marginal. Cold storageand cold-chains for transportation to market is of great importance for many agricultural products -particularly, fruits and vegetablesbutarenon-existent.Theseareclearlytechnologieswith animmediatereturn on investment, and benefits for all; the farmer, the end-consumer, the technology provider.However, regulatoryand structural barriers are holding back investments.

Power is a key requirement in rural areas, for agricultural as well as domestic uses. Technology canprovide reliable power at comparatively lowcost in a decentralizedmanner.However this needs to beupgraded and scaled in a big way, with emphasis on renewable and non-polluting technologies.Reliable and low costmeans of transporting goods and people is an essential need for rural areas. The bullock-cart and the tractor-trailer are present vehicles of choice. Surely, technology can providea better, cheaper andmore efficient solution? Information related to commodity prices, agriculturalpractices, weather etc. are crucial for the farmer. Technology can provide these through mobilephones, which is a proven technology however the challenge to ensure connectivity remains. Thusthere is a pressing need for technologyas currentlyeconomic growth - though skewed and iniquitous- has created an economically attractivemarket in rural India.
Q.176. According to the author, which of the following is/are the problem/s facing India's rural population?
(A) Unavailability of health care facilities.
(B) The technological advancementswhich have been borrowed fromabroad have not been suitablyadapted to the Indian scenario.
(C) Lack of awareness about the importance of utilizing technology in the agricultural sector.
a) Only (A)
b) Only (C)
c) Both (A) \& (B)
d) Both (A) \& (C)
e) None of these
Q.177. Which of the following is NOT an impact of the green revolution?
a) Over utilization of water resources
b) Application of scientific research only in demonstration farms
c) Wealth creation restricted to certain areas
d) Damage caused to land by inordinate use of fertilizers
e) Supply of wheat surpassed demand
Q.178. Why is there no motivation to reduce power consumption?
a) Freely available renewable sources of energy
b) Governmentwill have to subsidize the cost of technology required to reduce power consumption.
c) Power distribution has been decentralized.
d) The cost of implementing power saving technology is exorbitant for the customer.
e) None of these
Q.179. What effect will the implementation of post-harvest technologies such as cold storage have?
a) Regulatory procedures will have to be more stringent.
b) Prices of commodities like fruits and vegetables will fall since there is nowastage fromspoilage.
c) Incomes of rural population will fall.
d) Pollution of the environment.
e) None of these
Q.180. The author's main objective in writing the passage is to-
a)censure scientists for not undertaking research
b) criticize farmers for not utilizing experimental, low cost post harvesting technology
c)exhort the government to subsidize the cost of utilizing technology
d) promote a second green revolution
e)advocate broadening the scope of research and use of technology in agriculture
Q.181. Which of the following is NOT true in the context of the passage?
(A) In recent times the benefits of science and technology have not been felt in agriculture.
(B) The current means of rural transportation are ideal i.e. low cost and non-polluting.
(C) Agriculture provides livelihood to over 50 percent of the Indian population.
a) Both (A) \& (B)
b) Only (B)
c) Only (C)
d) Both (A) \& (C)
e) None of these
Q.182. What has hampered investment in post-harvest technologies?
a) Cost of implementing such technology is higher than the returns
b) No tangible benefits to technology suppliers
c) Obstacles from statutory authorities
d) Rapid economic growth has drawn investors away from agriculture tomore commerciallyviable sectors.
e) None of these
Q.183. What is the role of mobile technology in the rural economy?
(A) It will not play a large role since the technology is largely untested.
(B) It provides opportunities for farmers to manipulate commodity prices.
(C) It will largely be beneficial since such technology is cheap.
a) Both (A) \& (C)
b) Only (A)
c) Both (B) \& (C)
d) Only (B)
e) None of these
Q.184. Which of the following Is currently NOT a threat to the rural economy?
(A) Inadequate rural infrastructure such as roads.
(B) Excessive utilization of technology.
(C) Fluctuating power supply.
a) Only(C)
b) Only (A)
c) Both (B) \& (C)
d) Only (B)
e) None of these
Q.185. Which of the following is TRUE in the context of the passage?
(A) About 33 percent of arable land in India is irrigated.
(B) There is hardly anymotivation to utilize technology to optimize water usage among farmers.
(C) Climatic information can easily bemade available to farmers.
a) All (A), (B) \& (C)
b) Both (A) \& (B)
c) Only (A)
d) Both (B) \& (C)
e) None of these

Choose the word which is most nearly the SAME in meaning as the word printed in bold asused in the passage.
Q.186. marginal
a)austere
b) severe
c)detrimental
d) adverse
e)insignificant

## Q.187. fault

a) 'defect
b) offend
c) imperfect
d) blame
e)sin
Q.188. dire
a)pessimistic
b)alarming
c)futile
d)frightened
e)fraudulent

Choose the word which is most OPPOSITE in meaning of the word printed in bold as used I the passage.
Q.189. potential
a) unlikely
b) incapable
c) unable
d) ineffective
e)inherent

## Q.190. iniquitous

a)immoral
b)godly
c) virtuous
d) right
e)just

Which of the phrases $a$ ), b), c) and d) given below should replace the phrase given in boldin the following sentences tomake the sentence grammatically correct? If the sentence is correctas it is and there is no correction required mark e) i.e. 'No correction required' as the answer.
Q.191. The US economy is present in the face off a serious recession. .
a)having to face of at present
b) presently facing up to
c) presented on the face of
d) presently facing
e) No correction required
Q.192. Economists have predicted that the country's economic growth falls low to eight percent thisyear.
a)falling as low as
b)fell to as low as
c) will fall to as low as
d) fallen lower than
e) No correction required
Q.193. In all likeness the company will fail to achieve its production targets this year.
a) With every likeliness
b) In all likelihood
c) It is likely for
d) In every likeness
e) No correction required
Q.194. We have failed assessment of the advantages of outsourcing our IT operations.
a)in assessment
b)in not assessing up
c) to assess
d) the assessment of
e) No correction required
Q.195. One of the key competencies for managers are ethics and the ability to motivate others.
a) Among the key competencies
b) Beside the key competency
c) Including the key competencies
d) Within the key competence
e) No correction required

In each of the following sentences there are two blank spaces. Below each five pairs of wordshave been denoted by numbers $a$ ), b), c), d) and e). Find outwhich pair ofwords can be filled upin the blanks in the sentence in the same sequence to make the sentencemeaningfully complete.
Q. 196 . $\qquad$ the activities ofmoneylenders could have an adverse impact on those who $\qquad$ accessto bank credit.
a) Encouraging, enjoying
b) Permitting, denied
c) Confining, entitled
d) Promoting, benefit
e) Curbing, lack
Q.197. The Budget announced substantial $\qquad$ of $\qquad$ to critical sectors like education and healthcare.
a)expenditure, capital
b) sanction, initiative
c) allotment, security
d)disbursement, investment
e)allocation, resources
Q.198. The government has decided not to make any $\qquad$ changes in the country's tax $\qquad$ .
a) sweeping, regime
b)transparent, hike
c)drastically, net
d)constitutional, revenue
e)existing, structure
Q.199. The RBI has $\qquad$ a statement that the implementation of KYC norms should not lead to the denial of banking $\qquad$ to customers.
a)released, asset
b)issued, services
c)drafted, clearing
d) made, tariff
e) notified, transaction
Q.200. The new scheme $\qquad$ all persons with disabilities defined $\qquad$ the Disabilities Act.
a) discriminates, according
b)recognizes, beneath
c) profits, within
d) covers, under
e) promises, by

Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence toform ameaningful paragraph; then answer the questions given below them.
(A) In fact he believed that customers are the origin, the source of the money we have.
(B) The customer thus has the power to fire everybody in the company fromthe chairman on down.
(C) Management can ensure this doesn't happen bymotivating employees to cultivatemeaningfulrelationships with customers.
(D) SamWalton built hisWalmart Business Empire knowing therewas onlyone boss - the customer.
(E) So it is not the company which pays us but the customer.
(F) He can achieve this by simply spending his money elsewhere.
Q.201. Which of the following will be the FIRST sentence after rearrangement?
a) B
b) C
c) $D$
d) E
e) $F$
Q.202. Which of the following will be the SECOND sentence after rearrangement?
a) A
b) B
c) C
d) $D$
e) E
Q.203. Which of the following will be the THIRD sentence after rearrangement?
a) B
b) C
c) $D$
d) $E$
e) F
Q.204. Which of the following will be the FIFTH sentence after rearrangement?
a) A
b) $B$
c) C
d) $D$
e) $F$
Q.205. Which of the following will be the SIXTH ( LAST) sentence after rearrangement?
a) B
b) C
c) $D$
d) $E$
e) F

Read each sentence to find out whether there is any grammatical error 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 thereis no error, the answer is e). (Ignore errors of punctuation, if any.)
Q.206. India's travel and tourism /industry is poised / on growth at seven /percent this year alone.
a)India's travel and tourism
b)industry is poised
c) on growth at seven
d) percent this year alone
e)No error
Q.207. The Ministrywas considered / several proposals for the / development of small andmedium /enterprises during Budget discussions.
a)The Ministrywas considered
b)several proposals for the
c)development of small andmedium
d)enterprises during Budget discussions
e) No error
Q.208. The amount of foreign / direct investment in / the country in 2008 is / doubled that received in 1997.
a)The amount of foreign
b)direct investment in
c)the country in 2008 is
d)doubled that received in 1997
e) No error
Q.209. The details of the scheme /will bemade clearly / to the public by /the end of the financial year.
a)The details of the scheme
b) will bemade clearly
c) to the public by
d)the end of the financial year
e)No error
Q.210. Government officialshave beenworking /overtime toanswer queries raised /bybankson numerous of /issues pertaining to the loan waiver.
a)Government officials have beenworking
b) overtime toanswer queries raised
c) bybankson numerous of
d) issues pertaining to the loan waiver.
e)No error
Q.211. We have sought / clearance in / additional expenditure incurred / during the project.
a) We have sought
b)clearance in
c)additional expenditure incurred
d)during the project
e)No error
Q.212. TheReserve Bank of India's decision / towaive ATMcharges / have put banks /in a difficult position.
a)TheReserve Bank of India's decision
b)towaive ATMcharges
c) have put banks
d) in a difficult position
e) No error
Q.213. The government is planning to / sanction grants to pharmaceutical companies / for inventing newtreatments for / diseases of malaria and tuberculosis.
a)The government is planning to
b)sanction grants to pharmaceutical companies
c) for inventing newtreatments for
d)diseases of malaria and tuberculosis
e)No error
Q.214. The Finance Minister view / is that the scheme will ensure / that millions of farmers will be /lifted out of poverty.
a)The Finance Minister view
b)is that the scheme will ensure
c) that millions of farmers will be
d) lifted out of poverty
e)No error
Q.215. Thesurveyconductedreveals / that thereisalack /ofadequatehealthcarefacilities /eveninurbanareas.
a)Thesurveyconductedreveals
b)that thereisalack
c) ofadequatehealthcarefacilities
d)eveninurbanareas
e)No error

In the following passage there are blanks, each of which has been numbered. These numbersare printed below the passage and against each, five words are suggested, one of which fits theblank appropriately. Find out the appropriate word in each case.

In the (216) of India's economic boom, Indian ProfessionalService Firms (PSFs)
frommanagementconsultancies and investment banks to advertising agencies and law firms are (217) to attract thebest and the brightest talent. But to be truly successful they have to domore than that. Like PSFsaround the world they need to (218) their professionals rather than see them walk out of the doorin (219) of opportunities. To achieve that, companies often rely on the (220) of sprawling campusesand luxurious facilities. But none of this gets to the (221) of the problem, which is when youngprofessionals join PSFs they have expectations which go far (222) the nature of facilities. (223) onto do creative, thought provokingwork, they often find themselves engaged in doing (224) activities. They feel underutilized, which is a formula for (225) in the long term.

## Q.216.

a)depth
b)stage
c)midst
d)present
e)knowledge

## Q.217.

a)opposing
b)rivaling
c) partial
d) competing
e)obsessed
Q.218.
a)transition
b)retain
c)advance
d) substitute
e)restrain
Q.219.
a)obtaining
b)pursuing
c)demand
d)direction
e)search
Q. 220.
a) allure b)control
c) reward
d) perk
e)allusion
Q.221.
a)solution
b)key
c) heart
d) precedence
e) occurrence
Q.222.
a)ahead
b)beyond
c)away
d) to
e)sighted
Q. 223.
a) Deciding
b) Catching
c) Keen
d) Focusing
e) Signing
Q. 224.
a)pivotal
b) productive
c) optional
d)mundane
e)allied
Q. 225.
a)failure
b)motivation c) success d) innovation e)potential

ANSWERS

| Q. 1 | B | Q. 39 | E | Q. 77 | A | Q. 115 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Q. 2 | C | Q. 40 | D | Q. 78 | E | Q. 116 |
| Q. 3 | D | Q. 41 | E | Q. 79 | C | Q. 117 |
| Q. 4 | C | Q. 42 | B | Q. 80 | D | Q. 118 |
| Q. 5 | E | Q. 43 | B | Q. 81 | A | Q. 119 |
| Q. 6 | E | Q. 44 | B | Q. 82 | C | Q. 120 |
| Q. 7 | C | Q. 45 | A | Q. 83 | B | Q. 121 |
| Q. 8 | A | Q. 46 | B | Q. 84 | E | Q. 122 |
| Q. 9 | B | Q. 47 | E | Q. 85 | D | Q. 123 |
| Q. 10 | E | Q. 48 | C | Q. 86 | B | Q. 124 |
| Q. 11 | B | Q. 49 | C | Q. 87 | A | Q. 125 |
| Q. 12 | E | Q. 50 | C | Q. 88 | D | Q. 126 |
| Q. 13 | C | Q. 51 | E | Q. 89 | C | Q. 127 |
| Q. 14 | D | Q. 52 | B | Q. 90 | E | Q. 128 |
| Q. 15 | C | Q. 53 | C | Q. 91 | E | Q. 129 |
| Q. 16 | B | Q. 54 | A | Q. 92 | D | Q. 130 |
| Q. 17 | C | Q. 55 | D | Q. 93 | E | Q. 131 |
| Q. 18 | D | Q. 56 | E | Q. 94 | B | Q. 132 |
| Q. 19 | B | Q. 57 | A | Q. 95 | C | Q. 133 |
| Q. 20 | C | Q. 58 | A | Q. 96 | D | Q. 134 |
| Q. 21 | D | Q. 59 | C | Q. 97 | B | Q. 135 |
| Q. 22 | C | Q. 60 | E | Q. 98 | A | Q. 136 |
| Q. 23 | B | Q. 61 | E | Q. 99 | C | Q. 137 |
| Q. 24 | E | Q. 62 | B | Q. 100 | B | Q. 138 |
| Q. 25 | C | Q. 63 | A | Q. 101 | C | Q. 139 |
| Q. 26 | D | Q. 64 | C | Q. 102 | A | Q. 140 |
| Q. 27 | E | Q. 65 | D | Q. 103 | D | Q. 141 |
| Q. 28 | C | Q. 66 | A | Q. 104 | E | Q. 142 |
| Q. 29 | B | Q. 67 | E | Q. 105 | B | Q. 143 |
| Q. 30 | E | Q. 68 | D | Q. 106 | D | Q. 144 |
| Q. 31 | E | Q. 69 | B | Q. 107 | B | Q. 145 |
| Q. 32 | C | Q. 70 | C | Q. 108 | A | Q. 146 |
| Q. 33 | B | Q. 71 | E | Q. 109 | C | Q. 147 |
| Q. 34 | A | Q. 72 | A | Q. 110 | E | Q. 148 |
| Q. 35 | B | Q. 73 | B | Q. 111 | A | Q. 149 |
| Q. 36 | A | Q. 74 | C | Q. 112 | D | Q. 150 |
| Q. 37 | C | Q. 75 | E | Q. 113 | B | Q. 151 |
| Q. 38 | D | Q. 76 | B | Q. 114 | C | Q. 152 |


| Q. 153 | D | Q. 172 | C | Q. 191 | D | Q. 210 | C |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Q. 154 | D | Q. 173 | A | Q. 192 | C | Q. 211 | B |
| Q. 155 | D | Q. 174 | D | Q. 193 | B | Q. 212 | E |
| Q. 156 | D | Q. 175 | C | Q. 194 | C | Q. 213 | D |
| Q. 157 | D | Q. 176 | D | Q. 195 | A | Q. 214 | A |
| Q. 158 | A | Q. 177 | B | Q. 196 | E | Q. 215 | B |
| Q. 159 | D | Q. 178 | E | Q. 197 | E | Q. 216 | C |
| Q. 160 | C | Q. 179 | E | Q. 198 | A | Q. 217 | D |
| Q. 161 | C | Q. 180 | E | Q. 199 | D | Q. 218 | B |
| Q. 162 | D | Q. 181 | B | Q. 200 | D | Q. 219 | E |
| Q. 163 | C | Q. 182 | C | Q. 201 | C | Q. 220 | A |
| Q. 164 | D | Q. 183 | E | Q. 202 | A | Q. 221 | C |
| Q. 165 | A | Q. 184 | D | Q. 203 | D | Q. 222 | B |
| Q. 166 | B | Q. 185 | B | Q. 204 | E | Q. 223 | E |
| Q. 167 | C | Q. 186 | E | Q. 205 | B | Q. 224 | D |
| Q. 168 | A | Q. 187 | D | Q. 206 | C | Q. 225 | A |
| Q. 169 | D | Q. 188 | B | Q. 207 | A |  |  |
| Q. 170 | D | Q. 189 | A | Q. 208 | D |  |  |
| Q. 171 | B | Q. 190 | E | Q. 209 | B |  |  |

