INSURANCE AO

MODEL SOLVED PAPER

HELD ON : 26.05.2013

Based on Memory

UNITED INDIA INSURANCE AO EXAM

REASONING

Directions (1 - 5): Study the following information carefully and answer the given questions:

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement. (All the numbers are two digit numbers).

- tent 13 wheat 21 ask 63 Input: steal 49 hand 54 vast 85
- Step I: 85 wheat tent 13 21 ask 63 steal 49 hand 54 vast.
- Step II: 63 vast 85 wheat tent 13 21 ask steal 49 hand 54
- Step III: 54 tent 63 vast 85 wheat 13 21 ask steal 49 hand
- Step IV: 49 steal 54 tent 63 vast 85 wheat 13 21 ask hand
- Step V: 21 hand 49 steal 54 tent 63 vast 85 wheat 13 ask
- Step VI: 13 ask 21 hand 49 steal 54 tent 63 vast 85 wheat

and Step VI is the last step of the above input, as the desired arrangement is obtained.

As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.

Input: store 95 clean 56 tape 15 break 28 feet 35 wait 69 ice 71

- 1. Which step number is the following output?
 - 35 feet 56 ice 69 store 71 tape 95 wait clean 15 break 28
 - (1) Step V
 - (2) Step III (3) Step VI (4) Step IV
 - (5) There is no such step
- 2. Which word/number would be at sixth position from the right in Step IV?
 - (1) 15
- (2) wait
- (3) clean
- (4)95
- (5)28

- 3. How many elements (words/ numers) are there between 'feet' and '15' as they appear in the second last step of the output?
 - (1) Six
- (3) Five
- (4) Eight
- (5) Nine
- 4. Which of the following represents the position of 'wait' in the third Step?
 - (1) Ninth from the left
 - (2) Sixth from the left
 - (3) Eighth from the right
 - (4) Seventh from the right
 - (5) Tenth from the right
- 5. Which word/number would be at seventh position from the left in the Step VI?
 - (1) ice
- (2) store
- (3) tape
 - (4)71
 - (5)69

Directions (6-10): Study the following information carefully and answer the given questions:

In a certain code language 'make your trip interesting' is written as 'de la pa ni';

'your trip be customised' is written as 'ha ni ta de';

'customised trip always good' is written as 'ta fa ka ni';

and 'good make me happy' is written as 'ka ro pa na'.

- 6. Which of the following is the code for 'always'?
 - (1) ka,
- (2) ni
- (3) fa
- (4) ta (5) Either fa or ka
- 7. Which of the following can be coded as 'pa ni de ha'?
 - (1) make trip be your
 - (2) make your trip good
 - (3) your trip be good
 - (4) trip always be make
 - (5) trip be customised good

- 8. Which of the following represents 'good trip always interesting'?
 - (1) de ka ni la
 - (2) fa ni ka ro
 - (3) na fa de ha
 - (4) ni fa la ka
 - (5) ta la fa ni
- 9. Which of the following is code for 'make'?
 - (1) la
- (2) pa
- (3) ni
- (4) ro
- (5) Either na or pa
- 10. What does ta represent in this code
 - (1) trip
- (2) always
- (3) good
- (4) your (5) customised

Directions (11 - 15): Each of the questions below consists of a question and two statements numbered and Il given below it. You have to decide whether the data given in the statements are sufficient to answer the questions. Read both the statements and-

Give answer (1) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.

Give answer (2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.

Give answer (3) if the data either in statement I alone or statement II alone are sufficient to answer the question.

Give answer (4) if the data even in both statements I and II together are not sufficient to answer the questions.

Give answer (5) if the data in both statements I and II together are necessary to answer the question.

- 11. What is the position of Yogesh from the left in the group of 21 students all of them facing north?
 - Praveen is exactly in the middle of the row. There are five persons between Praveen and Yogesh. Yogesh is fifth from the right end.
 - II. There are two persons between Seema and Praveen and another two persons between Seema and Yogesh.
- 12. In which year did Ranjana complete her graduation?
 - According to Ranjana's father she graduated after March 1989 but before March 1993.
 - II. The brother of Ranjana remembers correctly that she did her graduation after March 1991 but before March 1994 and the year of her graduation was an even number.
- 13. Are M. S and N in a straight line?
 - I. N is 6 metres East of M. O is 4 metres North of N. T is 3 metres West of O and S is 4 metres South of T.
 - II. P is 6 metres North of M. Q is exactly in the middle of P and M. R is 3 metres East of Q. S is 3 metres South of R. N is 3 metres East of S.
- 14. Whether it was 4 O's clock two hours ago
 - At present, both the hands
 of the clock face the opposite direction along a
 straight line.
 - II Two hours ago, both the hands of the clock together formed an angle of 120 degree.
- 15. Among I. A. G. K. J and V who is the tallest?
 - I. V is taller than J and G. K is taller than I and G. K is not the tallest.
 - II. V is taller than K and I. J is taller than G. V is not the tallest.

- 16. How many meaningful English words can be formed with the letters ENCO, using each letter only once in each word?
 - (1) None

(2) One

- (3) Two
- (4) Three
- (5) More than three
- 17. How many such pairs of letters are there in the word COAST (in both the forward and backward direction), each of which has as many letters between them in the word as they have between them in the English alphabetical series?
 - (1) None
- (2), One
- (3) Two
- (4) Three
- (5) More than three
- 18. In a certain code language CE stands for BD, NP stands for MO, then what does JL stand for ?
 - (1) KI
- (2) IK
- (3) LM
- (4) ML
- (5) HJ
- 19. In a certain code language FRAME is written as QEBDL and BLOCK is wirtten as KAPJB. How is PRIDE written in that code language?
 - (1) SQHFE
- (2) QSHEF
- (3) OQJCD (4) QOJDC
- (5) None of these
- 20. What should come next in the following number series? 02462302464502466702?
 - (1) 4
- (2)2
- (3)6
- (4) 8
- (5)5

Directions (21-25): In each group of questions below are two/three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the two/three statements disregarding commonly known facts.

Give answer (1) if only conclusion I follows.

Give answer (2) if only conclusion II follows

Give answer (3) if either conclusion I or conclusion II follows. Give answer (4) if neither conclusion I nor conclusion II follows

Give answer (5) if both conclusions I and II follow.

21. Statements :

All pens are nibs.

All nibs are inks.

No ink is colour.

Conclusions:

- I. All inks are nibs.
- II. All pens are inks.

22. Statements :

All pens are nibs.

All nibs are inks.

No ink is colour.

Conclusions:

- No colour is nib.
- II. No colour is pen.

23. Statements:

No dream is project.

All ventures are projects..

Conclusions:

- No venture is dream.
- II. All projects are ventures.

24. Statements:

No road is way.

All ways are paths.

No path is bridge.

Conclusions :

- Some bridges are roads.
- II. All paths are roads.

25-26) :

Statements :

Some numbers are digits. No digit is alphabet.

All alphabets are letters. 25. Conclusions:

- 1. No letter is digit.
- II. Some letters are digits.

26. Conclusions:

- I. Some letters are numbers.
- 1. All numbers can never be alphabets.

Directions (27 – 30): In these questions, relationship between different elements is shown in the statements. These statements are followed by two conclusions:

Give answer (1) if only conclusion I follows.

Give answer (2) if only conclusion II follows.

Give answer (3) if either conclusion 1 or 11 follows.

Give answer (4) if Neither conclusion I nor II follows.

Give answer (5) if both conclusions I and II follow.

27. Statements:

O > P > Q > R < S < T

Conclusions:

I. 0 > S

II. T > P

28. Statements:

A < B < C; B = D > E > F; G <A

Conclusions:

I. D > A

II. A < E

(29 - 30):

Statements:

 $H \ge I = J \ge K$; $L \le K$; I < M < N

39. Conclusions:

I. H > M

II. N > H

30. Conclusions:

1. M < I

II. H≥K

31. Which of the following expressions will not be true if the expression U< V < W < X < Y $Z \ge A = B > C$ is definitely true?

(1) Z > C

(2) U < Y

(4) Z < U (3) Y > V

(5) B < Y

32. How many meaningful English words can be formed from the first, the fifth, the eighth and the tenth letters of the word CREATIVITY, using each letter only once in each word?
(1) None (2) One

(1) None

(3) Two (4) Th (5) More than three (4) Three

Directions (33-35) : Following questions are based on the information given below:

- (1) 'P × Q' means 'P is father of Q'.
- (2) 'P Q' means 'P is sister of Q'.
- (3) 'P + Q' means 'P is mother of Q'.
- (4) 'P ÷ Q' means 'P is brother of Q'.
- 33. In the expression $B + D \times M$ + N, how is M related to B?
 - (1) Granddaughter
 - (2) Son

(3) Grandson

- (4) Granddaughter or Grandson
- (5) None of these

34. Which of the following represents 'J is son of F'?

(1) $J \div R - T \times F$

(3) $J + R - T \times F$

(3) $J \div M - N \times F$

- (4) Cannot be determined
- (5) None of these

35. Which of the following represents 'R is niece of M'?

(1) $M \div K \times T - R$

(3) M - J + R - N

(3) R - M × T ÷ W

(4) Cannot be determined

(5) None of these

Directions (36–40): Study the following information to answer the given questions:

Seven animated movies- Up, Finding Nemo, Ice Age, Aladdin, Shark Tale, Beauty and the Beast, The Incredibles, were screened during a children's workshop not necessarily in the same order. The workshop started on Monday and ended on Sunday. Only one movie was screened on each day.

'Beauty and the Beast' was screened on Wednesday. The Incredibles' was screened on the fourth day after 'Up' was screened. 'Ice Age' was screened before Thursday but not on Monday. 'Shark Tale' and 'Aladdin' were not screened on Saturday but 'Shark Tale was screened before Saturday.

- 36. Four of the following five are similar on the basis of their position in the above arrangement and hence form a group. Which of the following does not belong to the group?
 - (1) Up -- Beauty and the Beast
 - (2) The Incredibles Aladdin
 - (3) Shark Tale Finding Nemo
 - (4) Beauty and the Beast -The Incerdibles
 - 5) Finding Nemo Aladdin
- 37. On which day was 'Ice Age' screened?
 - (1) Friday
 - (2) Tuesday
 - (3) Thursday
 - (4) Sunday
 - (5) None of these

- 38. Which movie was screened on Saturday?
 - (1) Finding Nemo
 - (2) Up
 - (3) The Incredibles
 - (4) Aladdin (5) None of these
- 39. How many movies were screened before 'Shark Tale' ?
 - (1)6 (2)4

(3)2(4)3

(5) None of these

- 40. Which of the following combinations is false with respect to the given information?
 - (1) 'Up' was not screened on Friday
 - (2) 'Shark Tale' was screened immediately after 'Beauty and the Beast'
 - (3) 'The Incredibles' was screened on Sunday
 - (4) 'Finding Nemo' was not screened on Friday
 - (5) All are false

Directions (41- 45) : Study the following information to answer the given questions:

Eight people - L, M, O, P, Q, R and S - are sitting around a circular table facing the centre. Each of them likes different colours, viz., Red Orange, Blue, Pink, Black, Purple, Brown and Green, but not necessarily in the same order. S is sitting second to the left of N. There are two persons between S and the person who likes Orange colour. M is second to the left of the person who likes Orange colour. L is the immediate neighbour of S. R is the third to the right of P. O likes Purple colour. The person who likes Pink colour is second to the right of P. The person who likes Brown colour is the third to the left of the person who likes Brue colour. Neither S nor P likes Brown colour. N likes neither Green nor Blue colour. L likes Red colour.

- 41. Who among the following is second to the right of the person who likes Orange colour? (1) The person who likes Brown colour
 - (2) Q (3) N
 - (4) The person who likes Blue colour
 - (5) Cannot be determined

- 42. Who among the following likes Green colour?
 - (1) M
 - (2) L
 - (3) S
- (4) N
- (5) None of these
- 43. Who among the following is sitting exactly in the middle of the person who likes Red colour and Q?
 - (1) R
- (2) O
- (3) N
- (4) S
- (5) None of these
- 44. Who among the following likes Pink colour?
 - (1) R
- (2) S (4) Q
- (3) N
- (5) None of these
- 45. Which of the following pairs of persons are immediate neighbours of M?
 - (1) N and S
- (2) L and S
- (3) N and P
- (4) R and S
- (5) None of these

Directions (46 - 50): Study the following information and answer the questions given below it.

Seven members H, I, J, K, L, M and N are working in different cities Ahmedabad, Bangalore, Chennal, Hyderabad, Kolkala, Delhi and Mumbai not necessarily in the same order. Each one has a different mother tongue Tamil, Kannada, Telugu, Hindi, Marathi, Punjabi and Bangla not necessarily in the same

J works in Bangalore and his mother tongue is not Tamil or Marathi. K's mother tongue is Punjabi and he works in Ahmedabad. L and M do not work in Chennai and none of them has Marathi mother tongue I works in Hyderabad and his mother tongue is Telugu. The one who works in Delhi has Bangla mother tongue. N works in Mumbat and his mother tongue is Hindi. L does not work in Kolkata.

- 46. What is J's mother tongue?
 - (1) Telugu
- (2) Hindi
- (3) Bangla
- (4) Kannada
- (5) None of these
- 47. Who works in Chennai?
 - (1) H
- (2) L
- (3) M (4) L or M
- (5) None of these

- 48. Which of the following combination is correct?
 - (1) Marathi-I- Hyderabad
 - (2) Tamil-M- Kolkata
 - (3) Marathi-I- Chennai
 - (4) Punjabi-K- Delhi
 - (5) None of these
- 49. Who works in Delhi?
 - (1) H
- (2) M
- (3) L
- (4) K
- (5) None of these
- 50. What is M's mother tongue?
 - (1) Bangla
 - (2) Marathi
 - (3) Telugu
 - (4) Cannot be determined
 - (5) None of these

QUANTITATIVE APTITUDE

- 51. Tanvi started a business investing Rs. 45,000. After 8 months Anisha joined her with a capital of Rs. 52,000. At the end of the year the total profit was Rs. 56,165. What is the share of profits of Anisha?
 - (1) Rs. 21,450 (2) Rs. 24,440
 - (3) Rs. 27,635 (4) Rs. 31,765
 - (5) None of these
- **52.** By how much is $\frac{1}{4}$ th of 128

smaller than $\frac{5}{6}$ th of 216?

- (1)61
- (4)79
- (3)73(5) None of these
- 53. One-third of a number is 96. What will 67% of that number be?
 - (2) 181.44 (1) 192.96

 - (3) 169.92 (4) (5) None of these (4) 204.48
- 54. In a class of 35 students and 6 teachers, each student got sweets that are 20% of the tocal number of students and each teacher got sweets that are 40% of the total number of students. How many sweets were there?
 - (1)245
- (2) 161(4)84
- (3)406
- (5) None of these

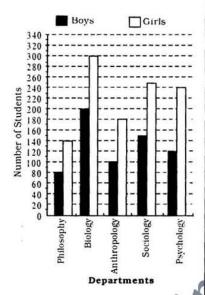
- 55. Prithvi spent Rs. 89,745 on his college fees, Rs.51,291 on Personality Development Classes and the remaining 27% of the total amount he had as cash with him. What was the total amount?
 - (1) Rs.1,85,400
 - (2) Rs.1,89,600
 - (3) Rs.1,91,800
 - (4) Rs.1,93,200
 - (5) None of these
- 56. The compound interest accrued on an amount of Rs. 22,000 at the end of two years is Rs. 5,596.8. What would be the simple interest accrued on the same amount at the same rate in the same period?
 - (1) Rs.5.420 (2) Rs.5.360
 - (3) Rs.5,280 (4) Rs.5,140
 - (5) None of these
- 57. The product of two successive numbers is 4032. Which is the greater of the two numbers ?
 - (1) 63
- (2)64
- (3) 65 (4)66
- (5) None of these
- 58. The ages of Sonal and Nitya kire in the ratio of 9:5 respectively. After 8 years the ratio of their ages will be 13:9. What is the difference in years between their ages?
 - (1) 4 years
- (2) 12 years
- (3) 6 years
- (4) 14 years (5) None of these

(5) None of these

- 59. 30 men can do a piece of work in 16 days. How many men would be required to do the same work in 20 days?
 - (1) 12
- (2)36
- (3)48
- (4)24
- 60. The profit earned after selling an article for Rs. 1,516 is the same as loss incurred after selling the article for Rs. 1,112. What is the cost price
 - of the article? (1) Rs. 1,314 (2) Rs. 1,343
 - (3) Rs. 1,414 (4) Rs. 1,434
 - (5) None of these

Directions (61-65): Study the following graph carefully to answer the questions that follow:

Total Number of Boys and Girls in Five Different Departments



61. The number of girls from Biol. ogy department is approximately what per cent of the total number of girls from all the departments together?

(3)37

(5)27

62. What is the difference between the total number of boys and the total number of girls from all the departments together?

(1) 440 (3)580

(2) 520 (4) 460

(4) 43

(5) None of these

63. What is the average number of boys from all the departments together?

(1) 122

(2)126

(3) 130

(4) 134

(5) None of these

- 64. The number of boys from Anthropology department is approximately what per cent of the total number of boys from all the departments together?
 - (1) 15
- (2) 23
- (3)31
- (4) 44
- (5)56

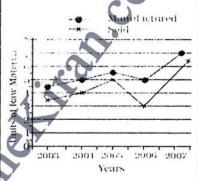
65. What is the respective ratio of number of girls from Philosophy department to the number of girls from Psychology department?

(1) 1:2 (3)5:12 (2) 7:12 (4) 3 : 4

(5) None of these

Directions (66-70): Study the ioliowing Graph carefully and answer the questions given below:

Units of Raw Material Manufactured and Sold by a Company Over the Years (Units in Crores)



- 66. What is the average number of units sold over the years?
 - (1) 440000000
 - (2) 4400000
 - (3) 440000
 - (4) 44000000

(5) None of these

67. What is the respective ratio of the difference between the number of units manufac-tured and sold in the year 2005 to the difference between the number of units manufactured and sold in the year 2006?

- (2) 1:2
- (1) 2 : 3 (3) 1 : 1
 - (4)3:5

(5) None of these

68. What is the respective ratio of the number of units manufacaired in the year 2003 to the number of units manufactured in the year 2007?

(117:11

(2) 9:14

(3)7:9

(4)9:11

(5) None of these

69. What is the approximate per cent increase in the number of units sold in the year 2007 from the previous year?

(1) 190

(2)70

(3)60(5)117 (4)95

70. What is the difference between the number of units manufactured and the number of units sold over the

years?

(1) 50000000 (2) 5000000

(3) 500000000

- (4) 500000
- (5) None of these

Directions (71-75): What should come in place of the question mark (?) in the following number series?

71.1548 516 129

(1)11(2) 10.75

(3)9.5(4) 12

(5) None of these **72.** 949 189 **8** ? **2**2.776 11.388 6.8328

> (1) 48.24 (2) 53.86

> (3)74.26(4) 56.94

(5) None of these

73.121 144 190 259 ? 466 (1)351(2)349

(4)328(3) 374

(5) None of these 74.14 43.5 264 ? 76188

(1) 3168

(2) 3176

(3) 1587(4) 1590

(5) None of these

75.41 164 2624 ? 6045696

(1) 104244 (2) 94644

(4) 102444

(3) 94464 (5) None of these

Directions (76-80) : What should come in place of the question mark (?) in the following questions?

76. $(47 \times 588) \div (28 \times 120) = ?$

(1) 6.284 (3) 8.225

(2) 7.625 (4) 8.285

(5) None of these

77.45% of 224 × ?% of 120 = 8104.32

(1)67

(2)62

(3)59(4)71

(5) None of these

78. $\sqrt{7921} \times 51 + 374 = (2)^3$

(1) 16 (3) 15

(2) 19

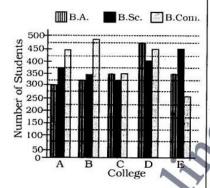
(1)21

(5) None of these

- 79. $6573 \div 21 \times (0.2)^2 = ?$
 - (1)7825(2)62.6
 - (3) 1565(4) 12.52
 - (5) None of these
- 80.74156 ? 321 20 + 520
 - = 69894
 - (1)3451
- (2) 4441
- (3) 5401
- (4) 4531
- (5) None of these

Directions (81 - 85) : Study the following graph carefully to ahswer the questions that follow:

Number of Students Enrolled in Three Different Disciplines in **Five Different Colleges**



- 81. What is the total number of students studying B.Sc in all Colleges together
 - (1) 1825
- (2) 1975 (4) 1775
- (3) 1650 (5) None of these
- 82. What is the respective ratio of total number of students studying B.Sc. in the colleges C and E together to those studying B.A. in the Colleges A and B together?
 - (1) 24:23 (2) 25:27
 - (3) 29:23(4) 29:27
 - (5) None of these
- 83. What is the respective ratio of total number of students studying B.Sc., B.A and B.Com. in all the Colleges together?
 - (1) 71:67:75
 - (2) 67:71:75
 - (3) 71:68:75
 - (4) 75:71:68
 - (5) None of these

- 84. Number of students studying B.Com in College C forms approximately what percent of the total number of students studying B.Com. in all Colleges together?
 - (1) 39
- (2) 21
- (3) 44
- (4) 33
- (5) 17
- 85. Number of students studying B.A in College B forms what per cent of total number of students studying all the disciplines together in that College? (rounded off two digits after decimal)
 - (1) 26.86
- (2) 27.27 (4) 32.51
 - (3) 29.84
 - (5) None of these.

Directions (86-90) : Each

question below is followed by two statements A and B. You are to determine whether the data given in the statement is sufficient for answering the question. You should use the data and your knowledge of Mathematics to choose between the possible answers.

Give answer (1) if the statement A alone is sufficient to answer the question, but the statement B alone is not sufficient.

Give answer (2) if the statement B alone is sufficient to an swer the question, but the statement A alone is not sufficient.

Give answer (3) if both statements A and B together are needed

to answer the question.

Give answer (4) if either the statement A alone or statement B alone is sufficient to answer the question.

Give answer (5) if you cannot get the answer from the statements A and B together, but need even more data

- 86. Is A an odd number?
 - A. A multiplied by an odd number is equal to an odd num-
- B. A is not divisible by 2.
- 87. The ages of Pradumn and Gunit are in the ratio of 7:5. What is the age of Pradumn.
 - A. The ages of Pradumn and Nandini are in the ratio of 3:1.

- B. After 7 years the ratio of Pradumn's and Aviral's ages will be 4:3.
- 88. What is the salary of B, in a group of A, B, C and D whose average salary is Rs. 62,880?
 - A. Total of the salary of A and C is exact multiple of 8.
 - B. Average of the salary of A, C and D is Rs. 61,665.
- 89. What is the three digit number? A. The three digit number is divisible by 9.
 - B. The first and the third digit is 6.
- 90. What is the profit earned by selling a printer for Rs. 3,000?
 - A. The cost price of 6 such printers is equal to selling price of 5 such printers.
 - B. 20% profit is earned by selling each printer.

Directions (91 - 95) : Study the following information carefully to answer the questions.

The teachers' colony has 2800 members, out of which 650 members read only English newspaper. 550 members read only Hindi newspaper and 450 members read only Marathi newspaper. The number of members reading all the 3 newspapers is 100. Members reading Hindi as well as English newspaper are 200. 400 members read Hindi as well as Marathi newspaper and 300 members read English as well as Marathi newspaper.

- 91. Find the difference between number of members reading English as well as Marathi newspaper and the number of members reading English as well as Hindi newspaper.
 - (1) 300
- (2) 200 (4) 50
- (3) 100
- (5) None of these
- 92. How many members read at least 2 newspapers?
 - (1) 600
- (2) 800 (4) 1000
- (3) 500
- (5) None of these
- 93. Find the number of members reading Hindi newspaper. (2)980
 - (1) 750
 - (3) 1000
 - (4) 1020
 - (5) None of these

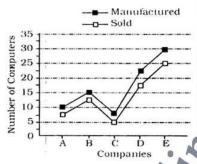
- 94. How many members read only one newspaper? (2) 1650 (1) 1560 (3) 1640 (4) 1540 (5) None of these
- 95. Find the number of members reading no newspaper. (1) 150 (2) 460

(4) 750 (3) 550 (5) None of these

Directions (96 - 100) : Study the following graph carefully to an-

swer the questions that follow Number of Computers Manufactured and Sold by Various

Companies in a Year (Number in Lakhs)



96. What is the respective ratio of the number of computers man-ufactured by companies A and C together to the number of computers sold by companies A and C together ?

(1) 4:5(2) 14:11 (3) 8:944) 7

(5) None of these 97. What is the difference between the average number of computers manufactured by all the companies together and the average number of computers sold by all the companies to-

gether? (1) 3500

(2) 35000

(3) 350000

(4) 3500000

(5) None of these

- 98. The number of computers sold by company B are what per cent of the number of computers manufactured by company B? (rounded off to two digits after decimal)
 - (1) 83.33 (3) 78.83

(2) 120 (4) 106.54

(5) None of these

99. The number of computers manufactured by company D are what per cent of the number of computers manufactured by company E?

(1) 125 (3) 85

(2) 112.5 (4) 65.25

(5)75

100. The number of computers manufactured by company B are approximately what per cent of the number of computers manufactured by all the companies together ? (2) 18

(1) 22 (3) 14

(5) 32

ENGLISH LANGUAGE

Directions (101-105) : Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) Assuming that all these reasons are true, the fact remains that there is an urgent need to check the accelerated costs and initiate suitable measures.
- (B) Some people attribute it to the increasing greediness among the medicos.
- (C) The impact of these mea sures will be visible only after a considerable passage of time.
- (D) Health care costs have been skyrocketing in our country.
- The measures include yoga classes with emphasis on physical and mental exercises and also change in food habits.
- (F) Certain others feel that it is because of drastic changes in peoples' lifestyle and eating habits.
- 101. Which of the following would be the FIRST statement after rearrangement?

(1) A (3) C (2) B (4) D

(5) E

102. Which of the following would be the SECOND statement after rearrangement?

(1) A (2) B (4) D

(3) C(5) E

103. Which of the following would be the FOURTH statement after rearrangement?

(2) B (1) A (3) C (4) D

(5) E

104. Which of the following would be the FIFTH statement after rearrangement?

> (1) A (2) B (3) C (4) D (5) E

105. Which of the following would be the SIXTH (LAST) statement after rearrangement?

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

Directions (106-115): In each of the following sentences there are two blank spaces. Below each sentence there are five pairs of words denoted by numbers (1), (2), (3), (4) and (5). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence grammatically correct and meaningfully complete.

106. To avoid_____, there is a need

, there is a need for planning of the project.

(1) cancellation, broad

(2) problem, deliberate (3) pitfalls, systematic

(4) inconvenience, convenient

(5) losses, temporary

107. A good management will decide not only the equipment but also its _____ for deciding priorities.

(1) need, urgency (2) usefulness, utility

(3) cost, value (4) requirement, necessities

(5) technology, methodology appears to be a small

error in the beginning may turn out to be a ___ _ in the long run.

(1) It, disaster

(2) What, blunder

(3) That, debacle

(4) It. slip

(5) What, incident

skills.

between

__to yield the

_ should not be

_ a wrong act because

due to circumstantial forces.

(1) compelled, necessary

(4) committed, inevitable

(2) refused, dangerous

(5) simplified, harmful

(3) did, avoidable

for him to do so

(5) Hatred, violence

115. He

it was

109. Being very always uses his (1) adamant, soft (2) polite; basic (3) humble, experimental (4) pushy, persuasive (5) mild, aggressive 110. Demand and supply do not the same relationship as the one that ____ height and weight. (1) possess, has (2) incur, is (3) defend, volunteers (4) bear, borne (5) have, exists 111. If the system ___ desired result, try to ____the whole procedure in the given sequence. (1) entitles, dump (2) ignores, reproduce (3) fails, reoperate (4) imitates, generate (5) equips, encompass 112. He is so ____ in his approach that not a single point ever his attention. (1) meticulous, escapes (2) casual, erodes (3) fanatic, brings (4) deliberate, attracts (5) nasty, coincides Generally, ____ students 113. Generally, rally, ____ students those who are mediocre. (1) humble, surmount (2) meritorious, surpass (3) bright, overestimate (4) intelligent, surrender (5) studious, respect and tolerated in our country which boasts of 'Ahimsa' as its way of life. (1) Politicking, elections (2) Dishonour, efficiency (3) Lethargy, procrastination (4) Nepotism, selfishness

Directions (116-125): Read each sentence any 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 there is no error, the answer is (5). (Ignore errors of punctuation, if any.)

- 116. Wheat productions in the region (1)/ will fall drastically (2) / unless we do nothing (3) / to stop climate change. (4) / No error. (5)
- 117. The Indian stock market is (1)/ one of the worse (2)/ performing stock markets (3)/ in the recent times. (4)/ No error. (5)
- 118. With inflation at eleven per cent (1)/ companies need to come up (2)/ with innovative ways to (3) / get customers to buy its good. (4)/ No error. (5)
- 119. Private companies which profits (1)/ have grown due to (2)/ the high price of oil (3)/ should offer discounts on cooking gas. (4)/ No error. (5)
- 120. Having work in (1)/ both public and private sector banks (2) / Mr. Rao is the ideal choice to (3) / take over as chairman. (4)/ No error (5)
- 121. In order to expand, the company (1)/ plans to transform from a (2) / family based business into (3)/ a professional managed one. (4)/ No error (5)
- 122. Amit started a small (1)/ construction business two years ago (2)/ when the country is (3)/ enjoying a construction
- boom. (4)/No error (5)

 123. Given the current (1)/ market conditions has (2)/ better for us to invest (3)/ in the infrastructure sector. (4)/ No error (5)
- 124. Many athletes have (1)/ taken on yoga (2)/ to develop their concentration (3)/ and reduce stress. (4)/ No error (5)
- 125. His main aim is (1)/ to create an (2)/ interest in hockey (3)/ among school children. (4)/ No error (5)

PRATIYOGITA KIRAN

Directions (126 - 135) : 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.

Without doubt there is one thing (126) to all of us-we have all played a game at some time in our lives. Most of us play to relax or have fun, but for many, playing a game or a sport is a way to (127) poverty behind. In fact, in many African countries, playing a sport professionally can (128) the lives of a person's entire family.

For example, in the small town of Bekoji, in Ethiopia (129) than a hundred boys and girls can be seen running at dawn everyday. Each of these youth is (130) and serious and their coach is (131) that one of them will be a world champion. This seems like an idle (132) but it is virtually a guarantee in this small community (133) mainly farmers. Many of the fastest male and female distance runners in the world hail from this small town. A small handpainted sign which greets visitors outside Bekoji (134) Welcome to the Village of Athletes". Children here start running at an early age, (135) great distances to fetch water and firewood or to reach school. At the Olympics, runners from this small town are likely to win more medals than those from developed countries. It will give their families a way out of poverty.

- 126. (1) popular (2) accepted
 - (3) common (4) alike
 - (5) similar
- 127_(1) leave (2) alleviate
 - (4) prevent (3) forgot
 - (5) reduce
- 128. (1) shift (2) changes
 - (3) arrange (4) control
 - (5) transform
- 129. (1) larger
- (2) further
 - (3) more (4) greater
 - (5) over
- 130.(1) performed
 - (2) concentrated
 - (3) rival (4) focused
 - (5) playful

- 131.(1) confident (2) convince
 - (3) optimist (4) intended
 - (5) privilege
- 132. (1) precaution
 - (2) boast
 - (3) suspicion (4) risk
 - (5) worship
- 133. (1) for
- (2) existing
- (3) that (4) comprising
- (5) consisting
- 134. (1) wish (2) warn
 - (3) inform (4) notices
 - (5) reads
- 135. (1) competing (2) covering
 - (3) driving (4) measuring
 - (5) following

Directions (136-140): Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in bold in the following sentences to make the sentence grammatically correct? If the sentence is correct as it is and there is no correction required mark (5) i.e. 'No correction required' as the an-

- 136. The US economy is present in the face off a serious reces-
 - (1) having to face of at present
 - (2) presently facing up to
 - (3) presented on the face of
 - (4) presently facing
 - (5) No correction required
- 137. Economists have predicted that the country's economic growth falls low to eight per cent this year.
 (1) falling as low as
 (2) fell to as low as
 (3) will fall to as low as

 - (4) fallen lower than
 - (5) No correction required
- 138. In all likeness the company will fail to achieve its production targets this year.
 - (1) With every likeliness
 - (2) In all likelihood
 - (3) It is likely for
 - (4) In every likeness
 - (5) No correction required
- 139. We have failed assessment of the advantages of outsourcing our IT operations. .
 - (1) in assessment
 - (2) in not assessing up
 - (3) to assess
 - (4) the assessment of
 - (5) No correction required

- 140. One of the key competencies
 - for managers are ethics and the ability to motivate others.
 - (1) Among the key competen-
 - (2) Beside the key competency
 - (3) Including the key competencies
 - (4) Within the key competence
 - (5) No correction required

Directions (141-150) : 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.

There are various sectors in India that are to be assessed for their strengths, weaknesses, oppor-tunities and threats.

The total population is over 1

billion which will increase to 1.46 billion by 2035 to cross China. The huge population will result in higher unemployment and deterioration of quality. Literacy, in India is yet another factor to be discussed. According to 1991 census, 64.8% of the population was illiterate. The major downtrend of education is due to child labour which has spread all over India and this should be totally eradicated by way of surveillance and a good educational system implemented properly by the Government.

Pollution is one more threat to the environment and for the country's prospects. This has been experienced more in urban areas mainly in metropolitan cities. The water pollution by the sewage seep-age into the ground water and improper maintenance will lead to various diseases which in turn will affect the next generation. In most of the cities there is no proper sew-age disposal. The Government has to take effective steps to control population which, in turn, will minimize the pollution.

Poverty questions the entire strength of India's political view and minimizes the energetic way of approach. The shortfall of rains. enormous floods, unexpected famine, drought, earthquake and the recent tsunami hit the country in a negative way. The proactive approach through effective research and analytical study helps us to determine the effects in advance. Proper allocation of funds is a prerequisite. In developed countries like. U.S., Japan precautionary methods are adopted to overcome this, but it has to be improved a lot in our systems.

Increased population is one of the major reasons for poverty and the Government is unable to allocate funds for basic needs to the society. India has nearly 400 million people living below the poverty line and 90% of active population is in informal economy. The children are forced to work due to their poverty and differential caste system. They work in match industry for daily wages, as servants, mechanics, stone breakers, agricultural workers, etc. To prevent child labour, existing laws which favour the Anti Child Labour Act should be implemented by the Government vigorously

More population results in cheap cost by virtue of the demand supply concept. Most of the foreign countries try to utilize this factor by outsourcing their business in India with a very low capital. According to U.S., India is a "Knowledge pool" with cheap labour. The major advantage is our communication and technical skill which is adaptable to any environment. The cutting edge skill in IT of our professionals helps the outsourcing companies to commensurate with the needs of the consumers in a short span. The major competitors for India are China and Philippines and by the way of an effective communication and expert technical ability. Indians are ahead of the race. The major Metropolitan states are targeting the outsourcing field vigorously by giving various amenities to the outsourcing companies like tax concession, allotting land etc.: to start their businesses in its cities without any hurdles. Thereby most of the MNCs prefer India as their destinations and capitalize the resources to maximize their assets. Infrastructure is another key factor for an outsourcing com-

pany to start a business in a particular city. It includes road, rail, ports, power and water. The increased input in infrastructure in India is very limited where China's record is excellent.

India in earlier days gave more importance to the development of industry and less importance to other departments. But the scenario has quite changed now-a-days by allocating a special budget of funds for security. This is because of the frightening increase in terrorism all around the world especially emerging after the 9/11 terror attack in U.S. In the last ten years, budget towards the development of military forces is higher when compared to others. It shows that the threat from our neighbouring countries is escalating. India has to concentrate more on this security factor to wipe out the problem in the way of cross-border terrorism.

Making India, a developed country in 2020 is not an easy task. India has to keep in check a variety of factors in order to progress rapidly. To quote China as an example is that they demolished an old building to construct a very big port to meet future demands, but India is still waiting for things to happen. The profits gained by In-dia through various sectors are to be spent for the development and welfare of the country India's vision for a brighter path will come true not only by mere words or speech, but extra effort needed at

- all levels to overcome the pitfalls.

 141. Which of the following, according to the author, is/are a result(s) of increased population in India?
 - (A) Pollution (B) Poverty
 - (C)Unemployment
 - (1) Only (A)
 - (2) Only (A) and (B) (3) Only (B)

 - (4) Only (A) and (C)
 - (5) All (A), (B) and (C)
- 142. Why, according to the author, has the Indian Government allotted more funds to strengthen the military forces?
 - (1) To improve security in order to counter increasing terrorism

- (2) As the security in India | over the past ten years was grossly inadequate
- (3) As the U.S. too has strengthened its military forces after the 9/11 attack
- (4) As the industry is developed enough and is not in need of any more funds
- (5) None of these
- 143. What is the author's main objective in writing this passage?
 - (1) To exhort the Government to garner support from its neighbouring countries
 (2) To suggest to the Govern-
 - ment to follow China's example blindly thereby bringing about rapid development
 - (3) To highlight the plight of the poor
 - (4) To discuss the problems of child labour and suggest suitable remedies
 - (5) To bring forth the problems associated with the India's development and to suggest measures to counter them
- 144. Why, according to the author, is India one of the favourite destinations for investment by outsourcing companies?
 - (A) Shorter response time for clients
 - (B) Better technical skills (C) Availability of cheap la bour
 - (1) Only (C)
 - (2) All (A), (B) and (C)
 - (3) Only (B) and (C)
 - (4) Only (A) and (B)
 - (5) Only (A)
- 145. Which of the following is/are true in the context of the pas-
 - (A) India leads the way in the amount invested in the development of infrastruc-
 - (B) Political system in India is not influenced by poverty
 - (C)Indian population would increase by approximately 50 per cent in the next twenty five years.
 - (1) Only (A) and (B)
 - (2) Only (B) (3) Only (C)
 - (4) Only (B) and (C)
 - (5) All (A), (B) and (C)

- 146. Which of the following is/are the facility(ies) available to MNCs investing in India?
 - (A) Easy availability of land
 - (B)Better infrastructure than China.
 - (C)Tax Concessions
 - (1) Only (C)
 - (2) All (A), (B) and (C)
 - (3) Only (A) and (B)
 - (4) Only (A) and (C)
 - (5) None of these
- 147. Which of the following, according to the author, is a result of poverty in India?
 - (1) Lack of a robust security system
 - (2) Child labour and the resulting dearth of educated vouth
 - (3) Floods, famines and other calamities
 - (4) Rapid increase in population
 - (5) None of these
- 148. How, according to the author, can the effects of floods, famines, drought, etc. be minimized?
 - (1) By limiting pollution thereby reducing the chances of such events taking place
 - (2) By educating the children about the ill effects of such calamities who in turn will help during the time of need
 - (3) By following the U.S. system of providing relief to its citizens
 - (4) By allotting proper funds for research which can predict the outcome of such calamities and thus design relief measures
 - (5) None of these

Directions (149-150) : Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage

- 149. SURVEILLANCE
 - (1) spying (2) cameras ·
 - (3) security (4) observation
 - (5) alertness

150. PREREQUISITE

- (2) association (1) result
- (3) necessity (4) factor
- (5) mystery

GENERAL AWARENESS

- 151. Which of the following is not correct regarding Financial Inclusion?
 - (1) It is inclusive financing
 - (2) It is the delivery of financial services at affordable costs to disadvantaged sections of society
 - (3) Availability of banking and payment services to the entire population without discrimination is the prime objective of financial inclusion
 - (4) It is exclusive financing
 - (5) None of these
- 152. Which term is used for the act of attempting to acquire information by masquerading as a trustworthy entity in an electronic communication?
 - (1) Scamming (2) Phishing
 - (3) Spoofing (4) Phreaking
 - (5) Spamming
- 153. In computing, what is the process by which a running computer system is restarted with out the need to interrupt the power?
 - (1) Hibernate
 - (2) Warm reboot
 - (3) Switch user
 - (4) Cold reboot
 - (5) Restart
- 154. What is the unit of electric current?
 - (1) Curical (2) Pascal
 - (3) Ampere (4) Newton
 - (5) Flux
- 155. The Foreign Exchange Regulation (Amendment) Act, 1993, forms the statutory basis for Exchange Control in India. The manual which supplements the act has been issued by
 - (1) Securities and Exchange Board of India
 - (2) Reserve Bank of India
 - (3) Confederation of Indian Industry
 - (4) Union Ministry of Finance
 - (5) None of these

- 156. Which of the following awards is annually given by the Government of India for lifetime contribution to Indian cinema?
 - (1) Tansen Samman
 - (2) Dadasaheb Phalke Award
 - (3) Filmfare Award
 - (4) National Film Award
 - (5) IFA Award
- 157. Which of the following is a form of Plastic Money?
 - (1) Credit Card
 - (2) Banknote
 - (3) Coins and currencies
 - (4) Paper note
 - (5) None of these
- 158. In the economic field, what does ALM stand for?
 - (1) Asset liability management
 - (2) Application lifecycle management
 - (3) American Le Mans
 - (4) Audio-Lingual Method
 - (5) None of these
- 159. In which of the following fields is the Nobel Prize given?
 - (1) Physics
 - (2) Chemistry
 - (3) Physiology or Medicine
 - (4) Literature, and Peace
 - (5) All of the above
- 160. In financial accounting and finance, bad debt refers to
 - (1) An amount owed to a business or individual that is written off by the creditor as a loss
 - (2) A debt due to money laundering activities
 - (3) A type of mortgage
 - (4) A type of unsecured loan
 - (5) All of the above
- 161. Which of the following, among the options given below, is the name of a country?
 - (1) Bulgaria (2) Nicosia
 - (3) Antarctica
 - (4) European Union
 - (5) Iberia
- 162. Which of the following enables the server to manage data, users, groups, security, applications, etc?

- (1) Network operating system
- (2) Internet
- (3) World Wide Web
- (4) LAN
- (5) Personal Computer
- 163. What does NPA stand for?
 - (1) Non-Participant Assembly
 - (2) Non-Performing Asset
 - (3) New Personal Apprentice
 - (4) New Programming Assistant
 - (5) Non Portable Assistant
- 164. Which of the following does not correctly explain a desktop computer?
 - (1) It is a personal computer
 - (2) It is a computer intended for regular use at a single location
 - (3) Desktops have lower price in comparison to laptops
 - (4) It is a type of portable computer
 - (5) In desktops, power consumption is not as critical as in laptop computers
- 165. In the field of computing, cookies are not known as
 - (1) HTTP cookie
 - (2) Web cookie
 - (3) Browser cookie
 - (4) HTML cookie
 - (5) None of these
- 166. With which game/sport is Davis Cup associated?
 - (1) Billiards
 - (2) Tennis
 - (3) Badminton
 - (4) Football (5) Golf
- 167. Who was recently chosen for the prestigious Saraswati Samman 2012?
 - (1) Sunil Gangopadhyay
 - (2) Sugathakumari
 - (3) Dalip Kaur Tiwana
 - (4) Surjit Sen
 - (5) Jagannaath Prasad Das
- 168. What does HUF stand for?
 - (1) High Urine Filtration
 - (2) Hindu Undivided Family
 - (3) Hungarian Unicode Forint
 - (4) Hash Up Forward
 - (5) Heal Under First (aid)

- 169. In which sport is the term 'back hand drive' used?
 - (1) Cricket (2) Golf
 - (3) Table Tennis
 - (4) Billiard
 - (5) Carom
- 170. In the field of insurance. which term is employed for describing a professional who deals with the financial impact of risk and uncertainty?
 - (1) Actuary (2) Agent
 - (3) Assessor (4) Appraiser
 - (5) Bailee
- 171. Which of the following statements correctly defines 'outsourcing'?
 - (1) It is the leasing out of an internal business process
 - (2) It is leased to a second party organization
 - (3) It includes offshoring
 - (4) It is used only in the context of foreign contracting
 - (5) None of these
- 172. is the automatic retrieval of information by a website on a schedule from another website.
 - (1) Crawling (2) Phishing
 - (3) Filtering (4) Downloading
 - (5) Uploading
- 173. Which country recently hosted the 5th BRICS Summit?
 - (1) India
- (2) Brazil
- (3) China (4) South Africa
- (5) Russia
- 174. Accommodation given to slum dwellers in a metro city is known as
 - (1) Peripheral accommodation
 - (2) Night accommodation
 - (3) Transit accommodation
 - (4) Migratory accommodation
 - (5) Stop-gap accommodation
- 175. In the field of business, company sensitive information shared by the employees to make gains is known as
 - (1) Gambling
 - (2) Insider trading
 - (3) Mulching
 - (4) Ripping
 - (5) Tipping

- 176. Which of the following terms/ expressions is not used in the insurance sector?
 - (1) Refraction
 - (2) Casualty
 - (3) Actuary
 - (4) Claim
 - (5) Brokerage
- 177. The President of France recently visited India. Who is he/
 - (1) François Hollande
 - (2) Angela Merkel
 - (3) Julia Gillard
 - (4) Dilma Rousseff
 - (5) Nicolas Sarkozy
- 178. Which of the following is a poetic composition of Kalidasa?
 - (1) Malavikagnimitram
 - (2) Abhignanasakuntalam
 - (3) Meghaduta
 - (4) Vikramorvasiyam
 - (5) All of the above
- 179. Who played the award winning lead character of Paan Singh Tomar in the movie by the same name?
 - (1) Irrfan
 - (2) Vipin Sharma
 - (3) Tigmanshu Dhulia
 - (4) Rajendra Gupta
 - (5) Zakir Hussain
- 180. When is the Earth Day ebrated across the world?
 - (1) 21 March
 - (2) 22 April
 - (3) 1 May
 - (5) 18 July
- 181. Which of the following does not correctly explain Real Time Telephone Call?
 - (1) It allows people to speak to foreigners over the phone with both parties using their native tongue
 - (2) It offers perfect transla-
 - (3) It lets companies avoid having to use specially trained multilingual staff
 - (4) It helps companies in cut ting their cost
 - (5) None of these

- 182. Who, at present, is the Chairperson of Insurance Regulatory and Development Authority?
 - (1) B.K. Chaturvedi
 - (2) Mihir Shah
 - (3) K. Kasturirangan
 - (4) Narendra Jadhav
 - (5) TS Vijayan
- 183. Between which of the following teams was the final of 2013 Sultan Azlan Shah Cup played?
 - (1) Germany-India
 - (2) Pakistan-Holland
 - (3) Australia-Malaysia
 - (4) Australia-Germany
 - (5) India-Pakistan
- 184. Which of the following is not a Credit Rating Agency?

 - (1) Moody's (2) S&P (3) Walmart (4) Fitch
 - (5) ICRA Limited
- 185. What does LIBOR stand for?
 - (1) London Interbank Offered Rate
 - (2) Lottery Interest Bank of Russia
 - (3) London Interest Bank of Royalty
 - (4) Leverage against Interest Burden of Risk
 - (5) Lottery In British Overseas Regions
- 186. Which of the following bodies/ organizations regulates the securities market in India?
 - (1) NABARD (2) IRDA
 - (3) RBI (5) CII
- (4) SEBI
- 187. Which of the following coun- . tries is a member of G-8?
 - (1) Brazil (2) India
 - (3) China (4) Germany
 - (5) South Africa
- 188. Which of the following includes meaningful interpretation of data and knowledge?
 - (1) Information
 - (2) Assessment
 - (3) Reason
 - (4) Insight
 - (5) Intuition

- 189. With reference to the insurance and banking sector, which of the following is the most appropriate explanation of 'PIN'?
 - (1) People In Need
 - (2) Postal Index Number
 - (3) Progressive Inflammatory Neuropathy
 - (4) Personal Identification Number
 - (5) None of these
- 190. Who is Navin Ramgoolam?
 - (1) President of Trinidad and Tobago
 - (2) Prime Minister of Fiji
 - (3) President of Mauritania
 - (4) Prime Minister of Mauritius
 - (5) President of Singapore
- 191. Which of the following refers to use of the Internet for transactions and communication between organizations?
 - (1) B2B
 - (2) B2C (3) C2C (4) CRM
 - (5) E-business
- 192. Goods marked with which of the following tags can be tracked electronically? .
 - (1) GPS (3) ISP
 - (2) IMD (4) ASTM
 - (5) RFID
- 193. What does OS stand for in the field of computing and business?
 - (1) Overall Sale
 - (2) Output Surplus
 - (3) Operating system
 - (4) Oil Surcharge
 - (5) Overhead Services
- 194. Which of the following correctly explains the incidence of Income Tax in India?
 - (1) It is levied by the State Government
 - (2) The centre can levy tax on all income other than agricultural income
 - (3) The levy of Income Tax is governed by the Indian Income Tax Act, 1956
 - (4) Both 2 and 3
 - (5) Both 1 and 3
- 195. Who, among the following artists of India, is a Tabla player?
 - (1) Amjad Ali Khan
 - (2) Nikhil Banerjee
 - (3) Zakir Hussain

- (4) Hari Prasad Chaurasia
- (5) Kaushik Roy
- 196. Which of the following is not correct regarding Benchmark Rate?
 - (1) It is also called base interest rate
 - (2) It is the minimum interest rate investors will demand for investing in a Treasury security
 - (3) It is an interest rate against which other interest rates are calculated
 - (4) LIBOR is considered a benchmark rate
 - (5) None of these
- 197. Which of the following allows firms to focus their resources on developing and managing long-term relationships with more profitable customers by measuring a customer's lifetime value?
 - (1) CRM (2) IT
 - (3) FTC (4) MIS
 - (5) None of these
- 198. Which of the following relates to the processes and applications that create new methods to solve problems, perform tasks, and manage communi-
 - (1) Quality
 - (2) Information Technology
 - (3) Operations Management
 - (4) Efficiency (5) TQM
- 199. What occurs when criminals obtain personal information that allows them to impersonate someone else in order to use their credit to obtain fi-nancial accounts and make purchases?
 - (1) Phishing (2) Scamming
 - (3) Money laundering
 - (4) Identity Theft
 - (5) Whistle Blowing
- 200. What is the term for the rate at which banks borrow funds from the RBI to meet the gap between the demands they are (acing for money (loans) and how much they have on hand to lend?
 - (1) Call Rate
 - (2) Repo Rate (3) Bank Rate
 - (4) Reverse Repo Rate
 - (5) Cash reserve Ratio

ANSWERS |

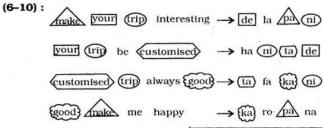
	ANSW	EHO	
1. (1)	2. (3)	3. (4)	4. (2)
5. (5)	6. (3)	7. (1)	8. (4)
9. (2)	10. (5)	11. (1)	12. (2)
13. (3)	14. (5)	15. (5)	16. (3)
17. (3)	18. (2)	19. (4)	20. (1)
21. (2)	22. (1)	23. (1)	24. (4)
25. (3)	26. (2)	27. (4)	28. (1)
29. (4)	30. (2)	31. (4)	32. (2)
33. (3)	34. (5)	35. (2)	36. (5)
37. (2)	38. (1)	39. (4)	40. (3)
41. (2)	42. (3)	43. (1)	44. (4)
45. (1)	46. (4)	47. (1)	48. (2)
49. (3)	50. (5)	51. (5)	52. (3)
53. (1)	54. (5)	55. (4)	56. (3)
57. (2)	58. (5)	59. (4)	60. (1)
61. (5)	62. (4)	63. (3)	64. (1)
65. (1)	66. (4)	67. (3)	68. (2)
69. (5)	70. (1)	71. (2)	72. (4)
73. (1)	74. (5)	75. (3)	76. (3)
77. (1)	78. (5)	79. (4)	80. (2)
81. (4)	82. (3)	83. (1)	84. (5)
85. (2)	86. (4)	87. (5)	88. (2)
89. (3)	90. (4)	91. (3)	92. (4)
93. (3)	94. (2)	95. (5)	96. (4)
97. (3)	98. (1)	99. (5)	100. (2)
101. (4)	102. (2)	103. (1)	104. (5)
105. (3)	106. (3)	107. (1)	108. (2)
109. (5)	110. (4)	111. (3)	112. (1)
113. (5)	114. (5)	115. (4)	116. (3)
117. (2)	118. (4)	119. (1)	120. (1)
121. (4)	122. (3)	123. (2)	124. (5)
125. (5)	126. (3)	127. (2)	128. (5)
129. (3)	130. (4)	131. (1)	132. (3)
133. (4)	134. (5)	135. (2)	136. (4)
137. (3)	138. (2)	139. (3)	140. (1)
141. (5)	142. (1)	143. (5)	144. (2)
145. (3)	146. (4)	147. (2)	148. (4)
149. (4)	150. (3)	151. (4)	152. (2)
153. (2)	154. (3)	155. (2)	156. (2)
157. (1)	158. (1)	159. (5)	160. (1)
161. (1)	162. (1)	163 . (2)	164. (4)
165. (4)	166. (2)	167. (2)	168. (2)
169. (3)		171. (3)	
173. (4)		175. (5)	176. (1)
177. (1)	178. (3)	179. (1)	180. (2)
181. (2)	182. (5)	183. (3)	184. (3)
185. (1)	186. (4)	187. (4)	188. (1)
189. (4)	190. (4)	191. (1)	192. (5)
193. (3)	194. (2)	195. (3)	196. (2)
197. (1)	198. (2)	199. (4)	200. (2)

EXPLANATIONS

- (1-5): After careful analysis of the given input and various steps of re-arrangement it is evident that in each step one number and one word are rearranged. In the first step the highest number and the word that comes in the last in alphabetical order move to the extreme left position. In the next step the second highest number and the word that comes last but one in alphabetical order move to the extreme left position. The same procedure is continued till all the numbers get arranged in ascending order and all the words in alphabetical order.
- store 95 clean 56 tape 15 break 28 feet 35 wait 69 ice 71
- 95 wait store clean 56 Step 1: tape 15 break 28 feet 35 69 ice 71
- Step II: 71 tape 95 wait store clean 56 15 break 28 feet 35 69 ice
- Step III: 69 store 71 tape 95 wait clean 56 15 break 28 feet 35 ice
- Step IV: 56 ice 69 store 71 tape 95 wait clean 15 break 28 feet 35
- 35 feet 56 ice 69 store 71 tape 95 wait clean 15 break 28
- Step VI: 28 clean 35 feet 56 ice 69 store 71 tape 95 wait 15 break
- Step VII: 15 break 28 clean 35 feet 56 ice 69 store 71 tape 95

And, Step VII is the last step of the above input.

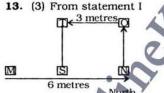
- 1. (1) The given output is the Step V.
- 2. (3) 'Clean' is at the sixth position from the right in step
- 3. (4) There are eight elements.
- 4. (2) 'wait' is the sixth from the left in the third Step.
- 5. (5) '69' is at seventh position from the left in the Step VI:



- 6. (3) The code far 'always' is 'fa'.
- 7. (1) pa ⇒ make ni ⇒ trip de ⇒ your ha ⇒ be
- 8. (4) good ⇒ ka trip ⇒ ní $always \Rightarrow fa$ interesting $\Rightarrow la$
- 9. (2) The code for 'make' is 'pa'.
- 10. (5) 'ta' represents 'customised'.11. (1) From statement I 10 students → P| |||| Y |||

Yogesh is 17th from the left. From statement II

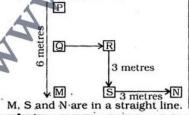
- ----P | S | Y ----(2) From statement I
- Ranjana did her graduation in 1990, 1991 or 1992. From statement II
 - Ranjana did her graduation in 1992.



M, S and N are in a straight

line. From statement II

. West



- 14. (5) From both the statements Two hours ago it was 4 O' clock.
- (5) From statemen I

V > J, G K > I, G

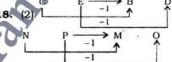
From statement II V > K, I

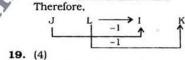
J > G

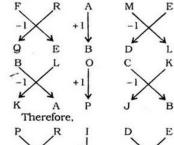
From both the statements V > K, I, J > GV is not the tallest. So, A is the tallest.

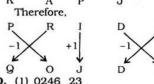
16. (3) Meaningful words ⇒ CONE, ONCE











- 20. (1) 0246 23 0246 45
 - 0246 67 024

(21 -26):

- (i) All pens are nibs -- Universal Affirmative (A-type).
- (ii) Some numbers are digits → Particular Affirmative (I-type).
- No ink is colour → Universal Negative (E-type).
- (iv) Some inks are not colours → Particular Negative (O-type).
- 21. (2) All pens are nibs.

All nibs are inks. $A + A \Rightarrow A$ type of Conclusion "All pens are inks." This is Conclusion II. All nibs are inks.

No ink is colour. $A + E \Rightarrow E$ -type of Conclusion "No nib is colour".

22. (1) All nibs are inks.

No ink is colour. A + E ⇒ E-type of Conclusion "No nib is colour". Conclustion I is Converse of it.

23. (1) All ventures are project.

No project is dream A + E ⇒ E-type of Conclusion "No venture is dream" This is Conclusion I.

24. (4) No road is a way

All ways are paths. $E + A \Rightarrow O_1$ type of Conclusion "Some paths are not roads". All ways are paths.

No path is bridge. A + E ⇒ E-type of Conclusion "No way is bridge".

(25-26):

Some numbers are digits.

No digit is alphabet. I + E ⇒ O-type of Conclusion "Some numbers are not alphabets". (P) No digit is alphabet.

All alphabets are letters.

- $E + A \Rightarrow O_1$ -type of Conclusion "Some letters are not digits." (Q)
- 25. (3) Conclusions I and II form Complementary Pair. Therefore, either Conclusion I or II follows.
- (2) Conclusion P ⇒ 'Some numbers are not alphabets'. This implies that 'All numbers can never be alphabets.

27. (4) O > P > Q > R R < S < T

Conclusions:

I. O > S : Not True II. T > P : Not True

28. (1) A < B < C A < B = D > E G < A < B < C

C > B = D > E > FConclusions:

I. D > A : True
II. A < E : Not True
30) :

(29-30) $H \ge I = J \ge K \ge L$

 $N > M > I = J \ge K \ge L$ $H \ge I = J < M < N$

29. (4) Conclusions:

I. H > M : Not True II. N < H : Not True

(2) Conclusions: I. M < I : Not True

II. $H \ge K$: Not True (4) $U < V < W < X < Y = Z \ge A =$ B > C

Z is greater than U.

32. (2)

2 3 4 5 6 7 REATIVIT Meaningful Word ⇒ CITY

33. (3) B + D means B is mother of D. D x M means D is father of M. M + N means M is bother of N. Therefore, M is grandson of B.

34. (5) Option (1) J ÷ R means J is brother of R R-T means R is sister of T. $T \times F$ means Γ is father of F. Therefore, J is uncle of F.

Option (2)

J + R means J is mother of R. J is a female.

Option (3)

M means J is brother of

M - N means M is sister of N. N x F means N is father of F. Therefore, J is uncle of F.

(2) Option (1)

M + K means M is brother of K.

K x T means K is father of T. T - R means T is sister of R. The sex of R is not clear. R is either nephew or niece of M. Option (2)

M - J means M is sister of J. J + R means J is mother of R. R - N means R is sister of N. Therefore, R is niece of M.

Day	Movie
Monday	Up
Tuesday	Ice Age
Wednesday	Beauty and the Beast
Thursday	Shark Tale
Friday	The Incredibles
Saturday	Finding Nemo
Sunday	Aladdin

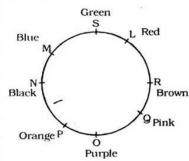
- 36. (5) 'Finding Nemo' and Aladdin were screened on consecutive days. But there is a gap of one day between the screening of other two films.

 (2) 'Ice Age' was screened on Tuesday.
- (1) Finding Nemo' was screned on Saturday.
- (4) Three movies were screened before Shark Tale.
- (3) 'Up' was screened on Monday.

The Incredibles' was screened on Friday.

'Finding Nemo' was screened on Saturday.

(41-45):



- 41. (2) P likes Orange colour. Q is second to the right of P.
- 42. (3) S likes Green colour.
- (1) Llikes Red colour. R is sitting exactly between L and Q.
- (4) Q likes Pink colour.
- 45. (1) N and S are immediate neighbour of M.

46-50)

Member	City	Mother Tongue
Н	Chennai	Marathi
I	Hyderabad	Telugu
J	Bangalore	Kannada
K	Ahmedabad	Punjabi
L	Delhi	Bangla
M	Kolkata	Tamil
N	Mumbai	Hindi

- 46. (4) J's mother tongue is Kannada.
- 47. (1) H works in Chennai.
- 48. (2) Tamil-M-Kolkata is correct.
- 49. (3) L works in Delhi.
- 50. (5) M's mother tongue is Tamil.
- 51. (5) Ratio of the earned profit = Ratio of the equivalent capitals of Tanvi and Anisha for 1 month
 - $=45000 \times 12 : 52000 \times 4$
 - $= 45 \times 3 : 52 = 135 : 52$
 - Sum of ratios = 135 + 52= 187
 - .. Anisha's share

$$= \text{Rs.} \left(\frac{52}{187} \times 56165 \right) \approx \text{Rs.} \ 15618$$

52. (3) Required difference

$$= \left(216 \times \frac{5}{6} - 428 \times \frac{1}{4}\right)$$
$$= 180 - 107 = 73$$

53. (1) Let the number be According to the question,

$$\frac{x}{3} = 96$$

$$\Rightarrow x = 96 \times 3 = 288$$

$$=\frac{288\times67}{100}=192.96$$

54. (5) Number of sweets got by

each student =
$$\frac{35 \times 20}{100}$$
 = 7

Number of sweets got by each

$$teacher = \frac{35 \times 40}{100} = 14$$

- .. Total number of sweets $= 35 \times 7 + 6 \times 14$
- = 245 + 84 = 329
- 55. (4) Let the total amount with Prithvi be Rs. x. Percentage of amount spent

=(100-27)=73%According to the question. 73% of x = (89745 + 51291)

$$\Rightarrow \frac{x \times 73}{100} = 141036$$

$$\Rightarrow x = \frac{141036 \times 100}{73}$$

= Rs.193200

56. (3) Let the rate of interest be R% per annum.

$$\therefore CI = P\left[\left(1 + \frac{R}{100}\right)^{T} - 1\right]$$

$$= 22000 \left[\left(1 + \frac{R}{100} \right)^2 - \right]$$

$$\Rightarrow \frac{5596.8}{22000} = \left(1 + \frac{R}{100}\right) - 1$$

$$\Rightarrow \left(1 + \frac{R}{100}\right)^2 = 1 + \frac{5596.8}{22000}$$

$$\Rightarrow \left(1 + \frac{R}{100}\right)^2 = \frac{22000 + 5596.8}{22000}$$

$$\Rightarrow \left(1 + \frac{R}{100}\right)^2 = \frac{275968}{220000}$$

10000

$$\implies 1 + \frac{R}{100} = \sqrt{\frac{12544}{10000}} = \frac{112}{100}$$

$$\Rightarrow \frac{R}{100} = \frac{112}{100} - 1 = \frac{112 - 110}{100} = \frac{12}{100}$$
$$\Rightarrow R = 12$$

$$\therefore SI = \frac{Principal \times Time \times Rate}{100}$$

$$= \frac{22000 \times 2 \times 12}{100} = \text{Rs. } 5280$$

- 57. (2) From the given alternatives. 63 × 64 = 4032
- 58. (5) Let the present ages of Sonal and Nitya be 9x and 5x years respectively.
 According to the question,

$$\frac{9x+8}{5x+8} - \frac{13}{9}$$

$$\Rightarrow 81x + 72 = 65x + 104$$

81x + 72 = 65x + 104 81x - 65x = 104 - 72 16x = 32

$$x = \frac{32}{16} = 2$$

- Required difference = 9x 5x $= 4x = 4 \times 2 = 8$ years
- (4) Days Men 16↑ 20↑ 301
 - x V $\therefore 20:16 = 30:x$

 $\Rightarrow 20 \times x = 16 \times 30$

$$\Rightarrow x = \frac{30 \times 16}{20} \div 24$$

60. (1) Let the cost price of the artice be Rs. x

According to the question, 1516 - x = x - 1112

$$\Rightarrow 2x = 1516 + 1112 = 2628$$

$$\Rightarrow x = \frac{2628}{2} = \text{Rs. } 1314$$

- 61. (5) Number of girls in all departments
 - = 140 + 300 + 180 + 250 + 240 = 1110
 - :. Required percentage

$$= \frac{300}{1110} \times 100 \approx 27$$

- 62. (4) Total number of boys in all the departments
 - = 80 + 200 + 100 + 150 + 120 = 650
 - number of girls = 1110

 - :. Required difference = 1110 650 = 460
- 63. (3) Average number of boys

$$=\frac{650}{5}$$
 = 130

- **64.** (1) Number of all boys = 650 Number of boys from Anthropology department = 100
 - . Required percentage

$$= \frac{100}{650} \times 100 = 15.38 \approx 15$$

- 65. (2) Number of girls from Philosophy department = 140 Number of girls from Psychology department = 240 Required ratio = 140: 240
- = 7:12 66. (4) Average number of sold

$$= \left(\frac{3.5 + 4 + 5 + 3 + 6.5}{5}\right) \text{ crores}$$

$$=\frac{22}{5}$$
 crores = 4.4 crore

- = 44000000
- 67. (3) Number of units manufactured and sold in the year 2005 = (5.5 - 5) crore

 - = 0.5 crore Number of units manufactured and sold in the year 2006
 - = (5-3) crore
 - = 2 crore
 - Required ratio = 0.5:2
 - = 5:20 = 1:4

- **68.** (2) Required ratio = 4.5 : 7 = 45 : 70 = 9 : 14
- **69.** (5) Increase = 6.5 3 = 3.5 crore Increase % = $\frac{3.5}{3} \times 100 \approx 117$
- 70. (1) Number of sold units = 22 crore

 Number of manufactured units
 = (4.5 + 5 + 5.5 + 5 + 7) crore
 = 27 crore

 Required difference
 = (27 22) crore
 = 5 crore = 50000000
- **71.** (2) The given number series is based on the following pattern:

Hence, 10.75 will replace the question mark.

- **72.** (4) The given number series is based on the following pattern:
- 949 189.8 56.94 22.776 11.388 6.8328 ×0.2 ×0.3 ×0.4 ×0.5 ×0.6 Hence, 56.94 will replace the question mark.
- 73. (1) The given number series is based on the following pattern: $121 + 23 \times 1 = 144$ $144 + 23 \times 2 = 190$
 - $190 + 23 \times 3 = 259$ $\therefore ? = 259 + 23 \times 4$ = 259 + 92 = 351

Hence, 351 will replace the question mark.

- 74. (5) The given number series is based on the following pattern:
 14 × 3 + 1.5 = 43.5
 43.5 × 6 + 1.5 × 2 = 264
 - $264 \times 12 + 1.5 \times 4 = 3174$

 $3174 \times 24 + 1.5 \times 8 = 76188$ Hence, 3174 will replace the question mark.

- 75. (3) The given number series is based on the following pattern:
 - $41 \times 2^2 = 164$ $164 \times 4^2 = 2624$

$$2624 \times 6^2 = 94464$$

 $94464 \times 8^2 = 6045696$ Hence, 94464 will replace the question mark.

- **76.** (3) ? = (47 × 588) ÷ (28 × 120) = $\frac{47 \times 588}{28 \times 120}$ = 8.225
- 77. (1) $\left(224 \times \frac{45}{100}\right) \times \left(120 \times \frac{?}{100}\right)$ = 8104.32 \Rightarrow 100.80 \times (1.20 \times ?) = 8104.32

$$\Rightarrow ? = \frac{8104.32}{100.80 \times 1.20} = 67$$

- **78.** (5) (?)³ = $\sqrt{7921} \times 51 + 374$ = $89 \times 51 + 374$ = 4539 + 374 = 4913
- = $\frac{}{21}$ = 12.52 **80.** (2) 74156 - ? + 179 = 69894 ⇒ 74335 - ? = 69894 ⇒ ? = 74335 - 69894 = 4441
- 81. (4) Total number of students studying B.Sc. in all the colleges together = 350 + 325 + 300 + 375 + 425 = 1775
- 82. (3) Total number of students studying B.Sc. in colleges C and E = 300 + 425 = 725

 Total number of students studying B.A. in colleges A and B = 275 + 300 = 575

 ∴ Required ratio = 725:575 = 29:23
- 83. (1) Total number of students studying in different streams in all the colleges:
 B.Sc. → 1775
 B.A. → 275 + 300 + 325 + 450 + 325 = 1675
 B.Com. → 425 + 475 + 325 + 425 + 225 = [875]
 ∴ Required ratio
 = 1775 : 1675 : 1875
 = 71 : 67 : 75
- 84. (5) Number of students studying B. Com. in college C = 325
 Total number of students
 studying B. Com = 1875
 Required percentage

$$= \frac{325}{1875} \times 100 = 17$$

85. (2) Total number of students in college B = 300 + 325 + 475 = 1100

Number of students studying B.A. in college B = 300

- $\therefore \text{ Required percentage}$ $= \frac{300}{1100} \cdot 100 = 27.27$
- 86. (4) From statement A,
 3 x 5 = 15; 5 x 9 = 45 (An odd number)
 It is also obvious from statement B
- ment B.

 87. (5) The answer is not possible with the help of even both the statements. We need more information like sum or average of their ages or ratio of their after some time or before sometime etc.
- 88. (2) A + B + C + D = Rs. (4 × 62880)

 From statement B,

 A + C + D = Rs. (3 × 61665)
 - ∴ B's salary = (A + B + C + D)'s salary - (A + C + D)'s salary
- 89. (3) From statement A.
 The three digit number is divisible by 9.
 From statement B.
 Number = 6 ★ 6
 A number is divisible by 9 if sum of its digits is divisible by 9.
 Clearly, ★ = 6
- because 666 ÷ 9 = 74

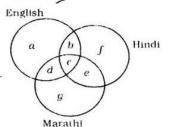
 90. (4) From statement A,

 Let CP of 1 printer = Re. 1

 CP of 5 printers = Rs. 5

 and SP of 5 printers = Rs. 6
 - ∴ Gain % = $\frac{1}{5} \times 100 = 20\%$
 - $\therefore \text{ CP} = \frac{100}{120} \times 3000 = \text{Rs.}2500$
 - :. Gain = Rs. (3000 2500) = Rs. 500 From statement B, we can also find the answer.

Calculation for questions: (91-95):



According to the question, a = 650; f = 550; g = 450; c = 100;

- b+c=200; c+e=400c + d = 300b = 100, c = 300 and d = 200
- 91. (3) Required difference = 300 - 200 = 100
- 92. (4) Number of member who read at least two newspapers = 200 + 400 + 300 + 100 = 1000
- 93. (3) Number of members reading Hindi newspaper = b + c + e + f= 100 + 100 + 300 + 550= 1050
- 94. (2) Number of members reading only one newspaper = a + f + g
- =650 + 550 + 450 = 165095. (5) Number of newspaper read-
 - = a + b + c + d + e + f + g650 + 100 + 100 + 200 + 300 + 550 + 450 = 2350
 - .. Number of members reading no newspaper = 2800 - 2350 = 450
- 96. (4) Number of computers manufactured by companies A and C together = (10 + 7.5) lakh = 17.5 lakhs Number of computers sold by companies A and C together = (7.5 + 5) lakh = 12.5 lakhs ∴ Required ratio = 17.5 : 12.5 = 7:5
- 97. (3) Average number of computers manufactured by all the companies together

$$= \left(\frac{10+15+7.5+22.5+30}{5}\right) \text{ lakhs}$$

$$= \left(\frac{85}{5}\right) \text{ lakhs} = 17 \text{ lakhs}$$

Average number of computers sold by all the companies together

$$= \left(\frac{7.5 + 12.5 + 5 + 17.5 + 25}{5}\right) \text{ lakhs}$$

- $= \left(\frac{67.5}{5}\right) \text{ lakhs} = 13.5 \text{ lakhs}$
- .. Required difference = (17 - 13.5) lakhs = 3.5 lakhs
- =350000
- 98. (1) Required percentage

$$=\frac{12.5}{15}\times100=83.33\%$$

99. (5) Required percentage

$$= \frac{22.5}{30} \times 100 = 75\%$$

- 100. (2) Number of computers manufactured by all the companies together = 85 lakhs Number of computers manufactured by company B = 15lakhs
 - .. Required percentage

$$=\frac{15}{85}\times100=17.65\approx18$$

- 116. (3) Replace 'unless we do nothing' by 'unless we do something' thing'
- 117. (2) It is proper to use superlative form of bad i.e. worst' here.118. (4) The subject of the sentence
- Plural that will take Plural Possessive. Therefore, replaces get customers to buy its good by get customers buy their goods' Here 'to' has been wrongly used.
- 119. (1) Private companies whose profits --- will be the correct usage.
- 120. (I) Use Perfect Participle (Having + Past Participle). Hence, having worked in will be the correct sentence.
- 121. (4) An 'Adverb' modifies an 'Adjective' too. Hence, 'a professionally managed one' will be a correct usage.
- 122.(3) The sentence shows past event. Hence, when the country was ... will be a correct sentence
- 123. (2) The sentence shows (uture time. Hence, given the current market condidtions if will be .. will be a.
- 141. (5) All (A). (B) and (C)
- 142. (1) To improve security in order to counter increasing terrorism
- 143. (5) To bring forth the problems associated with the India's development and to suggest measure to counter them 144. (2) All (A). (B) and (C)

- 145. (3) Only (C) 146. (4) Only (A) and (C)
- 147 (2) Child labour and the resulting dearth of educated youth
- 148 (4) By allotting proper funds for research which can be predict the outcome of such calamities and thus design relief measures

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149. (4) The meaning of the word Surveillance (Noun) as used in the passage is , the act of carefully watching a person suspected of a crime; observa-

Look at the sentence :

The police are keeping the suspects under constant surveillance.

Hence, the words surveillance and observation are synony-

150. (3) The meaning of the word Prerequisite (Noun) as used in the passage is : something that must exist or happen before something else can happen or be done; precondition.

Look at the sentence :

A degree is an essential prerequisite for employment at this level.

Hence, the words prerequisite and necessity are synonymous.

- 151. (4) Financial inclusion or inclusive financing is the delivery of financial services at af-fordable costs to sections of disadvantaged and low-income segments of society, in contrast to financial exclusion where those services are not available or affordable.
- 152. (2) Phishing is the act of attempting to acquire information such as usernames, passwords, and credit card details (and sometimes, indirectly, money) by masquerading as a trustworthy entity in an electronic communication. Communications purporting to be from popular social web sites. auction sites, online payment processors or IT administrators are commonly used to lure the
- unsuspecting public. 153. (2) In computing, rebooting is the process by which a running computer system is restarted. either intentionally or unintentionally. Reboots can be either cold (alternatively known as hard) whereby the power to the system is physically turned off and back on again, causing an initial boot of the machine, or warm (alternatively known as soft) where the system restarts without the need to interrupt the power.

- 154. (3) The SI unit for measuring an electric current is the ampere, which is the flow of electric charges through a surface at the rate of one coulomb per second. Electric current can be measured using an ammeter.
- 155. (2) The Foreign Exchange Regulation Act, 1973 (FERA 1973), as amended by the Foreign Exchange Regulation (Amendment) Act, 1993, forms the statutory basis for Exchange Control in India. The FERA is supplemented by the Exchange Control Manual, which contains directives issued by the Reserve Bank of India.
- 156. (2) The Dadasaheb Phalke Award is India's highest award in cinema given annually by the Government of India for lifetime contribution to Indian cinema. The Award is given to a prominent personality from the Indian film industry, noted and respected for significant contributions to Indian cinema.
- 157. (1) Plastic money is a term that is used predominantly in reference to the hard plastic cards we use every day in place of actual bank notes. They can come in many different forms such as cash cards, credit cards, debit cards, pre-paid cash cards and store cards.
- 158. (1) Asset and liability management (ALM) is the practice of managing risks that arise due to mismatches between the assets and liabilities. The process is at the crossroads between risk management and strategic planning as is not just offering solution to mitigate or hedge the risks arising from the interaction of assets and liabilities but is conducting the bank from a long-term perspective
- 159. (5) The Nobel Prize is widely regarded as the most prestigious award available in the fields of literature, medicine, physics, chemistry, peace, and economics. The prizes in Physics, Chemistry, Physiology or Medicine, Literature, and Peace were first awarded in 1901.

- 160. (1) A bad debt is an amount owed to a business or individual that is written off by the creditor as a loss because the debt cannot be collected and all reasonable efforts to collect it have been exhausted. This usually occurs when the debtor has declared bankruptey or the cost of pursuing further action in an attempt to collect the debt exceeds the debt itself.
- 161. (1) Bulgaria, officially the Republic of Bulgaria, is a country located in Southeastern Europe. It is bordered by Romania to the north, Serbia and Macedonia to the west, Greece and Turkey to the south and the Black Sea to the east
- 162. (1) Network Operating System refers to software that implements an operating system of some kind that is oriented to computer networking. For example, one that runs on a server and enables the server to manage data, users, groups, security, applications, and other networking functions.
- 163. (2) NPA stands for Non-Performing Asset. It is a classification used by financial institutions that refer to loans that are in jeopardy of default. Non-performing assets are problematic for financial institutions since they depend on interest payments for income.
- 164. (4) A desktop computer is a personal computer in a form intended for regular use at a single location, as opposed to a mobile laptop or portable computer. Desktops have the advantage over laptops that the spare parts and extensions tend to be standardized, resulting in lower prices and greater availability. Another advantage of the desktop is that (apart from environmental concerns) power consumption is not as critical as in laptop computers because the desktop is powered from the wall socket.
- an HTTP cookie, also known as an HTTP cookie, web cookie, or browser cookie, is a small piece of data sent from a website and stored in a user's web

- browser while a user is browsing a website. When the user browses the same website in the future, the data stored in the cookie is sent back to the website by the browser to notify the website of the user's previous activity.
- 166. (2) The Davis Cup is the premier international team event in men's tennis. It is run by the International Tennis Federation and is contested annually between teams from competing countries in a knock-out format.
- 167. (2) Malayalam poetess Sugathakumari has been chosen for the prestigious Saraswati Samman 2012 for her poetry collection 'Manalezhuthu' (The Writing on the Sand). The award, constituted by the K. K. Birla Foundation, carries a cash reward of Rs.10 lakh, a citation and a plaque.
- 168. (2) Hindu Undivided Family (abbreviation: HUF) is a legal term related to the Hindu Marriage Act. Due to the development of Indian Legal System, of late, the female members are also given the right of share
- to the property in the HUF.

 169. (3) Backhand drive is a hard straight return made on the backhand side. The term is frequently used in tennis (lawn and table tennis) and squash.
- 170. (1) An actuary is a business professional who deals with the financial impact of risk and uncertainty. Actuaries provide expert assessments of financial security systems, with a focus on their complexity, their mathematics, and their mechanisms.
- 171. (3) Outsourcing is the contracting out of an internal business process to a third-party organization. Outsourcing sometimes involves transferring employees and assets from one firm to another, but not always. The definition of outsourcing includes both foreign and domestic contracting, and sometimes includes off-shoring, which means relocating a business function to another country

- 172. (1) A Web crawler is an Internet bot that systematically browses the World Wide Web, typically for the purpose of Web indexing. Web search engines and some other sites use Web crawling or spidering software to update their web content or indexes of others sites' web content. Web crawlers can copy all the pages they visit for later processing by a search engine that indexes the downloaded pages so that users can search them much more quickly.
- 173. (4) The 2013 BRICS summit was the fifth annual BRICS summit, an international relations conference attended by the head of states or heads of government of the five member states Brazil, Russia, India, China and South Africa. The summit was held in Durban, South Africa in 2013.
- 174. (3) Accommodation given to slum dwellers in a metro city is known as transit accommodation. This type of accommodation is provided to slum dwellers during the redevelopment period when they are unable to continue in their existing dwelling space.
- 175. (5) Company sensitive information shared by the employees to make gains is known as tipping. The word is derived from 'tip' which means a small sum of money given to someone for performing a service; a gratuity; or sharing a piece of confidential, advance, or inside information.
- 176. (1) Refraction is the change in direction of a wave due to a change in its transmission medium. It is essentially a surface phenomenon which is mainly in governance to the law of conservation of energy and momentum.
- 177. (1) Francois Hollande is the 24th and current President of France and Co-Prince of Andorra. He is the second Socialist Party President of the French Fifth Republic, after François Mitterrand. He was elected President of France on 6 May 2012, defeating the incumbent Nicolas Sarkozy.

- 178. (3) Kalidasa wrote three plays:
 Malavikagnimitram, Abhignanasakuntalam and
 Vikramorvasiyam.is the author of two epic poems, RaghuvaCsa ("Dynasty of Raghu")
 and Kumarasambhava (Birth
 of 'Kumara' or Subrahmanya).
 He also composed such beautiful poems as Ritusamhara
 and Meghdoot.
- 179. (1) Irrfan plays the titular role, with Mahie Gill, Vipin Sharma and Nawazuddin Siddiqui portraying supporting roles in the movie, titled Paan Singh Tomar. The film bagged the Best Feature Film and Best Actor in the 60th National Film Awards 2012
- Film Awards 2012

 180. (2) Earth Day is an annual event, celebrated on April 22, on which events are held worldwide to demonstrate support for environmental protection, It was first celebrated in 1970, and is now coordinated globally by the Earth Day Network, and celebrated in more than 192 countries each year
- is an app offering real-time translations which allows people in one country to speak to foreigners over the phone with both parties using their native tongue. It has the potential to let companies avoid having to use specially trained multilingual staff, helping them cut costs. However, the software involved cannot offer perfect translations, limiting its use in some situations.
- 182. (5) The government, in February 2013, appointed former chief of the Life Insurance Corporation of India TS Vijayan as the new Chairman of the Insurance Regulatory and Development Authority (IRDA). His appointment was approved by the Appointments Committee of Cabinet headed by Prime Minister Manmohan Singh.
- 185 (3) The 2013 Sultan Azlan Shah Cup was the 22nd edition of the Sultan Azlan Shah Cup. It was held from March 9-17, 2013 in Ipoh, Perak, Malaysia. Australia were the winner after defeating Malaysia in the final

- 184. (3) A credit rating agency assigns credit ratings - rating of the debtor's ability to pay back the debt making timely interest payments and the likelihood of default. Credit rating is a highly concentrated industry with the two largest CRAs - Moody's Investors Service, Standard & Poor's having 80% market share globally, and the "Big Three" credit rating agencies - Moody's. S&P and Fitch Ratings - controlling approximately 95% of the ratings business. Other agencies include DBRS, A. M. Best (U.S.), Baycorp Advantage (Australia), Dun & Bradstreet, ICRA Limited (India),
- 185. (1) The London Interbank Offered Rate (LIBOR) is the average interest rate estimated by leading banks in London that they would be charged if borrowing from other banks. It is the primary benchmark, along with the Euribor, for short term interest rates around the world. Libor rates are calculated for ten currencies and 15 borrowing periods ranging from overnight to one year and are published daily at 11:30 am (London time) by Thomson Reuters
- is (4) The Securities and Exchange Board of India (SEBI) is the regulator for the securities market in India. It was established in the year 1988 and given statutory powers on 12 April 1992 through the SEBI Act, 1992. SEBI has to be responsive to the needs of three groups, which constitute the market: the issuers of securities; the investors; and the market intermediaries.
- 187. (4) The G8 is made up of heads of government from Canada, France, Germany, Italy, Japan, the Russian Federation, the United Kingdom and the United States. All G8 members originate from the developed, industrialized world. The G8 excludes China and India, despite their rapid economic growth, and fails to represent countries in Africa and Latin America.

- 188. (1) Data are sensory stimuli that we perceive through our senses. Information is data that has been processed into a form that is meaningful to the recipient (Davis and Olson, 1985). Information is a set of significant sings that has the ability to create knowledge... The essence of the information phenomenon has been characterized as the occurrence of a communication process that takes place between the sender and the recipient of the message (Wersig and Neveling. 1975).
- 189. (4) A personal identification number (PIN) is a secret numeric password shared between a user and a system that can be used to authenticate the user to the system. Typically, the user is required to provide a non-confidential user identifier or token (the user ID) and a confidential PIN to gain access to the system. PINs are most often used for automated teller machines (ATMs) but are increasingly used at the point of sales for debit cards and credit cards.
- 190. (4) Navin Chandra Ramgoolam is the incumbent Prime Minister of Mauritius. He is a Mauritian politician who has been Prime Minister of Mauritius since 2005; previously he was Prime Minister from 1995 to 2000.
- 191. (1) Use of the Internet for transactions and communication between organizations: Business-to-Business (B2B): Delivery of products and services directly to individual consumers through the Internet: Business-to-Consumer (B2C): Market in which consumers market goods and services to each other through the Internet: Consumer-to-Consumer (C2C): Focus on using information about customers to create strategies that develop and sustain desirable longterm customer relationships: Customer Relationship Management (CRM); and Carrying out the goals of business through utilization of the Internet: E-Business.

- 192. (5) Radio-frequency identification (RFID) is the wireless non-contact use of radio-frequency electromagnetic fields to transfer data, for the purposes of automatically identifying and tracking tags attached to objects. The tags contain electronically stored information. Unlike a bar code, the tag does not necessarily need to be within line of sight of the reader and may be embedded in the tracked object.
- 193. (3) An operating system (OS) is a collection of software that manages computer hardware resources and provides common services for computer programs. The operating system is a vital component of the system software in a computer system. Application programs usually require an operating system to function.
- 194. (2) The Central Government has been empowered by Entry 82 of the Union List of Schedule VII of the Constitution of India to levy tax on all income other than agricultural income. The levy of income tax is governed by the Indian In® come Tax Act, 1961. The Income Tax Law comprises The Income Tax Act 1961, Income Tax Rules 1962, Notifications and Circulars issued by Central Board of Direct Taxes (CBDT), Annual Finance Acts and Judicial pronouncements by Supreme Court and High Courts.
- 195. (3) Zakir Hussain is an Indian tabla player, musical producer, film actor and composer. Amjad Ali Khan: Sarod; Nikhil Banerjee: Sitar; Hari Prasad Chaurasia: Flute: and Kaushik Roy: Guitar.
- 196. (2) Benchmark Rate, also called base interest rate, is the minimum interest rate investors will demand for investing in a non-Treasury security. It is also tied to the yield to maturity offered on the comparable-maturity treasury security

- that was most recently issued (on-the-run). It is an interest rate against which other interest rates are calculated. For example, LIBOR is considered a benchmark rate because floating-rate instruments are related to it.
- 197. (1) Customer Relationship Management (CRM) focuses on using information about customers to create strategies that develop and sustain desirable long-term customer relationships. The focus is on managing long-term relationships with more profitable customers by measuring a customer's lifetime value.
- 198. (2) Processes and applications that create new methods to solve problems, perform tasks, and manage communication are known as Information Technology. The term is commonly used as a synonym for computers and computer networks, but it also encompasses other information distribution technologies such as television and telephones.
- 199 (4) Identity theft is a form of stealing someone's identity in which someone pretends to be someone else by assuming that person's identity, typically in order to access resources or obtain credit and other benefits in that person's name. The victim of identity theft (here meaning the person whose identity has been assumed by the identity thief) can suffer adverse consequences if they are held accountable for the perpetrator's actions.
- 200. (2) Reporate is the rate at which banks borrow funds from the RBI to meet the gap between the demand they are facing for money (loans) and how much they have on hand to lend. If the RBI wants to make it more expensive for the banks to borrow money, it increases the reporate: similarly, if it wants to make it cheaper for banks to borrow money, it reduces the reporate.