

United India Insurance AO Exam

Previous Paper - Completely Solved

Held on - 27th March 2011

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Reasoning

Directions (1 - 6) : 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 given in the statements are sufficient to answer the questions. Read both the statements and—

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

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

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

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

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

1. D, E, F, G and H are sitting around a circle. Are all of them facing the centre ?

I. D is sitting second to the left of G. H is facing the centre and is not an immediate neighbour of G.

II. F is sitting second to the right of E. E is sitting second to the left of D.

2. How many floors are there in the building (including the ground floor) ?

I. The area in which the building stands has a rule that no building can have more than six floors (including the ground floor).

II. Three families reside in the building. No two families live immediately above or below each other.

3. Which direction is Sunny facing ?

I. If Sunny turns 90° to his left, he will be facing North West.

II. If Sunny turns 45° to his right he will be facing a direction that is exactly opposite to that of Sunil.

4. How is B related to E ?

I. R is the mother of B and E is the husband of R.

II. R has only one daughter who is J.

5. Among J, K, L, M and N each of a different age, who is the youngest ?

I. J is younger than N but elder to K.

II. L is younger than M but elder to K.

6. In which month of the year was the exam held ?

I. Suzan correctly remembers that the exam was held before July but after March.

II. Gita correctly remembers that the exam was held after February but before June.

Directions (7 - 14) : Study the following information and answer the questions given :

When a word arrangement machine is given an input line of words, it arranges them following a particular rule. The following is an illustration of input and rearrangement :

Input : grow after seen craft preach help

Step I : grow seen craft preach help after

Step II : grow seen preach help after craft

Step III : seen preach help after craft grow

Step IV : seen preach after craft grow help

Step V : seen after craft grow help preach

Step VI : after craft grow help preach seen

Step VI is the last step of the above arrangement as the intended arrangement is obtained.

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

(7 - 10) :

Input : dare a beach null wrap steel

7. How many steps will be required to reach the intended arrangement for the given input ?

(1) V (2) VII

(3) VI (4) IV

(5) None of these

8. Which one of the following will be step II for the given input ?

(1) dare null wrap steel beach a

(2) dare null wrap steel a beach

(3) dare null steel wrap a beach

(4) a beach dare null wrap steel

(5) None of these

9. Which of the following will be second from the left end of step V ?

(1) beach (2) steel

(3) a (4) wrap

(5) None of these

10. Which of the following will be fourth from the right end of step III ?

(1) wrap (2) a

(3) beach (3) steel

(5) None of these

Directions (11 - 14) : Following are steps of an input. Rearrange them and answer the questions :

(A) metal offer arrange blue kite

(B) arrange blue kite metal offer

(C) kite metal offer arrange blue

(D) offer arrange blue kite metal

(E) kite metal blue offer arrange

11. Which of the following is step III ?

(1) A (2) B

(3) C (4) D

(5) E

12. Which of the following is first from the right end of step II ?

- (1) arrange (2) kite
(3) metal (4) blue
(5) None of these

13. Which of the following is step V ?

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

14. Which of the following is step IV ?

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

Directions (15-16) : Four of the following five are alike in a certain way and so form a group. Which one does not belong to the group ?

15. (1) Stem (2) Branch
(3) Leaf (4) Web
(5) Fruit

16. (1) Clone
(2) Replica
(3) Duplicate
(4) Copy
(5) Fake

Directions (17 - 23) : Study the following information and answer the questions given below :

J, K, L, M, N, O, P and R are sitting around a circular table facing the centre. Each of them was born in a different year — 1971, 1975, 1979, 1980, 1981, 1984, 1985 and 1990, not necessarily in the same order.

M is sitting second to the right of K. L is sitting third to the right of J. I and J were born before 1980. Only the one born in 1984 is sitting exactly between J and K. N who is the eldest is not an immediate neighbour of J and M. R is older than only M. R is sitting second to the left of P. P is not an immediate neighbour of N. J is younger than L. K was born before O.

17. Who is the second eldest in the group ?

- (1) J (2) L
(3) K (4) P
(5) None of these

18. Who is sitting third to the right of O ?

- (1) The one born in 1979
(2) The one born in 1980
(3) The one born in 1985
(4) The one born in 1984
(5) None of these

19. In which year was R born ?

- (1) 1979
(2) 1975
(3) 1980
(5) 1985
(5) None of these

20. Which of the following statements is true regarding K ?

- (1) K is sitting fourth to the right of R
(2) The one who was born in 1975 is to the immediate left of K
(3) K is younger than R
(4) There are four people sitting between N and K
(5) None is true

Directions (21-22) : Four of the following five are alike in a certain way based on their seating positions in the above arrangement and so form a group. Which one does not belong to the group ?

21. (1) OR (2) MK
(3) JL (4) RP
(5) KJ

22. (1) MPJL
(2) OKPM
(3) NLKO
(4) KNPO
(5) RMLN

23. If all the people are asked to sit in an alphabetical order starting from J in an anti clockwise direction, the positions of how many will remain unchanged (excluding J) ?

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

Directions (23 - 29) : In each of the questions below, three statements are given followed by conclusions / group of conclusions numbered I and II. You have to assume all the statements to be true even if they seem to be at variance from the commonly known facts and then decide which of the given two conclusions logically follows from the information given in the statements.

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.

(24 - 25) : Statements :

- All pens are books.
Some books are pages.
All pages are papers.

24. Conclusions :

- I. No paper is a pen.
II. At least some pages

25. Conclusions :

- I. All books are papers.
II. Some books are papers.

(26-27) : Statements :

- Some Ds are Gs.
All Gs are Ks.
All Ks are Ls.

26. Conclusions :

- I. At least some Ds are Ls.
II. All Gs are Ls.

27. Conclusions :

- I. At least some Ks are Ds.
II. All Ds are Ls.

(28 - 29) Statements :

- Some files are folders.
All folders are pockets.
No pocket is a bag.

28. Conclusions :

- I. All pockets are files.
II. All files are bags.

29. Conclusions :

- I. At least some bags are folders.
II. All folders are files.

Directions (30- 35) : Study the following information and answer the questions given below :

Twelve people are standing in two parallel rows each row having 6 people. P, Q, R, S, T and U are standing in row 1 facing South while A, B, C, D, E and F are standing in row 2 facing North. They are standing in such a way that there is an equal distance between two adjacent persons. Thus each person from row 1 is facing another person from row 2.

D is standing third to the right of E. C is standing third to the right of A. A and E are not immediate neighbours. U is facing the one who is to the immediate right of C. T is standing fourth to the left of S. B is not facing U. R is standing third to the left of P.

30. Who is facing E ?

- (1) R (2) S
(3) Q (4) P
(5) None of these

Which of the following pairs represents persons standing at the end of the rows ?

- (1) TB (2) PD
- (3) PF (4) DS
- (5) None of these

32. What is F's position with respect to R ?

- (1) F is facing the one who is to the immediate left of R.
- (2) F is to the immediate left of the person facing R.
- (3) F is facing the one who is second to the right of R.
- (4) F is second to the left of the person facing R.
- (5) None of these

Directions (33 - 34) : Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which one does not belong to the group ?

33. (1) PQE (2) BCR
 (3) TRC (4) FEQ
 (5) QUD
34. (1) PSBA (2) CEQR
 (3) BEQS (4) UTDF
 (5) RUCF

35. How many persons are standing between B and D ?

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

Directions (36 - 45) : In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued ?

Problem Figures

36.

1	4	2	2	7	1	5	1	7	7	3	5	4	5	3
6			6			2			2			7		
5	7	3	4	5	4	3	6	6	1	4	1	6	2	

Answer Figures

(1)

6	3	2	3	6	4	5	4	1	3	5	4	4	6	3
4			7			3			7			7		
2	1	5	2	5	1	7	2	6	2	6	1	1	5	2

37.

(1)

38.

D	○	△	C	★	○	□	Z	○	D	□	D
★	○	Z	□	D	△	○	★	○	Z	○	★
C	△	○	★	□	Z	○	△	○	★	□	C

(1)

D	△	○	C	○	○	□	Z	○	D	□	D
★	○	Z	□	D	△	○	★	○	Z	○	★
C	○	○	★	□	Z	○	△	○	★	□	C

39.

(1)

40.

★	Z	○	□	△	○	□	★	□	★	□	★		
□			Z			△			○		□		
C	△	★	□	C	Z	★	□	=	△	Z	○	=	△

(1)

★	□	△	○	=	△	★	□	△	★	□	△	★	
=			□			★			○		□	★	
△	○	△	★	□	○	=	△	○	□	○	□	○	=

41.

(1)

42.

(1)

43.

U	CU	UCU	UCUC	UCUCU	UCUCUC
				U	

(1)

UUCUC	UCUCU	UCUCUC	UCUCUCU	UCUCUCUC	UCUCUCUCU
CU	UC	CU			CU

44.

▽	▽	★	▽	★	★
○	★		○	▽	○
★	○	○		○	▽

(1)

○	○	★	★	▽	▽
★	★	○		▽	▽
▽	▽	▽		○	★

45.

=	○	□	★	△	○	=	□	△	★	=	○	C
C	△	★	○	=	□	★	△	=	○	C	△	★
□			C			□			□			□

(1)

C	★	△	C	□	△	★	=	C	□	△	□	★	
=	○	□	=	○	C	★	=	○	C	★	=	○	C
□			□			□			□			□	

Directions (46 - 50) : The first figure in the first unit of the problem figures bears a certain relationship to the second figure. Similarly one of the figures in the answer figures bears the same relationship to the second figure in the second unit of the problem figures. You are therefore to locate the figure which would fit in the question mark.

Problem Figures

46.

○○	△△	□□	?	○○	○○
△△	★★	★★		TT	★★

Answer Figures

(1)

★★	★★	★★	★★	★★
SS	TT	SS	TT	SS

47.

CC	CC	?	CC	CC
CC	CC		CC	CC

(1)

CC	CC	CC	CC	CC
CC	CC	CC	CC	CC



48. (1) (2) (3) (4) (5)
49. (1) (2) (3) (4) (5)
50. (1) (2) (3) (4) (5)

QUANTITATIVE APTITUDE

Directions (51 -55) : Study the following table carefully and answer the questions that follow :

Monthly Expenditure (In Thousand Rs.) By Five persons On Rent, Food, Children's Education, Clothes And Travelling

Expenditure Person	Rent	Food	Children's Education	Clothes	Travelling
A	12.4	4.8	7.5	5.4	4.5
B	6.0	7.8	12.4	12.6	5.8
C	5.6	6.4	14.6	6.4	5.3
D	13.6	7.8	12.5	16.4	9.5
E	14.4	8.4	13.2	7.5	7.4

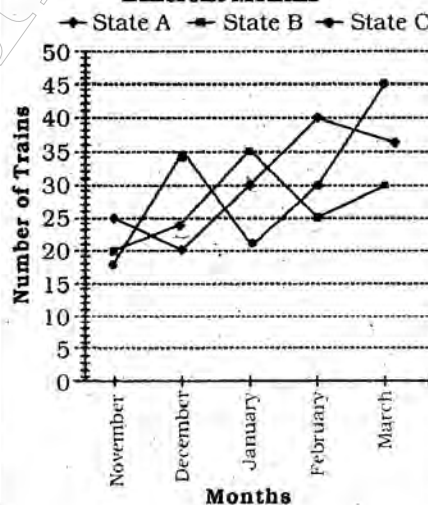
51. What is the average expenditure of person- C on all the five commodities together ?
 (1) ₹6,560 (2) ₹7,660
 (3) ₹7,560 (4) ₹7,440
 (5) None of these
52. Expenditure of which person on all the five commodities together is second highest ?
 (1) A (2) B
 (3) C (4) D
 (5) E
53. What is the respective ratio between the expenditure of person-A on food and the expenditure of person-E on clothes ?
 (1) 16: 25 (2) 17: 25
 (3) 25: 17 (4) 14: 25
 (5) None of these
54. Total expenditure on rent by all the persons together is what per cent of expenditure of D on children's education ?
 (1) 430 (2) 425
 (3) 410 (4) 416
 (5) 420
55. What is difference between the expenditure of person-B on Travelling and the expenditure of per-

son-A on food ?

- (1) ₹1,000
 (2) ₹1,200
 (3) ₹1,500
 (4) ₹1,600
 (5) None of these

Directions (56 - 60) : Study the following graph carefully to answer the questions that follow :

Number of Trains Cancelled From Three Different States In Five Different Months



56. What is the total number of trains cancelled from State-B over all the months together ?
 (1) 134 (2) 136
 (3) 128 (4) 126
 (5) None of these
57. What is the respective ratio between the number of trains cancelled from State-A in the month of December and the number of trains cancelled from State-C in the month of March ?
 (1) 9: 5 (2) 4: 9
 (3) 5: 9 (4) 2 : 7
 (5) None of these
58. Number of trains cancelled from State-C in the month of February was **approximately** what percent of the number of trains cancelled from State-B in the month of January ?
 (1) 82 (2) 86
 (3) 90 (4) 78
 (5) 94
59. What is the difference between the total number of trains cancelled from all the three states together in the month of November and the number of trains cancelled from State -B in the month of March ?
 (1) 34 (2) 42
 (3) 24 (4) 32
 (5) 44
60. In which month was the total number of trains cancelled from all the three states together second highest ?
 (1) January
 (2) February
 (3) March
 (4) November
 (5) December

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

Number of Students Appeared And Passed In An Examination Held in Four Different Schools In Five Years

School	P		Q		R		S	
	Appeared	Passed	Appeared	Passed	Appeared	Passed	Appeared	Passed
2005	1232	512	2565	811	1234	340	4221	2265
2006	1343	433	3385	1223	1434	521	5336	2421
2007	874	134	2556	990	2542	1155	4364	1376
2008	2345	1108	2332	1238	1554	622	5202	2212
2009	4220	2143	4555	2335	3682	912	6645	3283

61. In which year and from which school the number of students appeared in the exam were maximum ?

- (1) In year 2008 from School-S
- (2) In year 2009 from School-S
- (3) In year 2009 from School-Q
- (4) In year 2008 from School-Q
- (5) None of these

62. In which year was the difference between the appeared students and passed students second lowest in School R ?

- (1) 2005
- (2) 2006
- (3) 2007
- (4) 2008
- (5) 2009

63. What was the average number of students passed from School P over all the years together ?

- (1) 856
- (2) 832
- (3) 842
- (4) 866
- (5) None of these

64. Number of students passing from School-S in the year 2008 was approximately what percentage of the number of students appeared in the examination from school-Q in the year 2005 ?

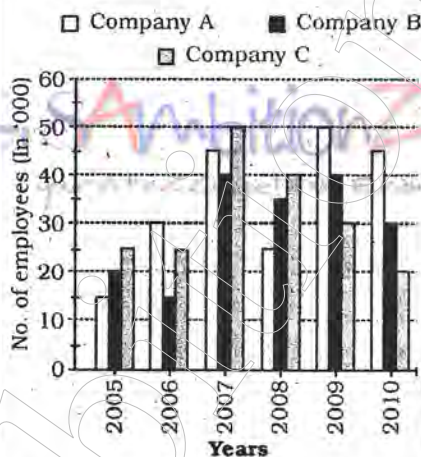
- (1) 72
- (2) 78
- (3) 82
- (4) 76
- (5) 86

65. If 25 percent of the number of students passed in the exam from school-P in the year 2005 were disqualified due to some reason, what was the number of qualified students ?

- (1) 442
- (2) 384
- (3) 432
- (4) 364
- (5) None of these

Directions (66 - 70) : Study the following graph carefully to answer the questions that follow :

Number of Employees (In Thousands) Working in Three Different Companies in Six Different Years



66. What was percentage decrease in number of employees in Company-B in the year 2008 as compared to the previous year ?

- (1) 22
- (2) 10.5
- (3) 12.5
- (4) 25
- (5) None of these

67. What is the respective ratio between the number of employees in Company -B in the year 2005 and the number of employees in Company -C in the year 2007 ?

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

68. What was the approximate average number of employees in Company C over all the years together ?

- (1) 32900
- (2) 32210
- (3) 31660
- (4) 31210
- (5) 32660

69. If 30 percent of the total number of employees in the year 2006 in all the companies together was female, what was the total number of male employees in the same year in all the companies together ?

- (1) 4.9 thousand
- (2) 4.9 lacs
- (3) 48,000
- (4) 4.8 lacs
- (5) None of these

70. Total number of employees in Company-A over all the years together was approximately what percent of the total number of employees in Company -C in the year 2007 and 2008 together ?

- (1) 210
- (2) 225
- (3) 220
- (4) 235
- (5) 240

Directions (71- 75) : What will come in place of the question mark (?) in the following questions ?

71. $764 - 5145 \div 147 = ? \times 36$

- (1) 21
- (2) 20.25
- (3) 21.25
- (4) 20
- (5) None of these

72. $3\frac{1}{3} - 1\frac{1}{9} = ? - 1\frac{3}{7} - 1\frac{1}{2}$

- (1) $3\frac{5}{63}$
- (2) $3\frac{1}{126}$

- (3) $2\frac{19}{126}$
- (4) $4\frac{11}{63}$

(5) None of these

73. $(0.064) \div (0.16)^3 \times (0.0256) = (0.4)^{?+1}$

- (1) 0
- (2) 1
- (3) -1
- (4) -2
- (5) None of these

74. $54.5\% \text{ of } 600 + 30.5\% \text{ of } 1800 = (?)^2 + 147$

- (1) 36
- (2) 18
- (3) -81
- (4) 81
- (5) -27

75. $\sqrt{7^2 \times 6 + (15^2) + 10} = ?$

- (1) 23
- (2) $(519)^{1/2}$
- (3) 519
- (4) 529
- (5) None of these

Directions (76 - 80) : What approximate value will come in place of the question mark (?) in the following questions ? (You are not expected to calculate the exact value.)

76. $17001 \div 81 \times 19 = ? \times 29$
 (1) 100 (2) 110
 (3) 140 (4) 170
 (5) 130

77. $\frac{901}{51} + \frac{21}{1201} \times \frac{101}{301} = ?$
 (1) 320 (2) 350
 (3) 400 (4) 410
 (5) 430

78. $(9.99)^3 + (30.01)^2 - (17.01)^2 = ?$
 (1) 1610 (2) 1630
 (3) 1580 (4) 1540
 (5) 1510

79. $\sqrt{3444} \times \sqrt{2121} + \sqrt{1111} \times 10 = ?$
 (1) 720 (2) 740
 (3) 810 (4) 840
 (5) 760

80. $79\% \text{ of } 801 - 259.99 = ? - 66\% \text{ of } 499$
 (1) 800 (2) 700
 (3) 500 (4) 650
 (5) 550

Directions (81- 85) : What will come in place of the question mark (?) in the following number series ?

81. 8 14 32 70 136 (?)
 (1) 248 (2) 247
 (3) 237 (4) 238
 (5) None of these

82. 25 41 89 169 281 (?)
 (1) 425 (2) 415
 (3) 409 (4) 419
 (5) None of these

83. 461 474 465 478 469 (?)
 (1) 460 (2) 482
 (3) 456 (4) 478
 (5) None of these

84. 980 516 284 168 110 (?)
 (1) 73 (2) 71
 (3) 83 (4) 91
 (5) None of these

85. 4 4 10 34 94 (?)
 (1) 230 (2) 214
 (3) 220 (4) 209
 (5) None of these

Directions (86 - 90) : In the following questions two equations numbered I and II are given. You have to solve both the equations and

Give answer :

- (1) $x > y$
 (2) $x \geq y$
 (3) $x < y$
 (4) $x \leq y$
 (5) $x = y$ or the relationship cannot be established

86. I. $7x^2 + 16x - 4 = 20x - 8x^2$
 II. $5y^2 + 12y + 4 = 0$

87. I. $12x^2 - 356 = 1372$
 II. $8y + 83 - 676 = 4y - 545$

88. I. $\frac{13}{\sqrt{x}} + 7\sqrt{x} = 4\sqrt{x}$

II. $y^4 + \frac{(5)^{9/2}}{\sqrt{y}} = 0$

89. I. $\sqrt{64x} + \sqrt{484} = 150$

II. $\sqrt{784y} + 112 = 700$

90. I. $\frac{29}{\sqrt{x}} - \frac{18}{\sqrt{x}} = 5\sqrt{x}$

II. $\frac{5\sqrt{y}}{5} - \frac{3\sqrt{y}}{5} = \frac{1}{\sqrt{y}}$

91. The radius of a circle is twice the side of a square of area 196 sq.cm. Length of a rectangle is twice diameter of the circle. What is the perimeter of the rectangle if its breadth is half the length of the rectangle?

- (1) 244 cm
 (2) 168 cm
 (3) 336 cm
 (4) Cannot be determined
 (5) None of these

92. Cost of 4 fans and 3 blowers is ₹ 16,500. Also cost of 2 fans, 2 tables and 2 blowers is ₹ 12,000. Cost of one table is ₹ 1,000. What is the cost of 3 fans and one blower?

- (1) ₹ 8,000
 (2) ₹ 7,500
 (3) ₹ 8,500
 (4) Cannot be determined
 (5) None of these

93. Train-A crosses a pole in 33 seconds and another Train-B crosses a pole in 55 seconds. Length of Train-A is three-fourth of Train-B. What is the respective ratio between the speed of Train-A and Train-B?

- (1) 5 : 11
 (2) 5 : 4
 (3) 11 : 3
 (4) Cannot be determined
 (5) None of these

94. The smallest side of a right angled triangle is 6 cm. and second

largest side is 8 cm. Side of a square is thrice the largest side of the triangle. What is the diagonal of the square?

- (1) $30\sqrt{2}$ cm
 (2) $60\sqrt{2}$ cm
 (3) 30 cm.
 (4) Cannot be determined
 (5) None of these

95. Sunil scored 54 percent marks in a test. Ravi scored 450 marks in same test which is 300 less than Sonu. Sunil's score is 60 more marks than Sonu. If Ram scored 900 marks in the test. What is Ram's percentage?

- (1) 80 (2) 65
 (3) 75 (4) 60
 (5) None of these

96. The angles of a quadrilateral are in ratio of 3 : 5 : 9 : 7. The second largest angle of the quadrilateral is equal to the largest angle of a triangle. One of the angles of the triangle is 25° . What is the value of second largest angle of the triangle?

- (1) 60° (2) 50°
 (3) 40° (4) 20°
 (5) None of these

97. A vendor sells calculators at the rate of ₹ 250 each and earns a commission of 20% on each. He also sells pens at the rate of ₹ 50 each and earns a commission of 10% on each. How much amount of commission will he earn in three days if he sells 10 calculators and 5 pens a day?

- (1) ₹ 1,575 (2) ₹ 1,445
 (3) ₹ 1,550 (4) ₹ 1,450
 (5) None of these

98. The sum of seven consecutive even numbers of a set is 532. What is the average of first four consecutive even numbers of the same set?

- (1) 76 (2) 75
 (3) 74 (4) 73
 (5) None of these

99. In a school there are 800 students out of whom 45 percent are girls. Monthly fee of each boy is ₹ 600 and monthly fee of each girl is 30 percent less than each boy. What is the total monthly fee of girls and boys together?

- (1) ₹4,25,400
- (2) ₹4,14,600
- (3) ₹4,19,600
- (4) ₹4,23,400
- (5) None of these

100. The simple interest accrued on a sum of certain principal is ₹6,400 in four years at the rate of 8p.c.p.a. What would be the compound interest accrued on that principal at the rate of 2 p.c.p.a. in 2 years ?

- (1) ₹800 (2) ₹ 808
- (3) ₹ 704 (4) ₹700
- (5) None of these

ENGLISH

Directions (101 - 110) : 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) i.e. "No error" (Ignore errors of punctuation, if any.)

101. The power of the mind (1)/ over the body (2)/ has become a very significant subject (3)/ of research in recent years. (4)/ No error (5)
102. She was held to guilt (1)/ practising witchcraft and misdemeanours (2)/ such as cutting her hair short (3)/ and dressing up like a man. (4)/ No error (5)
103. Researchers at the University of Nottingham (1)/ have found that (2)/ putting tobacco outside of sight in shops (3)/ can change the attitude of young people towards smoking. (4)/ No error (5)
104. The young sales manager (1)/ is about to resign (2)/ despite of his success (3)/ in the organisation. (4)/ No error (5)
105. More and more people (1)/ are using different colour schemes (2)/ in their homes (3)/ that reflecting their personalities. (4)/ No error (5)
106. Because art is so subjective, (1)/ no form of art (2)/ can be most effective (3)/ than the other. (4)/ No error (5)
107. A 2007 study of Hurricane Katrina survivors (1)/ found that those whom scored high (2)/ on two measures of creativity—originality

and flexibility (3)/ coped with the crisis better. (4)/ No error (5)

108. Ken Follett has made a career (1)/ out of keeping readers at (2)/ the edge of their seats. (3)/ engrossed in his suspense thrillers. (4)/ No error (5)

109. In the moment, (1)/ there is no conclusive evidence (2)/ that the virus can spread (3)/ from one human to another. (4)/ No error (5)

110. The newspaper reported a moving story (1)/ of how one woman channelled (2)/ her own bitterness into good by making (3)/ a commitment to help other people's kids. (4)/ No error (5)

Directions (111-115) : Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank which best fits the meaning of the sentence/s as a whole.

111. In his latest book, the author gives a real _____ into the sufferings of individuals who have experienced the loss of a loved one _____ to a physical illness.

- (1) testimony, owning
- (2) account, attribute
- (3) praise, following
- (4) insight, owing
- (5) knowledge, new

112. Everybody has had the flu at some point of time, with its _____ symptoms : aches, chills, fatigue and cough. So why is the "bird flu" _____ so many headlines ?

- (1) familiar, making
- (2) knowing, hitting
- (3) same, targeting
- (4) similar, cause
- (5) drastic, topping

113. Bollywood actors may have set the stage on fire _____ the rock stars from the Indian music industry _____ the house down during the gala night.

- (1) as, bring
- (2) yet, sang
- (3) for, took
- (4) and, had
- (5) but, brought

114. In his latest book and documentary, the world renowned author explains that if we continue to _____ what we are doing to our planet, we risk _____ the very future of our civilization.

- (1) do, appreciating
- (2) ignore, destroying
- (3) secure, losing
- (4) establish, maintenance
- (5) probe, questioning

115. Although carbon dioxide levels are _____ all over the world, the _____ are most obvious at the North and South Poles,

- (1) booming, explosion
- (2) exploding, scene
- (3) rising, effects
- (4) firing, consequences
- (5) spilling, disaster

Directions (116 - 120) : In each of the following sentences, an **idiomatic** expression or a **proverb is highlighted**. Select the alternative which best describes its use in the sentence.

116. At an early age my colleague **made his mark** as a chemist

- (1) was destined to be
- (2) secured good marks
- (3) distinguished himself
- (4) created a vacancy
- (5) got inducted

117. The thief was caught **red-handed**.

- (1) In the very act of committing the theft
- (2) on red tape
- (3) after being given a warning
- (4) with blood on his hands
- (5) in an attempt to escape

118. He decided to **jump the gun** and apply for the job before it was advertised in the press.

- (1) play safe
- (2) fake his credentials
- (3) use influence
- (4) call for a personal meeting
- (5) be over hasty

119. My neighbour was caught stealing, he now has to **face the music**.

- (1) ask for forgiveness
- (2) come face to face with the police
- (3) attempt to protect himself
- (4) suffer the consequences of his actions
- (5) hear the song

120. Rs. 60 for a kilo of onions? That's **daylight robbery**.

- (1) robbing during the day
- (2) robbing people on the basis of their income

- (3) unfair overcharging
- (4) cheating people with regards to the quality of food
- (5) extracting more from the rich

Directions (121 -125) : 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) "It makes me happy that people are beginning to change their views on the environment and make changes in their lifestyle" he said after receipt of the award.
- (B) For him, vindication would be when we stop polluting the earth and turn the corner, the exciting news however, is that there are a lot of good changes underway.
- (C) As part of his campaigns, he turned a lecture on global warming and climate change into a well known documentary titled 'An Inconvenient Truth', by which he encouraged millions of people worldwide to make earth-friendly changes in their lives.
- (D) Though many people are doing their part by being sensitive to the environment, Al Gore expressed a serious concern of the world being still at risk due to global warming.
- (E) Al Gore, former Vice President of America is well known for his campaigns on climate change.
- (F) Because of this documentary and his tireless efforts to educate the world about global warming he was awarded the Nobel Peace Prize on Climate Change in 2007.

121. Which of the following will be the **FIRST** sentence after rearrangement ?

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

122. Which of the following will be the **SECOND** sentence after rearrangement ?

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

123. Which of the following will be the **THIRD** sentence after rearrangement ?

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

124. Which of the following will be the **FIFTH** sentence after rearrangement ?

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

125. Which of the following will be the **SIXTH (LAST)** sentence after rearrangement ?

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

Directions (126 - 135) : In the following passage, there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words/phrases are suggested, one of which fits the blank appropriately. Find out the appropriate word/phrases in each case.

The insurance industry is **(126)** myriad challenges arising from intense competition, rising regulatory compliance and growing payouts **(127)** to fraud and natural disasters. It is **(128)** that competitive pressures will make offshoring of information technology (IT) and business processes a growing imperative in the insurance industry.

(129) to mainstream banking and financial services, where the early adoption of automation and IT helped facilitate outsourcing, first in IT services and later in BPO, the insurance industry has lagged **(130)**. This is one reason why insurance companies have been more conservative in their attitude to "business process outsourcing", and **(131)** to offshoring.

With expected cost savings of 30% to 40%, and other **(132)** such as focusing on core competencies and **(133)** to skilled labour, it is **(134)** that the insurance offshoring industry is **(135)** for significant growth in the next three to four years.

126. (1) looking (2) pressing
(3) watching (4) facing
(5) focusing

127. (1) reason (2) due
(3) owed (4) lent
(5) made

128. (1) featured (2) proof
(3) wanted (4) thought
(5) expected

129. (1) Compared (2) Similar
(3) Unlike (4) Balanced
(5) Alike

130. (1) in (2) back
(3) up (4) behind
(5) slow

131. (1) especially (2) important
(3) precise (4) main
(5) regularly

132. (1) benefit (2) advantages
(3) measures (4) losses
(5) detriments

133. (1) excess (2) open
(3) availability (4) gain
(5) access

134. (1) deem (2) timed
(3) believed (4) idea
(5) doubted

135. (1) available (2) assured
(3) poised (4) gear
(5) concentrated

Directions (136 - 150) : Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in **bold** to help you locate them while answering some of the question.

Health insurance policies were first introduced in 1986 at a time when the Indian insurance industry was nationalised. The policies on offer were **complicated** to read and offered limited cover. There were no third party administrators operating in India, and there was no direct settlement of claims between health insurer and hospital. There were therefore issues concerning claims servicing, which involved an insured following cumbersome procedures to get claims **authenticated** and paid. The business was not profitable for the nationalised insurers, and not popular with the public at large.

The original 'Mediclaim Policy', however, developed and in many cases has provided the base model for the health care insurance policies that were introduced immediately after liberalisation of the general insurance sector at the turn of the millennium.

Health insurance, however, saw no specialist players until relatively recently. This is because there was a general expectation that the insurance industry regulator, the IRDA, would set

a smaller capitalisation requirement for health insurers and/or amend the rules for foreign equity ownership in Indian Insurers in recognition of the fact that health insurance loss ratios were not good, and therefore finding an Indian partner to invest 76% in a health insurer would be a difficult task. The IRDA did not, however, relax either the capitalisation requirements or foreign investments caps. Initially, therefore, the health insurance market did not grow as quickly as may have been expected.

Growth in policyholder numbers, more effective third party administration and an effective network of hospitals is expected to see the numbers improve. Other changes have been affected to encourage growth in this sector. Life insurers have been allowed to sell health insurance. Initially, life insurers were only allowed to sell certain types of health covers as a supplement to a life policy. However, the IRDA has allowed life insurers to sell pure health insurance products subject to product specific approvals. The standard mediclaim policy has undergone several revisions and modifications. In recent years, private health insurers have been offering fresh products with increased covers and sums insured. Private hospital rates are still low compared to the rates charged in more developed countries, but high when compared to average Indian earnings. It is no longer uncommon for Indian employees to now expect that health care will be part of an employment package. With the opening up of the market to private competition, the claims process has become much less cumbersome. Support for a health insurance market has also come from some less obvious sources. Indian states have started relying on insurance policies to meet some of their legal obligations to provide health care to their citizens. The central government has also proposed the introduction of free health care insurance for the poor. This plan is meant to cover every poor family for INR 30,000 per annum. The central government will pay 75% of the premium, leaving the remaining 25% to be covered by state governments. The IRDA has also encouraged Micro-insurance as a means of extending the availability of health insurance to areas of the market that, geographically and economically, may

not have been at the forefront of Insurers' business plans.

At the same time as the market grows, the IRDA is stepping in to create a more consumer friendly playing field, particularly as regards the treatment of senior citizens; the operation of the pre-existing diseases exclusion, and the reluctance of insurers to renew policies where the claims experience has been bad.

Senior citizens had been complaining about the **reluctance** of insurers to issue policies to them, and the inclusion of **disadvantageous** terms when policies were offered – such as **hefty** increases in premium rates, added exclusions and conditions, etc. In May 2007, the IRDA set up a committee on Health Insurance for Senior Citizens to make recommendations. The Committee reported in November 2007 and made the following main recommendations - Senior Citizens should have some assurance that their policies will be renewed; the industry should adopt standard terms and conditions, such as for the definition of pre-existing diseases. The Committee also said that policy wordings should be simpler for the lay person to follow, suggesting that uniform terminology be used by all Insurers to lessen confusion in the public mind.

136. Which of the following is/are the reason/s because of which the health insurance industry has witnessed growth ?

- (A) The format of the policy has been improvised since its inception.
 - (B) Organizations provide health insurance cover to their employees as part of the remuneration process.
 - (C) The process of settlement of claims has become less troublesome as compared to the time when it was first introduced.
- (1) Only (B)
 - (2) Only (A) and (C)
 - (3) Only (C)
 - (4) Only (B) and (C)
 - (5) All (A), (B) and (C)

137. What step has the Central Government taken in terms of insurance for the poor ?

- (1) The poor will have access to free health care insurance, the payment of premium for

which will be shouldered by the central and state government in the ratio of 3 : 1 respectively.

- (2) The poor people belonging to a particular region will get group health care insurance cover of INR 30,000/- per annum.
- (3) The poor will be insured for a sum of INR 45,000/- per annum
- (4) The government has devised special health care insurance policies for the poor wherein no premium needs to be paid either by the individual or the government.
- (5) None of these

138. Which of the following, is/are the reason/s that health insurance policies were not popular in the beginning ?

- (A) The process for settlement of claims was lengthy and tiresome.
 - (B) The clauses in the policy were very difficult to understand.
 - (C) There were no direct claim settlements with the hospitals.
- (1) Only (B)
 - (2) Only (A) and (C)
 - (3) Only (C)
 - (4) Only (B) and (C)
 - (5) All (A), (B) and (C)

139. Which of the following, is/are true in the context of the passage ?

- (A) Private hospital fees can be easily afforded by the general public now as their earnings are significantly higher.
 - (B) More people are now buying insurance policies as compared to almost two decades ago.
 - (C) Insurance agencies initially allowed to independently sell life insurance policies only can also sell health insurance policies independently now.
- (1) Only (B)
 - (2) Only (A) and (C)
 - (3) Only (C)
 - (4) Only (B) and (C)
 - (5) All (A), (B) and (C)

140. Which of the following is possibly the most appropriate title for the passage ?

- (1) The Indian Health Insurance Industry - The Gradual Change
(2) IRDA and Its Functioning
(3) Health Insurance Vs Life Insurance
(4) Challenges Faced by the IRDA
(5) The Downfall of the Health Insurance Industry in India
- 141.** What was the plight of senior citizens with respect to buying insurance cover prior to IRDA intervention ?
(A) Insurance agencies were unwilling to sell policies to them.
(B) Clauses disadvantageous to senior citizens were included in the policies.
(C) They had to pay higher premiums.
(1) Only (A) and (C)
(2) Only (A) and (B)
(3) Only (A)
(4) Only (B) and (C)
(5) All (A), (B) and (C)
- 142.** Which of the following are the recommendations of the Committee on Health Insurance for Senior Citizens ?
(A) Standardize wordings in the policy so as to avoid any misinterpretation.
(B) Simplify language of the policy so that the common man can understand.
(C) Policies of senior citizens may not be renewed.
(1) Only (A) and (C)
(2) Only (A) and (B)
(3) Only (A)
(4) Only (B) and (C)
(5) All (A), (B) and (C)
- 143.** Which of the following is **not true** in the context of the passage ?
(1) The general public now has a greater choice in selection of health insurance products since its inception.
(2) The number of private players in the insurance industry has gone up since 1986
(3) The IRDA's plan of micro-insurance is for people who can easily afford insurance cover
(4) The business of insurance was initially not very profitable.
(5) All are true

Directions (144 - 147) : Choose the word/group of words which is **most similar** in meaning to the **word/group** of words printed in **bold** as used in the passage.

144. AFFECTED

- (1) hampered (2) brought about
(3) concerned (4) troubled
(5) asked for

145. SUBJECT TO

- (1) conditional on
(2) matter for (3) issue to
(4) topic of (5) question on

146. AUTHENTICATED

- (1) falsified (2) real
(3) verified (4) genuine
(5) faked

147. COMPLICATED

- (1) knotty (2) invisible
(3) gibberish (4) complex
(5) dense

Directions (148-150) : Choose the word/group of words which is **most opposite** in meaning to the **word/group** of words printed in **bold** as used in the passage.

148. HEFTY

- (1) thin (2) uniform
(3) small (4) bulky
(5) fragile

149. RELUCTANCE

- (1) intensity (2) unwillingness
(3) fanaticism (4) keenness
(5) devotion

150. DISADVANTAGEOUS

- (1) detrimental (2) beneficial
(3) healthy (4) monetary
(5) healing

GENERAL & FINANCIAL AWARENESS

- 151.** Which one of the following was the reason owing to which Government want Reserve Bank of India to tighten prudential norms for NBFCs ?
(1) To reduce liquidity in the market
(2) It is as per Basel II requirements
(3) It is as per Bank for International Settlement (BIS) directives
(4) It is to protect NBFCs from any impact of possible economic slowdown
(5) None of these

- 152.** In the financial year 2009-2010, which one of the following Banks has made highest Total Dividend Payout ?

- (1) SBI (2) PNB
(3) Bank of India
(4) Canara Bank
(5) None of these

- 153.** In respect of which one of the following countries, India has proposed non payments for import of crude oil ?

- (1) Iran (2) Iraq
(3) Kuwait (4) Sudan
(5) UAE

- 154.** Through which one of the following methods, RBI has allowed Indian companies to hedge exchange rate risks associated with trade transactions ?

- (1) Forwards (2) FRA
(3) Swaps
(4) Currency options
(5) Cross currency options

- 155.** Which of the following books is written by V. S. Naipaul ?

- (1) A Handful of Dust
(2) A House for Mr. Biswas
(3) A Passage to India
(4) Darkness at Noon
(5) None of these

- 156.** With which one of the following countries, India has signed agreement to build Multi model Transit Transport Project ?

- (1) Bangladesh (2) Myanmar
(3) Sri Lanka (4) Nepal
(5) Maldives

- 157.** Which one of the following countries is Number One Country in terms of Purchasing Power ?

- (1) USA (2) Germany
(3) China (4) South Korea
(5) None of these

- 158.** Which one of the following directions has been given by Government to Civic bodies ?

- (1) They must use 70 percent of the funds for BPL families
(2) They must use 70 percent of the funds for the poor living within their jurisdiction
(3) They must use 25 percent of the funds for BPL families
(4) They must use 25 percent of the funds for the poor living within their jurisdiction
(5) None of these

159. On which one of the following issues a group of business leaders and other eminent citizens have expressed concern ?

- (1) E-Governance
- (2) Governance
- (3) Fiscal deficit
- (4) Governance deficit
- (5) None of these

160. 'Yuan' is the currency of which one of the following countries ?

- (1) Japan
- (2) South Korea
- (3) North Korea
- (4) Taiwan
- (5) China

161. Which one of the following is a leading power in 17 nation Euro Region ?

- (1) Germany (2) France
- (3) Norway (4) Greece
- (5) Portugal

162. What are teaser loan rates charged by banks ?

- (1) Fixed rate of interest charged by banks
- (2) Floating rate of interest charged by banks
- (3) Rate of interest in the initial period is less and goes up subsequently
- (4) Rate of interest in the initial period is more and it goes down subsequently
- (5) None of these

163. Expand the term FSDC which is used in financial sectors ?

- (1) Financial Security and Development Council
- (2) Financial Stability and Development Council
- (3) Fiscal Security and Development Council
- (4) Fiscal Stability and Development Council
- (5) None of these

164. According to the 8th Annual Global Retail Development Index (GRDI), which one of the following countries is 'most attractive' retail market in the world ?

- (1) China (2) India
- (3) UAE (4) Saudi Arabia
- (5) Japan

165. Government's "Food-for-work" programme means —

- (1) to pay in kind to work and build rural infrastructure
- (2) supplying balanced diet to workers in rural areas
- (3) no-work-no-pay principle
- (4) ensuring enough food to rural worker-households
- (5) None of these

166. The insurance companies collect a fixed amount from its customers at a fixed interval of time. What is it called ?

- (1) Instalment (2) Contribution
- (3) Premium (4) EMI
- (5) Service Charge

167. Which of the following is/are the various types of insurance ?

- (A) Life Insurance
- (B) Health Insurance
- (C) Liability Insurance

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

168. What is the full form of 'ESOPs' as seen in financial newspapers ?

- (1) Employee Stock Options
- (2) Executive Salary Options
- (3) Emergency Stock Operations
- (4) Early Sales Opportunities
- (5) Executive Stock Ownership

169. Who are considered Super Senior Citizen as per budget 2011-12 ? Those who have completed a minimum age of —

- (1) 65 years (2) 70 years
- (3) 75 years (4) 80 years
- (5) 90 years

170. Pohang Steel Company (POSCO) is a company originally based in —

- (1) China (2) Vietnam
- (3) USA (4) Italy
- (5) South Korea

171. As per the revised data released by the Central Statistical Organisation, the GDP growth in 2010 has been at which of the following levels ?

- (1) 6% (2) 6.5%
- (3) 8% (4) 7.5%
- (5) None of these

172. Who amongst the following was awarded Padma Vibhushan recently (2011) ?

- (1) Kumar Mangalam Birla
- (2) Harbhajan Singh
- (3) Nirupama Rao
- (4) Montek Singh Ahluwalia
- (5) Saina Nehwal

173. Annual meeting of World Economic Forum was organised in January 2011 in which of the following cities ?

- (1) Davos (2) Milan
- (3) Tokyo (4) London
- (5) Lisbon

174. India recently signed a deal on the sharing of Teesta and Feni river waters. This agreement is signed with which of the following countries ?

- (1) Nepal (2) China
- (3) Pakistan (4) Bangladesh
- (5) Bhutan

175. Brihadeeswara Temple has recently celebrated its millennium birthday. In which of the following States is it located ?

- (1) Karnataka
- (2) Andhra Pradesh
- (3) Kerala (4) Orissa
- (5) Tamil Nadu

176. In which one of the following States, Jaitapur Nuclear Power plant is proposed to be set up ?

- (1) Gujarat (2) Haryana
- (3) Orissa (4) Karnataka
- (5) Maharashtra

177. According to Planning Commission, in how many years shall the per Capita income in India become double ?

- (1) Nine (2) Five
- (3) Seven (4) Three
- (5) None of these

178. Expand the term IFRS.

- (1) Indian Financial Reporting Standards
- (2) Indian Financial Reporting Systems
- (3) International Financial Reporting Standards
- (4) International Financial Reporting Systems
- (5) None of these

179. Who is Liu Xiaobo ?

- (1) North Korean dissident, who has been awarded Nobel peace prize
- (2) Chinese citizen, who has been awarded Nobel peace prize

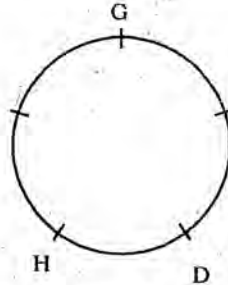
- (3) North Korean dissident, who has been awarded Nobel literature prize
(4) Sportsman who was awarded maximum 8 Gold medals in Commonwealth Games
(5) None of these
- 180.** Who is Hardeep Puri ?
(1) India's permanent representative at United Nations
(2) Vice President, IMF
(3) Vice President, World Bank
(4) India's ambassador in USA
(5) India's ambassador in UK
- 181.** With which one of the following games is Ishant-Sharma associated ?
(1) Chess (2) Badminton
(3) Table Tennis
(4) Volley Ball
(5) Cricket
- 182.** With which one of the following games, France's Zinedine Zidane is associated ?
(1) Hockey (2) Football
(3) Snooker (4) Volley Ball
(5) Base Ball
- 183.** As per recent newspaper reports, which one of the following countries was second largest importer of goods and services in the world during year 2009-2010 ?
(1) China (2) USA
(3) Japan (4) Russia
(5) India
- 184.** According to RBI Governor, which one of the following is the challenge in its monetary policy ?
(1) Inflation
(2) Inflation and Supportive recovery
(3) Inflation and fiscal deficit
(4) Inflation and high cost of imports
(5) None of these
- 185.** Which one of the following Public Sector Organisations has offered largest ever equity offer ?
(1) SAIL (2) Coal India
(3) Power Grid
(4) Shipping Corporation of India
(5) None of these
- 186.** Through which one of the following sources domestic funds are raised by Companies?
(A) IPO only
(B) FPO only
- (C) Commercial papers
(1) Only (A) and (B)
(2) All (A), (B) and (C)
(3) Only (A) and (C)
(4) Only (A) (5) Only (C)
- 187.** Which of the following is a General Insurance Company functioning in India ?
(1) Life Insurance Corporation of India
(2) ICICI Prudential
(3) Tata AIG
(4) United India Insurance Company
(5) All are General Insurance Companies
- 188.** Who amongst the following is the Regulator of Insurance sector in India ?
(1) RBI (2) AMFI
(3) IRDA (4) SEBI
(5) All of these
- 189.** Which of the following terms is NOT used in insurance sector ?
(1) Indemnity (2) Coverage
(3) Misuse Alert
(4) Casualty (5) Annuity
- 190.** Which of the following Public Sector companies/organisations provides insurance cover to exporters ?
(1) ECGC (2) NABARD
(3) SIDBI (4) IRDA
(5) None of these
- 191.** The main feature of the National Agricultural Insurance Scheme is to insure which of the following ?
(1) Life of the farmer
(2) Crop of the farmer
(3) Animals who are used in agricultural activities
(4) Land of the farmer
(5) Both land and family of the farmer
- 192.** In which one of the following States was the first UID card issued ?
(1) Gujarat (2) Manipur
(3) Assam (4) West Bengal
(5) Maharashtra
- 193.** Which of the following books is written by Anita Desai ?
(1) Magic Seeds
(2) The Village By the Sea
(3) A Bend in the River
(4) My God Died Young
(5) None of these
- 194.** Expand the term MGNREGA.
(1) Mahatma Gandhi National Rural Employment Guarantee Act
(2) Mahatma Gandhi National Rural Employment Guarantee Agency
(3) Mahatma Gandhi National Rural Employment Generation Act
(4) Mahatma Gandhi National Rural Employment Generation Agency
(5) None of these
- 195.** Which of the following terms is used in the field of finance and banking ?
(1) Elasticity (2) Inflation
(3) Pulse Rate (4) Hot waves
(5) Plasma
- 196.** With which one of the following sports, Saina Nehwal is associated ?
(1) Chess (2) Badminton
(3) Long Jump (4) Lawn Tennis
(5) Table Tennis
- 197.** Which one of the following States has passed a bill to regulate the interest rates on micro-finance ?
(1) Orissa (2) Haryana
(3) Karnataka (4) Kerala
(5) Andhra Pradesh
- 198.** Which of the following rates are reviewed by the RBI at the time of periodical review of the policy ?
(A) Bank Rate
(B) Repo Rate
(C) Savings Bank Rate
(1) Only (A) (2) Only (B)
(3) Both (A) and (B)
(4) All (A), (B) and (C)
(5) Only (C)
- 199.** Which one of the following is not included in TAPI gas project ?
(1) Turkmenistan
(2) Pakistan
(3) Afghanistan
(4) India
(5) Iran
- 200.** Which one of the following States has passed a legislation to confiscate the property of corrupt officials and to open schools in these properties ?
(1) West Bengal
(2) Jharkhand (3) Bihar
(4) Rajasthan (5) Haryana

ANSWERS

1. (2)	2. (5)	3. (1)	4. (5)
5. (5)	6. (4)	7. (3)	8. (2)
9. (3)	10. (4)	11. (1)	12. (4)
13. (2)	14. (4)	15. (4)	16. (5)
17. (2)	18. (1)	19. (4)	20. (5)
21. (3)	22. (4)	23. (2)	24. (4)
25. (2)	26. (5)	27. (1)	28. (4)
29. (4)	30. (3)	31. (2)	32. (1)
33. (5)	34. (5)	35. (3)	36. (2)
37. (4)	38. (5)	39. (2)	40. (4)
41. (3)	42. (1)	43. (3)	44. (2)
45. (1)	46. (2)	47. (5)	48. (1)
49. (4)	50. (3)	51. (2)	52. (5)
53. (1)	54. (4)	55. (1)	56. (1)
57. (2)	58. (2)	59. (4)	60. (2)
61. (2)	62. (2)	63. (4)	64. (5)
65. (2)	66. (3)	67. (2)	68. (3)
69. (5)	70. (4)	71. (2)	72. (5)
73. (1)	74. (5)	75. (1)	76. (3)
77. (2)	78. (1)	79. (3)	80. (2)
81. (4)	82. (1)	83. (2)	84. (5)
85. (5)	86. (2)	87. (5)	88. (1)
89. (3)	90. (3)	91. (3)	92. (1)
93. (2)	94. (1)	95. (4)	96. (2)
97. (1)	98. (4)	99. (5)	100. (2)
101. (3)	102. (1)	103. (3)	104. (3)
105. (4)	106. (3)	107. (2)	108. (2)
109. (1)	110. (5)	111. (4)	112. (1)
113. (5)	114. (2)	115. (3)	116. (3)
117. (1)	118. (5)	119. (4)	120. (3)
121. (1)	122. (3)	123. (2)	124. (4)
125. (2)	126. (4)	127. (2)	128. (5)
129. (1)	130. (4)	131. (1)	132. (3)
133. (5)	134. (3)	135. (3)	136. (5)
137. (1)	138. (5)	139. (4)	140. (1)
141. (5)	142. (2)	143. (3)	144. (2)
145. (1)	146. (4)	147. (4)	148. (3)
149. (4)	150. (2)	151. (4)	152. (1)
153. (1)	154. (5)	155. (2)	156. (2)
157. (1)	158. (4)	159. (4)	160. (5)
161. (1)	162. (3)	163. (2)	164. (2)
165. (1)	166. (3)	167. (5)	168. (1)
169. (4)	170. (5)	171. (3)	172. (4)
173. (1)	174. (4)	175. (5)	176. (5)
177. (1)	178. (3)	179. (2)	180. (1)
181. (5)	182. (2)	183. (1)	184. (2)
185. (2)	186. (2)	187. (4)	188. (3)
189. (3)	190. (1)	191. (2)	192. (5)
193. (2)	194. (1)	195. (2)	196. (2)
197. (5)	198. (4)	199. (5)	200. (3)

EXPLANATIONS

1. (2) No answer can be found from the data given in the Statement I.



From statement II

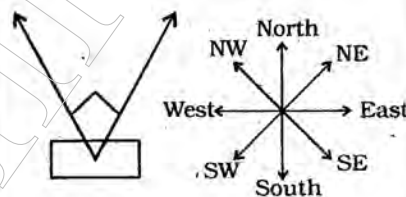
In order to satisfy the given arrangement E or D must face outward.

F is sitting second to the right of E. It means E is second to the left of F. Therefore, either D or E must face outward.

2. (5) From both the statements
There are six floors in the building.

6	A
5	
4	B
3	
2	C
1	

3. (1) From statement I,



It is clear from the diagram that Sunny was facing North-East.

From Statement II

It is not clear Sunil is facing which direction.

4. (5) From both the statements

E is the husband of R.

E is the father of B and J.

J is the daughter and B is the son of E.

5. (5) From Statement I

$N > J > K$

There is no information about L and M.

From Statement II,

$M > L > K$

There is no information about J and N.

From both the statements K is the youngest.

6. (4) From Statement I,

Exam was held in April, May or June.

From Statement II,

Exam was held in March, April or May.

From both the statements,

Exam was held in April or May.

(7 - 14) : After careful analysis of the given input and various steps of rearrangement it is evident that all the words get arranged in alphabetical order from left to right in the final step. The word which appears first in alphabetical order moves to the extreme right position and then it moves towards left stepwise.

(7 - 10) :

Input : dare a beach null wrap steel

Step I : dare beach null wrap steel a

Step II : dare-null wrap steel a beach

Step III : null wrap steel a beach dare

Step IV : wrap steel a beach dare null

Step V : wrap a beach dare null steel

Step VI : a beach dare null steel wrap

Step VI is the last step.

7. (3) Six steps will be required to reach the intended arrangement for the given input.

8. (2) Option (2) is the same as step II.

9. (3) The word 'a' is second from the left end of Step V.

10. (4) The word 'steel' is fourth from the right end of step III.

(11 - 14) :

(E) : Step I : kite metal blue offer arrange

(C) : Step II : kite metal offer arrange blue

(A) : Step III : metal offer arrange blue kite

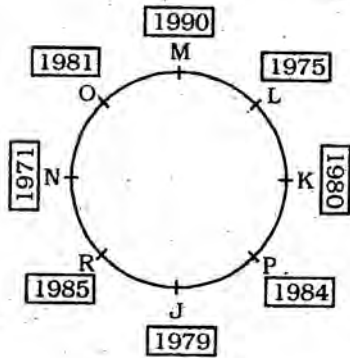
(D) : Step IV : offer arrange blue kite metal

(B) : Step V : arrange blue kite metal offer

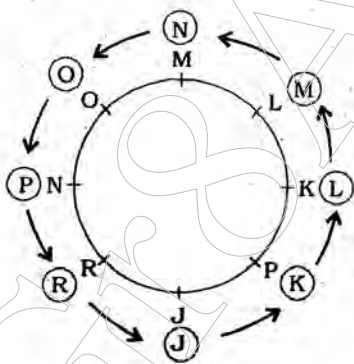
11. (1) (A) is the Step III.

12. (4) The word 'blue' is the first from the right end of Step II.

13. (2) (B) is the Step V.
 14. (4) (D) is the Step IV.
 15. (4) Except Web, all others are parts of a plant or tree.
 16. (5) Except fake, all other words are synonymous to one another.
 (17-23) : Sitting arrangement



17. (2) L was born in 1975 and hence he is the second eldest in the group.
 18. (1) J is sitting third to the right of O and J was born in 1979.
 19. (4) R was born in the year 1985.
 20. (5) None is true.
 K is third to the right of R.
 L was born in the year 1975 and he is to the immediate right of K.
 K was born in 1980 and R was born in 1985.
 There are three persons in either clockwise or anticlockwise between N and K.
 21. (3) Except in JL, in all other pairs there is only one persons between the two. There are at least two persons between J and L.
 22. (4) In KN PO, K is just opposite of N and P is just opposite of O.
 23. (2)



- (24 - 29) :
- (i) All pens are books → Universal Affirmative (A-type).
 - (ii) Some books are pages → Particular Affirmative (I-type).
 - (iii) No pocket is a bag → Universal Negative (E-type).
 - (iv) Some pockets are not bags → Particular Negative (O-type).

- (24 - 25) :
- Some books are pages.
 All pages are papers.
 I + A ⇒ I-type of Conclusion
 "Some books are papers."
 24. (4) Neither Conclusion I nor Conclusion II follows.
 25. (2) Conclusion II is same as the derived Conclusion.

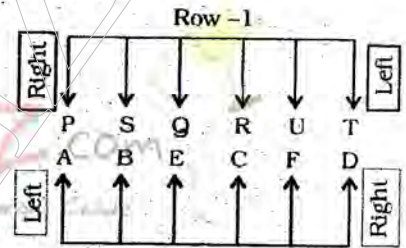
- (26 - 27) :
- Some Ds are Gs.
 All Gs are Ks.
 I + A ⇒ I-type of Conclusion
 "Some Ds are Ka." (A)
 All Gs are Ks.
 All Ks are Ls.
 A + A ⇒ A-type of Conclusion
 "All Gs are Ls." (B)
 Some Ds are Ks.
 All Ks are Ls.
 I + A ⇒ I-type of Conclusion
 "Some Ds are Ls." (C)
 26. (5) Both Conclusions I and II follow.
 Conclusion I is Conclusion (C).
 Conclusion II is Conclusion (B).
 27. (1) Conclusion I is Converse of Conclusion (A).

- (28 - 29) :
- Some files are folders.
 All folders are pockets.
 I + A ⇒ I-type of Conclusion
 "Some files are pockets." (A)

All folders are pockets.
 No pocket is a bag.
 A + E ⇒ E-type of Conclusion
 "No folder is a bag." (B)
 Some files are pockets.

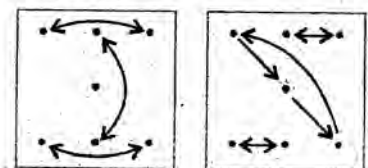
No pocket is a bag.
 I + E ⇒ O-type of Conclusion
 "Some files are not bags." (C)
 28. (4) Neither Conclusion I nor Conclusion II follows.
 29. (4) Neither Conclusion I nor Conclusion II follows.

(30 - 35) :



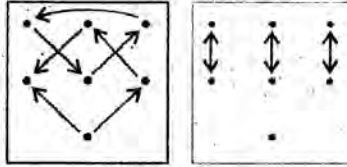
30. (3) Q is facing E.
 31. (2) P and D.
 32. (1) F faces U, who is to the immediate left of R.
 33. (5) Except in Q U D, in all other groups there is one person between the first and the second persons and the second person is facing the third person.
 34. (5) Except in RUCF, in all others the first person is just opposite of the fourth person and the second person is just opposite of the third person. In RUCF, the first person is just opposite of the third person and the second person is just opposite of the fourth person.
 35. (3) Three persons — E, C and F — are standing between B and D.
 36. (2) The movement of designs in the subsequent figures can be shown as :

- (1) to (2) (2) to (3)
 (3) to (4) (4) to (5)
 (5) to (6)



37. (4) In each subsequent figure one new design is introduced ahead of the pre-existing designs and the designs move one step in anticlockwise direction after being rotated through 90° anticlockwise.
38. (5) The two columns of designs move from the left to right stepwise and from right to left in one step in the subsequent figures. The lowermost design of each column moves to the top position in each subsequent figure.
39. (2) In each subsequent figure the central design is replaced with a new design and the triangle moves respectively one, two three, four, one step(s) in clockwise direction while the third design moves respectively one-half, one, one and a half, two, two and a half steps in clockwise direction in the subsequent figures.
40. (4) From Problem Figure (1) to (2) the designs located at the four corners move one step in anticlockwise direction and the lowermost design of the middle column moves to the top position. Similar changes occur from Problem Figure (3) to (4) and from Problem Figure (5) to Answer Figure.
41. (3) From Problem Figure (1) to (2) the first and the third line segments from the top are inverted. Similar changes occur from Problem Figure (3) to (4) and from Problem Figure (5) to Answer Figure.
42. (1) From Problem Figure (1) to (2) one of the line segments moves to the opposite corner and the design attached to it interchanges position with the central design. From Problem Figure (2) to (3) the central design is replaced with a new design. Similar changes occur in the subsequent figures.
43. (3) In each subsequent figures one new design is introduced at the upper left corner and it is obtained by rotating the previous design through 90° clockwise.
44. (2) In each subsequent figure the circle moves one-half step in anticlockwise direction while the other two designs move one-half step in clockwise direction.

45. (1) The following changes occur in the subsequent figures :
- (1) to (2) (2) to (3)
(3) to (4) (4) to (5)
(5) to (6)



46. (2) The designs move one step in clockwise direction, the first type of designs are replaced with a new type of designs and one more design is added, the middle designs are reduced by one while the third type of designs is increased by one.
47. (5) The curves move to the opposite side of the line segments and the first and the last curves of the upper line segment and left curve of the lower line segment are inverted.
48. (1) The first and the third designs from the top interchange positions after being inverted. Similarly, the second and the fourth designs interchange positions and one of these two designs is inverted.
49. (4) The inner design of the upper figure and the outer design of the lower figure move to the opposite corner diagonally.
50. (3) The two designs move one step in anticlockwise direction, one design rotates through 90° clockwise while the other design is inverted after being rotated through 90° anticlockwise.
51. (2) Required average expenditure by person C

$$= \frac{(5.6 + 6.4 + 14.6 + 6.4 + 5.3) \times 1000}{5}$$

$$= \frac{38.3 \times 1000}{5}$$

$$= \text{Rs. } 7660$$

52. (5) Total expenditure on five commodities ;

$$A \Rightarrow \text{Rs. } (12.4 + 4.8 + 7.5 + 5.4 + 4.5) \times 1000 = \text{Rs. } 34600$$

$$B \Rightarrow \text{Rs. } (6 + 7.8 + 12.4 + 12.6 + 5.8) \times 1000 = \text{Rs. } 44600$$

$$C \Rightarrow \text{Rs. } 38300$$

$$D \Rightarrow \text{Rs. } (13.6 + 7.8 + 12.5 + 16.4 + 9.5) \times 1000 = \text{Rs. } 59800$$

$$E \Rightarrow \text{Rs. } (14.4 + 8.4 + 13.2 + 7.5 + 7.4) \times 1000 = \text{Rs. } 50900$$

53. (1) Required ratio = $4.8 : 7.5$
= $16 : 25$
54. (4) Total expenditure on rent
= Rs. $(12.4 + 6 + 5.6 + 13.6 + 14.4)$ thousand
= Rs. 52 thousand
Required percentage
$$= \frac{52}{125} \times 100 = 416$$
55. (1) Required difference
= Rs. $(5800 - 4800)$
= Rs. 1000
56. (1) Total number of trains cancelled from state B over all the months
= $20 + 24 + 35 + 25 + 30 = 134$
57. (2) Required ratio = $20 : 45$
= $4 : 9$
58. (2) Required percentage
$$= \frac{30}{35} \times 100 = 86$$
59. (4) Required difference
= $24 + 20 + 18 - 30 = 32$
60. (2) It is obvious from the graph.
March $\Rightarrow 45 + 36 + 30 = 111$
February $\Rightarrow 40 + 30 + 25 = 95$
January $\Rightarrow 35 + 30 + 22 = 87$
61. (2) It is obvious from the table.
62. (2) Difference between appeared and passed students in school R :
Year 2005 $\Rightarrow 1234 - 340 = 894$
Year 2006 $\Rightarrow 1434 - 521 = 913$
Year 2008 $\Rightarrow 1554 - 622 = 932$
Year 2009 $\Rightarrow 3682 - 912 = 2770$
63. (4) Required average
$$= \frac{512 + 433 + 134 + 1108 + 2143}{5}$$

$$= \frac{4330}{5} = 866$$
64. (5) Required percentage
$$= \frac{2212}{2565} \times 100 = 86$$
65. (2) Required number of qualified students
$$= \frac{512 \times 75}{100} = 384$$

66. (3) Required percentage decrease

$$= \frac{40 - 35}{40} \times 100 = 12.5$$

67. (2) Required ratio = 20 : 50
= 2 : 5

68. (3) Required average

$$= \left(\frac{25 + 25 + 50 + 40 + 30 + 20}{6} \right)$$

thousand

$$= \left(\frac{190}{6} \right) \text{ thousand} \approx 31660$$

69. (5) Total number of employees in 2006

$$= (30 + 15 + 25) \text{ thousand}$$

$$= 70 \text{ thousand}$$

∴ Number of males

$$= \left(\frac{70 \times 70}{100} \right) \text{ thousand}$$

$$= 49 \text{ thousand}$$

70. (4) Total number of employees in Company A over the years

$$= (15 + 30 + 45 + 25 + 50 + 45)$$

thousand

$$= 210 \text{ thousand}$$

Total number of employees in Company C in 2007 and 2008

$$= 50 + 40 = 90 \text{ thousand}$$

∴ Required percentage

$$= \frac{210}{90} \times 100 = 235$$

71. (2) $764 - 5145 \times \frac{1}{147} = ? \times 36$

$$\Rightarrow 764 - 35 = ? \times 36$$

$$\Rightarrow ? \times 36 = 729$$

$$\Rightarrow ? = \frac{729}{36} = 20.25$$

72. (5)

$$3 + \frac{1}{3} - 1 - \frac{1}{9} = ? - 1 - \frac{3}{7} - 1 - \frac{1}{2}$$

$$\Rightarrow 2 + \frac{1}{3} - \frac{1}{9} = ? - 2 - \frac{3}{7} - \frac{1}{2}$$

$$\Rightarrow ? = 2 + \frac{1}{3} - \frac{1}{9} + 2 + \frac{3}{7} + \frac{1}{2}$$

$$= 4 + \left(\frac{1}{3} - \frac{1}{9} + \frac{3}{7} + \frac{1}{2} \right)$$

$$= 4 + \left(\frac{42 - 14 + 54 + 63}{126} \right)$$

$$= 4 + \frac{145}{126}$$

$$= 4 + 1 \frac{19}{126}$$

$$= 5 \frac{19}{126}$$

73. (1) $(0.4)^3 \div ((0.4)^2)^3 \times (0.4)^4 = (0.4)^{7+1}$

$$\Rightarrow (0.4)^3 \div (0.4)^6 \times (0.4)^4 = (0.4)^{7+1}$$

$$\Rightarrow (0.4)^{3-6+4} = (0.4)^{7+1}$$

$$\left[\begin{array}{l} \therefore (a^m)^n = a^{mn}; \\ a^m \times a^n = a^{m+n}; \\ a^m \div a^n = a^{m-n} \end{array} \right]$$

$$\Rightarrow (0.4)^1 = (0.4)^{7+1}$$

$$\Rightarrow ? + 1 = 1$$

$$\Rightarrow ? = 1 - 1 = 0$$

74. (5) $\frac{54.5 \times 600}{100} + \frac{30.5 \times 1800}{100}$

$$= ?^2 + 147$$

$$\Rightarrow 327 + 549 = ?^2 + 147$$

$$\Rightarrow 876 = ?^2 + 147$$

$$\Rightarrow ?^2 = 876 - 147 = 729$$

$$\therefore ? = \sqrt{729} = \pm 27$$

75. (1) $? = \sqrt{49 \times 6 + 225 + 10}$

$$= \sqrt{294 + 225 + 10}$$

$$= \sqrt{529} = 23$$

76. (3) $? \times 30 = 17000 \div 80 \times 20$

$$\Rightarrow ? \times 30 = \frac{17000}{80} \times 20 \approx 4250$$

$$\Rightarrow ? = \frac{4250}{30} = 141.7$$

∴ Required answer = 140

77. (2) $? = \frac{900}{50} \times \frac{1200}{20} \times \frac{100}{300} = 360$

∴ Required answer = 350

78. (1) $? = (10)^3 + (30)^2 - (17)^2$

$$= 1000 + 900 - 289 = 1611$$

∴ Required answer = 1610

79. (3) $? = \frac{58 \times 46 \times 10}{33} = 810$

80. (2) $\frac{80 \times 800}{100} - 260$

$$\approx ? - \frac{66 \times 500}{100}$$

$$\Rightarrow 640 - 260 = ? - 330$$

$$\Rightarrow ? = 640 - 260 + 330 = 710$$

∴ Required answer = 700

81. (4) The pattern is :

$$8 + 6 = 14$$

$$14 + 18 (= 6 + 12) = 32$$

$$32 + 38 (= 18 + 20) = 70$$

$$70 + 66 (= 38 + 28) = 136$$

$$136 + 102 (= 66 + 36) =$$

$$= \boxed{238}$$

82. (1) The pattern is :

$$25 + 1 \times 16 = 41$$

$$41 + 3 \times 16 = 41 + 48 = 89$$

$$89 + 5 \times 16 = 89 + 80 = 169$$

$$169 + 7 \times 16 = 169 + 112 = 281$$

$$281 + 9 \times 16 = 281 + 144$$

$$= \boxed{425}$$

83. (2) The pattern is :

$$461 + 13 = 474$$

$$474 - 9 = 465$$

$$465 + 13 = 478$$

$$478 - 9 = 469$$

$$469 + 13 = \boxed{482}$$

84. (5) The pattern is :

$$(980 \div 2) + 26 = 516$$

$$(516 \div 2) + 26 = 284$$

$$(284 \div 2) + 26 = 168$$

$$(168 \div 2) + 26 = 110$$

$$(110 \div 2) + 26 = \boxed{81}$$

85. (5) The pattern is :

$$4 + 0 = 4$$

$$4 + 6 = 10$$

$$10 + 24 (= 6 + 18) = 34$$

$$34 + 60 (= 6 + 54) = 94$$

$$94 + 168 (= 6 + 162) = \boxed{262}$$

86. (2) I. $7x^2 + 16x - 20x + 8x^2 - 4 = 0$

$$\Rightarrow 15x^2 - 4x - 4 = 0$$

$$\Rightarrow 15x^2 - 10x + 6x - 4 = 0$$

$$\Rightarrow 5x(3x - 2) + 2(3x - 2) = 0$$

$$\Rightarrow (5x + 2)(3x - 2) = 0$$

$$\therefore x = \frac{-2}{5} \text{ or } \frac{2}{3}$$

$$\text{II. } 5y^2 + 12y + 4 = 0$$

$$\Rightarrow 5y^2 + 10y + 2y + 4 = 0$$

$$\Rightarrow 5y(y + 2) + 2(y + 2) = 0$$

- $\Rightarrow (5y + 2)(y + 2) = 0$
 $\therefore y = \frac{-2}{5}$ or -2
87. (5) I. $12x^2 = 1372 + 356 = 1728$
 $\Rightarrow x^2 = \frac{1728}{12} = 144$
 $\therefore x = \sqrt{144} = \pm 12$
 II. $8y - 593 = 4y - 545$
 $\Rightarrow 4y = 593 - 545 = 48$
 $\Rightarrow y = \frac{48}{4} = 12$
88. (1) I. $13 + 7x = 4x$
 $\Rightarrow 7x - 4x = -13$
 $\Rightarrow 3x = -13$
 $\Rightarrow x = \frac{-13}{3}$
 II. $y^4 \cdot y^2 = -(5)^2$
 $\Rightarrow y^2 = -(5)^2$
89. (3) I. $\sqrt{64x} = 150 - \sqrt{484}$
 $= 150 - 22 = 128$
 $\therefore 64x = 128 \times 128$
 $\therefore x = \frac{128 \times 128}{64} = 256$
 II. $\sqrt{784y} = 700 - 112 = 588$
 $\Rightarrow 784y = 588 \times 588$
 $\therefore y = \frac{588 \times 588}{784} = 441$
90. (3) I. $29 - 18 = 5\sqrt{x} \times \sqrt{x}$
 $\Rightarrow 5x = 11$
 $\Rightarrow x = \frac{11}{5}$
 II. $5\sqrt{y} \times \sqrt{y} - 3\sqrt{y} \times \sqrt{y} = 5$
 $\Rightarrow 5y - 3y = 5$
 $\Rightarrow 2y = 5 \Rightarrow y = \frac{5}{2}$
91. (3) Side of the square
 $= \sqrt{196} = 14$ cm
 \therefore Radius of circle $= 2 \times 14$
 $= 28$ cm
 \therefore Length of rectangle
 $= 2 \times 2 \times 28 = 112$ cm

- \therefore Breadth $= \frac{112}{2} = 56$ cm
 \therefore Perimeter $= 2(112 + 56)$
 $= (2 \times 168)$ cm
 $= 336$ cm
92. (1) Let C.P. of 1 fan = Rs. x
 CP of 1 blower = Rs. y
 CP of 1 table = Rs. 1000
 $\therefore 4x + 3y = 16500$ (i)
 $2x + 2y + 2 \times 1000 = 12000$
 $\Rightarrow 2x + 2y = 12000 - 2000$
 $= 10000$
 $\Rightarrow x + y = 5000$ (ii)
 Equation (ii) $\times 4 -$ (i),
 $y = 20000 - 16500 = 3500$
 $\therefore x = 5000 - 3500 = 1500$
 $\therefore 3x + y = 3 \times 1500 + 3500$
 $=$ Rs. 8000
93. (2) Let the length of train B
 $= x$ metre
 \therefore Length of train A $= \frac{3x}{4}$ metre
 \therefore Required ratio $= \frac{3x}{4 \times 33} : \frac{x}{55}$
 $= 5 : 4$
94. (1) For a right angled triangle,
 Hypotenuse
 $= \sqrt{6^2 + 8^2} = \sqrt{36 + 64}$
 $= \sqrt{100} = 100$ cm = Largest side
 \therefore Side of square $= 3 \times 10$
 $= 30$ cm
 \therefore Diagonal of square $= \sqrt{2} \times 30$
 $= 30\sqrt{2}$ cm
95. (4) Sonu's score $= 450 + 300$
 $= 750$
 Sunil's score $= 750 + 60$
 $= 810$
 $\therefore 810 \equiv 54\%$
 $\therefore 900 \equiv \frac{54}{810} \times 900 = 60\%$
96. (2) Sum of ratios
 $= 3 + 5 + 9 + 7 = 24$
 Second largest angle of quadrilateral
 $= \frac{7}{24} \times 360 = 105^\circ$
 $=$ Largest angle of triangle
 \therefore Third angle of triangle

- $= 180^\circ - 105^\circ - 25^\circ$
 $= 50^\circ =$ second largest angle of triangle
97. (1) Commission on 1 calculator
 $= \frac{250 \times 20}{100} =$ Rs. 50
 Commission on 1 pen
 $= \frac{50 \times 10}{100} =$ Rs. 5
 \therefore Required amount of commission
 $=$ Rs. 3 $(10 \times 50 + 5 \times 5)$
 $=$ Rs. 1575
98. (4) Fourth even numbers $= \frac{532}{7}$
 $= 76$
 \therefore First four even numbers are 70, 72, 74 and 76.
 \therefore Required average
 $= \frac{70 + 72 + 74 + 76}{4}$
 $= \frac{292}{4} = 73$
99. (5) Number of boys $= \frac{800 \times 55}{100}$
 $= 440$
 Number of girls $= 800 - 440$
 $= 360$
 Each girl's fee $= \frac{600 \times 70}{100}$
 $=$ Rs. 420
 Total monthly fee
 $=$ Rs. $(440 \times 600 + 360 \times 420)$
 $=$ Rs. $(264000 + 151200)$
 $=$ Rs. 415200
100. (2) $P = \frac{S.I. \times 100}{Rate \times Time}$
 $= \frac{6400 \times 100}{8 \times 4}$
 $=$ Rs. 20000
 $CI = P \left[\left(1 + \frac{Rate}{100} \right)^{Time} - 1 \right]$
 $= 20000 \left[\left(1 + \frac{2}{100} \right)^2 - 1 \right]$
 $= 20000 \times 0.0404$
 $=$ Rs. 808

101. (3) The structure of sentence in Present Perfect :
Subject + has/have + V³ (Past Participle)
Hence, has become a very significant subject should be used.
102. (1) Here, she was held guilty (Noun) of should be used.
103. (3) Here, out of sight should be used.
Look at the sentence :
She never lets her daughter out of her sight (= always keeps her where she can see her).
104. (3) Here, despite his success should be used.
Look : despite = in spite of.
Look at the sentences :
His voice was shaking despite all his efforts to control it.
They went swimming in spite of all the danger signs.
105. (4) Here, Simple Present i.e. that reflect their personalities should be used.
106. (3) Here, Comparative Degree i.e. can be more effective should be used.
107. (2) Here, found that those who scored high should be used.
Look at the sentences :
The people who called yesterday want to buy the house.
The author whom you criticized in your review has written a reply.
108. (2) Here, in keeping readers at should be used.
109. (1) Here, At the moment should be used. An the moment = An exact point in time.
110. (5) No error
111. (4) insight, owing
112. (1) familiar, making
113. (5) but, brought
114. (2) ignore, destroying
115. (3) rising, effects
116. (3) distinguished himself
117. (1) In the very act of committing the theft
118. (5) be over hasty
119. (4) suffer the consequences of his actions
120. (3) unfair overcharging
121. (1) E 122. (3) C
123. (2) F 124. (4) D
125. (2) B

126. (4) facing
127. (2) due
128. (5) expected
129. (1) Compared
130. (4) behind
131. (1) especially
132. (3) measures
133. (5) access
134. (3) believed
135. (3) poised
136. (5) All (A), (B) and (C)
137. (1) The poor will have access to free health care insurance, the payment of premium for which will be shouldered by the central and state government in the ratio of 3 : 1 respectively.
138. (5) All (A), (B) and (C)
139. (4) Only (B) and (C)
140. (1) The Indian Health Insurance Industry - The Gradual Change
141. (5) All (A), (B) and (C)
142. (2) Only (A) and (B)
143. (3) The IRDA's plan of micro-insurance is for people who can easily afford insurance cover
144. (2) The meaning of the word **Affect (Verb)** as used in the passage is : to produce a change ; cause ; to make something happen; bring about.
145. (1) The meaning of the word **Subject to (Adjective)** as used in the passage is : conditional on ; likely to be affected by something ; depending on something in order to be completed.
Look at the sentences :
Flights are subject to delay because of the fog.
The article is ready to publish, subject to your approval.
146. (4) The meaning of the word **Authenticated (Adjective)** as used in the passage is : genuine.
147. (4) The meaning of the word **Complicated (Adjective)** as used in the passage is : difficult to understand; complex.
Look at the sentence :
The instructions look very complicated.
148. (3) The meaning of the word **Hefty (Adjective)** as used in the passage is : big and strong; large; larger than usual.

Look at the sentences :

He sold it easily and made a hefty profit.

Its antonym should be **small**.

149. (4) The meaning of the word **Reluctance (Noun)** as used in the passage is : unwillingness; hesitation before doing something because you do not want to do it.

Look at the sentence :

They finally agreed to our terms with a certain reluctance.

Its antonym should be **keenness**.

150. (2) The meaning of the word **Disadvantageous (Adjective)** as used in the passage is : causing somebody to be in a worse situation compared to other people; problematic.

Look at the sentence :

The deal will not be disadvantageous to our company.

Its antonym should be **beneficial**.

151. (4) The Reserve Bank recently tightened the prudential norms for non-banking financial companies to protect them from any impact of possible economic downturn. Under the new RBI norms, both deposit and non-deposit taking NBFCs will have to set aside 0.25 per cent of performing loans to meet any financial exigencies.

152. (1) State Bank of India

153. (1) The Reserve Bank of India has barred companies from using the Asian Clearing Union (ACU) to process current account transactions for oil and gas imports — a decision that directly hits at Indian energy imports from Iran.

154. (5) Under pressure from Indian multinational corporations, the Reserve Bank of India (RBI) has allowed them to hedge exchange rate risks associated with trade transactions and external borrowings through cross-currency options. However, the central bank has attached certain safeguards to this rule, and only those companies will be allowed hedging that have a minimum Networth of Rs 100 crore and adequate risk management capabilities.

- 155.** (2) A House for Mr. Biswas is the story of Mr. Mohun Biswas, an Indo-Trinidadian who continually strives for success and mostly fails, who marries into the Tuli family only to find himself dominated by it, and who finally sets the goal of owning his own house.
- 156.** (2) India and Myanmar, in April 2008, signed an agreement on Kaladan multi-modal transit transport project that is expected to enhance the connectivity between the two countries, especially with the northeastern states.
- 157.** (1) The United States of America has the highest purchasing power among countries. Purchasing power parity (PPP) is a theory of long-term equilibrium exchange rates based on relative price levels of two countries.
- 158.** (4) In a significant pro-poor move, the Centre has directed all the municipalities to earmark minimum 25% of their funds for ensuring basic services — such as affordable housing, water supply, sewage and drainage — for the poor living within their jurisdiction. The urban housing and poverty alleviation ministry asked state governments to amend municipal laws to ensure allocation of minimum 25% of their municipal budget for rendering services to the poor and setting up of a Basic Services to the Urban Poor (BSUP) fund.
- 159.** (4) A group of 14 distinguished and highly respected senior citizens, including business leaders, eminent economists and legal luminaries recently wrote an "open letter to our leaders" on the issues of a deficit in governance. The statement issued by these concerned citizens does not point only to the central government; it does refer, for example, to the situation in Karnataka. However, it does not also explicitly make the point that the task at hand is a challenge to all political parties since most of them are in government in one part of the country or another.
- 160.** (5) The Yuan is the Chinese currency that literally means a "round object" or "round coin". During the Qing Dynasty, the Yuan was a round and silver coin.
- 161.** (1) Germany, the leading power in the 17-nation euro region, in January 2011, eased its opposition to augmenting the anti-crisis toolkit.
- 162.** (3) It is an adjustable-rate mortgage loan in which the borrower pays a very low initial interest rate, which increases after a few years. In January 2011, State Bank of India, the nation's largest lender, raised its lending and deposit rates and tweaked its teaser rate home loan scheme, a move probably aimed at pacifying the Reserve Bank of India.
- 163.** (2) FSDC stands for Financial Stability Development Council (FSDC). The Council engages in macro prudential supervision of the economy, including the functioning of large financial conglomerates and address inter-regulatory coordination issues. It also focuses on financial literacy and financial inclusion. The Council also looks into issue relating to financial development from time to time.
- 164.** (2) The Indian retail market, which is the fifth largest retail destination globally, has been ranked as the most attractive emerging market for investment in the retail sector by AT Kearney's eighth annual Global Retail Development Index (GRDI), in 2009.
- 165.** (1) National Food for Work Programme (NFFWP) is a scheme under the Ministry of Rural Development, Central Government of India. The scheme is formulated to provide the 150 most backward districts of the country with supplementary resources other than the resources provided under the Sampoorna Grameen Rozgar Yojana. The project includes the provision of rural connectivity by setting up weatherproof roads. The wages in this scheme are paid in portions, in cash and kind, i.e. food grains.
- 166.** (3) Premium is the specified amount of payment required periodically by an insurer to provide coverage under a given insurance plan for a defined period of time. The premium is paid by the insured party to the insurer, and primarily compensates the insurer for bearing the risk of a payout should the insurance agreement's coverage be required.
- 167.** (5) Only (A) and (B)
- 168.** (1) Employee Stock Options
- 169.** (4) The Budget announced a new Super Senior Citizen bracket at age 80, where up to 5 lakhs of income will be exempt. Income of Super senior citizens between Rs 5 lakh and Rs 8 lakh will attract a tax of 20 per cent and above Rs 8 lakh 30 per cent.
- 170.** (5) POSCO stands for the Pohang Iron and Steel Company which is based in Pohang, South Korea. It is the world's second-largest steel maker by market value and Asia's most profitable steelmaker. With the strong Korean shipbuilding and automobile industry dependent on POSCO for steel, it has been seen as the bedrock of Korea's industrial development over the past 40 years. POSCO's slogan is "Resources are limited; Creativity is unlimited".
- 171.** (3) India's GDP growth for the 2009-10 fiscal year has been provisionally revised upwards to 8 per cent from 7.4 per cent. India's economy grew a faster-than-expected 8.9 per cent in the September quarter from a year earlier. The GDP growth for the April-June quarter was revised upwards to 8.9 per cent from the provisional figure of 8.8 per cent.
- 172.** (4) Montek Singh Ahluwalia is the Deputy Chairman, Planning Commission, Government of India. He has been a key figure in India's economic reforms from the early 1980s onwards.
- 173.** (1) Davos is host to the World Economic Forum (WEF), an annual meeting of global political and business elites (often referred to simply as Davos) and the home of one of Switzerland's biggest ski resorts. The 2011 annual meeting in Davos was held from 26 January to 30 January.

- 174.** (4) India and Bangladesh on 10 January 2011, agreed to sign the 15 year interim accord on sharing the waters of common rivers Teesta and Feni between the two countries during the secretary level meeting of the Indo-Bangladesh Joint River Commission in Dhaka.
- 175.** (5) The Brihadeeswarar Temple is located at Thanjavur in Tamil Nadu. It is the world's first complete granite temple.
- 176.** (5) The nuclear power project is being set up at Jaitpur in Maharashtra, using the technological know-how from France. There has been strong opposition from local NGOs who are demanding that it be scrapped citing radiation threat and alleged inadequate land compensation.
- 177.** (1) The Planning Commission Deputy Chairman Montek Singh Ahluwalia, in December 2010, said that the country's per capita income would be doubled in nine years with the economy expanding at current rate of growth.
- 178.** (3) IFRS stands for International Financial Reporting Standards which are principles-based Standards, Interpretations and the Framework (1989) adopted by the International Accounting Standards Board (IASB). Many of the standards forming part of IFRS are known by the older name of International Accounting Standards (IAS).
- 179.** (2) Liu Xiaobo is a Chinese human rights activist who was awarded the 2010 Nobel Peace Prize, for "his long and non-violent struggle for fundamental human rights in China. He is the first Chinese citizen to be awarded a Nobel Prize of any kind while residing in China.
- 180.** (1) Hardeep Singh Puri is an Indian diplomat currently representing India to the United Nations. Between 1988 and 1991, he was appointed the Coordinator of UNDP/UNCTAD Multilateral Trade Negotiations Project to help Developing Countries in the Uruguay Round of Multilateral Trade Negotiations..
- 181.** (5) Ishant Sharma is a right arm fast bowler who delivered the second fastest ball ever bowled by an Indian bowler when he clocked 152.6 km/h (94.8 mph) at Adelaide against Australia on 17 February 2008.
- 182.** (2) Zinedine Zidane of France won the 1998 Football World Cup and 2000 European Championship. He captained France to the 2006 World Cup Final where he won the Golden Ball as the tournament's most outstanding player.
- 183.** (1) China
- 184.** (2) Inflation and Supportive recovery
- 185.** (2) Coal India Ltd. public offer, the biggest public issue ever in India seeking to raise lower Rs. 15,000 crore was fully subscribed on the second day after opening on October 18, 2010.
- 186.** (2) Among domestic sources, under Public issue, funds are raised through IPO a Follow-on Public Offer, and commercial papers.
- 187.** (4) United India Insurance Company was one of the subsidiaries of the General Insurance Corporation of India which was delinked from the parent company in December 2000 and made an independent insurance company.
- 188.** (3) IRDA (Insurance regulatory and Development Authority aims to protect the interests of the policyholders, to regulate, promote and ensure orderly growth of the insurance industry and for matters connected therewith or incidental thereto.
- 189.** (3) All other terms except 'Misuse alert' are used in insurance sector. FDA issued 'misuse' alert of Biogen drug in 2006.
- 190.** (1) The Export Credit Guarantee Corporation of India Limited (ECGC) covers the risk of exporting on credit and offers a range of services to exporters.
- 191.** (2) The National Agricultural Insurance Scheme provides coverage of all food crops (cereals, millets and pulses), oilseeds and annual commercial/ horticultural crops.
- 192.** (5) On September 29, 2010, the first UID card was given by the Prime Minister, Dr. Manmohan Singh to Ranjana Sonawane, in Tembhli village in Nandurbar, Maharashtra.
- 193.** (2) The Village by The Sea is based on the poverty, hardships and sorrow faced by a small rural community in India. It won the "Guardian Children's Fiction Prize" in 1983.
- 194.** (1) The Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA) is an Indian job guarantee scheme, aimed at improving the purchasing power of the rural people, primarily semi or un-skilled work to people living in rural India, whether or not they are below the poverty line..
- 195.** (2) Inflation is the rate at which the general level of prices for goods and services is rising, and, subsequently, purchasing power is falling. Central banks attempt to stop severe inflation, along with severe deflation, in an attempt to keep the excessive growth of prices to a minimum..
- 196.** (2) Saina Nehwal is the first Indian woman to reach the singles quarterfinals at the Olympics and the first Indian to win the World Junior Badminton Championships..
- 197.** (5) The Micro Finance Institutions (Regulation of Money Lending) Bill, 2010, of Andhra Pradesh was passed by the state government in the aftermath of suicides by micro finance borrowers
- 198.** (4) The Reserve Bank of India can revise Repo and Reverse Rates, Bank Rates and Cash Reserve Ratio as well as Savings Bank Rate in its periodical reviews of the monetary policy.
- 199.** (5) The Trans-Afghanistan Pipeline (TAP or TAPI) is a proposed natural gas pipeline being developed by the Asian Development Bank which will transport Caspian Sea natural gas from Turkmenistan through Afghanistan into Pakistan and then to India.
- 200.** (3) The move is said to have played a role in bringing the National Democratic Alliance government back to power in Bihar with a landslide majority in November 2010.