IBPS Bank Clerk Online CWE-II Exam

(Based on memory)

Test–I
Reasoning

Direction (Q.1–5): Each of the questions given below is based on the given diagram. The diagram shows three circles each representing Doctors, Experienced Hospital Employee and Post Graduates.
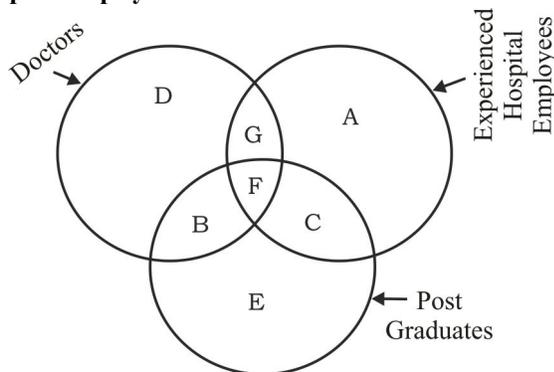
1. Which of the following represents such people who are Experienced- Hospital Employees but are not doctors ?
   1) Only A   2) Only C   3) A and C
   4) F and C   5) G and A
2. Which of the following represents such people who are Doctors and Post Graduates but not Experienced-Hospital Employees ?K
   1) Only D   2) B and F   3) Only E
   4) Only B   5) B and E
3. Which of the following represents such Doctors who are also Experienced-Hospital Employees?
   1) G and F   2) D and G   3) Only A
   4) Only G   5) B and F
4. Which of the following represents Experienced-Hospital Employees who are Doctors but are not Post Graduates?
   1) Only F   2) F and G   3) B, F and G
   4) A and G   5) Only G
5. Which of the following represents all such people who are Doctors ?
   1) Only D   2) B, D, F and G   3) Only F
   4) B, D and G   5) B, F and G

Directions (Q.6-10) : Study the following arrangements carefully and answer the questions given below:

Q S R U I V P J L G N F M T O K E A H D B C

6. How many such vowels are there in the above arrangement each of which is immediately preceded by a consonant and also immediately followed by a vowel ?

1) None   2) Three   3) Four
4) One   5) Two

7. How many such pairs of alphabets are there in the series of alphabets given in **bold** in the above arrangement each of which has as many letters between them (in both forward and backward directions) as they have between them in the English alphabetical series ?
   1) None   2) One   3) Two
   4) Three   5) More than three
8. On the basis of above series of alphabets DECK is written as BABE and BARS is written as CHSR, then how will JUMP be written ?
   1) LIFJ   2) PRTV   3) LRFV
   4) PITJ   5) None of these
9. On the basis of above series of alphabets if PJ is related to GI, EA is related to DO, then NF is related to
   1) JL   2) OL   3) TL
   4) TO   5) None of these
10. Which of the following is the fourth to the left of the ninth from the left end of the above arrangement ?
    1) V   2) I   3) U
    4) M   5) None of these

Directions (Q.11-15) : Study the following information carefully and answer the questions given below:

J, K, L, M, N, O, P and Q are sitting around a circular table facing the centre but not necessarily in the same order. O is immediate neighbour of both K and Q. Only one person sits between K and J. L and M are neighbours but are not immediate neighbours of Q. Two persons sit between M and P. P does not sit to the immediate right of K.

11. What is the position of P with respect to Q ?
    1) Fourth to the left   2) Third to the left
    3) Third to the right   4) Second to the left
    5) Second to the right
12. Who amongst the following is sitting to the right of J ?
    1) N   2) M   3) L
    4) P   5) K
13. Who amongst the following sits exactly between K and J ?
    1) P   2) O   3) Q
    4) L   5) None of these
14. Who amongst the following sits fourth to the left of M ?
    1) N   2) J   3) P
    4) O   5) None of these
15. Four of the following five are alike in a certain way and thus form a group. Which is the one that **does not** belong to that group?

1) JL   2) NQ   3) ML
4) OK   5) PJ

Directions (Q.16-18) : Study the following information to answer the given questions.

In a six storeyed building the ground floor is numbered one, the floor above it is numbered two and so on such that the topmost floor is numbered six. One out of six people viz, A, B, C, D, E and F lives on each floor. No one lives between C and F. There are two floors between the floors on which A and D live. A lives on floor above the floor on which D lives. E lives on odd numbered floor. B does not live on a floor immediately above or below E's floor.

16. Who lives on the ground floor ?
   1) E   2) B   3) D
   4) A   5) Cannot be determined
17. Where does A live ?
   1) Numbered 2   2) Numbered 3   3) Numbered 5
   4) Numbered 4   5) None of these
18. Who lives immediately above D's floor?
   1) A   2) C   3) F
   4) B   5) Cannot be determined

Directions (Q.19-23) : In each question below are two statements followed by two conclusions numbered I and II. You have to take the two 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 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.

19. **Statements:** All buses are cars.
                     Some buses are trucks.
   Conclusions: I. Some buses are definitely not trucks.
                  II. At least some trucks are cars.
20. **Statements:** No leaf is a root.
                     All plants are roots.
   Conclusions: I. No leaf is a plant.
                  II. Some plants are leaves.
21. **Statements:** Some chapters are units.
                     Some units are topics.
   Conclusions: I. At least some topics are chapters.
                  II. Some topics are definitely not units.
22. **Statements:** All spoons are bowls.
                     All dishes are bowls.
   Conclusions: I. Some spoons are dishes.
                  II. All bowls are spoons.
23. **Statements:** Some gates are doors.
                     No gate is window.
   Conclusions: I. No door is window.
                  II. Some doors are definitely not windows.

Directions (Q.24-28): In these questions, relationships between different elements is shown in the statements. These statements are followed by two conclusions. Mark 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

24. **Statement:** $A \leq F \geq T = E \leq R$
   Conclusions: I. $A < F$
                  II. $R \geq F$
25. **Statement:** $R \geq I < G \leq H > T$
   Conclusions: I. $T < I$
                  II. $H > I$
26. **Statement:** $T = A \leq K > E = S$
   Conclusions: I. $K \geq T$
                  II. $S < K$
27. **Statement:** $P < 0 = I \leq N > T$
   Conclusions: I. $P < N$
                  II. $O > T$
28. **Statement:** $D > E \geq L > A \geq Y$
   Conclusions: I. $Y \leq D$
                  II. $A \geq E$

Directions (Q.29-30): Study the following information carefully and answer the questions given below :

Among five friends P, Q, R, S and T each having different height, T is the second tallest. P is taller than only S. R and T are taller than Q. P is taller than S but shorter than Q.

29. Who among the following is the tallest in the group ?
   l) R or T   2) T   3) R
   4) Q   5) None of these
30. Who among the following is taller than T ?
   1) R   2) Q   3) P
   4) S   5) None of these

Directions (Q.31–35): Each of the following questions below consists of question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and Give answer

   1) If the data in Statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
   2) If the data in Statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
   3) If the data in either Statement I alone or statement II alone are sufficient to answer the question.
   4) If the data in both the Statements I and II together are not sufficient to answer the question.
   5) If the data in both the Statements I and II are together necessary to answer the question.

31. What is the total number of students in Course 'A' in College 'X'?

I. The respective ratio of girls and boys is 2 : 3.
II. The number of students has grown by 5 per cent this year as compared to 4 per cent last year from the number 1000 which it was year before last.

32. What was the grand total of Falcon Team of College 'X'?
    I. Mayank correctly remembers that Falcon Team scored a grand total of above 82 but below 91.
    II. Animesh correctly remembers that Falcon Team scored a grand total of above 77 and below 84.

33. Which direction is Ajay facing at the moment?
    I. After walking 5 metres early morning from point 'P', Ajay is facing the opposite direction of the Sun.
    II. Ajay took two consecutive right turns after covering a distance of 6 metres to reach the point 'P'.

34. How is M related to H?
    I. H is the daughter of P and sister of K.
    II. S is the son of M and husband of P.

35. How is 'healthy' coded in the language?
    I. In that code language 'eat and drink healthy' is written as 'seta pa me' and 'drink hot beverages' is written as 'ta nu fa'.
    II. In that code language 'eat hot meal daily' is written as 'fa me la du' and 'cold and hot' is written as 'pa fa ga'.

36. How many such pairs of letters are there in the word FINANCIAL, each of which has as many letters between them in the word as in the English alphabetical series (in both forward and backward directions)?
    1) None   2) One   3) Two
    4) Three   5) More than three

37. **Cause** : The Government has recently increased the taxes on retail items by about 10 per cent. Which of the following can be a possible effect of the above cause?
    1) The retailers will reduce the prices of retail items by about 10 per cent.
    2) The retailers will close their shops till the taxes are rolled back by the Government.
    3) The retailers will increase the prices of retail items by about 20 per cent.
    4) The retailers will most probably increase the prices of retail items by about 10 per cent or less than 10 per cent.
    5) None of these

38. **Statement**: Many students died in a collision of their bus and a truck near the school premise because the driver of truck lost his balance owing to high speed of the truck.
    Courses of Action:
    A) The Government should immediately cancel the licenses of all the trucks operating in the city.

(B) The Government should prohibit the movement of all the vehicles near the school premise.
(C) The Government should set up a high level task force to suggest measures to prevent such incidents in the future.

A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy etc. On the basis of the information given in the statement, decide which of the suggested courses of action logically follow(s) for pursuing.
1) Only A   2) Only B   3) Only C
4) Only A and C   5) None

Directions (Q.39-40) : Study the following information carefully and answer the questions given below :

The Government has decided to continue providing subsidy to consumers for cooking gas for three more years. This is not good news from the point of view of reining in the fiscal deficit. Mounting subvention for subsidies means diversion of savings by the government from investment to consumption, raising the cost of capital in the process. The Government must cut expenditure on subsidies to create more fiscal space for investments in both physical and social infrastructure. It should outline a plan for comprehensive reform in major subsidies including petroleum, food and fertilizers and set a final deadline.

39. Which of the following is a **conclusion** which can be drawn from the facts stated in the above paragraph?
    1) Government cannot withdraw subsidies provided to various items.
    2) Government subsidy on cooking gas is purely a political decision.
    3) Government can compensate the expenditure incurred on subsidy by raising the various taxes.
    4) Subsidy provided by the government under various heads to the citizens increases the cost of capital.
    5) None of these

40. Which of the following is an **assumption** which is implicit in the facts stated in the above paragraph?
    1) It is not possible to create more infrastructural facilities if the present level of subsidy continues even for short duration.
    2) The Government should sought assistance from international financial organisations for developing infrastructural projects.
    3) The people of India may not be able to pay more for cooking gas.
    4) India is no longer a developing country and many people in the country are rich enough to buy petroleum products at market cost.
    5) None of these

Test-II
English Language

Directions (Q. 41-45) : 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) ie 'No correction required' as the answer.

41. During the recession many companies will **be forced to** lay off workers.
    1) have the force to   2) be forced into
    3) forcibly have   4) forcefully
    5) No correction required

42. He wanted **nothing else expecting** to sleep after a Stressful day at work.
    1) nothing better than   2) anything else unless
    3) nothing but having   4) nothing else than
    5) No correction required

43. Ramesh took charge of the project, within a few days of **having appointed ?**
    1) having an appointment 2) being appointed
    3) after being appointed   4) appointing
    5) No correction required

44. It is difficult to work with him because he is one of those persons who **think he is always** right.
    1) think they are always   2) always thinks he is
    3) is always thinking they are
    4) always think his   5) No correction required

45. Foreign businesses in developing countries have **usually problems with** lack of infrastructure and rigid laws.
    1) usual problems as   2) usually problems on
    3) as usual problems like 4) the usual problems of
    5) No correction required

Directions (Q. 46-50): Pick out the most effective word from the given words to fill in the blank in each sentence to make the sentence meaningfully complete.

46. They work hard not because of the _____ but because of their inner urge.
    1) desire   2) drive   3) energy
    4) incentive   5) motivation

47. His _____ background has made him so docile .
    1) famous   2) lucrative   3) rich
    4) advanced   5) humble

48. It is _____ for everyone to abide by the laws of the land.
    1) expected   2) obligatory   3) meant
    4) optional   5) recommended

49. _____ he is a hard worker, his quality of work is not of a desirable level.
    1) Despite   2) Because   3) Although
    4) Somehow   5) However

50. In spite of repeated instructions, he _____ the some mistakes.
    1) commits   2) detects   3) corrects
    4) imitates   5) exhibits

Directions (Q. 51-65) : Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you locate them while answering some of the question.

Political **ploys** initially hailed as master-strokes often end up as flops. The Rs. 60,000 crore farm loan waiver announced in the budget writes off 100% of overdues of small and marginal farmers holding upto two hectares, and 25% of overdues of larger farmers. While India has enjoyed 8%-9% GDP growth for the past few years, the boom has bypassed many rural areas and farmer distress and suicides have made newspaper headlines. Various attempts to provide relief (employment guarantee scheme, public distribution system) have made little impact, thanks to huge leakages from the government's lousy delivery systems. So, many economists think the loan waiver is a worthwhile alternative to provide relief.

However the poorest rural folk are landless labourers, who get neither farm loans nor waivers. Half of the small and marginal farmers get no loans from banks and depend entirely on moneylenders, and will not benefit. Besides, rural India is full of the family holdings rather than individual holdings and family holdings will typically be much larger than two hectares even for dirt-poor farmers, who will, therefore, be denied the 100% waiver. It will thus fail in both economic and political objectives. IRDP loans to the rural poor in the 1980s demonstrated that crooked bank officials demand bribes amounting to one-third the intended benefits. Very few of the intended beneficiaries who **merited** relief received it. After the last farm loan waiver will similarly slow down fresh loans to deserving farmers. While overdues to co-operatives may be higher, economist Surjit Bhalla says less than 5% of farmer loans to banks are overdue ie overdues exist for only 2.25 million out of 90 million farmers. If so, then the 95% who have repaid loans will not benefit. They will be angry at being penalised for honesty.

The budget thus grossly overestimates the number of beneficiaries, It also underestimates the negative effects of the waiver-encouraging wilful default in the future and discouraging fresh bank lending for some years. Instead of trying to reach the needy, through a **plethora** of leaky schemes we should transfer cash directly to the needy using new technology like biometric smart cards, which are now being used in many countries, and mobile phones bank accounts. Then benefits can go directly to phone accounts operable only by those with biometric cards, ending the massive leakages of current schemes.

The political benefits of the loan waiver have also been exaggerated since if only a small fraction of farm families

benefit, and many of these have to pay bribes to get the actual benefit, will the waiver really be a massive vote-winner ? Members of joint families will feel **aggrieved** that, despite having less than one hectare per head , their family holding is too large, to qualify for the 100% waiver. All finance ministers, of central or state governments, give away freebies in their last budgets, hoping to win electoral regards. Yet, four-fifth of all **incumbent** governments are voted out. This shows that beneficiaries of favours are not notably grateful , while those not so favoured may feel aggrieved, and vote for the opposition. That seems to be why election budgets constantly fall to win elections in India and the loan waiver will not change that pattern.

51. Why do economists feel that loan waivers will benefit farmers in distress?
    1) It will improve the standard of living of those farmers who can afford to repay their loans but are exempted.
    2) Other government relief measures have proved ineffective.
    3) Suicide rates of farmers have declined after the announcement of the waiver.
    4) Farmers will be motivated to increase the size of their family holdings not individual holdings.
    5) The government will be forced to re-examine and improve the public distribution system.

52. What message will the loan waiver send to farmers who have repaid loans?
    1) The Government will readily provide them with loans in the future.
    2) As opposed to money lenders banks are a safer and more reliable source of credit.
    3) Honesty is the best policy.
    4) It is beneficial to take loans from co-operatives since their rates of interest are lower.
    5) They will be angry at being penalised for honesty

53. What is the author's suggestion to provide aid to farmers?
    1) Families should split their joint holding to take advantage of the loan waiver.
    2) The government should increase the reach of the employment guarantee scheme.
    3) Loans should be disbursed directly into bank accounts of the farmers using the latest technology.
    4) Government should ensure that loans waivers can be implemented over the number of years.
    5) Rural infrastructure can be improved using schemes which were successful abroad.

54. What was the outcome of IRDP loans to the rural poor?
    1) The percentage of bank loan sanctioned to family owned farms increased.
    2) The loans benefited dishonest moneylenders not landless labourers.

3) Corrupt bank officials were the unintended beneficiaries of the loans.
    4) It resulted in the Government sanctioning thrice the amount for the current loan waiver.
    5) None of these.

55. What are the terms of the loan waiver ?
    (A) One-fourth of the overdue loans of landless labourers will be written off.
    (B) The Rs. 60,000 crore loan waiver has been sanctioned for 2.25 million marginal farmers.
    (C) Any farmer with between 26 per cent to 100 per cent of their loan repayments overdue will be penalised.
    1) Only (A)   2) Only (B)
    3) Both (B) and (C)   4) All (A), (B) and (C)
    5) None of these

56. What is the author's view of the loan waiver?
    1) It will have an adverse psychological impact on those who cannot avail of the waiver.
    2) It is a justified measure in view of the high suicide rate among landless labourers.
    3) It makes sound economic and political sense in the existing scenario.
    4) It will ensure that the benefits of India's high GDP are felt by the rural poor.
    5) None of these

57. Which of the following **cannot** be said about loan waiver?
    (A) Small and marginal farmers will benefit the most.
    (B) The loan waiver penalises deserving farmers.
    (C) A large percentage ie ninety five per cent of distressed farmers will benefit.
    1) Only (C)   2) Both (A) and (C)
    3) Only (A)   4) Both (B) and (C)
    5) None of these

58. Which of the following will **definitely** be an impact of loan waivers?
    (A) Family holdings will be split into individual holdings not exceeding one hectare.
    (B) The public distribution system will be revamped.
    (C) Opposition will definitely win the election.
    1) None   2) Only (A)
    3) Both (A) and (B)   4) Only (C)
    5) All (A), (B) and (C)

59. What impact will the loan waiver have on banks?
    1) Banks have to bear the entire brunt of the write off.
    2) Loss of trust in banks by big farmers.
    3) Corruption among bank staff will increase.
    4) Farmers will make it a habit to default on loans.
    5) None of these

60. According to the author what is the government's motive in sanctioning the loan waiver?
    1) To encourage farmers to opt for bank loans from moneylenders.
    2) To raise 90 million farmers out of indebtedness.

3) To provide relief to those marginal farmers who have the means to but have not repaid their loans.

4) To ensure they will be reelected.

5) None of these

Directions (Q. 61-63): Choose the word which is most nearly the SAME in meaning to the word printed in bold as used in the passage.

61. **incumbent**

    1) mandatory   2) present   3) incapable

    4) lazy   5) officious

62. **ploys**

    1) surveys   2) entreaties   3) ruses

    4) sliders   5) assurances

63. **aggrieved**

    1) vindicated   2) intimidated   3) offensive

    4) wronged   5) disputed

Directions (Q. 64-65): Choose the word which is most OPPOSITE in meaning to the word printed in bold as used in the passage.

64. **plethora**

    1) dearth   2) missing   3) superfluous

    4) sufficient   5) least

65. **merited**

    1) ranked   2) unqualified for 3) lacked

    4) inept at   5) unworthy of

Directions (Q. 66-70): Read each sentence to find out whether there is any grammatical 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)

66. It is more better 1)/if one of the parents 2)/stays at home 3)/to look after the children. 4)/No error5)

67. With a fresh coat 1)/of paint 2)/the school can 3)/ look much nice. 4)/No error5)

68. I asked the salesman 1)/if I could exchange 2)/the faulty camera 3)/with another one. 4)/No error 5)

69. It took me 1)/almost a hour 2)/to fill the 3)/application form. 4)/No error 5)

70. She insists 1)/you stay 2)/until her husband 3)/comes home. 4)/No error 5)

Directions (Q. 71-80) : 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.

Mankind has seen rapid **(71)** in the last 150 years because of the mass manufacturing techniques **(72)** in western nations and later taken to new levels of efficiency by Japan. Mass production and production for the masses became the bases of new business strategies. Large scale consumption by all with the social benefit of **(73)** poverty became the dominant economic strategy. The advent of electricity and its large-scale application to lighting, heating and operating machines added a fresh dimension to manufacturing. By the 1950s came **(74)** in electronics and transistor devices to be followed by innovations in microelectronics, computers and various forms of sensors all of which **(75)** altered the manufacturing scene. It is now no longer necessary to make prototypes in a factory or a laboratory to study a new product. Many new products can be **(76)** on computers and their behaviour simulated on them. By choosing an optimum design through such simulations, computer programmes can directly **(77)** the manufacturing processes. These processes are generally called Computer Aided Design (CAD) and Computer Assisted Manufacturing (CAM). These capabilities are leading to newer forms of **(78)** by customers. Each customer can be offered several special options. Customised product design or **(79)** manufacturing are other popular techniques currently in **(80)** in many developed countries.

71. 1) havoc   2) transformation 3) destruction

    4) violence   5) deforestation

72. 1) discarded   2) resorted   3) indulged

    4) perfected   5) designated

73. 1) removing   2) nurturing   3) appeasing

    4) cajoling   5) mastering

74. 1) additions   2) gadgets   3) modifications

    4) variety   5) inventions

75. 1) immediately   2) precisely   3) irreversibly

    4) indefinitely   5) measurably

76. 1) designed   2) produced   3) manufactured

    4) sold   5) purchased

77. 1) inspire   2) cultivate   3) visualise

    4) drive   5) curtail

78. 1) uses   2) demands   3) advertisements

    4) consumption   5) goods

79. 1) visible   2) secure   3) fundamental

    4) overt   5) flexible

80. 1) view   2) wings   3) vogue

    4) isolation   5) order

Test–III
Numerical Ability

81. In an urn there are 4 red balls and 3 blue balls. If two balls are drawn at random, find the probability that none is red.

    1) $\dfrac{2}{7}$ 2) $\dfrac{4}{7}$ 3) $\dfrac{1}{7}$

    4) $\dfrac{3}{7}$ 5) None of these

82. On annual day of a school some chocolates were to be distributed equally among 420 children. But on that particular day, due to some reason 140 more children of another school joined them, hence each child got 1 chocolate less. How many chocolates were originally supposed to be distributed among the children ?

1) 1640   2) 1680   3) 1690
4) 1600   5) None of these

83. Raj Kumar got the result of his 8th class. Each subject consists of a maximum of 140 marks. If he scores 98 marks in science; 129 marks in sanskrit; 131 marks in Maths, 110 marks in English and 120 marks in Hindi, what was his percentage of marks in all the five subjects ?
1) 84%   2) 82%   3) 77%
4) 79%   5) None of these

84. If Suresh sells an article at a price of Rs 9300, he incurs a loss of Rs 3100. At what price should he sell the article so that he gets a profit of 25% ?
1) ₹7250   2) ₹7350   3) ₹7650
4) ₹7750   5) None os these

85. There is a circular ground whose area is 246400 sq metres If a person runs at the speed of 13.08 m/sec, then how much time will he take to complete the circle?
1) 125 sec   2) 130 sec   3) 100 sec
4) 120 sec   5) None of these

Directions (Q.86–90): What should come in place of the question mark(?) in the following number series ?

86. 2 4 16 96 768 ? 92160
1) 7680   2) 7580   3) 7608
4) 7090   5) 7860

87. 14 36 ? 300 894 2676 8022
1) 101   2) 102   3) 103
4) 104   5) None of these

88. 5 8 13 20 ? 44 61
1) 29   2) 30   3) 31
4) 32   5) 37

89. 11 16 31 56 91 136 ?
1) 171   2) 181   3) 185
4) 191   5) 197

90. 3 4 12 45 196 ?
1) 985   2) 990   3) 995
4) 1000   5) 1005

91. The simple interest accrued in 2 years on a principal of Rs 24000 is one-eighth of the principal. What is the rate of simple interest p.c.p.a ?
1) 5   2) 4.5   3) 6.25
4) 7.25   5) None of these

92. If a person runs 14.35 km in five weeks, then what distance does he travel everyday ?
1) 400 m   2) 410 m   3) 405 m
4) 415 m   5) None of these

93. If a train 280 metres long runs at the speed of 7.4 m/second, how much time will it take to cross a platform 460 metres long?
1) 95 sec   2) 96 sec   3) 98 sec
4) 99 sec   5) 100 sec

94. If a trader sells his stock of oranges at Rs 18270, he gains 45 per cent. What is the cost price of total stock of oranges?

1) ₹12600   2) ₹13600   3) ₹12650
4) ₹13650   5) None of these

95. If the numerator of a fraction is increased by 20% and its denominator by 25%, then the fraction so obtained is $\frac{3}{5}$. What is the original fraction ?
1) $\frac{3}{5}$ 2) $\frac{3}{8}$ 3) $\frac{5}{8}$
4) $\frac{7}{11}$ 5) None of these

Directions (Q.96–105): What will come in place of the question mark (?) in the following questions ?

96. $\frac{12}{13} + \frac{1}{26} + 1\frac{1}{13} = ?$
1) $1\frac{1}{26}$ 2) $2\frac{1}{26}$ 3) $1\frac{3}{26}$
4) $\frac{11}{26}$ 5) None of these

97. $4 \times 566 \div 5 + 24.2 - 36 = (?)^2$
1) 20   2) 21   3) 22
4) 23   5) 25

98. $5252 + 2525 = ? \times 25$
1) 310.8   2) 311.8   3) 311.08
4) 312.8   5) 312.08

99. $8 \times ? = 4888 \div 4$
1) 150.75   2) 125.75   3) 125.05
4) 152.75   5) None of these

100. $39254 + 5217 - 2286 = ? \times 50$
1) 813.7   2) 843.7   3) 834.7
4) 943.77   5) None of these

101. $(62.5 \times 14 \times 5) \div 25 + 41 = (?)^3$
1) 4   2) 5   3) 9
4) 8   5) 6

102. $(23 \times 23 \times 23 \times 23 \times 23 \times 23)^5 \times (23 \times 23)^2 \div (23)^2 = (23)^?$
1) 32   2) 30   3) 9
4) 7   5) 11

103. 27% of $510 + ? = 266.3$
1) 182.6   2) 122.6   3) 123.6
4) 128.6   5) None of these

104. $2\sqrt{2} \times 3\sqrt{3} \times 7\sqrt{2} \times 4\sqrt{3} = ?$
1) 1080   2) 1008   3) 1800
4) $40\sqrt{3}$ 5) $168\sqrt{6}$

105. $\frac{5}{8}$ of $\frac{4}{9}$ of $\frac{3}{5}$ of 222
1) 42   2) 43   3) 39
4) 37   5) None of these

106. A car covers a distance from town A to town B at the speed of 58 kmph and covers the distance from town B

to town A at the speed of 52 kmph. What is the **approximate** average speed of the car?
1) 55 kmph   2) 52 kmph   3) 48 kmph
4) 50 kmph   5) 60 kmph

107. Mr Phanse invests an amount of ₹24,200 at the rate of 4 p.c.p.a. for 6 years to obtain a simple interest. Later he invests the principal amount as well as the amount obtained as simple interest for another 4 years at the same rate of interest. What amount of simple interest will he obtain at the end of the last 4 years ?
1) ₹4,800   2) ₹4,850.32   3) ₹4,801.28
4) ₹4,700   5) None of these

108. In a sale, perfumes are available at a discount of 25% on the selling price. If a perfume costs ₹5,895 in the sale, what is the selling price of the perfume ?
1) ₹6,020   2) ₹7,860   3) ₹7,680
4) Cannot be determined   5) None of these

109. What **approximate** value should come in place of the question mark(?) in the following questions?

$754 \div \sqrt{4136} \times 24 = ?$
1) 294   2) 276   3) 265
4) 300   5) 288

110. The cost of 15 digital cameras and 21 handy cameras is ₹3,54,900. What is the cost of 5 digital cameras and 7 handy cameras?
1) ₹1,25,500   2) ₹1,18,300
3) ₹2,15,100   4) Cannot be determined
5) None of these

111. A canteen required 56 kg of rice for seven days. How many kg of rice will it require for the months of April and May together ?
1) 496   2) 480   3) 498
4) 488   5) None of these

112. How much part of a day is 45 minutes?
1) $\frac{1}{42}$ 2) $\frac{1}{24}$ 3) $\frac{1}{32}$
4) $\frac{1}{48}$ 5) None of these

113. The total number of students in a school is 31700. If the ratio of boys to the girls in the school is 743 : 842 respectively, what is the total number of girls in the school?
1) 14860   2) 16480
3) 15340   4) Cannot be determined
5) None of these

114. The sum of five consecutive even numbers A, B, C, D and E is 130. What is the product of A and E ?
1) 720   2) 1024   3) 660
4) 672   5) None of these

115. If the square of a number is subtracted from 4052 and the difference is multiplied by 15, the answer so obtained is 41340. What is the number ?
1) 36   2) 1024   3) 32
4) 1296   5) None of these

116. 20% of the total cost of a plot with an area of 395 sq ft is ₹78,210. What is the rate of per sq ft of the plot ?
1) ₹1,020   2) ₹999   3) ₹1,000
4) ₹995   5) None of these

117. The owner of a furniture shop charges his customers 15% more than the cost price. If a customer paid ₹9,039 for a sofa set, then what is the cost price of the sofa set ?
1) ₹7,680   2) ₹7,860   3) ₹7,880
4) ₹7,660   5) None of these

118. Each child from a certain school can make 5 items of handicraft in a day. If 1125 handicraft items are to be displayed in an exhibition then in how many days can 25 children make these items ?
1) 6 days   2) 9 days   3) 8 days
4) 7 days   5) None of these

119. The product of two successive positive integers is 462. Which is the smaller integer ?
1) 20   2) 22   3) 21
4) 23   5) None of these

120. While withdrawing an amount of ₹ 49,350 a customer by mistake collects ₹ 48,150. The remaining amount is deposited back to his account by the bank, which shows the balance of ₹25,376. What will be the customer's balance after depositing the remaining amount ?
1) ₹26,576   2) ₹26,676   3) ₹26,586
4) ₹26,686   5) None of these

Test–IV
General Awareness

121. Which of the following is not correct regarding the JICA President Award?
1) It is given to an individual
2) It is given to an organisation
3) It is given for making contributions in the field of development
4) The 'J' in JICA denotes Jordan
5) Delhi Metro is the recipient of the 2012 Award

122. Who among the following was never the Governor of Reserve Bank of India?
1) Osborne Smith   2) James Braid Taylor
3) Montek Singh Ahluwalia   4) CD Deshmukh
5) D Subbarao

123. Which one of the following is correct regarding the Note Issuing Authority of the Reserve Bank of India?
1) Apart from the government, it has the authority/ monopoly to issue currency notes other than one rupee notes/coins
2) One rupee notes/coins and coins of smaller denominations are put into circulation by the Central government

3) At present, the RBI issues notes in seven denominations

4) The functions of note issue and currency management is discharged by the RBI through its head office in Mumbai

5) None of these

124. Which of the following is not correct regarding the National Integration Day?
   1) It aims to bring unity, peace, and spreading of love and brotherhood among fellow Indians
   2) It is also celebrated as Quami Ekata Divas
   3) It is celebrated in remembrance of Indira Gandhi
   4) It is celebrated on October 31
   5) National Integration Day celebration ends with Children's Day

125. In banking, a Pay In Slip
   1) Means a slip through which a person can deposit money in his account
   2) Means a slip through which a person can issue cheque from his account
   3) Is also called a withdrawal slip
   4) Must essentially contain IFSC Code
   5) None of these

126. The Reserve Bank of India reduced which of the following rates by 25 basis points in October 2012?
   1) Repo rate
   2) Cash Reserve Ratio
   3) Statutory Liquidity Ratio and Repo Rate
   4) Repo Rate and Cash Reserve Ratio
   5) None of these

127. Who among the following has authored the book, titled "Saga of Struggle and Sacrifice"?
   1) Manmohan Singh   2) APJ Abdul Kalam
   3) Hamid Ansari   4) Pranab Mukherjee
   5) Amartya Sen

128. Prime Minister Manmohan Singh effected a reshuffle of his council of ministers in October 2012. Which of the following pairs is not correct with regard to the new Union Cabinet Ministers?
   1) Manmohan Singh: Planning
   2) Salman Khurshid: External Affairs
   3) Kapil Sibal: Communications
   4) Anand Sharma: Information Technology
   5) Ajay Maken: Housing

129. A unique function of the bank is to create credit. Which of the following factors do not determine the credit creation power of banks?
   1) Amount of Cash Reserve in the Country
   2) Cash Reserve Ratio
   3) Special Drawing Rights
   4) Monetary Policy of the Central Bank
   5) Willingness of Customers to Borrow

130. For which of the following debt instruments, not having a fixed rate of interest over the life of the instrument, can 'Floating Interest Rate' be applied?
   1) A loan   2) A bond   3) A mortgage
   4) A credit   5) All of these

131. Which of the following is not correct regarding SMS Banking?
   1) It is operated through Pull Messages
   2) One-Time Password (OTP) is a type of pull message
   3) Most SMS banking solutions are add-on products
   4) The lack of encryption on SMS messages is an area of concern
   5) None of these

132. In banking, Mobile Banking refers to the performance of which of the following services through a mobile device?
   1) Balance checks   2) Account transactions
   3) Payments   4) Credit applications
   5) All of these

133. Which among the following subsidiaries of the State Bank of India, which were nationalised in 1960, has now been merged with SBI?
   1) State Bank of Bikaner and Jaipur
   2) State Bank of Hyderabad
   3) State Bank of Patiala
   4) State Bank of Saurashtra
   5) State Bank of Travancore

134. The Goods and Services Tax (GST) is to be implemented in India. Which of the following taxes will not be replaced by it?
   1) Excise duty
   2) Service tax on the Centre's front
   3) Value Added Tax (VAT) at states end
   4) Cesses, surcharges and local levies
   5) Wealth Tax

135. Service Tax act/Rules in India has provided exemption to small scale service providers from service tax up to aggregate value of taxable services provided up to how much in a Financial Year?
   1) Rs 1 lakh   2) Rs 2.5 lakhs   3) Rs 5 lakhs
   4) Rs 10 lakhs   5) None of these

136. Which of the following does not aptly describe Demat Account in India?
   1) It refers to a dematerialised account for individual Indian citizens to trade in listed stocks or debentures in paper form
   2) It is required for investors by the Securities and Exchange Board of India (SEBI)
   3) In a Demat account, shares and securities are held electronically
   4) This account is opened by the investor while registering with an investment broker (or sub-broker)
   5) Access to the Demat account requires an internet password and a transaction password

137. The Securities and Exchange Board of India (SEBI) has introduced a new type of Demat Account called "Basic Services Demat Account (BSDA). Which of the following is one of its features?
    1) Individuals are eligible to have multiple BSDA account across all depositories
    2) Investors will receive transaction statement on annual base
    3) Investors can avail at least two delivery instruction slip during account opening
    4) Investors can avail SMS alert facility for credit transactions
    5) If investors account have zero balance and no transactions during the year then will receive no annual statement

138. Which of the following is not one of the major charges usually levied on a Demat account?
    1) Account opening fee
    2) Annual maintenance fee
    3) Annual fee for spot conversions of one currency into another
    4) Custodian fee
    5) Transaction fee

139. Who among the following has authored the famous novel, titled 'Joseph Anton'?
    1) Jeet Thayil   2) Salman Rushdie   3) Shobha De
    4) VS Naipaul   5) Chetan Bhagat

140. Which of the following are the essential facilities/benefits provided by a Demat account to an individual to trade the securities in the stock market?
    1) It reduces brokerage charges
    2) It makes pledging/hypothecation of shares easier
    3) It enables quick ownership of securities on settlement resulting in increased liquidity
    4) It avoids confusion in the ownership title of securities
    5) All of these

141. Which one of the following can be described as a secondary function of commercial banks in India?
    1) Overdraft facilities
    2) Discounting Bills of Exchange
    3) Money at Call
    4) Purchase and Sale of Securities
    5) Remittance of Funds

142. The balance sheet of a bank comprises of two sides; the assets side and the liabilities side. Which one of the following items comes under the side of 'Assets'?
    1) Subscribed capital
    2) Acceptance and endorsements
    3) Money at call and short notice
    4) Bills for collection
    5) Paid-up Capital

143. In the reshuffle of Union Council of Ministers, undertaken by Manmohan Singh in October 2012, who among the following is a Cabinet Minister (excluding Ministers of State and Ministers of State with Independent Charge)?
    1) Pawan Kumar Bansal
    2) Shashi Tharoor
    3) Jyotiraditya Madhavrao Scindia
    4) Sachin Pilot
    5) Chiranjeevi

144. The first ever India Biodiversity Awards were presented in October 2012. In which of the following categories were these awards not given?
    1) Community Stewardship
    2) Decentralised Governance
    3) Environmental sensitisation
    4) Co-management
    5) Protected Area

145. Which of the following Central Armed Police Forces of India has recently celebrated its golden jubilee?
    1) Sashastra Seema Bal (SSB)
    2) Border Security Force (BSF)
    3) Central Reserve Police Force (CRPF)
    4) Indo-Tibetan Border Police (ITBP)
    5) Central Industrial Security Force (CISF)

146. Which of the following is not correct regarding 'cheque' in banking?
    1) It is a type of bill of exchange
    2) It is a non-negotiable instrument
    3) There are four main items on a cheque
    4) Parties to regular cheques generally include a drawer and a payee
    5) Cheques have been in decline for some years, both for point of sale transactions and for third party payments

147. Which of the following does not aptly describe a Demand Draft in India?
    1) It is a type of cheque
    2) It is an Account payee instrument
    3) In case of Demand drafts, the drawer is a bank
    4) The principle of Cheque Clearing does not apply to it
    5) None of these

148. India has taken a pledge towards strengthening the institutional mechanism for biodiversity conservation in the country with a sum of $ 10 million announced by Prime Minister Manmohan Singh in this regard. The name of this pledge is
    1) Rio Pledge   2) Doha Pledge
    3) Hyderabad Pledge   4) Delhi Pledge
    5) Kyoto Pledge

149. Which of the following is not a technique/tool/instrument of money/credit control by the Reserve Bank of India?
    1) Open Market Operations
    2) Bank Rate

3) Liquidity Adjustment Facility
4) Refinance
5) Monopoly to issue currency notes

150. Which of the following is a type of Indirect security?
1) Mutual Funds
2) Ordinary Shares
3) Debentures
4) Preference shares
5) Innovative Debt Instruments

151. Europe recently produced the greatest comeback in Ryder Cup to retain the trophy. With which sports is the Ryder Cup associated?
1) Golf
2) Tennis
3) Baseball
4) Basketball
5) Ice Hockey

152. The Cheque was first introduced in India by which of the following banks?
1) Bank of Hindustan
2) State Bank of India
3) Bank of India
4) Punjab National Bank
5) None of these

153. United Nations secretary general Ban Ki-Moon has announced that every year 10 November will be celebrated as
1) Malala Day
2) Earth Day
3) Development Day
4) Wilmut Day
5) Jobs Day

154. Which of the following is a quantitative credit control policy of the Reserve Bank of India?
1) Margin requirements
2) Moral suasion
3) Bank rate
4) RBI guidelines
5) Direct action

155. What is the term for inflation when the general price level increases at the rate of about 5-6 per cent per annum?
1) Creeping inflation
2) Walking inflation
3) Running inflation
4) Hyperinflation
5) Galloping inflation

156. Which of the following cannot be termed as 'non-traditional' functions of a commercial bank in India?
1) ATM facility
2) Issuing credit cards
3) Venture capital financing
4) Creating deposits
5) None of these

157. Who among the following is a Deputy Governor of the Reserve Bank of India?
1) Abhijit Sen
2) Mihir Shah
3) K Kasturirangan
4) HR Khan
5) Arun Maira

158. Which Union Budget first announced the introduction of the Goods and Services Tax (GST) from April 1, 2010?
1) Budget 2002-03
2) Budget 2005-07
3) Budget 2007-08
4) Budget 2009-10
5) None of these

159. The National Capital Region (NCR) in India is a name for the conurbation or metropolitan area which encompasses the entire Delhi as well as urban areas around it in neighbouring states. Which of the following is not that neighbouring state?

1) Punjab
2) Rajasthan
3) Uttarakhand
4) Uttar Pradesh
5) None of these

160. Which one of the following banks was nationalised in the second wave of nationalisation in 1980?
1) Central Bank of India
2) Bank of India
3) Syndicate Bank
4) Corporation Bank
5) Bank of Maharashtra

Test–V
Computer Knowledge

161. The system unit
1) coordinates input and output devices
2) is the container that houses electronic components
3) is a combination of hardware and software
4) controls and manipulates data
5) does the arithmetic operations

162. In Word you can force a page break _____
1) By positioning your cursor at the appropriate place and pressing the Fl key
2) By positioning your cursor at the appropriate place and pressing Ctrl+Enter
3) By using the Insert/Section Break
4) By changing the font size of your document
5) None of these

163. The basic unit of a worksheet into which you enter data in Excel is called a _____
1) tab
2) cell
3) box
4) range
5) None of these

164. To reload a Web page, press the _____ button.
1) Redo
2) Reload
3) Restore
4) Ctrl
5) Refresh

165. Which of the following is a programming language for creating special programs like applets?
1) Java
2) cable
3) domain name
4) Net
5) COBOL

166. Which part of the computer is directly involved in executing the instructions of the computer program?
1) The scanner
2) The main storage
3) The secondary storage
4) The printer
5) The Processor

167. In order to create column data in Word you need to
1) Tab consecutively until your cursor reaches the desired place
2) Set tabs or use the Table menu
3) You need to use Excel
4) Press the space bar until your cursor reaches the desired place
5) None of these

168. When the computer is switched on, the booting process performs the
1) Integrity Test
2) Power-On Self-Test

3) Correct Functioning Test
4) Reliability Test
5) Shut-down

169. Press the _____ key to move the insertion point to the first cell in a row in Excel.
1) Page Up   2) Page Down   3) Home
4) Tab   5) None of these

170. How many margins are on a page?
1) Two (header and footer)
2) Four (top, bottom, right, left)
3) Two (landscape and portrait)
4) Two (top and bottom)
5) None of these

171. Language used in a computer that is similar to the languages of humans and is easy to understand is referred to as
1) Source Code   2) Machine Language
3) High Level Language   4) Object Code
5) Assembly Language

172. Which of the following should be used to move a paragraph from one place to another in a Word document?
1) Copy and Paste   2) Cut and Paste
3) Delete and Retype   4) Find and Replace
5) None of these

173. Excel documents are stored as files called _____
1) workforce   2) worksheets   3) worktables
4) workgroups   5) workbooks

174. A computer programmer _____
1) does all the thinking for a computer
2) can enter input data quickly
3) can operate all types of computer equipments
4) can draw only flowchart
5) is not a useful person

175. A cookie _____
1) stores information about the user's web activity
2) stores software developed by the user
3) stores the password of the user
4) stores the commands used by the user
5) None of these

176. Which of the following is not true about an assembler ?
1) Translates instructions of assembly language into machine language
2) It does not translate a C program
3) It is involved in program's execution
4) Is a translating program
5) It does not translate a BASIC program

177. A web site is a collection of _____
1) graphics   2) programs   3) algorithms
4) web pages   5) charts

178. Which contents are lost when the computer turns off ?
1) storage   2) input   3) output
4) memory   5) None of these

179. Which of the following is hardware and not software?
1) Excel   2) Printer driver
3) Operating System   4) Power Point
5) CPU

180. To be able to "boot", the computer must have a(n)
1) Compiler   2) Loader
3) Operating System   4) Assembler
5) None of these

181. In Excel, this is a prerecorded formula that provides a shortcut for complex calculations
1) Value   2) Data Series   3) Function
4) Field   5) None of these

182. In word, replace option is available on
1) File Menu   2) View Menu   (3) Edit Menu
4) Format Menu   5) None of these

183. A word gets selected by clicking it to select a word, in Word
1) once   2) twice   3) three times
4) four times   5) None of these

184. The process of trading goods over the Internet is known as
1) e-selling-n-buying   2) e-trading
(3) e-finance   4) e-salesmanship
5) e-commerce

185. In word, when you indent a paragraph, you
1) push the text in with respect to the margin
2) change the margins on the page
3) move the text up by one line
4) move the text down by one line
5) None of these

186. The operation of combining two cells into a single cell in Excel is referred to as _____
1) Join Cells   2) Merge Cells   3) Merge Table
4) Join Table   5) None of these

187. What do you see when you click the right mouse button?
1) The same effect as the left click
2) A special menu
3) No effect
4) A mouse cannot be right clicked
5) Computer goes to sleep mode

188. In order to delete a sentence from a document you would use _____
1) highlight and copy   2) cut and paste
3) copy and paste   4) highlight and delete
5) select and paste

189. When machine instructions are being executed by a computer, the instruction phase followed by the execution phase is referred to as _____
1) program cycle   2) machine instruction
3) execution cycle   4) task cycle
5) machine cycle

190. Which of the following refers to the process of a computer receiving information from a server on the Internet ?

1) gathering   2) uploading   3) inputting
4) outputting   5) downloading

191. Which of the following is not a storage medium?
   1) hard disk   2) flash drive   3) DVD
   4) CD   5) monitor

192. _____ is the part of the computer that does the arithmetical calculations.
   1) OS   2) ALU   3) CPU
   4) Memory   5) Printer

193. User can use commands to search for and correct words in a document.
   1) Print and Print Preview   2) Header and Footer
   3) Find and Replace   4) Spelling and Grammar
   5) Copy and Paste

194. Which of the following will be used if a sender of e-mail wants to bold, itlaics etc the text message ?
   1) Reach Signature   2) Reach Text
   3) Reach Format   4) Plain Format
   5) Plain Text

195. Which of the following justification align the text on both the sides-left and right- of margin?
   1) Right   2) Justify   3) both Sides
   4) Balanced   5) None of these

196. Which of the following characteristics is used to compute dynamicaly the results from Excel data?
   1) Goto   2) Table   3) Chart
   4) Diagram   5) Formula and Function

197. What is included in an e-mail address ?
   1) Domain Name followed by User's Name
   2) User's Name followed by Domain Name
   3) User's Name followed by Postal address
   4) User's Name followed by street address
   5) None of these

198. The other name of motherboard is
   1) Mouse
   2) Computer Board   3) System Device
   4) Central Board   5) System Board

199. In Power Point, the Header & Footer button can be found on the Insert tab in what group ?
   1) Illustrations group   2) Object group
   3) Text group   4) Tables group
   5) None of these

200. What does CO stands in COBOL ?
   1) Common Object   2) Common
   3) Common Operating   4) Computer Oriented
   5) None of these

Answers and explanations

1. 3; Experienced–Hospital Employees who are not Doctors can be represented by A and C.

2. 4; Such people who are Doctors as well as Post Graduates but not the Experienced–Hospital Employees can be represented by B.

3. 1; Such Doctors who are also Experienced–Hospital Employees can be represented by G and F.

4. 5; Experienced–Hospital Employees who are Doctors but not Post Graduates can be represented by only G.

5. 2; Doctors can be represented by B, D, F and G.

6. 5; Such combinations are : **RUI : KEA**

7. 4;

Q   S   R   U   I   V

8. 1; As,

D   E   C   K   B   A   R   S
+1 +1 -1 +1   +1 +1 -1 +1
B   A   B   C   C   H   S   R

Similarly,

J   U   M   P
+1 +1 -1 +1
L   I   F   J

9. 3; $P \xrightarrow{+3} G$

$J \xrightarrow{-3} I$

$E \xrightarrow{+3} D$

$A \xrightarrow{-3} O$

Therefore, $N \xrightarrow{+3} T$

$F \xrightarrow{-3} L$

10. 2; 4th to the left of ninth from the left means 5th from the left, ie I.

(11-15) :

11. 2; P is third to the left of Q.

12. 4; P is sitting to the right of J.

13. 1; P sits exactly between K and J.

14. 5; K sits fourth to the left of M.

15. 3; Except in ML, in all others the first person is sitting to the immediate right of the second person.

(16-18) :

Floor No.	Person
6 5 4 3 2 1	B A F/C F/C D E

16. 1; E lives on the Ground Floor numbered '1'.

17. 3; A lives on the floor numbered '5'.

18. 5; Either C or F lives on the floor immediately above D's floor.

(19-23) :

19. 2; Some buses are trucks (I) → conversion → Some trucks are buses (I) + All buses are cars = I + A = I = Some trucks are cars. Therefore conclusion II follows. Again, sometimes particular affirmative premises tend to be universal affirmative. Therefore, conclusion I does not follow.

20. 1; All plants are roots + No root is a leaf = A + E = E = No plant is a leef → conversion → No leaf is a plant (E). Therefore conclusion I follows.

21. 4; Both the premises are particular affirmative. No conclusion follows from the two particular premises.

22. 4; All spoons are bowls + Some bowls are dishes = A + I = No conclusion.

23. 2; Some doors are gates + No gate is window = I + E = O = Some doors are not windows. Therefore, conclusion II follows.

24. 4; $A \leq F \geq T = E \leq R$
   Conclusions: I. R < F : Not True
   II. $R \geq F$: Not True

25. 2; $R \geq I < G \leq H > T$
   Conclusions: I. T < I : Not True
   II. H > I : True

26. 2; $T = A \leq K > E = S$
   Conclusions: I. $K \geq T$: Not True
   II. S < K : True

27. 1; $P < O = I \leq N > T$
   Conclusions : I. P < N : True
   II. O > T : Not True

28. 4; $D > E \geq L > A \geq Y$
   Conclusions : I. $Y \leq D$: Not True
   II. $A \geq E$: Not True

(29-30) : R > T > Q > P > S

29. 3; R is the tallest in the group.

30. 1; Only R is the taller than T.

31. 2; **From statement II:**
   Total number of students = 1000 + 40% of 1000 + 5% of (1000 + 4% of 1000) = 1000 + 40 + 52 = 1092

32. 5; **From statement I:**
   Grand total of Falcon Team
   = 83. 84, 85, 86, 87, 88, 89 or 90
   From statement II:
   Grand Total of Falcon Team = 78, 79, 80, 81, 82 or 83
   From both the statements:
   Grand total of Falcon Team = 83

33. 1; **From statement I:**
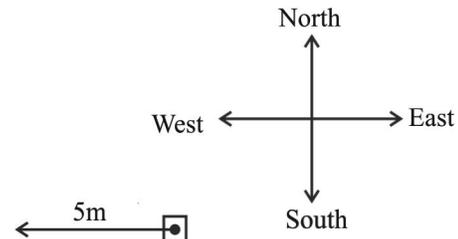
Ajay is facing towards the West.

34. 4; **From both the statements :**
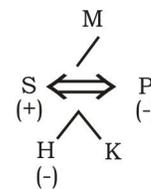
Gender of M is not known. Therefore, M is grand-father or grand-mother of H.

35. 5; **From both the statements:**
   eat and drink healthy ⇒ se ta pa me . . . (i)
   drink hot beverages ⇒ ta nu fa . . . (ii)
   eat hot meal daily ⇒ fa me la du . . . (iii)
   cold and hot ⇒ pa fa ga . . . (iv)
   From (i) and (ii), drink ⇒ ta
   From (i) and (iii), eat ⇒ me
   From (i) and (iv), and ⇒ pa
   The code for 'healthy' is 'su'.

36. 3;

F I N A N C I A L
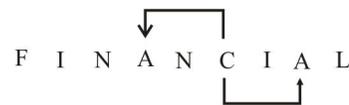
37. 4	38. 3	39. 4	40. 1	41. 5
42. 1	43. 3	44. 1	45. 4	46. 4
47. 5	48. 2	49. 3	50. 1	51. 2
52. 5	53. 3	54. 3	55. 2	56. 1
57. 2	58. 4	59. 4	60. 4	61. 5
62. 3	63. 3	64. 1	65. 2	

66. 1; The use of double comparatives in a sentence is wrong. Therefore, '*It is more better'* should be replaced with *'it is better'*.

67. 4; *'look much nice'* should be replaced with *'look very nice'*.

68. 4; The use of '*one*' after '*another*' is superfluous.

69. 2; '*almost a hour*' should be replaced with '*almost an hour*'.

70. 2; '*your stay*' should be replaced with '*you on staying*', because '*insist*' is always followed by preposition '*on*'.

71. 2	72. 4	73. 1	74. 3	75. 2
76. 1	77. 5	78. 4	79. 5	80. 3

81. 3; Total balls $= 4 + 3 = 7$

Exhaustive number of cases = Selection of 2 balls out of 7 balls = $^7C_2$

$= \dfrac{7 \times 6}{1 \times 2} = 21$

Favourable number of cases = selection of 2 blue balls out of 3 = $^2C_2 = 3$

$\therefore$ Required probability $= \dfrac{3}{21} = \dfrac{1}{7}$

82. 2; Let there be originally x chocolates.
Now, according to the question,

$\dfrac{x}{420} - \dfrac{x}{560} = 1$

$\Rightarrow \dfrac{4x - 3x}{1680} = 1 \Leftrightarrow \dfrac{x}{1680} = 1$

$\Rightarrow x = 1680$

83. 1; Total marks obtained by Raj Kumar
$= 98 + 129 + 131 + 110 + 120 = 588$
Total maximum marks $= 140 \times 5 = 700$

$\therefore$ Percentage of marks $= \dfrac{588 \times 100}{700} = 84\%$

84. 4; CP of article = Rs $(9300 - 3100 =)$ 6200
To gain 25%

SP = Rs $\left(\dfrac{6200 \times 125}{100} =\right)$ 7750

85. 1; If the radius of circular ground be r metres, then
$\pi r^2 = 246400$

$\Rightarrow \dfrac{22}{7} \times r^2 = 246400$

$\Rightarrow r^2 = \dfrac{246400 \times 7}{22} = 78400$

$\Rightarrow r = \sqrt{78400} = 280$ metres

$\therefore$ Circumference of the ground $= 2\pi r$

$= 2 \times \dfrac{22}{7} \times 280 = 1760$ metres

$\therefore$ Time taken $= \dfrac{1760}{14.08} = 125$ seconds

86. 1; The pattern is as given below :
$2 \times 2 = 4$
$4 \times 4 = 16$
$16 \times 6 = 96$

$96 \times 8 = 768$
$768 \times 10 = \mathbf{7680}$
$7680 \times 12 = 92160$

87. 2; The pattern is as given below :
$14 \times 3 - 6 = 42 - 6 = 36$
$36 \times 3 - 6 = 108 - 6 = \mathbf{102}$
$102 \times 3 - 6 = 306 - 6 = 300$
$300 \times 3 - 6 = 900 - 6 = 894$
$894 \times 3 - 6 = 2682 - 6 = 2676$
$2676 \times 3 - 6 = 8028 - 6 = 8022$

88. 3; The pattern is as given below :
$5 + 3 = 8$
$8 + 5 = 13$
$13 + 7 = 20$
$20 + 11 = \mathbf{31}$
$31 + 13 = 44$
$44 + 17 = 61$
Note : Consecutive prime numbers have been added.

89. 4; The pattern is as given below:
$11 + 5 = 16$
$16 + 15 = 31$
$31 + 25 = 56$
$56 + 35 = 91$
$91 + 45 = 136$
$136 + 55 = \mathbf{191}$

90. 5; The pattern is as given below:
$3 \times 1 + 1^2 = 3 + 1 = 4$
$4 \times 2 + 2^2 = 8 + 4 = 12$
$12 \times 3 + 3^2 = 36 + 9 = 45$
$45 \times 4 + 4^2 = 180 + 16 = 196$
$196 \times 5 + 5^2 = 980 + 25 = \mathbf{1005}$

91. 3; SI $= \dfrac{1}{8} \times$ Principal $= \dfrac{1}{8} \times 24000 =$ Rs 3000

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

$= \dfrac{3000 \times 100}{24000 \times 2} = 6,25\%$ per annum

Alternative Method :

$\dfrac{SI}{Principal} = \dfrac{1}{8}$

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

$= \dfrac{1}{8} \times \dfrac{100}{2} = \dfrac{25}{4} = 6.25\%$ per annum.

92. 2; Distance covered in 5 weeks ie 35 days
$= 14.35$ km $= 14350$ metres

$\therefore$ Distance covered per day $= \dfrac{14350}{35} = 410$ metres

93. 5; Total length to be covered
$= (280 + 460 =)$ 740 metres

$\therefore$ Time taken $= \dfrac{740}{7.4} = 100$ seconds

94. 1; Required CP $= \dfrac{18270 \times 100}{145} = $ Rs 12600

95. 2; Let the fraction by $\dfrac{x}{y}$.

Now, according to the question,

$$\dfrac{x \times 120}{y \times 125} = \dfrac{3}{5} \Rightarrow \dfrac{x}{y} = \dfrac{3}{5} \times \dfrac{125}{120} = \dfrac{5}{8}$$

96. 2; $? = \dfrac{12}{13} + \dfrac{1}{26} + \dfrac{14}{13} = \dfrac{24+1+28}{26} = \dfrac{53}{26} = 2\dfrac{1}{26}$

97. 2; $(?)^2 = \dfrac{4 \times 566}{5} + 24.2 - 36 = 452.8 + 24.2 - 36$

$= 477 - 36 = 441$

$\therefore ? = \sqrt{441} = 21$

98. 3; $5252 + 2525 = ? \times 25$

$\Rightarrow 7777 = ? \times 25 \Leftrightarrow ? = \dfrac{7777}{25} = 311.08$

99. 4; $8 \times ? = \dfrac{4888}{4} = 1222$

$\Rightarrow ? = \dfrac{1222}{8} = 152.75$

100. 2; $39254 + 5217 - 2286 = ? \times 50$

$\Rightarrow 42185 = ? \times 50 \Leftrightarrow ? = \dfrac{42185}{50} = 843.7$

101. 5; $(?)^3 = \dfrac{62.5 \times 14 \times 5}{25} + 41 = 175 + 41 = 216$

$\therefore ? = \sqrt[3]{216} = 6$

102. 1; $(23^6)^5 \times (23^2)^2 \div (23)^2 = (23)^?$

$\Rightarrow 23^{30+4-2} = (23)^? \Leftrightarrow (23)^{32} = (23)^? \Leftrightarrow ? = 32$

103. 4; $\dfrac{27 \times 510}{100} + ? = 266.3$

$\Rightarrow 137.7 + ? = 266.3 \Leftrightarrow ? = 266.3 - 137.7 = 128.6$

104. 2; $? = \left(2\sqrt{2} \times 7\sqrt{2}\right)\left(3\sqrt{3} \times 4\sqrt{3}\right)$

$= 14 \times 2 \times 12 \times 3 = 1008$

105. 4; $? = \dfrac{5}{8} \times \dfrac{4}{9} \times \dfrac{3}{5} \times 222 = 37$

106. 1; **Quicker Method :**

If two equal distances are covered at two different speeds of x kmph and y kmph, then

Average speed $= \left(\dfrac{2xy}{x+y}\right)$ kmph

$= \left(\dfrac{2 \times 58 \times 52}{58 + 52}\right)$ kmph

$= \left(\dfrac{6032}{110}\right)$ kmph $= 54.83$ kmph $= 55$ kmph

107. 3; **Case – I :**

$$SI = \dfrac{P \times R \times T}{100} = Rs \left(\dfrac{24200 \times 4 \times 6}{110}\right) = Rs \, 5808$$

$\therefore$ Amount = Principal + SI = Rs $(24200 + 5808)$

$= $ Rs 30008

Case – II :

$$SI = Rs \left(\dfrac{30008 \times 4 \times 4}{100}\right) = Rs \, 4801.28$$

108. 2; Let the SP of perfume be Rs x.

Discount = 25%

Now, according to the question,

75% of x = Rs 5895

$\Rightarrow x \times \dfrac{75}{100} = Rs \, 5895$

$\Rightarrow x = Rs \left(\dfrac{5895 \times 100}{75}\right) = Rs \, 7860$

109. 5; $? = 754 \div \sqrt{4136} \times 24 = \dfrac{754}{64.3} \times 24 = 288$

110. 2; Let the CP of 1 digital camera be Rs x and that of 1 handy camera be Rs y.

Now, according to the question,

$15x + 21y = $ Rs 354900

On dividing both sides by 3, we have

$5x + 7y = Rs \left(\dfrac{354900}{3}\right) = Rs \, 118300 = Rs \, 118300$

Therefore, the cost of 5 digital cameras and 7 handy cameras is Rs 118300.

111. 4; Number of days in April and May $= 30 + 31 = 61$

$\because$ Requirement of rice for 7 days = 56 kg.

$\therefore$ Requirement of rice for 61 days

$= \left(\dfrac{56}{7} \times 61\right)$ kg $= 488$ kg

112. 3; 1 day = 24 hours = (24×60) minutes

$\therefore$ Required answer $= \dfrac{45}{24 \times 60} = \dfrac{1}{32}$

113. 5; Boys : Girls = 743 : 842

Total number of students = 31700

$\therefore$ Number of girls $= \dfrac{842}{(743 + 842)} \times 31700$

$= \dfrac{842}{1585} \times 31700 = 16840$

114. 3; Let A $= x$, B $= x + 2$, C $= x + 4$, D $= x + 6$ and E $= x + 8$.

Now, according to the question,

$x + x + 2 + x + 4 + x + 6 + x + 8 = 130$

$\Rightarrow 5x + 20 = 130 \Leftrightarrow 5x = 130 - 20 = 110$

$\Rightarrow x = \dfrac{110}{5} = 22$

$\Rightarrow$ A $= 22$ and E $= x + 8 = 22 + 8 = 30$

$\therefore$ A $\times$ E $= 22 \times 30 = 660$

115. 1; Let the number be x.
According to the question,
$(4052 - x^2) \times 15 = 41340$

$\Rightarrow 4052 - x^2 = \dfrac{41340}{15} = 2756$

$\Rightarrow x^2 = 4052 - 2756 = 1296$

$\therefore x = \sqrt{1296} = 36$

116. 5; Total cost of the plot $= \dfrac{100}{20} \times 78210 = $ Rs 391050

$\therefore$ Rate per square ft $= \dfrac{391050}{395} = $ Rs 990

117. 2; **Rule of Fraction :** CP of sofa set $= \dfrac{100}{115} \times 9039$
$= $ Rs 7860

118. 2; Required number of days $= \dfrac{1125}{5 \times 25} = 9$ days

119. 3; Suppose the two consecutive integers be x and $x + 1$ respectively.
According to question,
$(x) \times (x + 1) = 462$
$\Rightarrow x^2 + x - 462 = 0 \Leftrightarrow x^2 + 22x - 21x - 462 = 0$
$\Rightarrow x(x + 22) - 21(x + 22) = 0 \Leftrightarrow (x + 22)(x - 21)$
$\therefore x = 21$

120. 1; Customer's balance in account $= (49350 - 48150) + 25376 = 1200 + 25376 = $ Rs 26576

121. 5; The 'J' in JICA stands for Japan. JICA is the abbreviated form for Japan International Cooperation Agency. Delhi Metro, which was built with the assistance from Japanese government, was awarded with the Japan International Cooperation Agency (JICA) President Award in October 2012 for its contributions to Indo-Japan ties.

122. 3   123. 3   124. 5

125. 1; Pay In Slip is a slip through which a person can deposit his money or cheque in his bank account. It is also called as Deposit Slip. It must contain : Date; account number; account name/title; and signature.

128. 2   127. 4   128. 4

129. 3; Special Drawing Rights (SDRs) are supplementary foreign exchange reserve assets defined and maintained by the International Monetary Fund (IMF). Not a currency, SDRs instead represent a claim to currency held by IMF member countries for which they may be exchanged.

130. 5

131. 2; SMS banking services are operated using both push and pull messages. Push messages are those that the bank chooses to send out to a customer's mobile phone, without the customer initiating a request for the information. One Time Password is a type of push message.

132. 5   133. 4   134. 5   135. 4

136. 1; The term "Demat", in India, refers to a dematerialised account for individual Indian citizens to trade in listed stocks or debentures in electronic form rather than paper, as required for investors by the Securities and Exchange Board of India (SEBI). The Demat account number is quoted for all transactions to enable electronic settlements of trades to take place.

137. 3   138. 3   139. 2   140. 5   141. 4

142. 3   143. 1   144. 3

145. 4; The Indo-Tibetan Border Police (ITBP) celebrated its golden jubilee on October 24, 2012. ITBP was conceived on October 24, 1962 for security along the India's border with the Tibet Autonomous Region of China border covering 2115 killometres. The ITBP is trained in Civil Medical Camp, disaster management, and nuclear, biological and chemical disasters.

146. 2   147. 4   148. 3   149. 5   150. 1

151. 1

152. 1; The Cheque was introduced in India by the Bank of Hindustan, the first joint stock bank established in 1770. In 1881, the Negotiable Instruments Act (NI Act) was enacted in India, formalising the usage and characteristics of instruments like the cheque, the bill of exchange and promissory note. The NI Act provided a legal framework for non–cash paper payment instruments in India.

153. 1   154. 3   155. 2   156. 4   157. 4

158. 3

159. 1; The National Capital Region (NCR) in India is a name for the conurbation or metropolitan area which encompasses the entire Delhi as well as urban areas ringing it in neighbouring states of Haryana, Uttarakhand, Uttar Pradesh and Rajasthan. With a total area of about 33,578 km², it is the world's second largest urban agglomeraion by population and the largest by area.

160. 4

161. 2	162. 2	163. 2	164. 5	165. 1	166. 5
167. 2	168. 2	169. 3	170. 3	171. 3	172. 2
173. 2	174. 1	175. 1	176. 2	177. 4	178. 4
179. 5	180. 3	181. 3	182. 3	183. 2	184. 5
185. 1	186. 2	187. 2	188. 4	189. 5	190. 5
191. 5	192. 2	193. 4	194. 2	195. 2	196. 5
197. 2	198. 5	199. 3	200. 2		