

Test-I: Reasoning Ability

18-22

Directions (Q. 1-4): Study the following information carefully and answer the questions given below:

A, B, C, D, E, F, G and H are sitting around a circular table facing the centre.

D sits second to the left of F and third to the right of H. C sits second to the right of B, who is not the neighbour of G. A is neighbour of neither H nor G. C is not the neighbour of H.

1. Who among the following is the immediate neighbour of B and H?
1) E 2) G 3) F 4) C 5) None of these
2. Who among the following is opposite G?
1) B 2) D 3) C 4) Cae'lla determined 5) None of these
3. In which of the following pairs is the first person sitting between the second and the third person?
1) D, G, A 2) E, B, D 3) E, G, H 4) C, E, D 5) E, G, A
4. Who among the following is third to the right of E?
1) D 2) C 3) A 4) F 5) None of these
5. How many persons are there between C and H?
1) Five 2) Two 3) Three 4) One 5) None of these

Directions (Q. 6-10): In each question below are given two or more statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts. Give answer.

- 1) if only conclusion I follows.
2) if only conclusion II follows.
3) if either conclusion I or II follows.
4) if neither conclusion I nor II follows.
5) if both conclusions I and II follow.
6. **Statements:** Some boxes are cups.
All cups are bowls.
No bowl is a glass.
Conclusions: I. Some cups are not glasses.
II. Some bowls are bowls.
7. **Statements:** No key is a lock.
Some locks are doors.
Conclusions: I. Some doors are not keys.
II. No lock is a key.

Statements: All bags are purses.
No purse is a pouch.

Some pouches are clutches.

8. **Conclusions:** I. Some bags are not pouches.
II. All bags being clutches is a possibility.
9. **Conclusions:** I. Some bags are not clutches.
II. No pouch is a purse.
10. **Statements:** Some papers are pages.
Some books are pages.
Conclusions: I. All papers being books is a possibility.
II. All pages being papers is a possibility.

Directions (Q. 11-15): These questions are based on the five words given below:

BUO AMB MAT ART RL

11. If the second letter in each of the words is changed to the previous alphabet in the English alphabetical order, how many words having no vowel will be formed?
1) One 2) Two 3) Three 4) Four 5) None
12. If the alphabet 'L' is added before each of the given words, how many of them will form a meaningful English word?
1) None 2) One 3) Two 4) Three 5) None of these
13. If the given words are arranged in the order in they appear in a dictionary from left to right, which of the following will be the third from the right?
1) MAT 2) ART 3) AMB 4) RL 5) BUO
14. If the first letter in each of the words is changed to the next alphabet in the English alphabetical order, how many words will form a meaningful English word?
1) One 2) Two 3) Three 4) Four 5) None of these
15. If the first and the second letter in each of the words are interchanged, how many words will begin with a consonant?
1) None 2) One 3) Two 4) Three 5) None of these

Directions (Q. 16-17): Study the following information carefully and answer the questions given below:

'T + Q' means 'P is brother of Q'

'P + Q' means 'P is father of Q'

'T + Q' means 'P is sister of Q'

'P - Q' means 'P is wife of Q'

- If the given expression $P < C < D < H < R$, then which of the following statements is definitely true?
- P is father of H
 - D is son of P
 - H is sister-in-law of C
 - H is brother of D
 - None of these
17. In the expression ' $V \times L - M + P$ ', how is V related to P?
- Maternal uncle
 - Aunt
 - Paternal uncle
 - Father
 - None of these

Directions (Q. 18-22): In these questions, a relationship between different elements is shown in the statements. The statements are followed by two conclusions. Give answer

- 1) if only conclusion I is true.
 - 2) if only conclusion II is true.
 - 3) if either conclusion I or II is true.
 - 4) if neither conclusion I nor II is true.
 - 5) if both conclusions I and II are true.
18. **Statement:** $F < D - N < A < D$
Conclusions: I. $F < A$ II. $N < F$
19. **Statement:** $E > Q = L, N < H < E$
Conclusions: I. $Q = H$ II. $N < L$
20. **Statement:** $V - T < N > P, S < L < N$
Conclusions: I. $S < T$ II. $V < L$
21. **Statement:** $W < C < F, J < K < P$
Conclusions: I. $W < K$ II. $J < P$
22. **Statement:** $P < Q - N < C < V$
Conclusions: I. $V < Q$ II. $P < C$

Directions (Q. 23-28): Each of the questions below consists of a question and two statements I and II. You have to decide whether the data provided in the statements are sufficient to answer the question and based on this 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.
 - 2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient.
 - 3) if the data either in statement I alone or in statement II alone are sufficient to answer the question.
 - 4) if the data given in both statements I and II together are not sufficient to answer the question.
 - 5) if the data in both the statements I and II together are necessary to answer the question.
23. I. A older than D?
 II. C is 20 years old and 5 years older than D. A is 3 years older than C.
24. In which direction is I with respect to G?
 I. Point G is 2m to the west of point H, which is 4m south of point I.
 II. Point H is 5m to the north of point D and 2m to the west of point G. H is to the south of I.

25. How is S related to P?
 I. The daughter of S is the only sister of A, who is the only son of P.
 II. The mother of P has only one daughter-in-law.
26. B, C, D, E and F are sitting in a circle but not facing the centre. Who is on the immediate left of D?
 I. B sits third to the right of C.
 II. E is not an immediate neighbour of C, who is an immediate neighbour of D.

Directions (Q. 27-30): Study the following information carefully to answer the given questions.

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

Input	25 cool deer 18 20 near open 38 33 bad ice 18
Step I:	18 33 cool deer 20 near open 38 33 bad ice 18
Step II:	bad 18 25 deer 38 near open 38 33 ice 16 cool
Step III:	25 bad 18 deer near open 38 33 ice 16 cool 28
Step IV:	deer 25 bad 18 near open 38 33 16 cool 28 ice
Step V:	18 deer 25 bad 18 near open 16 cool 28 ice 38
Step VI:	near 38 deer 25 bad 18 16 cool 28 ice 33 open

And Step VI is the last step of the above input. As per the rules followed in the above steps, find out the appropriate step for the given input.

Input: bold 64 south 37 25 ice east 54 16 22 town city

27. Which of the following statements is fourth from the right in Step III?
- 1) east
 - 2) 16
 - 3) 35
 - 4) town
 - 5) None of these
28. Which of the following steps would be the last step but one?
- 1) Step V
 - 2) Step VI
 - 3) Step VII
 - 4) Step VIII
 - 5) None of these
29. What will be the position of 'south' from the left end in Step VI?
- 1) Third
 - 2) Fifth
 - 3) Sixth
 - 4) Seventh
 - 5) None of these
30. What is the position of 'city' in the last step?
- 1) Fourth from the right
 - 2) Second from the left
 - 3) Sixth from the left
 - 4) Fifth from the right
 - 5) None of these
31. How many elements are there between '22' and 'town' in Step IV?
- 1) None
 - 2) Two
 - 3) Three
 - 4) Four
 - 5) None of these

Directions (Q. 32-38): Study the following information carefully and answer the questions given below:

H, I, J, K, L, M and N are seven seminars to be held in seven consecutive months (starting from January and ending with July) but not necessarily in the same order. Only one seminar will be held in a month. Only two seminars will be held between the seminar M and N. Only two seminars will be held after the seminar N. Three seminars will be held between I and L. Seminar I is not to be held in the month of July. Seminar H will be held before the seminar K and I. Seminar J will be held after the seminar K.

32. Which of the following seminars will be held in the month of January?

- 1) H 2) H 3) I
4) I 5) None of these

33. Seminar K will be held in which of the following months?

- 1) February 2) March 3) April
4) May 5) None of these

34. How many seminars will be held between seminar H and K?

- 1) None 2) One 3) Two
4) Three 5) Can't be determined

35. Which of the following seminars will be held immediately before the seminar L?

- 1) H 2) K 3) N
4) I 5) None of these

36. In a certain way seminar M is related to January based on the given arrangement. Seminar I is related to May. In the same way seminar K is related to which of the following months?

- 1) January 2) February 3) March
4) June 5) July

37. How many such pairs of letters are there in the word CONSTITUTION each of which has as many letters between them in the word as in the English alphabet?

- 1) One 2) Two
3) Three 4) Four
5) More than four

38. The base year for computing economic growth rate has been revised from 2004-05 to 2011-12.

Which of the following can be a possible effect of the above statement?

- 1) It will be easier to reach the fiscal target.
2) There will be an increase in the size of the Indian economy by ₹111.3 lakh crore from the earlier estimate of ₹109.4 lakh crore.
3) Fiscal deficit will decline to 4.2% of GDP from 4.6%.
4) Only 1 and 2
5) All of these

39. The Sultanpur National Park, a bird sanctuary on Gurgaon-Faridkot border, has been shut down after nearly 40 birds were found dead.

Which of the following may be a probable cause for the death of the birds?

- 1) The National Park attracts around 300 species of migratory birds from as far as Europe, Siberia and Central Asia.
2) People from far-off places coming to visit the national park will be disappointed to find the park being closed.
3) The birds might have taken the seeds sprayed with pesticides.
4) There was a spread of H5N1 virus in the birds.
5) Both 3) and 4)

40. Statement: Every worker in the unorganised sector may soon be issued a smart card with a unique identification number for accessing social schemes and benefits. The portable benefits card will be issued under the Unorganised Workers Social Security Act, 2008.

Which of the following can be inferred from the above decision taken by the government of India?

- (A) The unorganised sector will get benefits under the smart card like health insurance, pension and disability assistance.
(B) The card will help the workers to self-certify themselves that they are unorganised sector workers, and get the benefits through a portable card.
(C) The card will provide social security schemes, health and maternity benefits and pension schemes for unorganised workers.
(D) The smart cards will be provided only to the weaker section of the society.

- 1) Only B 2) Only B and C
3) Only A, B and D 4) Only B, C and D
5) Only A, B and C

Test-II: English Language

Directions (Q. 41-50): Read the passage carefully and answer the questions given below it. Certain words/phrases have been given in bold to help you locate them while answering some of the questions.

For the insurance space, technology does have a vital role to play. From the older days of having an agent come to your house and show you all the products and then convincing you to go in for the right one, to buying automobile insurance, health insurance, etc. by comparing the various premiums given by players with the help of a click or an app on your smartphone, the insurance space too, has been taken by a storm with the advent of technology. This very aspect of how technology has impacted the insurance sector was deliberated upon in a panel discussion "Big Bytes", presented by Samsung and ET NOW, which was held in Mumbai.

Hemant Babu, CEO, Aviva Life Insurance, expressed, "Insurance has always been more of a human touch aspect. The customer is more informed today and there is not much of a push required. You are already aware of the various schemes/products that are being offered. So, in such a scenario, the job of the agent gets more difficult, as he has to keep himself abreast and up to date with the knowledge that his potential customer already has. The online medium for the insurance space is not just about creating a fancy website, or creating a mobile application; it is essential that you have to be online to serve the customer, and make sure that his experience is worth it by communicating with him both, online and offline (messaging, IVR) and providing a consistent experience across all channels."

Kalpna Mehta, President and CEO, Edelweiss Financial Solutions, pointed out how technology brings about efficiency and the capability to scale up and bring with it an omni-channel of experience. "The use of technology to some extent detaches you from the personal experience. The fact is that the divide between the digital and the personal experience will have to blur eventually. The customer needs the information in whichever way and wherever form, as desired by him. So, in a sense, there is insurance pressure on the players to prove that the experience of transacting or doing business needs to be seamless," she said.

With mobility coming into the forefront, the customer is in better control of having his information come directly to him instead of paper. Mobility brings about the challenge that the mobile device gets everywhere. So, in the unfortunate event of it getting lost, no data footprint is left on the device, as everything is secure in the hub of the bank, which is thanks to technological intervention. On a core banking system, you can assign the data to exactly the people who you wish can view. Mobility and service

across play a huge role when it comes to technology usage in the banking sphere. Engagement and encouraging play a huge role when it comes to communication and knowledge with regards to banking transactions, especially in the rural areas, either through IVR (missed calls) or messaging.

Himanshu Shah, Chief Technology Officer, Aadhar Credit Cooperative Society, said, "The mission of Aadhar Credit was to help the unbanked people of India. So, in totality, Aadhar does represent financial inclusion. Being in the rural area, mobile and data penetration is less. So, it is essential that the agents are financially literate. There are ways where money is collected from the shops and transactions are done then and there."

41. How does technology prove to be a stumbling block in the path of the agents of the insurance company?

1) As technology has brought the company and the customer closer, the definitive role of agents has been sidelined.

2) With the advent of technology in the insurance space and the customers being updated with various offers and schemes, it has become a Herculean task for agents to retain the convincing strategy to tempt customers.

3) Technology has made it essential for the agents to keep themselves abreast of various policies offered in the market so as to tap the best opportunity to improve the customers in their own direction.

4) The definitive convincing power of the agents has been curbed due to the potential knowledge the customer has prior to consulting any insurance company.

5) All the above

42. How has the insurance space been taken by the advent of technology?

(A) Technology has impacted the insurance space by reducing manpower and increasing its dependency on technology.

(B) Technology has reduced the distance between the agent and the customer with the help of an app which pre-informs the customers about various schemes and products.

(C) Technology with its diverse gamut/matrix has made the customers more aware of the various aspects of a particular insurance policy.

1) Only (A) and (B)

2) Only (B) and (C)

3) Only (A) and (C)

4) Only (D)

5) All (A), (B) and (C)

43. Which of the following is true according to the given passage?

1) Despite the advent of technology in the world of insurance and customers being updated with prior knowledge of the schemes, a greater push is required to tap the customers.

- 3) The field of insurance has always been devoid of touch of human aspect.
- 4) Despite proper channeling of technology in the space of insurance, the rate of efficiency and the capability to scale up business has gone down drastically.
- 4) The basic tenet the insurance companies must keep in the mind is that just creating a fancy website or a mobile application would not help tap the customer; it's imperative for the staffs to be online to cater to the needs of the customers.
- 5) None of the above

44. How have mobility and network access played a vital role in financial inclusion in insurance sector?

- (A) Mobility has contributed in the way the customer has gained key to satisfactory results rather than relying on agents.
- (B) Mobility has helped the customers get better control of information which is easy to bank on rather than the paper work which is time-taking and often fraught with inaccuracies.
- (C) Mobility and network access have bridged the communication gap by way of engagement and re-engaging with regards to the banking transactions, especially in the rural areas.

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

45. What is the mission of Aadhar Credit? Answer in the context of the passage.

- 1) To provide mobility in rural areas
2) To provide rural areas with data penetration
3) To make rural areas financially inclusive
4) To provide rural areas with credit facility
5) All the above

Directions (Q. 46-48): 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.

46. **Deliberated**

- 1) discarded 2) ignored 3) agreed
4) neglected 5) contemplated

47. **Seamless**

- 1) irregular 2) logical 3) faulty
4) imperfect 5) uneven

48. **Insulation**

- 1) exclusion 2) subtraction 3) incorporation
4) strengthen 5) extraction

Directions (Q. 49-54): Choose the word/group of words which is **MOST OPPOSITE** in meaning of the word/group of words printed in **bold** as used in the passage.

49. **Absent**

- 1) alongside 2) opposite 3) unavert
4) awoken 5) beside

50. **Blur**

- 1) brighten 2) darken 3) muddy
4) soften 5) obscure

Directions (Q. 51-55): In the following questions, a sentence has been given with some of its parts in **bold**. To make the sentence grammatically correct, you have to replace the **bold** part with the correct alternative given below. If the sentence is correct as it is, give 5) as your answer (or No correction required).

51. The organizer **objected to them** wearing black dress at the function.

- 1) objected from them wearing
2) objected to their wearing
3) objected from their wearing
4) objected their from wearing
5) No correction required

52. She **dares not to go** there.

- 1) dare not go
2) dares not go
3) dares not going
4) dare not to going
5) No correction required

53. Frogs can live in both water and land.

- 1) both on water and land
2) on both land or water
3) in both water and on land
4) both in water and on land
5) No correction required

54. Manish **hoped that he will pass** the exam in flying colours.

- 1) will be passed the exam in
2) will be passing the exam of
3) would pass the exam with
4) would pass the exam of
5) No correction required

55. Canadian asset management firm Brookfield is looking out to set an estate investment trust.

- 1) looking forward to set
2) looking to set up
3) looking for setting
4) looking into setting out
5) No correction required

Directions (Q. 34-40): Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

34. One _____ in getting private sector professionals in the difference in salary structure, something the government is looking to _____.
- 1) handicap, rearrange 2) handle, reconsider
3) limit, narrow 4) boundary, refuse
5) problem, defer
35. The government has already _____ in media management reforms at public sector banks by _____ the post of chairman and managing director.
- 1) reinforced, isolating 2) put, keeping
3) set, splitting 4) resulted, breaking
5) started, preserving
36. It is puzzling why death is considered _____, especially when it is _____ the march towards the final destination.
- 1) pleasant, expediting 2) uncertain, simplifying
3) promising, halting 4) plain, starting
5) insuspicious, facilitating
37. The Modi government has _____ on a mission to _____ public sector banking.
- 1) embarked, overhaul 2) entered, supply
3) boarded, revamp 4) set, degrade
5) proceeded, branching
38. At present all 40 network in the country _____ on the 2349 MHz band, which was _____ by the government in 2018.
- 1) runs, sanctioned 2) function, ordered
3) process, allowed 4) works, sanctioned
5) operates, began

Directions (Q. 61-65): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph and then answer the question given below:

- (A) The NEFT system also relieves the stress on the existing paper based funds transfer and clearing system.
- (B) The RBI has introduced a system called the "Reserve Bank of India National Electronic Funds Transfer System".
- (C) The remitting branch prepares a structured financial messaging solution (SFMS) message and sends it to its service centre for NEFT.
- (D) The RBI at the clearing centre sorts the transactions bank-wise and prepares the accounting entries of net debit or credit for passing on to the banks participating in the system.
- (E) The system facilitates an efficient, secure, economical, reliable and expeditious system of funds transfer and clearing in the banking sector.

(F) The transaction under this system may be made for amounts inclusive of paise component when there is no upper value limit for passing through an individual NEFT transaction.

61. Which of the following should be the **FIRST** sentence after rearrangement?
- 1) A 2) C 3) B 4) D 5) F
62. Which of the following should be the **SECOND** sentence after rearrangement?
- 1) E 2) F 3) C 4) A 5) B
63. Which of the following should be the **THIRD** sentence after rearrangement?
- 1) B 2) D 3) F 4) C 5) E
64. Which of the following should be the **FOURTH** sentence after rearrangement?
- 1) A 2) E 3) D 4) F 5) B
65. Which of the following should be the **SIXTH (LAST)** sentence after rearrangement?
- 1) F 2) B 3) A 4) D 5) C

Directions (Q. 66-70): Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is 'No error', the answer is 6. (Ignore errors of punctuation, if any.)

66. The essays on politics, education and economy / have emphasised on / the importance of encouraging entrepreneurship / and dynamic leadership.
- 1) The essays on politics, education and economy
2) have emphasised on
3) the importance of encouraging entrepreneurship
4) and dynamic leadership
5) No error
67. Modi has shook up / the country's reactive / and diffident foreign policy / establishment with his proactive approach.
- 1) Modi has shook up
2) the country's reactive
3) and diffident foreign policy
4) establishment with his proactive approach
5) No error
68. While winds are / still blowing the BJP's way / Maharashtra and Karnataka are the first indications / of a weakening momentum.
- 1) While winds are
2) still blowing BJP's way
3) Maharashtra and Karnataka are the first indications
4) of a weakening momentum
5) No error
69. Awe and fear have always co-existed together / and computed uneasily / when dealing with / the Modi phenomenon.
- 1) Awe and fear have always co-existed together
2) and computed uneasily
3) when dealing with
4) the Modi phenomenon
5) No error

4) the Medi phenomenon

3) No error

79. The stock market is doing well / and I don't want to /
liquify my stocks right now / to fund your education.
1) The stock market is doing well
2) and I don't want to
3) liquify my stocks right now
4) to fund your education.
3) No error

Directions (Q. 71-80): In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.

It was not surprising that a gang of thieves (71) in Delhi was found with (72) imported chocolates as well as stolen money, considering cases costs more than a few baars these days. There cannot be more proof of the slothfulness of their (73) that chocolates landed them behind bars. They apparently (74) lost few stores at the end of every monetary target, almost like eating a satisfactory meal. That these hardened criminals — named for murder, (75) and robbery — displayed a sweeter side by (76) both cash and chocolates in their sticky-fingered felonious forays, will probably not melt any judicial hearts.

What is truly surprising, however, is that these chocolate villains were not unique; rather, they seem to be part of a worldwide phenomenon. From periodic (77) raids in Madagascar to continuous previous cases bean stocks from poor farmers to multimillion-euro heists of tonnes of boxed Swiss chocolate and even spreads, a sweet criminal enterprise (78). Only when large caches of hot (stolen) chocolate are seized — 38 tonnes were (79) near Naples just last month — does the prospect arise that chocolates could be worth their weight in gold bars. Hopefully, the International (80) of this crime wave will not escape the notice of Indian authorities.

71. 1) discerned 2) grasped 3) captured
4) apprehended 5) seized
72. 1) illegally 2) purchased 3) confiscated
4) pure 5) contaminated
73. 1) need 2) list 3) addiction
4) aspiration 5) craving
74. 1) attacked 2) went 3) bargled
4) watched 5) pirated
75. 1) extortion 2) attrition 3) exploitation
4) extortion 5) compulsion
76. 1) appropriating 2) sweeping 3) picking
4) searching 5) collecting
77. 1) inspection 2) guessing 3) evaluation
4) surprise 5) manhandling
78. 1) grows 2) proliferates 3) flourishes
4) multiplies 5) rises

79. 1) improved 2) possessed 3) purchased
4) requisitioned 5) asked
80. 1) intuition 2) performance 3) potential
4) prevalence 5) ratings

Test-III: General Awareness

81. The insurance companies provide ULIP plans. What is the expanded form of ULIP?
- 1) Unit Life Insurance Plan
2) Unlimited Liability Insurance Plan
3) User Linked Insurance Plan
4) Unit Linked Insurance Plan
5) None of these
82. Insurance business in India is regulated by IRDA, which is a/an
- 1) statutory body 2) constitutional body
3) advisory body 4) quasi-judicial body
5) voluntary body
83. Which of the following is NOT a life insurance company functioning in India?
- 1) Star Union Dai-ichi Life 2) Exide Life
3) Edelweiss Tokio Life 4) Aviva Life
5) None of these
84. A policy holder needs to open an 'Electronic Insurance Account (e IA)' to be able to buy and keep policies in electronic mode. An e IA can be opened with a/an
- 1) Public Sector Bank 2) Balansaar
3) General Insurer 4) Insurance Repository
5) None of these
85. India has signed an MoU with which of the following countries to develop three smart cities in Allahabad, Ajmer and Vadodhapatnam?
- 1) US 2) UK
3) Japan 4) France
5) Singapore
86. Which of the following countries has topped the Credit Suisse Emerging Consumer Scorecard 2017?
- 1) Turkey 2) Indonesia 3) India
4) China 5) Brazil
87. Which of the following countries won the 2015 World Men's Handball Championship? It has become the first team in handball history to win five World Championships.
- 1) Spain 2) Poland 3) Qatar
4) France 5) None of these
88. The 35th National Games were held in recently.
- 1) Thiruvananthapuram, Kerala
2) Kanchiappuram, Tamil Nadu
3) Anantapur, Andhra Pradesh
4) Ramanagaram, Karnataka
5) None of these
89. Who is the winner of the women's singles title of the

- 1) Caroline Marie 2) PV Sindhu
3) Ratchanok Intanon 4) Seina Nohwal
5) Li Xuerui

90. Which of the following is the only reinsurance company that operates in India?
1) United India Insurance Company
2) New India Assurance Company
3) Oriental Insurance Company
4) General Insurance Corporation of India
5) National Insurance Company
91. Identify the only statement among the following which is correct with respect to buying and maintaining an insurance policy.
1) A policy can be bought or maintained only in electronic form.
2) A policy can be bought or maintained only in paper form.
3) A policy can be bought or maintained in electronic as well as paper form simultaneously.
4) A policy can be bought or maintained either in electronic or paper form.
5) None of these
92. The entire general insurance business in India was nationalised by _____ Act, 1973.
1) IRDA 2) GEISA 3) Insurance
4) Companies 5) None of these
93. A contract of insurance is a contract of 'indemnity'. This is applicable to all types of insurances except
1) sickness insurance
2) personal accident insurance
3) life insurance
4) All the above
5) None of these
94. Suppose you are living in a rented house, and you apply for 'homeowners' insurance. The insurer will decline your offer citing lack of _____ as reason.
1) insurable interest 2) principle of indemnity
3) cause proxima 4) subrogation
5) None of these
95. The term used for the banking service that is provided to unemployed or low-income individuals is
1) letter of credit 2) promissory note
3) reinsurance 4) SME loan
5) None of these
96. Which of the following is NOT covered under general insurance?
1) Fire Insurance 2) Health Insurance
3) Cattle Insurance 4) Marine Insurance
5) None of these
97. Identify which of the following non-IRI insurer is operating in India as of now.
1) Universal Sompo General Insurance
- 2) PNB Met Life General Insurance
3) L&T General Insurance
4) Export Credit Guarantee Corporation of India
5) Agriculture Insurance Company of India
98. The Insurance Regulatory and Development Authority of India (IRDAI) comprises a 14-member team consisting of a chairman. Who is the present chairman of IRDAI?
1) Bilalick Dabroy 2) Arvind Panagariya
3) Nripendra Misra 4) Rahul Khullar
5) TS Vijaya
99. The book titled *Dramatic Decade: The Indira Gandhi Years* is authored by
1) Sanjaya Barua
2) Nataraj Singh
3) Mohammad Hamid Ansari
4) Premal Mathurjee
5) Manmohan Singh
100. Jishu Jaa is observed on which of the following days every year?
1) World AIDS Day
2) Anti-Leprosy Day
3) World Tuberculosis Day
4) World Rabies Day
5) World Cancer Day
101. Which of the following companies reported the biggest ever quarterly profit (31%ile) made by a public company, in the quarter that ended Dec 31?
1) Vodafone 2) Apple 3) TCS
4) Microsoft 5) China Mobile
102. The service sector contributed what per cent in gross domestic product (GDP) at factor cost (at current prices) in 2013-14?
1) 17 per cent 2) 28 per cent 3) 14 per cent
4) 37 per cent 5) 14 per cent
103. RK Laxman died on 26 Jan. He was a renowned
1) novelist 2) journalist 3) cartoonist
4) film maker 5) None of these
104. Who among the following was/were awarded with the coveted Padma Bhushan award on the eve of 28 Jan this year?
1) David Paragly 2) Bill Gates 3) Malinda Gates
4) Salchiro Misumi 5) All the above
105. Aloka Talpna has been sworn in as the new Prime Minister of which of the following countries?
1) Italy 2) Greece 3) Norway
4) Spain 5) Sweden
106. Which of the following terms is NOT used in the field of insurance?
1) Annuity 2) Deductible 3) Death Benefit
4) Acquired Age 5) Annuity
107. The govt has launched BRIDAY project which is aimed at
1) rejuvenating rich cultural heritage of India

- 3) establishing old-age homes
4) not free of handicapped
5) saving girl child
6) None of these
108. China is planning to build a USD 234-bn 7060km-long high-speed railway line to connect Beijing with
1) Dhaka 2) Naypyidaw 3) Kathmandu
4) Moscow 5) Paris
109. Name the author who has won JSC Prize for Literature, one of South Asia's top literary awards for her book *The Loverbird*.
1) Anita Desai 2) Anuradha Roy 3) Kampe Lahiri
4) Kiran Desai 5) None of these
110. Name the committee on FCI which has recommended reduction in coverage of population from 87 per cent to 40 per cent under the National Food Security Act.
1) Ram Nath Committee
2) Vajubhai Vela Committee
3) Manohar Joshi Committee
4) Shanta Kumar Committee
5) None of these
111. Which of the following cities is situated on the bank of Arunachal river?
1) Tokyo 2) Sydney 3) Amsterdam
4) Ankara 5) Berlin
112. Which of the following National Highways in India connects the national capital Delhi to the financial capital Mumbai?
1) NH-2 2) NH-4 3) NH-6
4) NH-6 5) NH-8
113. The Insurance Regulatory and Development Authority (IRDA) shifted its headquarters from New Delhi to which of the following cities in 2011?
1) Chennai 2) Mumbai 3) Bangalore
4) Hyderabad 5) Pune
114. The central govt's scheme 'Palak' has become one of the world's biggest schemes of its kind. It is associated with
1) direct benefit transfer for LPG
2) direct wage transfer for MGNREGA
3) opening at least two accounts from each family
4) flat price deregulation
5) None of these
115. The Central Govt cleared Damanganga-Pipla interstate river link project. This project involves which of the following two states?
1) Maharashtra, Gujarat
2) Maharashtra, Madhya Pradesh
3) Gujarat, Madhya Pradesh
4) Gujarat, Rajasthan
5) None of these
116. Sujitha Ramacharya has taken over as the full-time Chairman and Managing Director of which of the following PSUs?
1) Coal India 2) Indian Oil 3) NHCL
4) ONGC 5) None of these
117. The term 'gully' is associated with which of the following sports?
1) Baseball 2) Cricket 3) Football
4) Hockey 5) Baseball
118. Which of the following articles of the Indian Constitution says that there shall be a Governor for each state?
1) Article 51 2) Article 153 3) Article 63
4) Article 111 5) None of these
119. Which country is the world's largest producer of wind power?
1) China 2) US 3) Germany
4) India 5) Spain
120. Robert Mugabe has been appointed the new chairman of the 54-nation African Union. He is the present President of
1) Nigeria 2) Sudan 3) Mauritania
4) Ethiopia 5) Zimbabwe

Test-IV: Quantitative Aptitude

121. A rectangular plot has a concrete path running in the middle of the plot parallel to the length of the plot. The rest of the plot is used as a lawn, which has an area of 242 sq m. If the width of the path is 5m and the length of the plot is greater than its breadth by 6m, what is the area of the plot? (in sq m)
1) 342 2) 352 3) 412
4) 372 5) None of these
122. The ages of Samalika and Manav are in the ratio of 5 : 9. After 8 years the ratio of their ages will be 7 : 11. What was the sum of their ages 3 years ago?
1) 46 years 2) 52 years 3) 55 years
4) 50 years 5) 53 years
123. Suman's monthly income is 60% of Anamika's. The ratio of Sumit's monthly income to Anamika's is 8 : 11 and their (Sumit's and Anamika's) average monthly income is ₹47000. What is Suman's monthly income?
1) ₹28560 2) ₹32560 3) ₹30560
4) ₹38560 5) ₹31060
124. In an examination there are three papers and a candidate has to score 55% in aggregate to pass the exam. In one paper, he gets 118 out of 180, and in the second paper, he gets 84 out of 220. How much must he score out of 240 in the third paper to just qualify the exam?
1) 131 2) 141 3) 139 4) 129 5) 119
125. A sum was invested at simple interest at a certain rate for 4 years. Had it been put at 6% higher rate it would have fetched ₹2600 more. What was the sum invested?
1) ₹18000 2) ₹16000 3) ₹19000
4) ₹20000 5) ₹19500

Directions (Q. 126-130): Study the table carefully to answer the questions that follow:

Numbers of mobile phones of five different brands sold by five different stores in April 2014

Store	Mobile phone brand				
	Apple	Lenovo	Sony	Samsung	HTC
P	2450	1820	2160	2180	1580
Q	1890	1960	3240	2880	3420
R	2150	2480	2250	2240	2650
S	2640	2860	2940	2870	4260
T	3480	3790	3020	3450	3080

126. What is the average number of HTC mobile phones sold by stores Q, T, S and P?

- 1) 3075 2) 2840 3) 3275 4) 3175 5) 2775

127. The number of Lenovo mobile phones sold by store R is what per cent less than the number of mobile phones of the same brand sold by store P? (Rounded off to the nearest integer)

- 1) 18% 2) 14% 3) 12% 4) 24% 5) 32%

128. What is the ratio of the total number of Sony mobile phones sold by Stores P and Q together to the total number of Samsung mobile phones sold by Stores Q and R together?

- 1) 132 : 128 2) 128 : 135 3) 42 : 27
4) 27 : 32 5) 135 : 132

129. The number of Apple mobile phones sold by Store T is what per cent of the total number of mobile phones sold by Store T in April 2014?

- 1) 36.52% 2) 28.72% 3) 32.32% 4) 18.32% 5) 28.22%

130. What is the difference between the total number of Lenovo mobile phones sold by Stores Q, R, S and T together and the number of mobile phones of HTC sold by Stores P, Q and R together?

- 1) 1260 2) 1560 3) 1680 4) 2060 5) 1460

Directions (Q. 131-135): What will come in place of question mark (?) in the given number series?

131. 8 11 20 47 128 ?

- 1) 372 2) 371 3) 308 4) 416 5) 344

132. 12 27 44 ? 87 133

- 1) 64 2) 63 3) 62 4) 61 5) 60

133. 2 11 18 119 362 ?

- 1) 1182 2) 1091 3) 1152 4) 1160 5) 1281

134. 17 19 41 127 ? 2571

- 1) 508 2) 506 3) 513 4) 418 5) 576

135. 108 113 103 ? 88 123

- 1) 114 2) 109 3) 115 4) 118 5) 122

136. A boat can travel 7.8 km upstream in 18 minutes and 13.2 km downstream in 24 minutes. What is the speed of the boat in still water? (in kmph)

- 1) 28.5 2) 27 3) 30 4) 32 5) 28

137. A bag contains 3 red, 4 green and 3 white balls. Two balls are to be drawn at random. What is the probability that the balls drawn contain no red ball?

$$1) \frac{3}{12}$$

$$4) \frac{3}{7}$$

$$2) \frac{7}{12}$$

$$5) \text{None of these}$$

$$3) \frac{11}{12}$$

138. Two pipes A and B can fill a tank in 12 minutes and 48 minutes respectively. If both the pipes are opened simultaneously, after how much time should pipe A be closed so that the tank is full in 24 minutes?

- 1) 8 minutes 2) 12 minutes 3) 14 minutes
4) 16 minutes 5) None of these

139. In how many different ways can the letters of the word PRINTER be arranged?

- 1) 4800 2) 1260 3) 5040 4) 2520 5) 4320

140. A reduction of 20% in the price of oil enables a man to purchase 5 litres more for ₹360. What are the original and the reduced rates?

- 1) ₹540, ₹72 2) ₹240, ₹25 3) ₹120, ₹30
4) ₹280, ₹48 5) ₹240, ₹48

Directions (Q. 141-142): What should come in place of question mark (?) in the following questions?

$$141. (887 - 39) = ?$$

- 1) 498 2) 243 3) 6960
4) 1321 5) None of these

$$142. 18.213 + 39.345 + 168.666 - 23.69 = ?$$

- 1) 233.558 2) 235.838 3) 212.658
4) 212.658 5) 232.658

$$143. 882 \div 42 \times 4.50 - 47 = ?$$

- 1) 458 2) 825 3) 735 4) 645 5) 145

$$144. 516 \div 48 \times 6.4 = ? + 34$$

- 1) 2428 2) 2882 3) 2728 4) 2628 5) 2528

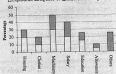
$$145. \frac{3}{7} \text{ of } \frac{42}{18} \text{ of } 104 = ? + 38$$

- 1) 9 2) 8 3) 38 4) 10 5) 8.5

Directions (Q. 146-150): Refer to the bar graph below and answer the questions that follow:

The bar graph represents the percentage of total expenditure incurred by the state during the year 2005-09 and 2010-14 for different items. The total expenditure for both the five-year terms is constant.

Expenditure during 2005-09 and Expenditure during 2010-14



146. Which of the following items accounts for minimum expenditure during 2010-14?

- 1) Clothes 2) Education 3) Allowance
4) Housing 5) Salary

147. If the total expenditure on Housing is ₹500 crore during 2000-04, then the total expenditure on Housing during 2005-09 would be

- 1) ₹1300 crore 2) ₹1600 crore 3) ₹1380 crore
4) ₹1250 crore 5) None of these

148. What is the percentage decrease in the expenditure on Machinery from 2005-09 to 2010-14?

- 1) 35.13% 2) 62.13% 3) 68.13%
4) 50% 5) None of these

149. What is the percentage change from 2005-09 to 2010-14 for the expenditure on Clothes and Salary put together?

- 1) 10% 2) No change 3) 15%
4) 5% 5) 20%

150. The amount of expenditure on Education is approximately what fraction of the expenditure on Machinery during 2000-14?

- 1) $\frac{3}{1}$ 2) $\frac{4}{1}$ 3) $\frac{1}{2}$

- 4) $\frac{1}{2}$ 5) None of these

Directions (Q. 151-155): In the given questions two equations numbered I and II are given. You have to solve both the equations and mark appropriate answer:

151. I. $3x^2 - 6x - 5 = 0$ II. $2y^2 - 7y + 3 = 0$

- 1) $x > y$
2) $x < y$
3) Relationship between x and y can't be established
4) $x > y$
5) $x < y$

152. I. $3x^2 + 14x + 15 = 0$ II. $4y^2 + 16y + 15 = 0$

- 1) Relationship between x and y can't be established
2) $x > y$ 3) $x < y$ 4) $x < y$
5) $x < y$

153. I. $3x^2 + 17x + 10 = 0$ II. $2y^2 + 11y + 14 = 0$

- 1) $x < y$ 2) $x > y$ 3) $x < y$
4) $x > y$
5) Relationship between x and y can't be established

154. I. $4x^2 - 7x - 2 = 0$ II. $6y^2 + 11y + 4 = 0$

- 1) $x < y$ 2) $x < y$
3) Relationship between x and y can't be established
4) $x > y$ 5) $x > y$

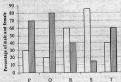
155. I. $5x^2 + 16x + 12 = 0$ II. $3y^2 + 32y + 45 = 0$

- 1) $x > y$ 2) $x < y$
3) $x < y$ 4) $x < y$
5) Relationship between x and y can't be established

Directions (Q. 156-160): Study the following graph and pie-chart carefully to answer the questions that follow:

Percentage breakup of Males and Females in five organizations

□ Male ■ Female



Percentage breakup of employees in five different organizations

(Total number of employees = 45000)



156. What is the total number of male employees in organization T, P and R together?

- 1) 14600 2) 11100 3) 13100
4) 12600 5) 12100

157. What is the total number of female employees in organization Q and S together?

- 1) 10900 2) 9900 3) 9600
4) 9360 5) None of these

158. What is the difference between the number of male employees in organization S and the number of female employees in organization R?

- 1) 1300 2) 1400 3) 1260
4) 1500 5) 1800

159. The total number of employees in organization Q is approximately what per cent of the total number of employees in organization S?

- 1) 22% 2) 18% 3) 27%
4) 32% 5) 21%

160. In which of the following organizations is the total number of female employees the maximum?

- 1) P 2) Q 3) T 4) S 5) R