

## REASONING

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

Seven persons — A, B, C, D, E, F and G — are standing in a straight line facing north at equal distances but not necessarily in the same order. Each of them is a different professional viz, Actor, Reporter, Doctor, Engineer, Lawyer, Teacher and Painter but not necessarily in the same order.

G is standing at the fifth position to the left of C. Reporter is standing at the third position to the right of G. F is standing at the fifth position to the right of A. E is standing second to the left of B. Engineer is standing at the second position to the left of D. Three persons are sitting between Engineer and Painter. Doctor is to the immediate left of Engineer. Lawyer is to the immediate right of teacher.

- How many persons are there to the left of Reporter ?  
(1) None (2) One  
(3) Two (4) Three  
(5) More than three
- Which of the following pairs of persons are sitting at the extreme ends ?  
(1) A and Actor  
(2) Engineer and C  
(3) Doctor and F  
(4) F and Lawyer  
(5) Teacher and Doctor
- Who among the following is sitting exactly in the middle of the row ?  
(1) Doctor (2) F  
(3) Lawyer (4) B  
(5) Teacher
- Who among the following is sitting second to the right of Teacher ?

- (1) Painter (2) B  
(3) A (4) Actor  
(5) Lawyer

5. Who among the following are the immediate neighbours of Painter ?

- (1) Actor and Teacher  
(2) B and Lawyer  
(3) B and Engineer  
(4) Reporter and C  
(5) Doctor and Lawyer

**Directions (6-7) :** Study the following information carefully and answer the questions given below :

Point A is 11 metre to the north of point B. Point C is 11 metre to the east of point B. Point D is 5 metre to the north of point C. Point E is 7 metre to the west of the point D. Point F is 9 metre to the north of point E. Point G is 4 metre to the west of point F.

6. Point D is in which direction with respect to point F ?

- (1) North-East  
(2) South-East  
(3) South  
(4) North-West  
(5) East

7. Which of the following three points lie in a straight line ?

- (1) A, E and D  
(2) F, E and C  
(3) G, F and B  
(4) G, A and B  
(5) None of these

**Directions (8-10) :** Study the following information carefully and answer the questions given below :

Among six persons — K, L, M, N, O and P — each lives on a different floor of a building having six floors numbered one to six (the ground floor is numbered 1, the floor above it is numbered 2 and so on and the topmost floor is numbered 6).

L lives on an even numbered floor. L lives on a floor immediately below K's floor and immediately above M's floor. P lives on a floor immediately above N's floor. P lives on an even numbered floor. O does not live on floor number 4.

8. Who amongst the following live on the floors exactly between K and P ?

- (1) O and L (2) L and N  
(3) L and M (4) M and N  
(5) M and O

9. On which floor does O live ?

- (1) 6th (2) 2nd  
(3) 3rd (4) 5th  
(5) Cannot be determined

10. Who amongst the following does live on floor 5 ?

- (1) O (2) M  
(3) N (4) K  
(5) Cannot be determined

**Directions (11 - 15) :** Each of the questions below consists of a 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.

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

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

**Give answer (4)** if the data given in both the statements **I and II together** are **not** sufficient to answer the question, and

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

11. Is D the mother of S ?  
I. L is the husband of D. L has only three children.  
II. N is the brother of S and P. P is the daughter of L.

12. How many students are there in the class ?

I. There are more than 20 but less than 27 students in the class.

II. There are more than 24 but less than 31 students in the class. When the students are divided into groups, each group contains five students.

13. Among J, K, L, M and N, each has different height. Who amongst them is the second tallest ?

I. N is taller than M and K. K is shorter than M.

II. L is taller than N. J is not the tallest.

14. Five persons - A, B, C, D and E- are sitting in a circle facing the centre. Who is sitting to the immediate left of D ?

I. C is sitting second to the left of A. B and D are immediate neighbours of each other.

II. D is sitting to the immediate left of B. E is not an immediate neighbour of D and B.

15. How is 'cost' written in a code language ?

I. 'tell me the cost' is written as '@ 0 # 9' and 'cost was very high' is written as '& 6 # 1' in that code language.

II. 'some cost was discount' is written as '1 8 7 #' and 'some people like discount' is written as '8 7 5 %' in that code language.

**Directions (16-20) :** In these questions, relationship between different elements is shown in the statements. These statements are followed by two conclusions.

**Mark answer if**

- (1) Only conclusion I follows.  
(2) Only conclusion II follows.  
(3) Either conclusion I or II follows.  
(4) Neither conclusion I nor II follows.  
(5) Both conclusions I and II follow.

16. **Statements**

$K > I \geq T \geq E$  ;

$O < R < K$

**Conclusions**

I.  $R < E$

II.  $O < T$

17. **Statements**

$B > A > S < I > C > L < Y$

**Conclusions**

I.  $B > L$

II.  $A > Y$

18. **Statements**

$C < L < O = U = D \geq S > Y$

**Conclusions**

I.  $O > Y$

II.  $C < D$

19. **Statements**

$B > R > E > A > K$  ;

$H > A > S$

**Conclusions**

I.  $H > K$

II.  $S < B$

20. **Statements**

$J = A$  ;  $C \geq K \geq S \geq A$

**Conclusions**

I.  $C > J$

II.  $C = J$

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

**Give answer (1)** if only conclusion I follows.

**Give answer (2)** if only conclusion II follows.

**Give answer (3)** if either conclusion I or conclusion II follows.

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

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

21. **Statements**

All alphabets are numbers.

Some alphabets are digits.

**Conclusions**

I. At least some digits are numbers.

II. No digit is a number.

22. **Statements**

Some squares are circles.

Some circles are rectangles.

**Conclusions**

I. At least some rectangles are squares.

II. No rectangle is a square.

23. **Statements**

No office is a palace.

All colleges are places.

**Conclusions**

I. All palaces are colleges.

II. No college is an office.

24. **Statements**

All mountains are rivers.

All rivers are lakes.

**Conclusions**

I. All mountains are lakes.

II. At least some lakes are rivers.

25. **Statements**

Some wins are losses.

All trophies are losses.

**Conclusions**

I. All trophies are wins.

II. All losses are trophies.

**Directions (26-30) :** Study the following information carefully and answer the questions given below :

In a certain code language

'very large risk associated' is written as 'nu ta ro gi'

'risk is very low' is written as 'gi se nu mi'

'is that also associated' is written as 'ta mi po fu'

'inherent risk also damaging' is written as 'fu nu di yu'

26. Which of the following is the code of 'damaging' ?

(1) di

(2) yu

(3) nu

(4) either di or yu

(5) None of these

27. Which of the following may represent 'risk is very large' ?  
 (1) gi mi nu ro  
 (2) nu gi ta se  
 (3) nu ro se yu  
 (4) ro gi di nu  
 (5) None of these

28. Which of the following is the code of 'associated' ?

- (1) nu (2) po  
 (3) ta (4) fu  
 (5) gi

29. What would be the code for 'inherent large risk' ?

- (1) yu ro nu (2) di ro nu  
 (3) yu fu ro (4) di ta se  
 (5) Cannot be determined

30. Which of the following may represent 'low risk associated industry' ?

- (1) ta nu gi ro(2) ta hi nu se  
 (3) mi ta se fu(4) di gi ta po  
 (5) po gi se di

**Directions (31-35) :** Study the following information carefully answer the questions given below :

C E B A C D B C D A C E D E  
 D C A B A D A C E D U B A N B D

31. How many such Ds 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) One  
 (3) Two (4) Three  
 (5) More than three

32. How many Ds are there in the above arrangement ?

- (1) Four (2) Three  
 (3) Five (4) Seven  
 (5) Six

33. If all the Bs are deleted from the above arrangement, which of the following will be eleventh from the left end ?

- (1) D (2) C  
 (3) E (4) A  
 (5) None of these

34. How many such As are there in the above arrangement each of which is immediately preceded by B and also immediately followed by a consonant ?

- (1) None (2) One  
 (3) Two (4) Three  
 (5) More than three

35. Which of the following is ninth to the right of the 22nd from the right end of the above arrangement ?

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

**Directions (36-40) :** Study the following information carefully and answer the questions given below :

Eight people — S, T, U, V, W, X, Y and Z — are sitting around a circle but not necessarily in the same order. Two of them S and T are facing towards the centre while other people are facing towards the outside. Y sits second to the left of W. S sits second to the left of Y. Only one person sits between S and Z. T sits to the immediate right of S. T is not an immediate neighbour of Y. V is not an immediate neighbour of Y. Both the immediate neighbours of X face towards the outside.

36. What is the position of X with respect to S ?

- (1) Third to the right  
 (2) Fourth to the left  
 (3) Third to the left  
 (4) Fourth to the right  
 (5) Second to the right

37. Who sits to the immediate left of Z ?

- (1) T (2) W  
 (3) S (4) X  
 (5) V

38. Which of the following pairs represents the immediate neighbours of W ?

- (1) V and X (2) V and Z  
 (3) X and Y (4) Z and T  
 (5) S and U

39. What is the position of U with respect to W ?

- (1) Second to the left  
 (2) Fifth to the right  
 (3) Sixth to the left  
 (4) Third to the right  
 (5) Fifth to the left

40. How many people sit between U and V ?

- (1) Two (2) Four  
 (3) One (4) Three  
 (5) Five

**Directions (41-45) :** In each of these questions, two sentences (I) and (II) are given. Each sentence has a blank in it. Five words (1), (2), (3), (4) and (5) are suggested. Out of these, only one fits at both the places in the context of each sentence. Number of that word is the answer.

41. I. Future generations will be left with a \_\_\_ of pollution and destruction.

- II. They each received a \_\_\_\_\_ of \$ 10000.

- (1) legacy (2) sum  
 (3) fortune (4) amount  
 (5) inheritable

42. I. He was \_\_\_ in bringing about an end to the conflict.

- II. Mr. Hari Prasad Chaurasia is an exponent of \_\_\_\_\_ music.

- (1) instrument  
 (2) instrumental  
 (3) keen  
 (4) instructor  
 (5) popular

43. I. Many \_\_\_ men remarry and have second families.

- II. When he was depressed, he felt utterly \_\_\_\_\_ from reality.

- (1) divided (2) separate  
 (3) disturbed (4) divorced  
 (5) destined

44. I. Most of our employees get \_\_\_ abroad at some stage.

- II. The aircraft and its crew were \_\_\_\_\_ missing.

- (1) announced (2) arrested  
 (3) sent (4) posted  
 (5) stationed

45. I. He admired his \_\_\_ in the mirror.

- II. The article is an accurate \_\_\_\_\_ of events that day.

- (1) reflection  
 (2) description  
 (3) imagery  
 (4) photograph  
 (5) mirage

**Directions (46 - 50) :** In each question below, four words printed in **bold** type are given. These are numbered (1), (2), (3) and (4). One of these words printed in **bold** may either be **wrongly spelt or inappropriate** in the context of the sentence. Find out the word that is inappropriate or wrongly spelt, if any. The number of that word is your answer. If all the words printed in **bold** are correctly spelt and appropriate in the context of the sentence then mark (5) i.e. 'All Correct' as your answer.

46. Only the **golkeeper's** (1)/ **reflexes** (2)/ stopped the **ball** (3)/ from **going in**. (4)/ All Correct (5)
47. He **has** (1)/ **refrain** (2)/ from **criticizing** (3)/ the **government** (4)/ in the public. All Correct (5)
48. To save his **own skull** (1)/ he lied and **blamed** (2)/ the **accident** (3)/ on his **friend**. (4)/ All Correct (5)
49. He was **badly** (1)/ **shaken** (2)/ by the **news** (3)/ of her **dead**. (4)/ All Correct (5)
50. We **lost** (1)/ our way (2)/ in the **laybarinth** (3)/ of **streets**. (4)/ All Correct (5)

**Directions (51 - 55) :** 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 will be the answer. If there is no error, the answer is (5). i.e. 'No error'. (Ignore the errors of punctuation, if any.)

51. Let's wait and see (1)/ how the land (2)/ laid before (3)/ we do anything. (4)/ No error (5)
52. In ancient Greece (1)/ a messenger ran from Marathon (2)/ to Athens with the news of (3)/ a victory of the persians. (4)/ No error (5)
53. Grammar information enables (1)/ students to map a (2)/ structure of a foreign (3)/ language onto their own. (4)/ No error (5)

54. Their wedding (1)/ turned out to be (2)/ quite (3)/ an occasion. (4)/ No error (5)
55. I may be stated (1)/ the obvious but (2)/ without more-money the (3)/ project cannot survive. (4)/ No error (5)

**Directions (56 - 60) :** Rearrange the following six sentences/group of sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) The storm-given the name Hercules-closed major roads with snowdrifts.
- (B) A fierce winter storm brought dangerous glacial temperature in New York on Friday.
- (C) Weather experts said the wind chill temperature would plummet to  $-25^{\circ}$  in New York.
- (D) With more than 24 inches of snow falling in the city, a state of emergency was declared.
- (E) More than 4000 international and domestic flights were also cancelled.
- (F) Indeed storms are disastrous.

56. Which of the following should be the **FIRST** sentence after the rearrangement ?  
(1) E (2) B  
(3) D (4) C  
(5) F
57. Which of the following should be the **FOURTH** sentence after the rearrangement?  
(1) D (2) F  
(3) B (4) E  
(5) C
58. Which of the following should be the **FIFTH** sentence after the rearrangement?  
(1) E (2) D  
(3) B (4) C  
(5) F
59. Which of the following should be the **SIXTH (LAST)** sentence after the rearrangement?  
(1) A (2) D  
(3) F (4) E  
(5) C

60. Which of the following should be the **SECOND** sentence after the rearrangement ?

- (1) A (2) D  
(3) F (4) B  
(5) C

**Directions (61-70) :** 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 questions.

Internet banking is the term used for new age banking system. Internet banking is also called as online banking and it is an outgrowth of PC banking. Internet banking uses the internet as the delivery channel by which to conduct banking activity, for example, transferring funds, paying bills, viewing checking and savings account balances, paying mortgages and purchasing financial instruments and certificates of deposits. Internet banking is a result of explored possibility to use internet application in one of the various domains of commerce. It is difficult to infer whether the internet tool has been applied for convenience of bankers or for the customers' convenience. But ultimately it contributes in increasing the efficiency of the banking operation as well providing more convenience to customers. Without even interacting with the bankers, customers **transact** from one corner of the country to another corner.

There are many advantages of online Banking. It is convenient, it isn't bound by operational timings, there are no geographical barriers and the services can be offered at a **minuscule** cost. Electronic banking has experienced explosive growth and has transformed traditional practices in banking.

Private Banks in India were the first to implement internet banking services in the banking industry. Private Banks, due to late entry into the industry, understood that the establishing network in remote corners of the country is a very difficult task. It was clear to them that the only way to stay con-

to the customers at any place and at any time is through internet applications. They took the internet applications as a weapon of competitive advantage to corner the great **monoliths** like State Bank of India, Indian Bank etc. Private Banks are pioneer in India to explore the **versatility** of internet applications in delivering services to customers.

Several studies have attempted to assess the relative importance of B2B and B2C business domains. There is wide difference in estimates of volume of business transacted over Internet and its components under B2C and B2B. However, most studies agree that volume of transactions in B2B domain far exceeds that in B2C. This is expected result. There is also a growing opinion that the future of e-business lies in B2B domain, as compared to B2C. This has several reasons, like low penetration of PCs to households, low bandwidth availability etc., in a large part of the world. The success of B2C ventures depends to a large extent on the shopping habits of people in different parts of the world. A survey sponsored jointly by Confederation of Indian Industries and Infrastructure Leasing and Financial Services on e-commerce in India in 2010 the following observations. 62% of PC owners and 75% of PC non-owners but who have access to Internet would not buy through the net, as they were not sure of the product offered. The same study estimated the size of B2B business in India by the year 2011 to be varying between Rs. 1250 billion to Rs. 1500 billion. In a recent study done by Arthur Anderson, it has been estimated that 84% of total e-business revenue is generated from B2B segment and the growth prospects in this segment are substantial. It has estimated the revenues to be anywhere between US \$ 8.1 trillion to over US \$ 21 trillion within the next three years (2014).

**61.** Which bank(s) is/are pioneer in India to explore the versatility of internet banking in serving customers ?

- (1) State Bank of India
- (2) Indian Bank
- (3) Public Sector Banks
- (4) Private Banks
- (5) None of these

**62.** Which of the following is not an advantage of online banking ?

- (1) It is convenient.
- (2) It is bound by operational timings.
- (3) The services can be offered at a minimum cost.
- (4) There is no geographical barrier.
- (5) None of these

**63.** What percentage of PC non-owners but who have access to Internet would not prefer to buy through the net, as they are not sure of the product offered ?

- (1) 75%                      (2) 62%
- (3) 84%                      (4) 76%
- (5) None of these

**64.** Which type of activities are performed by internet banking ?

- (1) Paying bills
- (2) Transferring funds
- (3) Paying mortgages
- (4) Purchasing financial instruments and certificates of deposits
- (5) None of these

**65.** What estimate was made by confederation of Indian Industries regarding the size of B2B business in India by the year 2011 ?

- (1) Between Rs. 250 billion to Rs. 500 billion
- (2) Between Rs. 1250 billion to Rs. 1500 billion
- (3) Between Rs. 850 billion to Rs. 1050 billion
- (4) Between \$ 8.7 trillion to \$ 21 trillion
- (5) None of these

**Directions (66-68) :** Choose the word which is **most similar** in meaning to the word printed in **bold** as used in the passage.

**66. Versatility**

- (1) multi-utility
- (2) vesicle

- (3) dullness
- (4) necessity
- (5) meanness

**67. Monoliths**

- (1) large blocks of stone
- (2) large organisations
- (3) monopoly
- (4) dwarfs
- (5) niche

**68. TRANSCEND**

- (1) do business
- (2) tranquillize
- (3) transcend
- (4) exceed
- (5) transfer

**Directions (69 - 70) :** Choose the word which is **most opposite** in meaning to the word printed in **bold** as used in the passage.

**69. Substantial**

- (1) meagre
- (2) considerable
- (3) large
- (4) submissive
- (5) sufficient

**70. Minuscule**

- (1) small                      (2) minimum
- (3) minute                      (4) large
- (5) maximum

**Directions (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.

Trust is a **(71)** relationship concept that needs clarification because researchers **(72)** disciplines have defined it in so many different ways. A typology of trust types would make it easier to **(73)** and communicate results, and would be especially valuable if the types of trust related to one another. The typology should be interdisciplinary **(74)** many disciplines research e-commerce. This paper **(75)** a parsimonious interdisciplinary typology and relates trust constructs to e-commerce consumer actions, defining both conceptual-level and operational-level trust constructs. Conceptual-level constructs consist **(76)** disposition

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to trust (primarily from psychology), institution-based trust (from sociology), and trusting (77) and trusting intentions (primarily from social psychology). Each construct is (78) into measurable subconstructs, and the typology shows how trust constructs relate (79) already existing Internet relationship constructs. The effects of Web vendor interventions on consumer behaviours are posited to be (80) mediated by consumer trusting beliefs and trusting intentions in the e-vendor.

71. (1) vital (2) close  
(3) important (4) low  
(5) proximate
72. (1) along  
(2) around  
(3) across  
(4) above  
(5) over and above
73. (1) compose  
(2) compare  
(3) comparison  
(4) comparing  
(5) spare
74. (1) but (2) that  
(3) which (4) because  
(5) as if
75. (1) justifies (2) clarifies  
(3) denies (4) regards  
(5) registers
76. (1) 1 (2) of  
(3) for (4) with  
(5) by
77. (1) disbeliefs (2) beliefs  
(3) ways (4) means  
(5) measures
78. (1) decomposed  
(2) decomposing  
(3) deposed  
(4) divided  
(5) distributed
79. (1) with (2) in  
(3) by (4) of  
(5) to
80. (1) partially  
(2) legally  
(3) generally  
(4) illegally  
(5) gradually
81. The ratio of monthly salaries of two persons, A and B is 8 : 7. If the salary of A is increased by 20% and that of B by 11%, the new ratio becomes 96 : 77. What is A's salary ?  
(1) Rs. 800  
(2) Rs. 700  
(3) Rs. 750  
(4) Cannot be determined  
(5) None of these
82. Simple interest on a certain sum at 7 p.c.p.a for four years is Rs. 3584. What will be the compound interest on the same principal at 4 p.c.p.a. in two years ?  
(1) Rs. 1054.48  
(2) Rs. 1044.48  
(3) Rs. 1044.84  
(4) Rs. 1064.84  
(5) None of these
83. The cost of pure milk is Rs. 16 per litre. On adding water, the mixture is sold at Rs. 15/litre. In this way the milkman earns 25% profit. What is the ratio of milk and water in the mixture ?  
(1) 25 : 7  
(2) 7 : 25  
(3) 15 : 1  
(4) 1 : 15  
(5) None of these
84. Four persons - M, N, O and P-distributed a sum of Rs. 44352 among themselves. M got  $\frac{3}{8}$  th of total amount. N got  $\frac{1}{6}$  th part of the remaining amount. Thereafter, the remaining amount was divided between O and P in the ratio 3 : 2. The amount received by P is :  
(1) Rs. 1648 (2) Rs. 1848  
(3) Rs. 1884 (4) Rs. 1684  
(5) Rs. 1448
85. Three persons A, B and C start a business with ₹ 12800, ₹ 16800 and ₹ 9600 respective-

ly. At the end of the year, B received Rs. 13125 as share in total profit. What is the share of Mr. C in the profit ?

- (1) Rs. 7850  
(2) Rs. 7550  
(3) Rs. 7500  
(4) Rs. 8500  
(5) None of these
86. One-third of a diagonal of a square is  $3\sqrt{2}$  units. What is the measure of the side of the square ?  
(1) 6 units (2) 3 units  
(3) 18 units (4) 9 units  
(5) None of these
87. 56 men can do a job in 14 days. How many additional men are required to do the same job in 8 days ?  
(1) 42 (2) 24  
(3) 52 (4) 25  
(5) None of these
88. A shopkeeper has goods of worth ₹ 6000. He sold half of the goods at a gain of 12%. At what profit percent should he sell the remaining half of the stock so that he gets 18% profit on the whole ?  
(1) 25% (2) 24%  
(3) 18% (4) 21%  
(5) None of these
89. A 210 metre long train crosses a man running at 9 kmph in opposite direction in 6 seconds. Find the speed of the train.  
(1) 98 kmph  
(2) 97 kmph  
(3) 107 kmph  
(4) 117 kmph  
(5) None of these
90. Average score of a cricketer in 13 matches is 42 runs. If the average score in the first five matches be 54 runs, what is the average score in the last eight matches ?  
(1) 36.5 (2) 34.5  
(3) 35.4 (4) 38.5  
(5) None of these
91. The perimeter of a rectangle whose length is 6 metre more than its breadth is 84 metre.

What is the area of the triangle whose base is equal to the diagonal of the rectangle and height is equal to the length of the rectangle ?

- (1) 360 sq. metre  
 (2) 380 sq. metre  
 (3) 360 metre  
 (4) 400 sq. metre  
 (5) None of these

92. Due to decrease of 10% in the price of tea per kg, a consumer buys 250gm of tea more than before for Rs. 270. What is the original price of tea ?

- (1) ₹ 130/kg  
 (2) ₹ 120/kg  
 (3) ₹ 115/kg  
 (4) ₹ 140/kg  
 (5) None of these

**Directions (93 - 107) :** What will come in place of the question mark (?) in the following questions ?

93.  $(34.5 \times 14 \times 42) \div 2.8 = ?$

- (1) 7445 (2) 7425  
 (3) 7245 (4) 7435  
 (5) None of these

94.  $-676.76 + 1237.87 + 897.34 - ? = 1294.25$

- (1) 168.2 (2) 164.2  
 (3) 154.2 (4) 164.8  
 (5) None of these

95.  $\frac{3}{8}$  of  $(4624 \div (564 - 428)) = ?$

- (1) 11.75 (2) 12.57  
 (3) 21.75 (4) 12.75  
 (5) None of these

96.  $\frac{6 \times 136 + 8 + 132}{628 + 16 - 26.25} = ?$

- (1) 18 (2) 17  
 (3) 28 (4) 19  
 (5) None of these

97.  $(216)^4 \div (36)^4 \times 6^5 = (6)^?$

- (1) 8 (2) 9  
 (3) 7 (4) 10  
 (5) 11

98.  $456 \div 24 \times 38 - 958 + 364 = ?$

- (1) 228 (2) 124  
 (3) 128 (4) 138  
 (5) 145

99.  $3\frac{6}{17} + 2\frac{7}{34} - 1\frac{9}{25} = (?)^2$

- (1)  $\frac{2}{5}$  (2)  $\frac{3}{5}$   
 (3)  $\frac{5}{2}$  (4)  $\frac{5}{3}$   
 (5)  $\frac{4}{7}$

100.  $(973 \div 14) \div 5 \times 11 = ?$

- (1) 152.2 (2) 152.9  
 (3) 159.2 (4) 195.2  
 (5) None of these

101.  $\frac{\sqrt{4356} \times \sqrt{?}}{\sqrt{6084}} = 11$

- (1) 196 (2) 125  
 (3) 169 (4) 225  
 (5) 81

102.  $(43)^2 + 841 = (?)^2 + 1465$

- (1) 15 (2) 65  
 (3) 45 (4) 35  
 (5) 25

103.  $4\frac{1}{2} + \left(1 + 2\frac{8}{9}\right) - 3\frac{1}{13} = ?$

- (1)  $\frac{23}{13}$  (2)  $\frac{13}{23}$   
 (3)  $\frac{25}{13}$  (4)  $\frac{25}{26}$   
 (5) None of these

104.  $\left\{ (441)^{\frac{1}{2}} \times 207 \times (343)^{\frac{1}{3}} \right\} \div$

$$\left\{ (14)^2 \times (529)^{\frac{1}{2}} \right\} = ?$$

- (1) 5.75 (2) 6.75  
 (3) 7.75 (4) 6.25  
 (5) 6.50

105.  $(1097.63 + 2197.36 - 2607.24) \div 3.5 = ?$

- (1) 196.5 (2) 186.5  
 (3) 196.75 (4) 200.5  
 (5) 136.5

106.  $\left\{ \sqrt{7744} \times 11^2 \right\} + 2^3 = (?)^3$

- (1) 121 (2) 11  
 (3) 9 (4) 12  
 (5) 17

107.  $3\frac{3}{8} \times 6\frac{5}{12} - 2\frac{3}{16} \times 3\frac{1}{2} = ?$

- (1) 16 (2) 12  
 (3) 14 (4) 18  
 (5) 17

**Directions (108- 112) :** What will come in place of the question mark (?) in the following number series ?

108. 960 839 758 709 ? 675

- (1) 698 (2) 691  
 (3) 684 (4) 648  
 (5) 680

109. 3 ? 14 55 274 1643

- (1) 5 (2) 6  
 (3) 7 (4) 8  
 (5) None of these

110. 36 38.8 42.8 ? 54.4 62

- (1) 46 (2) 48  
 (3) 45 (4) 48.2  
 (5) 49.4

111. 37 ? 103 169 257 367

- (1) 49 (2) 46  
 (3) 56 (4) 59  
 (5) 69

112. 4 6 12 ? 90 315

- (1) 25 (2) 27  
 (3) 30 (4) 45  
 (5) None of these

**Directions (113 - 117) :** In the following table, the number of pages printed by 6 printers in 5 weeks has been given. Read the following table carefully and answer the questions.

**Number of pages printed by 6 printers in 5 weeks**

| Printer | A   | B   | C   | D   | E   | F   |
|---------|-----|-----|-----|-----|-----|-----|
| Week    |     |     |     |     |     |     |
| First   | 664 | 618 | 628 | 552 | 638 | 419 |
| Second  | 569 | 441 | 519 | 438 | 621 | 437 |
| Third   | 440 | 614 | 503 | 527 | 541 | 742 |
| Fourth  | 256 | 563 | 347 | 651 | 412 | 321 |
| Fifth   | 717 | 429 | 598 | 582 | 519 | 693 |

113. What is the average number of pages printed by all printers in the first week ?

- (1) 586.5 (2) 540  
 (3) 545.4 (4) 546.5  
 (5) 548

114. What is the average number of pages printed by printer C taking all the weeks together ?

- (1) 529 (2) 519  
 (3) 591 (4) 592  
 (5) 539

**115.** In which week was the number of printed pages maximum?

- (1) First (2) Second  
 (3) Third (4) Fourth  
 (5) Fifth

**116.** The difference between the pages printed by printers A and E in the second week is

- (1) 46 (2) 42  
 (3) 62 (4) 52  
 (5) None of these

**117.** The difference between the total pages printed by printers B and C (all weeks taken together) is

- (1) 65 (2) 70  
 (3) 66 (4) 77  
 (5) None of these

**118.** Pipe A can fill a tank in 8 hours while another pipe B can fill it in 16 hours. A third pipe C can empty the full tank in 32 hours. All three pipes are opened simultaneously. In what time will an empty tank be filled?

- (1) 5.5 hours  
 (2) 6 hours  
 (3) 6.4 hours  
 (4) 7 hours  
 (5) 7.2 hours

**119.** A and B are two numbers. Six times square of B is 540 more than square of A. The ratio of A and B is 3 : 2. Find the number B?

- (1) 12 (2) 18  
 (3) 14 (4) 21  
 (5) None of these

**120.** Eight years ago, the age of Vishal was four times that of Shekhar's. After 8 years, Vishal's age will be twice of Shekhar's age. Vishal's present age is

- (1) 24 years  
 (2) 28 years  
 (3) 30 years  
 (4) 32 years  
 (5) None of these

## GENERAL AWARENESS

**121.** Derivatives Contract which gives the buyer/holder of the contract the right (but not the obligation) to buy/sell the underlying asset at a predetermined price within or at end of a specified period is known as

- (1) Futures Contract  
 (2) Option Contract  
 (3) Index Futures contract  
 (4) Mini Derivative Contract  
 (5) None of these

**122.** The first Yash Chopra Memorial Award has been given to

- (1) A.R. Rahman  
 (2) Lata Mangeshkar  
 (3) Amitabh Bachchan  
 (4) Rishi Kapoor  
 (5) Gulzar

**123.** CASA ratio of bank indicate the

- (1) Bank's deposits  
 (2) Bank's Non Performing Assets  
 (3) Bank's liabilities  
 (4) Bank's base rate  
 (5) Bank's total assets

**124.** The process by which LIC holder can transfer all rights, title and interest under a policy contract to any third person is known as

- (1) Subrogation  
 (2) Escrow  
 (3) Mortgage  
 (4) Assignment  
 (5) Nomination

**125.** In order to promote no frills accounts as part of basic banking, the Reserve Bank of India, in August 2012, advised banks to rechristen it as

- (1) Basic Saving Account  
 (2) Basic Deposit Account  
 (3) Basic Account  
 (4) Basic Savings Bank Deposit Account  
 (5) None of these

**126.** The UIDAI has set a target of enrolment for how many people for Aadhaar Numbers till end of 2014?

- (1) 25 crore people  
 (2) 48 crore people  
 (3) 50 crore people  
 (4) 60 crore people  
 (5) 72 crore people

**127.** Equity share is also known as

- (1) Shareholder equity  
 (2) Stockholder's equity  
 (3) Share capital  
 (4) Net worth  
 (5) All of these

**128.** Fixed Deposit is also referred to as

- (1) Time Deposit  
 (2) Recurring Deposit  
 (3) Demand Deposit  
 (4) Static Deposit  
 (5) All of the above

**129.** With which sports is Deepak Lathore associated?

- (1) Basketball  
 (2) Athletics  
 (3) Weightlifting  
 (4) Squash  
 (5) Wrestling

**130.** What is the minimum age required to become a member of the Rajya Sabha?

- (1) 21 years (2) 25 years  
 (3) 30 years (4) 32 years  
 (5) 35 years

**131.** Microcredit concentrates on

- (1) Small loans  
 (2) Women  
 (3) Rural areas  
 (4) Poor people  
 (5) All of these

**132.** Which of the following is a receipt, declaring ownership of shares of a foreign company, which can be listed in India and traded in rupees?

- (1) ADR (2) GDR  
 (3) IDR (4) EDR  
 (5) None of these

**133.** NABARD is responsible for regulating and supervising

- (1) Securities market in India  
 (2) Bank rates of scheduled commercial banks in India  
 (3) Cooperatives  
 (4) Regional Rural Banks  
 (5) Only 3 and 4

**134.** Arrangement of bank selling insurance product acting as agent of respective companies is called

- (1) Bancassurance
- (2) Outsourcing
- (3) Delegation
- (4) Proxy Insurance
- (5) Shadow Insurance

**135.** BCSBI aims to plan, evolve, prepare, develop, promote and publish comprehensive Codes and Standards for banks, for providing for fair treatment to their customers. Which of the following codes has been evolved by it?

- (1) Code of Bank's Commitment to Customers
- (2) Code of Bank's Commitment to Micro and Small Enterprises
- (3) Code of Bank's Commitment to Financial Inclusion
- (4) Both 1 and 2
- (5) Both 2 and 3

**136.** World Food Day is observed on

- (1) 5 September
- (2) 21 September
- (3) 16 October
- (4) 19 November
- (5) 3 December

**137.** The Aadhaar-enabled payment systems (AEPS) is a bank-led model that facilitates banking facilities by allowing transactions at Point of Sale through the business correspondent (BC) using the Aadhaar authentication number. Aadhaar-enabled basic types of banking transactions 'do not' include

- (1) Balance enquiry
- (2) Cash withdrawal
- (3) Online payment
- (4) Cash deposit
- (5) Aadhaar to Aadhaar funds transfer

**138.** Which of the following is Asia's largest residential university?

- (1) Nalanda University
- (2) University of Delhi
- (3) Banaras Hindu University
- (4) Jamia Milia Islamia
- (5) Jawaharlal Nehru University

**139.** Which of the following banks/ministries/bodies is the Lender of last resort in India?

- (1) World Bank
- (2) Reserve Bank of India
- (3) Union Ministry of Finance
- (4) Planning Commission
- (5) International Monetary Fund

**140.** For expanding access to banking services, the Reserve Bank of India has advised banks to open branches with minimum infrastructure support of 8 to 10 BC units at a reasonable 3-4 km. Such branches are known as

- (1) White Label ATMs
- (2) Ultra Small Branches
- (3) Banking Kiosks
- (4) CBS Terminals
- (5) ICT Hubs

**141.** According to the Income Tax Act of 1961, the age of Super Senior Citizens should be

- (1) 62 years
- (2) 70 years
- (3) 80 years
- (4) 88 years
- (5) 95 years

**142.** Who has authored the book, titled 'The Lowland'?

- (1) Khushwant Singh
- (2) Vikram Seth
- (3) Chetan Bhagat
- (4) Jhumpa Lahiri
- (5) Jeet Thayil

**143.** Who, at present, is the Chief Election Commissioner of India?

- (1) V.S. Sampath
- (2) S.Y. Qureshi
- (3) Navin Chawla
- (4) N. Gopalaswamy
- (5) B.B. Tandon

**144.** When Criminals use an innocent person's details to open or use an account to carry out financial transactions, it is known as

- (1) Money Laundering
- (2) Phishing
- (3) Identity Theft
- (4) Real Time gross Settlement
- (5) Insinuation

**145.** Where is the headquarters of the United Nations Organization located?

- (1) Rome
- (2) Brussels
- (3) Geneva
- (4) New York
- (5) Paris

**146.** As per the announcements made in Union Budget 2013-14, a person taking a loan for his first home from a bank or a housing finance corporation (HFC) up to Rs 25 lakh from April 1, 2013 to March 31, 2014, will be entitled to an additional deduction of interest of

- (1) Rs. 75,000
- (2) Rs. 1 lakh
- (3) Rs. 1.5 lakh
- (4) Rs. 2 lakhs
- (5) Rs. 2.6 lakh

**147.** Where was the 8<sup>th</sup> National Conference on Krishi Vigyan Kendra 2013 held?

- (1) Chandigarh
- (2) Bangalore
- (3) Kolkata
- (4) Patna
- (5) Jodhpur

**148.** The Reserve Bank of India has made it mandatory for banks to lend at least 40 per cent of their credit to select sectors such as agriculture, Micro and Small Enterprises, other weaker sections, etc. Which banks have to lend at least 40 per cent of their total net credit to priority sectors?

- (1) Scheduled Commercial Banks
- (2) Foreign Banks
- (3) NABARD
- (4) IRDA
- (5) All of the above

**149.** What is the term for a bank without any branch network that offers its services remotely?

- (1) Virtual Bank
- (2) Direct Bank
- (3) Lending Institution
- (4) Indirect Bank
- (5) Online Bank

- 150.** With reference to Indian Banking sector, which of the following is the most appropriate expanded form of EMI?
- (1) Estimated Monthly Installment
  - (2) Extended Matching Items
  - (3) Equated Monthly Installment
  - (4) Enterprise Manufacturing Intelligence
  - (5) Easy Monthly Installment
- 151.** Which term is used for banking in which banking institutions execute transactions directly with consumers, rather than corporations or other banks?
- (1) Merchant Banking
  - (2) Collateral Banking
  - (3) Retail Banking
  - (4) Bulk Banking
  - (5) Direct Banking
- 152.** As per the 2011 Census, which state of India has the lowest density?
- (1) Mizoram
  - (2) Jammu and Kashmir
  - (3) Arunachal Pradesh
  - (4) Tripura
  - (5) Nagaland
- 153.** With which state of India is the Cheraw Dance associated?
- (1) Assam
  - (2) Tripura
  - (3) Meghalaya
  - (4) Mizoram
  - (5) Rajasthan
- 154.** The Direct Benefit Transfer Scheme is targeted at the people
- (1) Affected by Uttarakhand landslides
  - (2) Affected by communal riots
  - (3) Living below the poverty line
  - (4) Suffering from acute starvation
  - (5) Belonging to Other Backward Classes
- 155.** Which, among the following, is not identified as a minority community in India?
- (1) Buddhists
  - (2) Jains

- (3) Muslims
  - (4) Zoroastrians
  - (5) Sikhs
- 156.** Which of the following bodies recently expressed concern over unregistered investment advisors spread across the country and brought out the Investment Advisers Regulations 2013?
- (1) Reserve Bank of India
  - (2) IRDA
  - (3) SEBI
  - (4) NABARD
  - (5) CII
- 157.** EFTPOS (electronic funds transfer at point of sale) is based on
- (1) SMS Alerts
  - (2) Debit Cards
  - (3) Credit Cards
  - (4) Both 1 and 2
  - (5) Both 2 and 3
- 158.** In a circular issued by the Reserve Bank of India on 9 April 2010, Banks were advised to switch over to which system for calculation of their lending rates with effect from July 1, 2010?
- (1) Prime Lending Rate System
  - (2) Base Rate System
  - (3) Marginal Liquidity Facility System
  - (4) Statutory Liquidity Ratio system
  - (5) Benchmark Rate System
- 159.** Which Bollywood actress, in October 2013, was honoured in the House of Commons for her contribution to the global entertainment?
- (1) Aishwarya Rai Bachchan
  - (2) Sharmila Tagore
  - (3) Kareena Kapoor
  - (4) Waheeda Rehman
  - (5) Shabana Azmi
- 160.** Part of company's earning or profit which is paid out to share holders is known as
- (1) Premium
  - (2) Dividend
  - (3) Bonus
  - (4) Sum Assured
  - (5) Return

## COMPUTER KNOWLEDGE

- 161.** The advantage of a LAN is
- (1) Sharing peripherals
  - (2) Backing up your data
  - (3) Saving all your data
  - (4) Accessing the Web
  - (5) Automatic printing of data
- 162.** Of the 5 words listed below, which one is the odd one out?
- (1) Applications
  - (2) Peripherals
  - (3) Programs
  - (4) Software
  - (5) Operating System
- 163.** What type of device is a computer printer?
- (1) Input
  - (2) Input/Output
  - (3) Software
  - (4) Storage
  - (5) Output
- 164.** What is the biggest number you can get with 8 bits?
- (1) 256
  - (2) 128
  - (3) 1000
  - (4) 255
  - (5) 1024
- 165.** What type of device is a digital camera?
- (1) Input
  - (2) Output
  - (3) Software
  - (4) Storage
  - (5) Input/Output
- 166.** Which of the following domains is used by for-profit businesses?
- (1) .com
  - (2) .edu
  - (3) .mil
  - (4) .net
  - (5) .org
- 167.** WAN stands for \_\_\_\_\_
- (1) Wired Area Network
  - (2) Wide Area Network
  - (3) Wide Array Net
  - (4) Wireless Area Network
  - (5) Wanted Area Network
- 168.** What are lists of programs waiting to be run called?
- (1) Shells
  - (2) The background
  - (3) Queues
  - (4) Page frames
  - (5) Lists

- 169.** An example of peripheral equipment is the —  
 (1) printer  
 (2) CPU  
 (3) spreadsheet  
 (4) microcomputer  
 (5) ALU
- 170.** Which of the following commercial software products are examples of operating system software and application software, respectively?  
 (1) Microsoft Windows XP and Microsoft Word  
 (2) Microsoft Office XP and Microsoft Windows XP  
 (3) MS DOS and Microsoft Windows XP  
 (4) UNIX and LINUX  
 (5) UNIX and Java
- 171.** \_\_\_\_\_ are attempts by individuals to obtain confidential information from you by falsifying their identity.  
 (1) Phishing trips  
 (2) Computer viruses  
 (3) Spyware scams  
 (4) Viruses  
 (5) Phishing scams
- 172.** Why is it unethical to share copyrighted files with your friends?  
 (1) It is not unethical, because it is legal.  
 (2) It is unethical because the files are being given for free.  
 (3) Sharing copyrighted files without permission breaks copyright laws.  
 (4) It is not unethical because the files are being given for free.  
 (5) It is not unethical - anyone can access a computer
- 173.** Which of the following can be used to select the entire document?  
 (1) CTRL + A  
 (2) ALT + F5  
 (3) SHIFT + A  
 (4) CTRL + K  
 (5) CTRL + H
- 174.** 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
- 175.** The simultaneous processing of two or more programs by multiple processors is —  
 (1) multiprogramming  
 (2) multitasking  
 (3) time-sharing  
 (4) multiprocessing  
 (5) None of these
- 176.** The device which helps you to communicate with computer is called :  
 (1) Input device  
 (2) Output device  
 (3) Software device  
 (4) Storage device  
 (5) None of these
- 177.** In order to avoid memorising e-mail address you should use  
 (1) Browser  
 (2) Search engine  
 (3) List of Birth date  
 (4) Phonebook  
 (5) Address book
- 178.** The devices which store information and that are used by computer for its functioning are called :  
 (1) Input devices  
 (2) Output devices  
 (3) Software devices  
 (4) Storage devices  
 (5) None of these
- 179.** Which among the following is not such an operation which can be carried out on objects in graphic programme?  
 (1) Spell check  
 (2) Change size  
 (3) Move  
 (4) Delete  
 (5) None of these
- 180.** A hardware device which converts data into meaningful information is called  
 (1) Protector  
 (2) Output device  
 (3) Input device  
 (4) Program  
 (5) Processor
- 181.** Which process checks to ensure the components of the computer are operating and connected properly?  
 (1) Booting  
 (2) Processing  
 (3) Saving  
 (4) Editing  
 (5) Starting
- 182.** A means of capturing an image (drawing or photo) so that it can be stored on a computer is —  
 (1) Modem (2) Software  
 (3) Scanner (4) Keyboard  
 (5) Mouse
- 183.** An error in a computer program  
 (1) Crash  
 (2) Power Failure  
 (3) Bug  
 (4) Virus  
 (5) Fatal error
- 184.** Access control based on a person's fingerprints is an example of —  
 (1) biometric identification  
 (2) characteristic identification  
 (3) characteristic security  
 (4) fingerprint security  
 (5) logistics
- 185.** The patterns of printed lines on most products are called  
 (1) prices  
 (2) striping  
 (3) scanners  
 (4) OCR  
 (5) barcodes
- 186.** Most mail programs automatically complete the following two parts in an e-mail —  
 (1) From : and Body :  
 (2) From: and Date :  
 (3) From: and To :  
 (4) From: and Subject:  
 (5) None of these
- 187.** The computer's capability of distinguishing spoken words is called —  
 (1) voice analysis

- (2) speech acknowledgement
- (3) voice recognition
- (4) speech interpretation
- (5) vocalisation

188. Which of the following is an advantage of mounting an application on the Web ?

- (1) the possibility of 24-hour access for users
- (2) creating a system that can extend globally
- (3) standardizing the design of the interface
- (4) All of these
- (5) None of these

189. The first page of a Web site is called the \_\_\_\_\_

- (1) Homepage
- (2) Index
- (3) Java Script
- (4) Book mark
- (5) Intro Page

190. ERP is an acronym for \_\_\_\_\_

- (1) Enterprise Retirement Planning
- (2) Enterprise Relationship Planning
- (3) Enterprise Resource Planning
- (4) Enterprise Reorder Planning
- (5) Enterprise Retention Planning

191. Origin of internet can be tracked from

- (1) ARPAnet
- (2) Radio networks
- (3) Satellite networks
- (4) Indian army networks
- (5) Air Force networks

192. To connect networks of similar protocols, \_\_\_\_\_ are used

- (1) Routers
- (2) Bridges
- (3) Gateways
- (4) Dial-up routers
- (5) None of these

193. Decimal equivalent of (1111)<sub>2</sub>

- (1) 11
- (2) 10
- (3) 1
- (4) 15
- (5) 13

194. \_\_\_\_\_ is one reason for problems of data integrity

(1) Data availability constraints

(2) Data inconsistency

(3) Security constraints

(4) Unauthorized access of data

(5) Data redundancy

195. Dr. E.F. Codd represented \_\_\_\_\_ rules that a database must obey if it has to be considered truly relational

- (1) 10
- (2) 8
- (3) 12
- (4) 6
- (5) 5

196. ">" symbol in DOS commands is use to

- (1) Compare two values
- (2) Redirect input
- (3) Redirect output
- (4) Filter data
- (5) None of these

197. System proposal is prepared in \_\_\_\_\_ phase of SDLC

- (1) Conception
- (2) Initiation
- (3) Analysis
- (4) Design
- (5) construction

198. A data warehouse

- (1) Contains numerous naming conventions and formats
- (2) Is organized around important subject areas
- (3) Contains only current data
- (4) Can be updated by end users
- (5) Explains some observed event or condition

199. Which of these is considered intelligent CASE tool

- (1) Toolkit
- (2) Methodology companion
- (3) Workbench
- (4) Upper CASE
- (5) Lower CASE

200. Super computer developed by Indian scientists

- (1) Param
- (2) Super301
- (3) Compaq Presario
- (4) Cray YMP
- (5) Blue Gene