UTTARANCHAL GRAMIN BANK OFFICER EXAM 07

Reasoning Ability

1. In a certain code PARTICLE is written USBQFMDJ, how is DOCUMENT written in that code?
a) VDEPUONF
b) VDPENFUQ
c) VDPENFOU
d) VDPEUOFN
e) None of these

2. R is sister of M who is brother of H. D is mother of K who is brother of M. How is R related to D?
a) Sister
b) Daughter
c) Mother
d) Data inadequate
e) None of these

3. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to the group?
a) PS
b) FI
c) AD
d) KN
e) GO

4. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to the group?
a) 23
b) 29
c) 37
d) 39
e) 31

5. If in the word ISOLATE, all the consonants are replaced by the previous letter in the alphabet and all the vowels are replaced by the next letter and then all the letters are arranged alphabetically, which letters will be third from the right end?
a) P
b) B
c) N
d) Q
e) None of these

6. How many meaningful English words can be made from the letters AERT, using each letter only once in each word?
a) None
b) One
c) Two
d) Three
e) Four

7. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to the group?
a) Yellow
b) Blue

c) Pink
d) Green
e) Red

8. If in the word EQUALITY, the positions of first and the fifth letters are interchanged, similarly the positions of the second and the sixth letters are interchanged and , so on. Which letter will be third from the right end?
a) Q
b) U
c) I
d) T
e) None of these

9. How many such pairs of letters are there in the word REFRESHING each of which has as many letters between them in the word as they have in the English alphabet?
a) None
b) One
c) Two
d) Three
e) More than three

10. If the number 38564927 first all the even digits are arranged in ascending order and then all the odd digits are arranged in ascending order, which digit will be fourth from the right end?
a) 5
b)3
c) 6
d) 4
e) None of these

Directions (11-15). In each question below are three statements followed by two conclusions numbered I and II. You have to take the three given statements to be true even if they seem to be at variance from commonly known fact and then decide which of the given conclusions logically follows from the three statements disregarding commonly known facts. Then decide which of the answers a), b), c), d) and e) is the correct answer and indicate it on the answer sheet.
Give answer a) if only conclusion I follows.
Give answer b) if only conclusion II follows.
Give answer c) if either I or II follows.
Give answer d) if neither I nor II follows.
Give answer e) if both I and II follow.
11. Statements:
Some books are stories.
All stories are fictions.
All fictions are poems.
Conclusions:
I. Some poems are books.
II. All stories are poems.

12. Statements:
All plants are trees.
Some trees are leaves.
Some leaves are flowers.
Conclusions:
I. Some plants are 'leaves.
II. Some plants are flowers.

13. Statements:
Some computers are calculators.
All calculators are keyboards.
Some keyboards are printers.
Conclusions:
I. Some computers are keyboards.
II. Some computers are printers.

14. Statements:
Some chairs are tables.
Some tables are desks.
No desk is sofa set.
Conclusions:
I. Some chairs are sofa sets.
II. No chair is sofa set.

15. Statements:
All bags are boxes.
All boxes are utensils.
Some utensils are bowls.
Conclusions:
I. Some boxes are bowls.
II. All bags are utensils.

Directions (16-20): In these questions the symbols @, %, *, # and $ are used with different meanings as follows:
'A @ B' means 'A is smaller than B'.
'A % B' means 'A is not smaller than B'.
'A* B' means 'A is neither smaller than nor greater than B'.
'A# B' means 'A is greater than B'.
'A $ B' means 'A is not greater than B'.

In each of the following questions assuming the given statements to be true: find out which of the two conclusions I and II given below them is/are definitely true.
Give answer a) if only conclusion I is true.
Give answer b) if only conclusion II is true.
Give answer c) if either conclusion I or conclusion II is true.
Give answer d) if neither conclusion I nor conclusion II is true.
Give answer e) if both conclusions I and II are true.

16. Statements:
P * V V % U U # N
Conclusions:
I. P % N
II. V # N

17. Statements:
M @ T T $ W W # R
Conclusion:
I. M @ R
II. M % R

18. Statements:
H % K K # M M $ W

Conclusions:
I. H # M
II. .K * W

19. Statements:
V@ L L % J J $ T
Conclusions:
I. V @ J
II. L * T

20. Statements:
F % Q Q # D D * N
Conclusions:
I. F # N
II. N @ Q

Directions (21-25) : These questions are based on the following arrangement. Study it carefully and answer the questions.
T * Q L ~ % A 5 7 J H I 4 @ W E K 1 U 8 B A N 2 9 # 6 F

21. What will come in place of the question mark (?) in the following series based on the above arrangement?
TQ3 A7H 4WK ?
a) 18Δ
b) UBΔ
c) UBN
d) 18N
e) None of these

22. How many such symbols are there in the above arrangement, each of which .is· immediately preceded by a number and also immediately followed by a consonant?
a) None
b) One
c) Two
d) Three
e) More than three

23. If all the symbols are removed from the above arrangement which element will be seventh from the left end?
a) 5
b) J
c) A
d) H
e) None of these

24. Which element is third to the right of eleventh element from the right end?
a) B
b) A
c) 8
d) 2
e) None of these

25. 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 the group?
a) QL%

b) 57H
c) 14W
d) 188
e) N2#

Directions (26-30) : Each of the following questions below consists of a question and two statements numbered l and II given below it. You have to decide if the data provided in the statements are sufficient to answer the questions. Read both the statements and-

Give answer a) : 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.

Give answer b) : 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.

Give answer c) : if the data in statement I alone or in statement II alone are sufficient to answer the question.

Give answer d) : if the data in both the statements I and II are not sufficient to answer the question.

Give answer e) : if the data in both the statements I and II together are necessary to answer the question.

26. How many children are there in the group if no two children have same weight?
Statements:
I. Sahil is fifth from the top in order of weight if all the Children in the group were arranged in descending order.
II. Ramesh, who is heavier than 14 children in the group is immediately next to Sahil in weight.

27. What is the code for 'healthy' in the code language?
Statements:
I. In the code language 'eat healthy food' is written as 'ka mare'.
II. In the code language 'food for healthy people' is written as 'ta ma jo re'.

28. How many brothers does 'H' have?
Statements:
I. 'H' is sister of 'K' who is son of T.
II. 'T' is mother of 'K' who is brother of 'H'.

29. Who among J, T. W, R & Q reached the office first?
Statements:
I. J reached before Q, R and T but after W.
II. Q reached before R but after W

30. Village 'F' is in which direction with respect to village 'K'?
Statements:
I. Village 'J' is to the East of village 'F' and to the North of village 'K'.
II. Village 'R', which is to the South of village 'F', is to the West of village 'K'.

Directions (31-35) : In these questions letters are to be coded by the digits and symbols as per the scheme and conditions given below. In each question a group of letters is given followed by four combinations of digits/symbols numbered a), b), c) and d). The serial number of the combination which correctly represents the letter group is your answer. If none of the combinations is correct your answer is e) i.e. 'None of these'.
Letters : K E T J H I F A L U B M O R P
Digit/Symbols/Code : 3 7 % $ 4 * 1 9 8 6 # @ 2 5 ~:;>
Conditions:
(i) If the first as well as the last letter is a vowel their codes · are to be swapped.
(ii) If the first as well as the last letter is a consonant both are to be coded by £.
(iii) If the first letter is a vowel and the last letter is a consonant, the vowel is to be coded by Δ and the consonant is to be coded by ↑.

31. TARIFM
a) £95*1£
b) %95*1@
c) %95*1%
d) @95*1@
e) None of these

32. AJTKLU
a) 9$%386
b) £$%38£
c) Δ$%38↑
d) ↑$%38Δ
e) None of these

33. ORBETH
a) ↑5#7%Δ
b) Δ5#7%↑
c) 25#7%4
d) 45#7%2
e) None of these

34. KEOMPA
a) ↑72@©Δ
b) Δ72@©↑
c) 372@©9
d) 972@©3
e) None of these

35. IJLTPU
a) *$8%©6
b) *$8%©*
c) 6$8%©6
d) 6$8%©*
e) None of these

Directions (36-40) : Study the following information carefully to answer these questions.
        Seven friends F, H, J, K, L, M & P are working in· different cities viz.
Chennai, Mumbai, Bangalore, Jaipur, Indore, Ahmedabad, Hyderabad not necessarily in the same order. Each one of them has a different profession viz. C.A., Doctor, Professor, Engineer, Banker, Lawyer and Architect not necessarily in the same order. H is a Lawyer and he works in Jaipur. K is a Doctor and he does not work in Chennai. The C.A. works in Mumbai. M works in Indore. Architect works in Hyderabad. L is a Banker and he works in Bangalore. F is an Engineer. J does not work in Mumbai.

36. Who is an architect?
a) J
b) P
c) K
d) L
e) None of these

37. Which of the following combinations of person, profession and city is definitely correct?
a) F-Engineer-Bangalore
b) K-Architect-Hyderabad

c) L- Banker-Mumbai
d) M- Professor-Jaipur
e) None is correct

38. Who is working in Mumbai?
a) J
b) K
c) M
d) P
e) None of these

39. Engineer works in which city?
a) Ahmedabad
b) Chennai
c) Mumbai
d) Bangalore
e) None of these

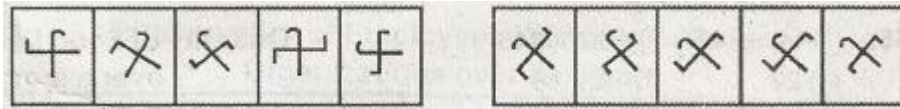40. Who is a professor?
a) P
b) J
c) M
d) M or J
e) None of these.

Directions (41-50) : In each of the questions given below which one of the five answer figures on the right should after the problem figures on the left, if the sequence were continued?
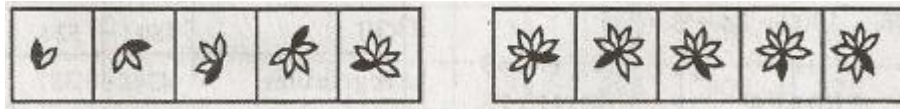
PROBLEMS FIGURES	ANSWER FIGURES

41.

a)   b)   c)   d)   e)

42.

a)   b)   c)   d)   e)

43.

a)   b)   c)   d)   e)

44.

a)   b)   c)   d)   e)
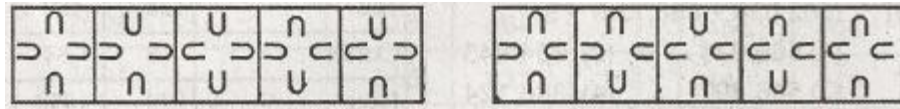
45.

a)   b)   c)   d)   e)

46.

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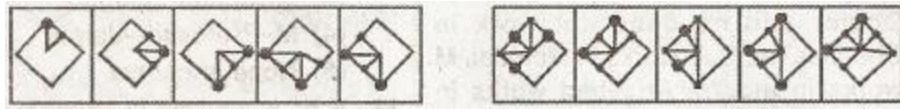
47.

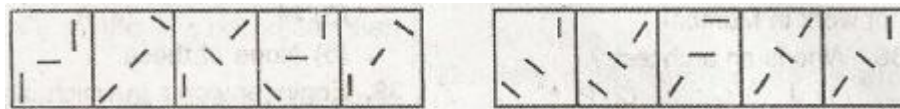a)   b)   c)   d)   e)

48.

a)   b)   c)   d)   e)

49.

a)   b)   c)   d)   e)

50.
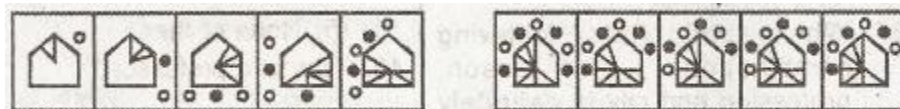
a)   b)   c)   d)   e)

Quantitative Aptitude

Directions (51-65) : What should come in place of question mark (?) the following questions?

51. 9.348-2.563 + 3.884 + 1.673 =?
a) 18.454
b) 16.786
c) 14.560
d) 12.342
e) None of these

52. $5\frac{17}{18} * 2\frac{10}{11} / \frac{8}{33} = ?$
a) $34\frac{3}{11}$
b) $12\frac{49}{66}$
c) $71\frac{1}{3}$
d) $55\frac{7}{8}$
e) None of these

53. 53+ 27 * 0.35 = ?
a) 62.45
b) 78.90
c) 45.67

d) 83.43
e) None of these

54. $(72)^2 + (61)^2 = (199)^2 - (?)^2 - 420$
a) 165
b) 198
c) 182
d) 174
e) None of these

55. [(144)2 / 48 * ?] / 22 = 216
a) 23
b) 16
c) 11
d) 32
e) None of these

56. 1802 / 34 / 5 = √?
a) 10.6
b) 114.49
c) 11.4
d) 110.35
e) None of these

57. (562.038 + 838.734) / 3 = ?
a) 466.924
b) 654.843
c) 546.897
d) 386.124
e) None of these

58. 20.3% of 530 + 16.8% of 225 = ?
a) 123.27
b) 145.39
c) 165.49
d) 186.57
e) None of these

59. 99.9 + 9.99 + 0.99 + 99.09 + 9.09 + 999 = ?
a) 1123.06
b) 1218.06
c) 1345.06
d)1440.06
e) None of these

60. $(12)^2 + (?)^2 + (7)^2 = 274$
a) 81
b) 28
c) 11
d) 9
e) None of these

61. 2817 * ? =626

a) $\frac{1}{2}$

b) $\frac{3}{4}$

c) $\frac{2}{9}$

d) $\frac{3}{5}$

e) None of these

62. 4172 + 593 - ? = 3069
a) 1666
b) 1669
c) 1996
d) 1969
e) None of these

63. (4.75% of 240) - (0.85% of 356) = ?
a) 8.374
b) 9.456
c) 11.346
d) 13.892
e) None of these

64. $(19)^{29} * (19)^{-27}$ = ?
a) 2
b) 361
c) 19
d) 6859
e) None of these

65. 361 * ? * 11 = 428868
a) 105
b) 107
c) 109
d) 111
e) None of these

Directions (66-70) : What approximate value should come in place of question mark (?) in the following questions? (You are not expected to calculate the exact value.)

66. $\sqrt{64000}$ = ?
a) 253
b) 267
c) 231
d) 244
e) 274

67. (563% of 808) / 129 = ?
a) 63
b) 19
c) 35
d) 47
e) 51

68. $(632.46)^2$ = ?

a) 410000
b) 400000
c) 405000
d) 395000
e) 380000

69. 53864 * 68 = ? * 41548
a) 76
b) 64
c) 52
d) 88
e) 102

70. (629.715 – 238.938) *8.451 = ?
a) 3825
b) 4175
c) 4500
d) 2950
e) 3300

Directions (71-75) : Study the table carefully to answer the questions that follow.

**Quantity of Food Items consumed by Various Hotels
over a month (In Kilograms/litres)**

HOTELS FOOD-ITEMS	A	B	C	D	E	F
Oil	480	524	490	387	266	342
Vegetables	434	387	625	432	375	387
Sugar	436	512	463	476	449	533
Tea	120	100	78	94	108	114
Coffee	68	54	78	28	65	83
Rice	800	1098	890	960	764	698
Wheat	756	882	785	907	888	998

71. The total quantity of Food Items consumed by Hotel C is approximately what percent of the total quantity of Food Items consumed by Hotel E?
a) 128
b) 101
c) 93
d)136
e) 117

72. What is the respective ratio of quantity of Sugar and Coffee consumed by Hotel D to Hotel F ?
a) 9 : 11
b) 9 : 13
c) 11: 9
d) 13 : -17
e) None of these

73. The quantity of Rice consumed by Hotel A is approximately what percent of the quantity of Rice consumed by all the Hotels together?
a) 12
b) 19

c) 15
d) 23
e) 27

74. What is the respective ratio of the average quantity of Wheat consumed by all the Hotels together to the average quantity of Vegetables consumed by all the Hotels together over the month?
a) 316: 167
b) 23 : 16
c) 167: 328
d) 326: 165
e) 2: 3

75. Which Hotel consumed the highest quantity of the total food items over the month?
a) A
b) B
c) C
d) D
e) None of these

Directions (76-80) : What should come in place of question mark (?) in the following number series?
76. 649.6875   1299.375   866.25 346.5   99 22 ?
a) 4
b) 7
c) 10
d) 12
e) None of these

77. 30 16 1 0 8 8 9 ?
a) 12.75
b) 13
c) 14
d) 10.5
e) None of these

78. 10 18 63 253 1137 5901 ?
a) 39754
b) 35749
c) 37594
d) 35794
e) None of these

79. 11 26 58 124 258 528 ?
a) 1020
b) 1135
c) 1285
d) 1340
e) None of these

80. 738 765 819 900 1008 1143 ?
a) 1445
b) 1565
c) 1305
d) 1275

e) None of these

81. What is 35% of 65% of $\frac{10}{11}$ th of 5280?
a) 1092
b) 1186
c) 1224
d) 1368
e) None of these

82. In a class of 80 students and 5 teachers, each student got sweets that are 15% of the total number of students and each teacher got sweets that are 25% of the total number of students. How many sweets were there?
a) 1030
b) 1040
c) 1050
d) 1060
e) None of these

83. The product of two successive even numbers is 6888. Which is the greater of the two numbers?
a) 78
b) 82
c) 86
d) 90
e) None of these

84. By how much is $\frac{7}{9}$ th of 234 lesser than $\frac{10}{13}$ th of 247?
a) 12
b) 26
c) 38
d) 14
e) None of these

85. Bhawna decided to donate 12% of her salary to an Orphanage. On the day of donation she changed her mind and donated Rs. 2,400/- which was 125% of what she had decided earlier. How much is Bhawna's salary?
a) Rs. 14,750/-
b) Rs. 16,000/-
c) Rs. 18,500/-
d) Cannot be determined
e) None of these

86. Gaurav spent Rs. 38,460/- on the renovation of his home, Rs. 24,468/- on buying home theatre and the remaining 28% of the total amount he had as cash with him. What was the total amount?
a) Rs. 92,600/-
b) Rs. 76,500/-
c) Rs. 87,400/-
d) Cannot be determined
e) None of these

87. Which number should replace both the question marks in the following equation?
$$\frac{?}{944} = \frac{59}{?}$$
a) 218
b) 236

c) 244
d) 264
e) None of these

88. The ages of Ranjana and Rakhi are in the ratio of 15 17 respectively. After 6 years the ratio of their ages will be 9 : 10. What will be the age of Ranjana after 6 years?
a) 40 years
b) 30 years
c) 34 years
d) 36 years
e) None of these

89. One-seventh of a number is 38. What will 63% of that number be?
a) 174.56
b) 189.42
c) 167.58
d) 204.32
e) None of these

90. The simple interest accrued on an amount of Rs. 17,000/- at the end of four years is Rs. 6,800/-. What would be the compound interest accrued on the same amount at the same rate in the same period?
a) Rs. 7889.7
b) Rs. 8324/-
c) Rs. 6990.5
d) Cannot be determined
e) None of these

Directions (91-95) : Study the table carefully to answer the questions that follow:

Total number of Employees Working in Various Organizations over the Years

ORGANIZATIONS YEARS	A	B	C	D	E
2001	247	298	197	388	281
2002	324	385	225	432	275
2003	331	412	263	406	349
2004	375	404	377	454	406
2005	345	323	396	440	445
2006	400	356	432	418	512

91. What is the respective ratio of number of employees working in Organization A to the number of employees working in Organization E in the year 2006?
a) 25: 32
b) 22 : 39
c) 12 : 19
d) 2:3
e) None of these

92. What is the difference between the total number of employees working in Organization 8 over the given years and the total number of employees working in Organization D over the given years?
a) 345
b) 360
c) 357

d) 374
e) None of these

93. What is the difference between the average number of employees working in Organization A over the given years and the average number of employees working in Organization C over the given years?
a) 30
c) 22
b) 34
d) 26
e) None of these

94. What is the average number of employees working in the, Organization D over the given years?
a) 438
b) 359
c) 378
d) 423
e) None of these

95. The number of employees working in Organization C in the year 2004 is approximately what percent of the total number of employees working in various Organizations in that year?
a) 13
b) 23
c) 27
d) 35
e) 20

Directions (96-100) : Study the graph carefully to answer the questions that follow :-

PREFERENCES OF PEOPLE (IN THOUSANDS)
IN USING DIFFERENT MODES OF TRANSPORT OVER THE YEARS
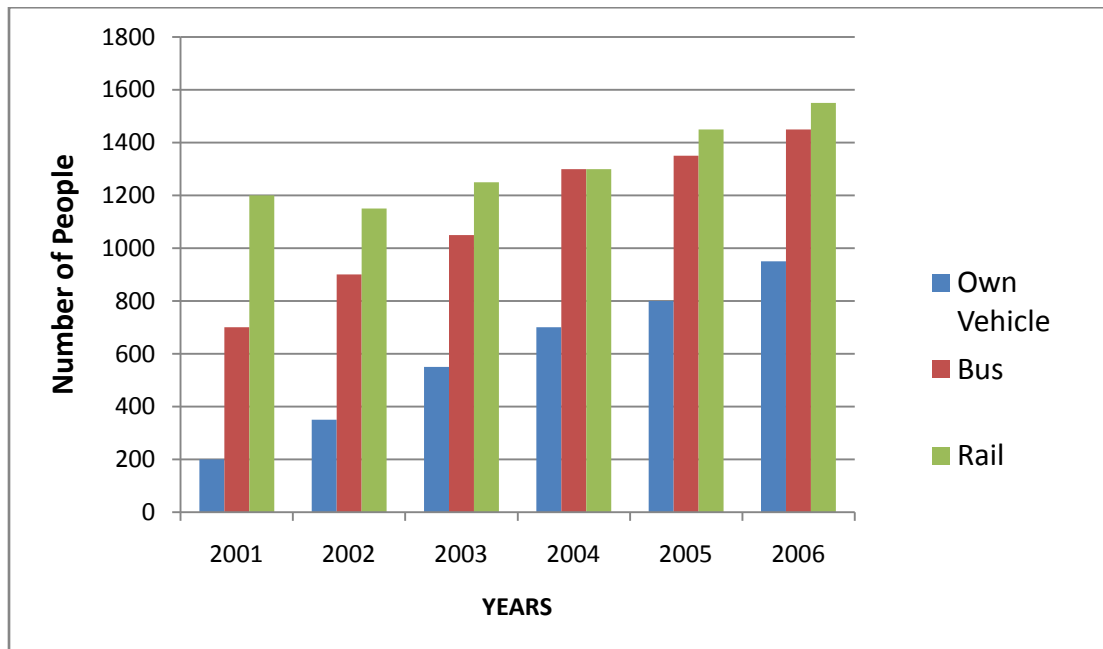
96. From 2001 to 2006, the total number of people who preferred to travel by rail, was how many thousands?
a) 7900
b) 8300
c) 9100

d) 6300
e) None of these

97. What is the respective ratio of the number of people preferring to travel by rail in 2006 to the number of people preferring to travel by rail in 2002?
a) 31 : 27
b) 31 : 23
c) 23 : 31
d) 27 : 31
e) None of these

98. In the year 2003, if all the buses reduced their rates by 40% and 50% of the people who preferred to travel by rail, now preferred buses, then how many people (in thousands) prefer to travel by bus?
a) 1750
b) 1569
c) 1458
d) 1675
e) None of these

99. What is the respective ratio of the number of people preferring to travel by bus to the number of people preferring to travel by rail in the year 2005?
a) 29 : 27
b) 9 : 10
c) 27 : 29
d) 23 : 27
e) None of these

100. In 2003, the people preferring to travel by bus represented approximately what percent of the people preferring to travel by own vehicles, buses and rails together in that year?
a) 46
b) 54
c) 22
d) 14
e) 37

English Language
Directions (101-110) : Read thr following passage carefully and answer the questions given below it. Certain words are given in **bold** you to locate them while answering some of the questions.
   Nobel prize winner Joseph E Stiglitz, described "globalization as a double-edged sword. For those willing to seize the opportunities and manage globalization on their own terms, it has provided the basis of unprecedented growth." Taking full advantage of globalization India has managed a historically unprecedented growth rate for more than a decade and half. Following the Washington consensus in the last quarter of 20th century, international institutions including the World Bank and the International Monetary Fund mounted a sustained campaign to push liberalization of national economies and privatization of their public sector. Empirical studies have amply demonstrated that the benefits of the globalization have not been shared by all the countries. Even in the same country, the benefits arising out of globalization have not filtered to the various strata of the population and disparities have widened. Thus, there are transparent inequalities amongst the countries as also within the same country. India is no exception to the latter. In most of the poorer countries in Africa growth rates have not registered any improvements and the number of people below poverty line has in some cases doubled. Moreover there is reluctance of developed countries in removing the trade distorting subsidies in agriculture and giving duty-free market access to the least developed countries with very limited exportable products.
   The issue is how has India reaped benefits of globalization? To assume that economic, fiscal, trade and allied policies initiated by the, government created an environment which facilitated economic advancement on these fronts

will amount to manipulation of ground realities. The foremost factor which engineered the growth in India was emergence of a self-reliant middle class equipped with strong knowledge base with technical qualifications. They pursued innovative businesses requiring managerial and technical skills in the upcoming sectors like information technology and other allied fields. Instead of the traditional industry-led growth path followed by the west and other developing countries India opted for services-led growth which had visible, tangible results. In the manufacturing sector, technological innovation, low-cost production, ability to quickly adapt to changes, establishing world class R&D facilities etc., greatly helped in successfully meeting global competition. The automobile industry is a classic example. Strong presence of Non-Resident Indians (NRIs) in the developed countries- occupying senior management positions in several multinational corporations built confidence in Indian managerial competence and leadership. This promoted MNCs' networking with India (as also in China) with its expanding domestic market which in the present circumstances remained the only viable option for their sustained growth in future. The success stories of businesses controlled by NRIs in the western markets established India's reputation as dependable and disciplined businessmen. Well established democratic political framework, large young population ingr9ined with absorption capacity of new technologies have all created a responsive realization that India is marching ahead. The initiative largely of its private sector, in expanding connectivity by improved telecommunications, low-cost air transportation and vast press, TV and other media penetration ignited awareness amongst all sections of its people of a bright future and thus radically changed their perception, thinking and actions. Furthermore the entire world took note of unexploited potentials of India in becoming a competitive centre of excellence and cost efficiency.

101. According to the author, which of the following was primarily responsible for India's growth?
a) Well developed and implemented economic, fiscal and trade policies
b) Detailed micro level analysis of the economy
c) A workforce with managerial rather than technical qualifications
d) Focus on service not manufacturing sector growth
e) None of these

102. According to Stiglitz, how can a country ensure that globalization will lead to its growth?
(A) Strictly adhering to the guidelines laid down by international bodies like IMF and WTO.
(B) Transparent but unequal distribution of resources favouring more developed regions.
(C) Governments can increase the number of subsidies given to those living below the poverty line.
a) None
b) Both (A) & (B)
c) Only (A)
d) Only (C)
e) None of these

103. What was the fallout of improvement in connectivity?
a) Decline in travel by traditional modes like road and rail
b) Optimism was created among the Indian public about the future of the Indian economy.
c) Youth in urban areas mainly benefited from the exposure to western styles of management and business.
d) It made India entrepreneurs realize that they should concentrate on domestic not global markets.
e) None of these

104. What does the example of the auto industry indicate?
a) Indian cars were too expensive for the Indian market but were competitively priced for global markets.
b) Investment by multinationals in Indian firms boosted the Indian auto industry.
c) Collaboration with foreign scientists reduced time needed for research and development.
d) NRIs were responsible for the success of the automobile industry.
e) None of these

105: What was the impact of NRIs successfully managing multinational companies?
(A) Increased confidence of multinational firms in Indian leadership.
(B) It reduced investment in China which in turn was diverted to India.

(C) It paved the way for networking and trade partnership between China and India.
a) Only (A)
b) Both (A) & (B)
c) Both (B) & (C)
d) Only (C)
e) None of these

106. Which of the following is/are the factor/s that have enhanced India's reputation?
(A) Large, young, technically qualified workforce
(B) India's cordial relationship with China
(C) Its growth was fuelled by the investment in infrastructure and manufacturing.
a) None
b) Both (A) & (B)
c) Only (A)
d) Only (B)
e) None of these

107. What changed the global perception of the Indian economy?
a) Removal of trade distorting subsidies
b) Expanding upper middle class with higher purchasing power
c) Increased · mergers and acquisitions of Indian and foreign firms
d) WTO membership for India
e) None of these

108. Which of the following can be said about globalization?
a) Strong presence of NRI businesses in global markets are seen as a threat by foreign countries and has resulted in restricted market access.
b) Globalization has widened the gap between the haves and the have not's in India.
c) Labour reforms are a prerequisite for globalization to be a success.
d) Globalization has ensured that India has maintained a slow but steady growth over the past twenty years.
e) Globalization succeeds only when the policies of WTO and IMF are implemented.

109. The author's main objective in writing the passage is to -
a) dwell on the negative impacts of globalization on poorer countries
b) highlight how NRI and public sector partnerships have promoted globalization in India
c) criticize international organizations for not ensuring that the benefits of globalization reach developing countries
d) prescribe a formula for Africa to benefit from globalization.
e) discuss India's success with globalization and her bright future.

110. Which of the following cannot be inferred about the" impact of globalization on poor African nations?
(A) Globalization has resulted in sudden unprecedented growth which these nations are unable to cope with.
(B) The percentage of middle class population has fallen.
(C) Globalization has reduced the gap between the rich and the poor.
a) All (A), (B) & (C)
b) Both (B) & (C)
c) Only (G)
d) Only (A)
e) None of these

Directions (111-1 13): Choose the word which is most nearly the SAME in meaning as the word given in **bold** as used in the passage.
111. **mounted**
a) increased

b) grew
c) organized
d) climbed
e) rose

112. **tangible**
a) valuable
b) complex
c) touch
d) concrete
e) accurate

113. **manipulation**
a) distortion
b) calculation
c) utilization
d) indication
e) fraud

Directions (114-115): Choose the word Which is most OPPOSITE in meaning of the word given in **bold** as used in the passage.
114. **viable**
a) indirect
b) Impractical
c) unsatisfied
d) unpleasant
e) disapproved

115. **amply**
a) slowly
b) intensively
c) least
d) hardly
e) inferior

Directions (116-125): Read each sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is e). (Ignore errors of punctuation, if any.)

116. The Board has not approved a)/ the proposal because much b)/ of the rates quoted c)/ are very high. d)/ No error e)

117. The microcredit movement should a)/ be promoted in states b)/ when access to c)/ bank credit is low. d)/ No error e)

118. The RBI which monitors a)/ banking operations do not b)/ have the resources to c)/ carry out investigations also. d)/ No error e)

119. The report states that a)/ India needs to b) (invest heavily in infrastructure c)/ to ensure economy growth. d)/ No error e)

120. In spite of the many a)/challenges faced by themselves b)/ the company has made c)/ a profit this year. d)/ No error e)

121. The media can a)/ play a crucial role b)/ ensures that ordinary c)/ citizens get justice. d)/ No error e)

122 .The government has vowed to a)/ achieve its goal of sending b)/ child to school c)/ in the next two years. d)/ No error e)

123. Unfortunately many (1)/ in rural areas b)/ are still deprived c)/ of adequate healthcare facilities. d)/ No error e)

124. After a delay in a)/more than five months b)/ the project is likely c)/ to commence next week. d)/ No error e)

125. Traditionally sources of a)/ energy must be utilized b)/ rather than opting c)/ for nuclear fuel. d)/ No error e)

Directions (126-130): Which of the phrases a), b), c), and d) given below should replace the phrase given in bold in the following sentence to make the sentence grammatically meaningful ly and correct. If the sentence is correct as it is and no correction is required, mark e) as the answer.

126. It would be worthwhile to educate teenagers about the· consequences of **drinking to drive**.
a) drunk for driving
b) drunk and driving
c) drink to drive
d) drinking and driving
e) No correction required

127. Hearing rumours of a fraud, investors **begun to pull out** their money in panic.
a) beginning pulling out
b) began pulling in
c) will begin by pulling
d) began to pull out
e) No correction required

128. He did not invest wisely and has lost his **entirely life savings**.
a) entire life savings
b) live savings entirely.
c) savings for entire life
d) entire lifetime of savings
e) No correction required

129. There is .a large number of employees **whom took** the option of voluntary retirement.
a) who is taken
b) which taken
c) who took
d) that will be taken
e) No correction required

130. According to our analysis, allocation for the agriculture sector **being high** from last year.
a) is as high
b) is higher than
c) was higher to
d) can be high
e) No correction required

Directions (131-135): In each of the following sentences there are two blank spaces. Below each five pairs of words have been denoted by numbers a), b), c), d) and e). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence meaningfully complete.

131. To .... the problems of the region it is .... to interact with the local people.
a) discover-necessity
b) understand-essential
c) research-advice
d) manage-needful
e) focus-better

132. .... investing in technology, the company has been .... to compete globally.
a) For -trying
b) Despite-gradual
c) While-clear
d) Since-enable
e) By-able

133. The incident has .... severe damage to the .... of the employees.
a) resulted-optimism
b) led-emotions
c) produced-conduct
d) contributed-integrity
e) caused-morale

134. You have unfairly .... his success to the fact that he is well ....
a) reduced-behaved
b) doubted-adjusted
c) excused-educated
d) attributed-connected
e) rated-known

135. The root .... of slow reduction in poverty is …………. of investment in agriculture.
a) purpose-increase
b) reason-hike
c) cause-lack
d) effect-incidence
e) consequence-plunge

Directions (136-140) : Rearrange the following six statements (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.
(A) There are various ways to reduce this gap.
(B) However as the success of the telecom, airline and banking industries shows it is not these but competition among educational institutions which is the solution.
(C) Today, there is a huge demand in industry for talented youth with certain skill sets.
(D) Feedback from industry indicates that the reason for this trend is a huge gap between the skill sets required in the market and the education system output.
(E) Many recommend privatization or corporatization of the education system.
(F) Despite this there is a trend of many graduates including engineers being unemployed.

136. Which of the following should be the **SECOND** statement after rearrangement?
a) B
b) C
c) D
d) E
e) F

137. Which of the following should be the **FIRST** statement after rearrangement?
a) A
b) B
c) C
d) D
e) E

138. Which of the following should be the **SIXTH (LAST)** statement after rearrangement?
a) B
b) C
c) D
d) F
e) F

139. Which of the following should be the **THIRD** statement after rearrangement?
a) A
b) B
c) C
d) D
e) E

140. Which of the following should be the **FIFTH** statement after rearrangement?
a) A
b) B
c) C
d) D
e) E

Directions (141-150) : In the following passage there are blanks each of which has been numbered. These numbers are printed below the passage and against each five words are suggested one of which fits the blank appropriately. Find out the appropriate word in each case.

Traditional bank architecture has undergone a change. In South Africa, a technology firm WIZZIT has become a division of the South African Bank of Athens. WIZZIT **(141)** the usual banking services-deposit, withdrawal and payment **(142)** a variety of ways including cell phones, ATMs, post offices and bank b ranches. So it manages to **(143)** both branchless and branch-based banking. It has therefore managed to reach people **(144)** earlier could not dream of opening a bank account. India can **(145)** from this model. The time is **(146)** to facilitate cell phone banking in all rural areas. A problem in the past has been that electricity in rural areas is very **(147)** which makes operating ATMs a problem. **(148)** cell phones require very little electricity. They can be charged at night in every village using batteries **(149)** on solar energy. Such solar batteries have long been used and are not a **(150)**.

141.
a) exhibits
b) require
c) offers
d) spreads
e) provide

142.
a) with
b)
c) within
d) under
e) via

143.
a) combine
b) transfer
c) discriminate
d) participate
e) compete

144.
a) where
b) who
c) perhaps
d) also
e) whom

145.
a) succeed
b) example
c) pursue
d) base
e) learn

146.
a) right
b) presently
c) ideally
d) arrive
e) when

147.
a) dependent
b) fluctuate
c) unreliable
d) dim
e) deprived

148.
a) Since
b) Although
c) Despite
d) However
e) With

149.
a) have
b) power
c) generated
d) charge
e) run

150.
a) fear

b) novelty
c) network
d) favourite
e) commodity

ANSWERS

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