

# MODEL SOLVED PAPER

## RBI OFFICER GRADE 'B' EXAM

Held on : 18.12.2011 ● Based on Memory

### GENERAL AWARENESS

1. Some time we see a reference of 'Least Developed country' in the economic journals/papers etc. Which among the following is one of the parameters on the basis of which a country in economic parlance, is labelled "Least Developed" ?
  - (1) Frequent changes in monetary/fiscal policies
  - (2) No change in the Government in last ten years as general elections did not take place
  - (3) Low Per Capita income of a specified level and instability in agricultural/industrial production
  - (4) Huge losses due to natural disasters resulting in displacement of people in majority
  - (5) Scarcity of trained/skilled manpower in the country
2. Which of the following statements about the Indian Economy in the last decade is **Not Correct** ?
  - (1) The economy of India is the fourth largest in the world with GDP of about 4 trillion US \$ at Purchasing Power Parity (PPP).
  - (2) Agriculture which was a major concern for the growth of the economy is now growing at an average of 7% per annum
  - (3) A strong Balance of Payment (BOP) position in recent years has resulted in a comfortable stock of the foreign exchange reserves.
  - (4) India has emerged as a global leader in software and business process outsourcing.

- (5) Indian economy has shown a remarkable average GDP growth of 6.8% during last ten years.
3. Who among the following is very closely associated with the day to day functioning of the Reserve Bank of India ?
  - (1) Dr. Subir Gokarn
  - (2) Mr. U. K. Sinha
  - (3) Dr. Kaushik Basu
  - (4) Mr. Narendra Jadhav
  - (5) None of these
4. Census in India was conducted recently (2011). In the eyes of the economists and policy makers, India's demographics are very much favourable to growth. Which of the following statements is **NOT** in conformity with the traditional demographic characteristics of India and its relation with growth ?
  - (1) India is a young country with low dependency ratio
  - (2) More and more Indian youth under the age of 30 are getting better health care and access to quality technical education
  - (3) The so called Middle class of India is happy as they have better housing and earning facilities
  - (4) More employment opportunities and resultant financial freedom have made young women folk to pursue single life and delay marriage
  - (5) Indian youth are now biggest consumers of luxurious goods, they spend discretionary income and enjoy the associated status.
5. Some policy makers and thinkers are of the opinion that the notorious Satyam Scandal of

2009 has proved a blessing in disguise for India, as it intensified the call in the country for —

- (1) Stronger police force
  - (2) Faster legal proceedings and effective judiciary
  - (3) Greater Accounting transparency and Corporate Governance
  - (4) Better employer employee relationship and active participation of employees in managerial functions
  - (5) All of these
6. Frequent changes in the cost of which of the following commodities at international levels, push inflation upwards ?
    - (1) Vegetables
    - (2) Foodgrains
    - (3) Petroleum Products
    - (4) Milk
    - (5) All of these
  7. Indian Parliament in the year 2005 passed Special Economic Zones Bill which gave birth to hundreds of SEZs in the country. How do these SEZs help in the growth of the Indian Economy ?
    - (1) SEZs attract significant foreign direct investment from overseas and MNCs
    - (2) SEZs give a far better price for land to the farmers and others who sell their land for the same
    - (3) Production in SEZs is done for local consumption only and is supposed to tame inflation in the country
    - (4) Banks in India are allowed to give loans to SEZs liberally as the interest rate on such loans is decided to be 5% higher than the normal interest rates
    - (5) All of these

8. In economic terms, the total market value of all final goods and services produced in a country in a given year is known as—  
 (1) GNI (2) GDP  
 (3) Inflation (4) PPP  
 (5) Wealth of a nation
9. Which of the following is one of the indicators of Human Development Index (HDI) ?  
 (1) Life expectancy at birth  
 (2) Total cost of the agricultural land with a family  
 (3) Total area of the agricultural land with a family  
 (4) Availability of perennial source of water for irrigation  
 (5) Nature of employment, casual/permanent or semi-permanent
10. Which of the following is one of the measures of economic growth of a country ?  
 (1) Volume of Direct Investment made by Foreign countries  
 (2) Number of companies listed on the Stock Exchanges  
 (3) Gross Domestic product of the nation  
 (4) Number of Foreign nationals working in a country  
 (5) All of these
11. What is the contribution of Agricultural sector in total GDP of India ? About—  
 (1) 10% (2) 24%  
 (3) 38% (4) 40%  
 (5) 60%
12. What is the contribution of Service Sector in total GDP of India ?  
 (1) 10% (2) 14%  
 (3) 18% (4) 26%  
 (5) None of these
13. In India, the National Income is measured on the basis of—  
 (1) Flow of goods only  
 (2) Number of employed youth only  
 (3) Volume of tax collected per annum  
 (4) Earning of people working in PSUs and Government jobs  
 (5) All of these
14. Which one of the following a measure of Fiscal Reforms, has Government of India adopted ?  
 (1) Bringing down fiscal deficit to a particular level by an Act of Law  
 (2) Fixing higher rate of growth  
 (3) Allocation of more funds to job oriented schemes  
 (4) Allocation of more funds to provide education to children who are 6-14 years of age  
 (5) None of these
15. 'Green House Gases' are responsible mainly for—  
 (1) Growth of Livestock population  
 (2) Volume of foreign trade  
 (3) Quality of agro products in a country  
 (4) Industrial Development of a nation  
 (5) Global warming
16. Which of the following in India is implemented in all the districts of the country for providing 100 days employment to those willing to do manual jobs in rural areas?  
 (1) Pradhan Mantri Gram Sadak Yojana  
 (2) Bharat Nirman  
 (3) Mahatma Gandhi National Rural Employment Guarantee Act  
 (4) Swarn Jayanti Gram Swarojgar Yojana  
 (5) All of these
17. Which of the following is a Social Development programme launched by the Government of India for school children ?  
 (1) Bharat Nirman  
 (2) ASHA  
 (3) Kutir Jyoti  
 (4) Mid Day Meal Scheme  
 (5) Aadhar Yojana
18. Which of the following economic concept is categorized on the basis of Current Account or Capital Account or both ?  
 (1) Balance of payment  
 (2) Value of the foodgrain stock of a country  
 (3) Gross National Product (GNP)  
 (4) Gross National Income (GNI)  
 (5) Total collection of Direct Taxes in a year
19. Which of the following acts is/was introduced for the purpose of sustainable growth ?  
 (1) Water (Prevention and Control of Pollution) Act  
 (2) Narcotics and Psychotropic Substance Act  
 (3) Foreign Exchange Management Act  
 (4) Banking Regulation Act  
 (5) Prevention of Money Laundering Act
20. 'IAEA' is an organization which functions in the area of  
 (1) Prevention of Money Laundering  
 (2) Control of Foreign Direct Investment  
 (3) Nuclear Energy  
 (4) World Trade  
 (5) Promoting International understanding among the nations.
21. As reported in newspapers, China has raised objection on India's presence in South China sea alongwith Vietnam. Both the nations are engaged in which of the following activities in the sea?  
 (1) Fishing  
 (2) Exploring Minerals  
 (3) Exploring Oilfields  
 (4) Disposal of electronic waste  
 (5) Disposal of nuclear waste
22. Which of the following is the purpose of introducing 'Know Your Customer' norms by the banks ?  
 (1) To bring more and more people under the banking net.  
 (2) Identifying people who do not pay Income Tax  
 (3) To ensure that the money deposited in banks has come from genuine sources  
 (4) To ensure whether the money deposited in the bank is of an Indian or a foreign national  
 (5) None of these

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- 23.** Which of the following organisations is established mainly to promote Micro, Small & Medium industrial sector in India ?  
 (1) NABARD (2) SIDBI  
 (3) IDBI Bank (4) EXIM Bank  
 (5) All of these
- 24.** As reported in newspapers, the Market Borrowings of the Union Government have gone up in 2011-12 (upto September 2011). What is the main reason for the same ?  
 (1) Fixing very high target of growth  
 (2) Lower than budgeted collection of the revenue  
 (3) Lower than expected flow of foreign investment  
 (4) RBI's reluctance in giving fresh loans to the Government of India for developmental projects  
 (5) Consistent revision in the limit of the Ways and Means Advances given to the Government of India by the RBI
- 25.** "Core Industries witness lower growth in last few months" - was the news in some major newspapers recently. This means the performance of which of the following is NOT taken into accounts for the same?  
 (1) Steel  
 (2) Cement  
 (3) Coal  
 (4) Gem and Jewellery  
 (5) Crude oil
- 26.** 'Centre brings the curtain down on DEPB scheme' - was the news recently. What is the full form of the term DEPB ?  
 (1) Developmental Enterprises Promotion Board  
 (2) Duty Entitlement Pass Book  
 (3) Duty Enforcement and Promotion Board  
 (4) Development, Export and Procurement Bureau  
 (5) Deportation and Enforced Prevention Bureau
- 27.** India recently entered into an agreement to purchase LNG from some East Asian Nations. This is the part of India's initiative in the direction of —  
 (1) Look East policy  
 (2) Switch over to LNG  
 (3) Business With Most Favoured Nations only  
 (4) Convention on Supplemental Compensation (CSC)  
 (5) New Business : New Partners Scheme
- 28.** As per recent reports the Coal Ministry of India has allocated certain coal blocks to four NTPC Thermal Power Plants in four states. Which of the following states is NOT among these four states ?  
 (1) Uttar Pradesh  
 (2) Karnataka (3) Orissa  
 (4) Madhya Pradesh  
 (5) Gujarat
- 29.** The Meet of the Finance Chiefs of G-7 countries was held in September 2011 in —  
 (1) London (2) Tokyo  
 (3) Paris (4) Marseille  
 (5) Vienna
- 30.** Which of the following organizations has given a warning to the nations of the world that there may be increased risk to global financial stability in the world ?  
 (1) World Bank  
 (2) World Trade Organisation  
 (3) Asian Development Bank  
 (4) International Monetary Fund  
 (5) United Nations Organisation
- 31.** Which of the following is considered Non Tax Revenue of the Government of India as projected in the Union Budget ?  
 (1) Income Tax  
 (2) Custom Duty  
 (3) Service Tax  
 (4) Corporate Tax  
 (5) Dividends and Profits
- 32.** What does the letter 'M' denote in the abbreviated term 'MRTP', an act which was applicable in India till recently ?  
 (1) Money (2) Moral  
 (3) Minimum (4) Monopolies  
 (5) Market
- 33.** Which of the following is a popular women's Empowerment Programme in India ?  
 (1) ASHA  
 (2) Swabhtman  
 (3) Mid Day Meal Scheme  
 (4) Bharat Nirman  
 (5) Self Help Group
- 34.** We know that the Industrial sector plays an important role in the development of India. Which sector **does not** come under Industrial sector ?  
 (1) Mining  
 (2) Manufacturing  
 (3) Banking  
 (4) Utilities  
 (5) Construction
- 35.** Who among the following is one of the Deputy Governors of the RBI ?  
 (1) Shri U. K. Sinha  
 (2) Shri Ranjan Mathai  
 (3) Dr. Subir Gokarn  
 (4) Dr. M. S. Ahluwalia  
 (5) None of these
- 36.** What does the term 'AAY' denote which is the short form of a Social Scheme launched by the Government of India?  
 (1) Antodaya Awas Yojana  
 (2) Asian Awas Yojana  
 (3) Antodaya Anna Yojana  
 (4) Area Antodaya Yojana  
 (5) None of these
- 37.** Which of the following organizations of women in India will be arisen out of the confluence of three movements - labour movement, cooperative movement and women's movement based on Gandhian Philosophy ?  
 (1) TISCO (2) SHG  
 (3) AMUL (4) SEWA  
 (5) Gramin Bank
- 38.** The Second Green Revolution being planned in India will be launched basically in Eastern/ North Eastern states and will be based on production of—  
 (1) Sugarcane (2) Jute  
 (3) Bamboo (4) Vegetables  
 (5) Paddy

39. Which of the following factors has now put a check on Migration of Agricultural Labourers from one place to another in India ?  
 (1) Lack of irrigation facilities  
 (2) Low productivity of land  
 (3) Single crop cultivation  
 (4) Higher wages and availability of employment  
 (5) Launch of MGNREGA and availability of employment opportunities locally
40. Which of the following Acts helps a bank in its day to day activities?  
 (1) Competition Act  
 (2) Negotiable Instruments Act  
 (3) Hindu Marriage Act  
 (4) Hindu Succession Act  
 (5) NRI Act
41. Lack of access to financial services is technically known as—  
 (1) financial instability  
 (2) financial inclusion  
 (3) financial stability  
 (4) financial exclusion  
 (5) poverty
42. Which of the following is NOT one of the major functions of the National Bank for Agricultural and Rural Development (NABARD) ?  
 (1) Acting as a regulator for cooperative banks and RRBs  
 (2) Extending assistance to the government and others in matters relating to rural development  
 (3) Providing refinance to lending institution in rural areas  
 (4) Acting as a coordinator in the operations of rural credit institutions  
 (5) Review of monetary and credit policy
43. As we all know Banks in India are required to maintain a portion of their demand and time liabilities with the Reserve Bank of India. This portion is called —  
 (1) Statutory Liquidity Ratio  
 (2) Cash Reserve Ratio  
 (3) Bank Deposit  
 (4) Reverse Repo  
 (5) Government Securities
44. Banks in their daily business face various kinds of risks. Which of the following is one such major risk ?  
 (1) Customer risk  
 (2) Reputation  
 (3) Goodwill risk  
 (4) Protection risk  
 (5) Operational risk
45. Which of the following schemes was launched by the RBI in 2004 under which Government of India dated Securities/Treasury Bills could be issued to absorb surplus/durable liquidity ?  
 (1) RTGS  
 (2) External Commercial Borrowing  
 (3) Market Stabilisation Scheme  
 (4) High value clearing scheme  
 (5) Pre-paid payment instrument facility
46. How much amount (in ₹ crores) was allocated for raising credit to the farmers in the Union Budget 2011-12?  
 (1) ₹ 475000 crores  
 (2) ₹ 575000 crores  
 (3) ₹ 675000 crores  
 (4) ₹ 775000 crores  
 (5) None of these
47. What does the letter 'M' denote in the name 'MFI' as used in financial sector ?  
 (1) Mini (2) Monetary  
 (3) Micro (4) Mega  
 (5) Multiple
48. The Government of India has created a women's Self Help Group Development Fund so that it can reduce their interest burden. What is the size of the fund ?  
 (1) ₹ 100 crores  
 (2) ₹ 200 crores  
 (3) ₹ 250 crores  
 (4) ₹ 400 crores  
 (5) ₹ 500 crores
49. Which of the following is NOT a programme launched by the Government of India ?  
 (1) Sarva Shiksha Abhiyan  
 (2) Rastriya Krishi Vikas Yojana  
 (3) Accelerated Irrigation Benefit Programme  
 (4) National Rural Livelihood Mission  
 (5) Jeevan Anand Yojana
50. Which of the following schemes is launched to provide prenatal and postnatal care to mother and child ?  
 (1) National Mission for Protein Supplements  
 (2) Initiative on Vegetable Clusters  
 (3) Promotion of Nutri Cereals  
 (4) Jan Mitra Yojana  
 (5) Janani Suraksha Yojana
51. Which of the following statements is TRUE about International Monetary Fund (IMF) ?  
 (1) IMF provide Ways and Means Funds to member countries  
 (2) IMF is an agency of the World Bank and is situated in Prague  
 (3) IMF makes all the rules and regulations in relation to the World Trade between the nations  
 (4) On becoming member of the IMF, countries get finance as temporary Balance of payment needs  
 (5) IMF is an organization floated by the members of NATO and caters to the need of those countries only
52. The bank rate is  
 (1) free to fluctuate according to the forces of demand and supply  
 (2) set by the R. B. I.  
 (3) set by the R. B. I. as directed by the Union Ministry of Finance  
 (4) set by R. B. I. as advised by the Indian Banks Association  
 (5) set by Government of India on the recommendation of the Planning Commission

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- 53.** Which of the following terms is used in the field of Banking and Finance ?  
 (1) Special Drawing Rights  
 (2) Affirmative Defence  
 (3) Civil Procedure  
 (4) Informed Consent  
 (5) Question of Fact
- 54.** Which of the following is one of the Millennium Development Goals fixed by the United Nations Organisation (UNO)?  
 (1) Develop a global partnership for development  
 (2) Develop new varieties of food grains which can ensure bumper crops  
 (3) To ensure that population does not increase in Least Developed countries at an alarming rate  
 (4) Develop measures to avert deadly Hurricanes/Tsunamis etc. in an effective way  
 (5) Ensure that a Global Economy is developed where all nations can participate according to their strengths
- 55.** Which of the following countries recently got a new bail-out package with the help of the Private Sector?  
 (1) Germany (2) France  
 (3) USA (4) Greece  
 (5) Russia
- 56.** By which of the following months Goods and Services Tax (GST) is to be implemented in India ?  
 (1) April 2015 (2) April 2014  
 (3) April 2013 (4) April 2012  
 (5) June 2012
- 57.** India recently completed negotiations with 16 countries for entering into a 'TIEA'. TIEA denotes which of the following ?  
 (1) Tax India Exchange Account  
 (2) Tax Information Exchange Agreement  
 (3) Total Information Exchange Accord  
 (4) Territorial Issue and Exchange Agreement  
 (5) Tax Issues and Export Agreements
- 58.** Famous Sardar Sarovar Dam is built across which of the following rivers ?  
 (1) Ganga (2) Tapti  
 (3) Krishna (4) Narmada  
 (5) Satlej
- 59.** Which of the following is NOT a Credit Rating Agency ?  
 (1) Credit Analysis and Research Ltd. (CARE)  
 (2) Intas India Pvt. Ltd.  
 (3) Moody's Investors Service  
 (4) Standard and Poors  
 (5) Fitch Ratings
- 60.** Who among the following is the President (Chief) of the World Bank at present ?  
 (1) Peter Thomson  
 (2) Goran Hadzic  
 (3) Robert B Zoellick  
 (4) Alan Greenspan  
 (5) Z. Zang
- 61.** Which of the following issues was/is an issue in World Trade Organisation on which India and few other countries were having all together different views than developed countries ?  
 (1) Subsidies and Government procurement policy  
 (2) G. M varieties of certain crops  
 (3) Making Yuan as major trade currency  
 (4) Special treatment to NATO countries  
 (5) All of these
- 62.** Who among the following is the Head of the National Manufacturing Competitiveness Council, reconstituted recently ?  
 (1) Shri Isher Ahluwalia  
 (2) Dr. Kaushik Basu  
 (3) Shri V. Krishnamurthy  
 (4) Shri G. M. Rao  
 (5) None of these
- 63.** Which of the following nations is a member of G-8 ?  
 (1) New Zealand  
 (2) Libya  
 (3) China  
 (4) South Sudan  
 (5) Canada
- 64.** Dr. Manmohan Singh recently addressed UN General Assembly. Which of the following was the major issue which he emphasized in his speech ?  
 (1) Usefulness of multilateral lending agencies like IMF and World Bank in the present context  
 (2) WTO's efforts to introduce more and more G M Crops in the market  
 (3) Democratic Rights in Gulf Countries  
 (4) Mechanism to control oil prices in the world  
 (5) Need of strong Indo-China relations
- 65.** Which of the following is called "Robinhood Tax" and was in news during recent Summit of G-20 nations ?  
 (1) Excise Duty  
 (2) VAT  
 (3) Goods and Services Tax  
 (4) Tobin Tax  
 (5) None of these
- 66.** The Approach Paper of 12th Five Year Plan got approval of the Union Cabinet recently. Which of the following is added for the first time in approach papers ?  
 (1) Growth Rate and mechanism to achieve it  
 (2) Corruption, Transparency and Governance  
 (3) Strengthening of Agriculture sector  
 (4) Periodical Review of Monetary policy by the Government and not by RBI  
 (5) All of these
- 67.** A huge reserve of gas was explored recently in Northern Rashidpur Gas Fields of —  
 (1) Bhutan (2) Bangladesh  
 (3) Sri Lanka (4) Pakistan  
 (5) Afghanistan
- 68.** Which of the following agencies recently conducted a Pollution Survey of various cities across the world and found out that cities in India, Iran, Pakistan and Mongolia are the most polluted cities in the world ?

- (1) World Bank  
(2) International Monetary Fund  
(3) Asian Development Bank  
(4) World Trade Organisation  
(5) World Health Organisation
69. The Central Banks of five developed countries recently came together and decided to provide unlimited dollar loans to banks in their areas. What was the purpose of the same ?  
(1) To prevent China from becoming a bigger lender than the World Bank  
(2) Ease growing tensions in the Euro zone's financial sector.  
(3) To reinstate USA's Credit rating at AAA level from the downgraded AA+ level  
(4) To create an emergency pool of dollars to provide instant help to any country in case of need  
(5) None of these
70. Which of the following is a payment and settlement system used by the banks in India ?  
(1) Liquidity Adjustment Facility  
(2) Real Time Gross Settlement  
(3) Forward Rate Agreements  
(4) Central Depository Service  
(5) Negotiated Dealing System
71. 'Federal Reserve' is the Central Bank of which of the following countries ?  
(1) Russia (2) Britain  
(3) Canada (4) Australia  
(5) USA
72. The Y. H. Malegam Committee which submitted its report a few months back was set up to report on further improvement of functioning of —  
(1) Micro Finance Institutions  
(2) Stock Exchanges in India  
(3) Cooperative Banks  
(4) Regional Rural Banks  
(5) Foreign Banks having offices in India
73. The Comptroller and Auditor General (CAG) of India recently got appointed as External Auditor of which of the following organizations/agencies ?

- (1) World Bank  
(2) Bank of America  
(3) UNESCO  
(4) IAEA and WIPO  
(5) International Monetary Fund (IMF)
74. 'Special Drawing Rights' are the rights of countries provided by—  
(1) World Bank (2) IMF  
(3) ADB  
(4) Federal Reserves  
(5) None of these
75. Indian citizens are allowed to invest overseas freely except in—  
(1) Sri Lanka (2) UK  
(3) Bangladesh (4) Nepal  
(5) Pakistan
76. Who among the following represented India in first South Asia Forum Meeting held in September 2011 ?  
(1) Dr. Manmohan Singh  
(2) Shri Ranjan Mathai  
(3) Dr. Mahendra Lama  
(4) (1) and (2)  
(5) (2) and (3)
77. Which of the following schemes is launched by the Government of India to make Indian cities free from hutments and slums ?  
(1) Indira Awas Yojana  
(2) Rajiv Awas Yojana  
(3) Rashtriya Gram Swaraj Yojana  
(4) Central Rural Sanitation Programme  
(5) None of these
78. Which of the following is the largest producer of chemical fertilizers in the world ?  
(1) India (2) USA  
(3) Mexico (4) Russia  
(5) China
79. Which of the following is the abbreviated name of the programme launched by the Government of India for developing desert areas ?  
(1) DRDA (2) CAPART  
(3) DDP (4) IRDP  
(5) DWCRA

80. Who among the following are the two economists who got Nobel Prize in 2011 for their contribution in Economics ?  
(1) Thomas J. Sargent and Christopher A. Sims  
(2) Peter A. Diamond and Thomas J. Sargent  
(3) Christopher A. Sims and Dale T. Mortensen  
(4) Olliver O. Williamson and Amratya Sen  
(5) None of these

### ENGLISH LANGUAGE

**Directions (81-88) :** Read the following passage carefully and answer the questions given below it. Certain words/phrases are printed in **bold** to help you to locate them while answering some of the questions.

Food inflation is a significant negative feature of today's economic environment and more so, in respect of our country. It has a tremendous impact on quality of life, as people struggle to maintain nutritional standards that they had previously achieved, or give up some other forms of consumption so as to keep themselves well-fed. For a country that legitimately believed that it had effectively dealt with its vulnerability to food shortages in the form of the Green Revolution of the late 1960s and early 1970s, the current situation comes as a rude reminder that **solutions are rarely permanent.**

To place the current developments in context, it must be pointed out that the world economy is itself facing problems with food prices. Food as a category has been following global trends in commodity prices over the past couple of years. There is a view that this is the outcome of the larger trend towards financialisation of commodities wherein large increases in global liquidity as a response to the 2008 crisis feed directly into higher asset prices, including commodities. Be that as it may, the price dynamics of individual food items suggest that there are also some commodi-

ty-specific factors at work, which may either reinforce or counteract the broader trend. Sugar, for example, shows **fluctuations** in response to current supply conditions, while wheat reflects the effect of persistent drought in some major cultivating areas.

India's food inflation is certainly linked to global trends, particularly in relatively heavily traded commodities like sugar and oilseeds, but, given the high degree of self-reliance in many other commodities, domestic factors play a big role, although the drivers of inflation in recent months have been energy prices and demand pressures, as reflected in the non-food manufactured products index, food prices contributed significantly in the first half of 2010 and remain uncomfortably high. Apart from the direct impact on the index, it is also likely to **feed** through into the wider inflationary process through higher wage demands, of which there is some evidence.

It is generally believed that food prices are highly **sensitive** to monsoon performance, but this belief has been tested over the past few years. There is sufficient evidence to suggest that food prices are being driven not by transitory factors, such as rainfall, but by more fundamental forces. Essentially, a long period of relatively rapid growth has taken large numbers of households across a threshold at which they begin to look for nutritional diversification. The predominance of cereals in the typical household diet gives way to greater balance and a consequent increase in the demand for proteins - pulses, milk, meat, fish and eggs, vegetables and fruit. It is no surprise that these items have been the primary causes of food inflation in the recent period.

81. Why, according to the passage, does food inflation affect people's quality of life?
- (1) It is a fundamental requirement of every individual.
  - (2) Generally, people refrain from maintaining their nutritional standards.

- (3) People generally are averse to change their form of consumption.
- (4) People give up some other forms of consumption to keep themselves well-fed.
- (5) None of these

82. Which of the following statements contradicts the general belief that our country has achieved self-sufficiency in respect of food?

- (1) Food inflation is a significantly negative feature of today's economic environment.
- (2) Our country legitimately believes having mastered food deficiency.
- (3) Green Revolution of the late 1960s and early 70's has helped us conquer dependence on others for food.
- (4) Our vulnerability to food shortages was effectively dealt with by us in the late 1960s and early 70's.
- (5) None of these

83. Which of the following best explains the phrase, "**solutions are rarely permanent**" as used in the passage?

- (A) Our strategies for overcoming the food shortages in a specific period have proved to be futile subsequently.
  - (B) The current situation has been a rude reminder of our self-reliance in a specific period in the matter of food.
  - (C) The general tendency of people to keep themselves well-fed leads to food inflation.
- (1) A & B only (2) B & C only
  - (3) A only (4) C only
  - (5) None of these

84. What, according to the passage, is DEFINITELY the root cause of problems with global food prices?

- (1) Shortage of commodities that constitute food items
- (2) Financialisation of commodities
- (3) Food crisis faced globally in 2008
- (4) Increase in global liquidity
- (5) None of these

85. The example of sugar and wheat helps us to conclude that \_\_\_\_\_

- (A) Certain commodity-specific factors help perpetuate a general tendency.
  - (B) Certain commodity-specific factors make the trend go in reverse direction.
  - (C) The current supply conditions are insensitive to the global trends.
- (1) All the three
  - (2) B & C only
  - (3) A & C only (4) A & B only
  - (5) None of these

86. Which of the following is/are crucial factor(s) responsible for India's food inflation in the recent period?

- (A) Escalating energy prices and rising demand pressures.
  - (B) Changing scenario all over the world that influences food inflation.
  - (C) People's inclination to nutritional diversification.
- (1) All the three
  - (2) B & C only
  - (3) A & C only (4) A & B only
  - (5) None of these

87. Which of the following statement(s) is / are definitely **TRUE** in the context of the passage?

- (A) Past few years' data show that food prices are heavily dependent on monsoon performance.
  - (B) Increased food prices have exerted an impact on the index and instigated higher wage demands.
  - (C) In typical Indian household, consumption of food items with high protein-content is on a higher side.
- (1) All the three (2) A & B only
  - (3) B & C only (4) C only
  - (5) A & C only

88. Which of the following best explains the meaning of the two words "**fluctuations**" and "**sensitive**" taken together in the context of the passage?

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- (1) Considerate to establish stability
- (2) Vulnerability to changes
- (3) High impact of change
- (4) Vulnerability leading to chaos
- (5) Susceptibility to security

**Directions (89-93) :** Rearrange the following seven sentences (A), (B), (C), (D), (E), (F) and (G) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) They have to, therefore, necessarily devise strategies for product differentiation and pricing, market segmentation and efficient portfolio management.
- (B) There is a great need for the banks to fully exploit these sectors to achieve a win-win situation for both - the farm and non-farm sector units and the banks.
- (C) The time has now come to consolidate on the gains of the past decades of nationalized banking.
- (D) This means banks will no longer be operating in a "seller's market".
- (E) Undoubtedly, an untapped and vibrant market for commercial banking exists in the farm and non-farm sectors of rural economy.
- (F) Then, and only then, could it be claimed that the nationalization has, at least to some extent, achieved the purpose of nationalization.
- (G) The present era of financial liberalization and globalized banking would entail that banks equip themselves to face the rigours of a highly competitive financial market.

89. Which of the following should be the **SECOND** sentence after rearrangement ?  
 (1) G (2) F  
 (3) E (4) D  
 (5) C
90. Which of the following should be the **THIRD** sentence after rearrangement ?

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

91. Which of the following should be the **FIFTH** sentence after rearrangement ?

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

92. Which of the following should be the **FIRST** sentence after rearrangement ?

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

93. Which of the following should be the **SEVENTH** sentence after rearrangement ?

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

**Directions (94-98) :** In each question below, two sentences or parts of sentences are given with two blank spaces ( ) ( ) between them. From among the three parts / sentences denoted by (A), (B) and (C) given below each, find out which two can fill up the blanks in proper sequence (i.e. the order in which these are given in the answer options) to make the sentence/group of sentences meaningfully complete.

94. Four years ago, I had major surgery. ( ). ( ). I was too ill.

- (A) It left me disabled.
- (B) My attempts to go back to work could not succeed.
- (C) I had fully recovered except for some minor weakness.

- (1) (B) and (A) only
- (2) (C) and (A) only
- (3) (B) and (C) only
- (4) (A) and (B) only
- (5) (A) and (C) only

95. Based on scientific research, scientists conclude that ( ) ( ), they will live even more than a hundred years.

- (A) keep themselves active all through
- (B) exercise more, ensure proper vitamin intake.
- (C) human species, if regulate their diet,

- (1) Only (A) and (B)
- (2) Only (A) and (C)
- (3) Only (C) and (A)
- (4) Only (C) and (B)
- (5) Either C and (A) or (C) and (B)

96. The Central Government's plans to ( ) ( ) despite the fact that the opposition parties' united front had mobilized support of general public at the outskirts of Mumbai.

- (A) defy the curfew imposed to prevent the proposed rally from protesting against the hike in petrol prices
- (B) curb the rally called for by the opposition succeeded due to ruling party's announcement to
- (C) cancel all the trains entering Mumbai.

- (1) (A) and (B) only
- (2) (B) and (A) only
- (3) (B) and (C) only
- (4) (A) and (C) only
- (5) Either (B) and (C) or (A) and (C)

97. The economic gloom was exacerbated yesterday by Greek Prime Minister's surprise announcement ( ) ( ), and vote might put the tortuously conceived package in jeopardy.

- (A) that was struck last week
- (B) that he would recommend the Parliament to strike down the obnoxious deal
- (C) that his country would hold a referendum on the European debt deal

- (1) (C) and (A) only
- (2) (B) and (A) only
- (3) (A) and (C) only
- (4) Either (C) and (A) or (B) and (A)
- (5) None of these

98. The world's most powerful nations were warned ( ) ( ) and trigger mass social unrest.

- (A) that could cost millions of jobs around the globe
- (B) that international economy was on the brink of a deep new economic crisis



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(C) that the only solution was pumping a huge amount of money in the economy

- (1) (C) and (A) only
- (2) (B) and (A) only
- (3) (B) and (C) only
- (4) (C) and (B) only
- (5) None of these

**Directions (99-103) :** Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in **bold** in the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and no correction is required, mark (5) as the answer.

**99.** Innovators create products **which is an outgrowing of what they imagine**, things that help them create a world they would like to live in.

- (1) what is an outgrowing of what has been imagined by them
- (2) which are an outgrowth of what they imagine
- (3) which are outgrowing what they imagine
- (4) which outgrew their imagination
- (5) No correction required

**100.** The product-driven organization **has the product as the most important element in everything it does**.

- (1) does everything to have the product's most important element
- (2) does the most important things to have all elements of importance in its products
- (3) had the product as the most important element in everything they do
- (4) keeps the most important element in every product they do
- (5) No correction required

**101.** He **had always have a full measure of a trait** that is a mark of a successful leader: determination.

- (1) did always do a full measure of a trait
- (2) had always did have a full measure of a trait

(3) had always have a fully measured traits

(4) has always had a full measure of a trait

(5) No correction required

**102.** Most of the people were dumb-founded and obviously uncomfortable **by the performance that was expected of them**.

- (1) with the performance that they were expecting
- (2) by the performance that they were expected with
- (3) with the performance that was expected of them
- (4) at the performance which had expectations of them
- (5) No correction required

**103.** If he considered you to be a **bright, capable and made contribution** to his proposed project, he would listen to your criticizing him.

- (1) are bright, capable and had made contribution to
- (2) to be bright, capable and making contribution to
- (3) to be bright, capable and had been contributed for
- (4) would have been bright, capable and contributing with
- (5) No correction required

**Directions (104-110) :** 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.

With fairy lights up in shopping centres and crackers on offer in supermarkets, Britain is already **(104)** up for Christmas. In this tough economic climate, many retailers are hoping the festive season will be a chance for the public to **(105)** their financial difficulties. And, for some companies, the millions of Britons now struggling to make ends meet are an early Christmas present.

As banks stop lending and **(106)** eats away at the pay packets of those lucky enough to still be in work, the past year has seen an **(107)** in high-cost credit lending in the UK. Payday loan companies and

hire purchase stores now **(108)** town centres around Britain, offering astronomical interest rates on loans to those who have few other options to **(109)** their outgoings. Last year, the payday loan sector was worth £1.7bn, a fivefold increase in the past few years. The pace of expansion is **(110)** too. Between April and May this year alone, there was a 58 per cent rise in the number of people applying for a payday loan via moneysupermarket.com.

**104.** (1) paying (2) sweeping  
(3) fuming (4) gearing  
(5) giving

**105.** (1) overcome (2) forget  
(3) sustain (4) endure  
(5) minimize

**106.** (1) interest (2) taxing  
(3) inflation (4) spending  
(5) expenditure

**107.** (1) explosion (2) invasion  
(3) exploitation (4) epidemic  
(5) abstinence

**108.** (1) open (2) escalate  
(3) enshrine (4) cater  
(5) dominate

**109.** (1) check (2) reduce  
(3) liberate (4) cover  
(5) enhance

**110.** (1) accelerating (2) sharpening  
(3) regulating (4) falling  
(5) evolving

**QUANTITATIVE APTITUDE**

**Directions (111-115) :** What will come in place of the question mark (?) in the following questions ?

**111.**  $[(3024 + 189)^{1/2} + (684 + 19)^2] = (?)^2 + 459$

- (1) -27 (2) -29
- (3) 31 (4) 841
- (5) 1089

**112.** 4.4 times of  $\frac{5}{16}$  of 30% of

- 216 = ?
- (1) 81.9 (2) 83.7
- (3) 87.3 (4) 89.1
- (5) None of these

**113.**  $(0.0729 + 0.1)^3 + (0.081 \times 10)^5 \times (0.3 \times 3)^5 = (0.9)^{7 \cdot 3}$

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

114.  $(\sqrt{7\% \text{ of } \sqrt{1764} \times 5}) = 149.8 - 112$

- (1)  $\sqrt{18}$  (2) 18  
(3) 324 (4) 24  
(5) None of these

115.  $(27)^2 \times 6 \div 9 + (7)^3 + 71 = (?)^3 - 431$

- (1) 11 (2)  $(13)^3$   
(3) 13 (4)  $(11)^2$   
(5) None of these

**Directions (116-120) :** In the following questions three equations numbered I, II and III are given. You have to solve all the equations either together or separately, or two together and one separately, or by any other method and—

**Give answer If**

- (1)  $x < y = z$   
(2)  $x \leq y < z$   
(3)  $x < y > z$   
(4)  $x = y > z$   
(5)  $x = y = z$  or if none of the above relationship is established

116. I.  $7x + 6y + 4z = 122$

II.  $4x + 5y + 3z = 88$

III.  $9x + 2y + z = 78$

117. I.  $7x + 6y = 110$

II.  $4x + 3y = 59$

III.  $x + z = 15$

118. I.  $x = \sqrt{(36)^{1/2} \times (1296)^{1/4}}$

II.  $2y + 3z = 33$

III.  $6y + 5z = 71$

119. I.  $8x + 7y = 135$

II.  $5x + 6y = 99$

III.  $9y + 8z = 121$

120. I.  $(x + y)^3 = 1331$

II.  $x - y + z = 0$

III.  $xy = 28$

**Directions (121 - 125) :** What will come in place of the question mark (?) in the following number series ?

121. 9 31 73 141 (?)

- (1) 164 (2) 280  
(3) 239 (4) 241  
(5) None of these

122. 35 256 451 620 763 (?)

- (1) 680 (2) 893  
(3) 633 (4) 880  
(5) None of these

123. 130 139 155 180 216 (?)

- (1) 260 (2) 290  
(3) 265 (4) 996  
(5) None of these

124. 2890 (?) 1162 874 730 658

- (1) 1684 (2) 1738  
(3) 1784 (4) 1672  
(5) None of these

125. 14 1004 1202 1251.5 1268 (?)

- (1) 1267.5 (2) 1276.25  
(3) 1324.5 (4) 1367.25  
(5) None of these

**Directions (126-130) :** Study the following information carefully to answer the questions that follow :

There are two Trains, Train-A and Train-B. Both Trains have four different types of Coaches viz. General Coaches, Sleeper Coaches, First Class Coaches and AC Coaches. In Train A there are total 700 passengers. Train-B has thirty percent more passengers than Train A. Twenty percent of the passengers of Train-A are in General Coaches. One-fourth of the total number of passengers of Train-A are in AC coaches. Twenty three percent of the passengers of Train-A are in Sleeper Class Coaches. Remaining passengers of Train-A are in first class coaches. Total number of passengers in AC coaches in both the trains together is 480. Thirty percent of the number of passengers of Train-B is in Sleeper Class Coaches. Ten percent of the total passengers of Train-B are in first class coaches. Remaining passengers of Train-B are in general class coaches.

126. What is the respective ratio between the number of passengers in first class Coaches of Train A and number of passengers in Sleeper Class coaches of Train - B ?

- (1) 13:7 (2) 7: 13  
(3) 32:39  
(4) Data Inadequate  
(5) None of these

127. What is the total number of passengers in the General Coaches of Train - A and the AC Coaches of Train - B together ?

- (1) 449 (2) 459  
(3) 435 (4) 445  
(5) None of these

128. What is the difference between the number of passengers in the AC Coaches of Train-A and total number of passengers in Sleeper class coaches and First class coaches together of Train-B ?

- (1) 199 (2) 178  
(3) 187 (4) 179  
(5) None of these

129. Total number of passengers in General Class coaches in both the Trains together is approximately what percentage of total number of passengers in Train-B ?

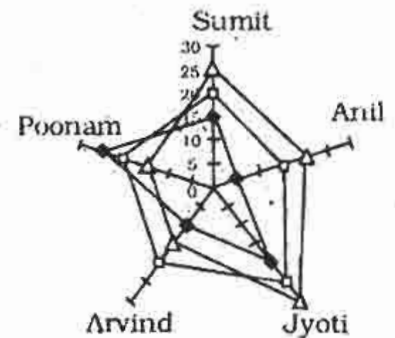
- (1) 35 (2) 42  
(3) 46 (4) 38  
(5) 31

130. If cost of per ticket of First class coach ticket is ₹ 450, what total amount will be generated from First class coaches of Train-A?

- (1) ₹ 1,00,080 (2) ₹ 108,000  
(3) ₹ 1,00,800 (4) ₹ 10,800  
(5) None of these

**Directions (131-135) :** Study the radar graph carefully and answer the questions that follow:

**Monthly Salary (in thousands) of five different persons in three different years**



◆ 2008 □ 2009 △ 2010

131. What was the average monthly salary of Sumit in the year 2008, Anil in the year 2009 and Jyoti in the year 2010 together?

- (1) ₹ 20,000 (2) ₹ 25,000  
(3) ₹ 45,000 (4) ₹ 15,000  
(5) None of these

132. Total monthly salary of Arvind in all the years together was what percent of the total monthly salary of all the five persons together in the year 2008 ?

- (1) 55 (2) 60  
(3) 75 (4) 70  
(5) None of these

133. Among the five persons whose earning per month over all the years together is second lowest?

- (1) Sumit (2) Anil  
(3) Jyoti (4) Arvind  
(5) Poonam

134. What was the percent decrease in monthly salary of Poonam in the year 2009 as compared to her monthly salary in previous year?

- (1) 40 (2) 10  
(3) 20 (4) 80  
(5) None of these

135. If Jyoti's monthly salary in the year 2010 was increased by 30 percent then what would be her monthly salary in that year ?

- (1) ₹ 36,000 (2) ₹ 39,000  
(3) ₹ 45,000 (4) ₹ 42,000  
(5) None of these

Directions (136-140) : Study the table carefully to answer the questions that follow:

Number of animals in grassland of four different countries in five different years

Year	Country											
	South Africa			China			Sri Lanka			England		
	Tiger	Lion	Bear	Tiger	Lion	Bear	Tiger	Lion	Bear	Tiger	Lion	Bear
1990	145	156	250	320	346	436	280	468	255	423	342	234
1995	134	165	354	445	256	542	354	354	343	368	136	345
2000	120	135	324	583	325	454	433	345	545	354	267	456
2005	110	184	285	466	475	322	343	324	546	562	235	567
2010	160	224	264	411	535	534	535	532	453	349	345	324

136. What was the average number of tigers in grassland of Sri Lanka over all the years together ?

- (1) 386 (2) 389  
(3) 369 (4) 276  
(5) None of these

137. What was the difference between the total number of lions and bears in the grassland of England in the year 2005 and the number of tigers in the grassland of South Africa in the year 1995 ?

- (1) 597 (2) 558  
(3) 677 (4) 668  
(5) None of these

138. Total number of animals together in grassland of China in the year 1990 was approximately what percent of total number of bears in the grass-

land of Sri Lanka over all the years together?

- (1) 44 (2) 56  
(3) 41 (4) 47  
(5) 51

139. If 35 percent of the total number of animals in the grassland of China in the year 2010 died due to an epidemic, how many animals remained in the grassland of China in the year 2010?

- (1) 976 (2) 952  
(3) 986 (4) 962  
(5) None of these

140. What was three-fourth of the total number of lions in the grassland of all the four countries in the year 2000 together?

- (1) 848 (2) 868  
(3) 804 (4) 824  
(5) None of these

REASONING

Directions (141-148) : Study the following information carefully and answer the given questions.

Eight family members A, B, C, D, E, F, G and H are sitting around a circular table, facing the centre but not necessarily in the same order.

- F, the wife of D is sitting third to right of C.
- A is the son of H. A is sitting second to left of D. D is not an immediate neighbour of either F or C. No male is an immediate neighbour of D.
- G sits second to left of D's son. Only two persons sit between H and A's brother. Neither C nor D is the brother of A.
- D's son and the wife of D's son are immediate neighbours of each other.
- F is the mother of H. F is not an immediate neighbour of B and G.
- G is the sister of E.

141. Who amongst the following is D's son ?

- (1) E (2) G  
(3) A (4) B  
(5) Cannot be determined

142. Who sits second to the left of G ?

- (1) A's brother (2) G's mother  
(3) D (4) B's father  
(5) A's aunt

143. How many people sit between A and his brother ?

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

144. Who amongst the following sits exactly between H and F ?

- (1) D's wife (2) D's son  
(3) C (4) B  
(5) A

145. Who amongst the following is the brother of A ?

- (1) E (2) G  
(3) A (4) B  
(5) Cannot be determined

146. Based on the given arrangement, how is A related to D ?

- (1) Grandfather  
(2) Son (3) Grandson  
(4) Daughter-in-law  
(5) Cannot be determined

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147. Four of the following five are alike in a certain way based on the given arrangement and so form a group. Which is the one that does not belong to that group ?

- (1) B                      (2) C  
(3) H                      (4) G  
(5) F

148. Which of the following statements regarding H is definitely correct?

- (1) H is a male  
(2) H is the cousin of C  
(3) Both the immediate neighbours of H are males  
(4) H is the daughter-in-law of D  
(5) H is the father of A

149. Read the following information carefully and answer the question which follows.

A recent report points to the fact that what stands between girls in village Regari and a good education is the lack of transport, to and from the only school in the area.

Which of the following can be **inferred** from the given statement?

(An inference is something which is not directly stated but can be inferred from the given facts.)

- (1) Everyone living in Regari faces problems in commuting  
(2) Discrimination against girls is more evident in Regari than other villages in India  
(3) The report had shown Regari in a poor light  
(4) The school in Regari is not at a walkable distance from the village  
(5) There is also a lack of institute for higher (earning in Rewari

**Directions (150-155) :** Study the following information to answer the given questions:

In a certain code,

'weapons hidden in town' is written as 'white black yellow red',

'ready weapons for attack' is written as 'grey indigo red green'.

'hidden for own safety' is written as 'silver grey violet white' and

'own town under attack' is written as 'violet blue indigo black'

150. What is the code for 'ready' ?

- (1) red                      (2) indigo  
(3) green                      (4) grey  
(5) Cannot be determined

151. What does 'silver' stand for ?

- (1) safety                      (2) own  
(3) hidden                      (4) for  
(5) Either own or for

152. 'black pink yellow' could be a code for which of the following ?

- (1) town under attack  
(2) hidden for safety  
(3) attack in town  
(4) my own town  
(5) risk in town

153. What is the code for 'attack' ?

- (1) grey                      (2) indigo  
(3) white                      (4) violet  
(5) blue

154. Which of the following may represent 'all hidden weapons' ?

- (1) white red orange  
(2) brown grey red  
(3) indigo white red  
(4) red violet white  
(5) orange brown red

155. What is the code for 'own' ?

- (1) silver                      (2) blue  
(3) indigo                      (4) violet  
(5) black

**Directions (156-160) :** 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 in either Statement I alone or in Statement II alone are sufficient to answer the question.

**Give answer (4)** if the data in neither Statement I nor II are sufficient to answer the question.

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

156. Among P, Q, R, S and T, sitting in a straight line, facing North, who sits exactly in the middle of the line ?

I. P sits third to left of S. T is an immediate neighbour of P as well as R.

II. T sits second to left of S. Q is not an immediate neighbour of either T or S.

157. Among five friends A, B, C, D and E, sitting around a circular table, facing the centre, who sits to the immediate right of A ?

I. E sits third to right of D. A is not an immediate neighbour of D.

II. C sits second to left of B. A is not an immediate neighbour of C.

158. Who amongst P, Q, R, S and T is the tallest ?

I. P is taller than S and T but shorter than R. Q is taller than S.

II. T is taller than S. P is not the tallest.

159. Is 'EAST' the word formed after performing the following operations on a word containing these four letters ?

I. There is only one letter between A and T. E is to the left of A.

II. The word does not begin with T. There is only one letter between E and S. T is not an immediate neighbour of E.

160. Is C the grandmother of M ?

I. C is the mother of D. D is the brother of M's father.

II. E is the mother of S. S is the sister of M. F, the aunt of S is the only daughter of C.

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**Directions (161 - 166) :** In each question below are two/three statements followed by two conclusions numbered I and II. You have to take the two/three given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

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

**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 conclusion I and conclusion II follow.

**(161-162):**

**Statements :**

- Some colours are paints.
- All colours are varnishes.
- No varnish is dye.

**161. Conclusions :**

- I. No paint is dye.
- II. All paints being varnishes is a possibility.

**162. Conclusions :**

- I. Some varnishes are paints.
- II. No dye is colour.

**(163-164) :**

**Statements :**

- All squares are triangles.
- No triangle is circle.
- All circles are rectangles.

**163. Conclusions :**

- I. No rectangle is square.
- II. All rectangles being square is a possibility.

**164. Conclusions :**

- I. No square is circle.
- II. Atleast some circles are squares.

**165. Statements :**

- No paper is book.
- Some books are libraries.

**Conclusions :**

- I. All libraries being books is a possibility.
- II. No library is paper.

**166. Statements :**

- All hills are mountains.
- All mountains are rocks.

**Conclusions :**

- I. All those rocks which are mountains are also hills.
- II. All hills are rocks.

**Directions (167-173) :** Study the following information to answer the given questions:

Eight people viz. A, B, C, D, E, F, G and H are sitting in a straight line facing North. Each one of them has passed a recruitment exam and must join the office on different months viz. January, February, March, April, May, June, July and August but not necessarily in the same order.

- G sits third to the right of the person who joins in May. The person who joins in August sits second to the right of G. A and E are immediate neighbours of each other. Neither A nor E has joining dates either in May or August. Neither A nor E is an immediate neighbour of G.
- H sits third to the right of the person whose joining date is in January. Neither A nor E has joining dates in January. H's joining date is not in August.
- Only two people sit between E and the person whose joining date is in July. The person whose joining date is in February sits to the immediate left of D.
- Only one person sits between E and B. C joins on one of the months before July. E joins after April. G joins after A.

**167.** On which of the following months does H join the office?

- (1) April                      (2) June
- (3) July                        (4) February
- (5) March

**168.** Who amongst the following sits exactly between E and B ?

- (1) The person whose joining date is in May
- (2) The person whose joining date is in January
- (3) D                            (4) A
- (5) The person whose joining date is in August

**169.** 'H' is related to 'July' in a certain way based on the above arrangement. 'B' is related to 'June' following the same pattern. '\_\_\_' is related to 'May' following the same pattern.

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

**170.** Which of the following is true regarding D ?

- (1) Only two people sit to the left of D
- (2) D is sitting second to the right of the person whose joining date is in July
- (3) E and B are immediate neighbours of D
- (4) D's joining date is in May
- (5) None is true

**171.** Who amongst the following has joining date in June ?

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

**172.** How many people sit between C and the person whose joining date is in April ?

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

**173.** Who amongst the following are sitting at extreme ends of the line?

- (1) A and the person whose joining date is in August
- (2) The person whose joining date is in May and E
- (3) C and G
- (4) The persons whose joining dates are in March and June
- (5) None of these

**Directions (174-178) :** In these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions.

**Give answer (1)** if only Conclusion I is true.

**Give answer (2)** if only Conclusion II is true.

**Give answer (3)** if either Conclusion I or II is true.

**Give answer (4)** if neither Conclusion I nor II is true.

**Give answer (5)** if both Conclusions I and II are true.

**174. Statements :**  
 $N < O > R > T$ ;  $R < A$ ;  $B \leq T$   
**Conclusions :**  
 I.  $N < A$       II.  $B < A$

**175. Statements :**  
 $C \geq D = E \leq F$ ;  $Y < D \geq W$   
**Conclusions :**  
 I.  $C \geq Y$       II.  $F \geq Y$

**(176-177) :**  
**Statements:**  
 $S \leq T < U \geq W$ ;  $T \leq R$ ;  $G > U$

**176. Conclusions :**  
 I.  $S < G$       II.  $W \leq R$

**177. Conclusions:**  
 I.  $R \geq S$       II.  $W < G$

**178. Statements :**  
 $H \geq G < I$ ;  $F \leq G > Z$   
**Conclusions :**  
 I.  $F \leq H$       II.  $Z < I$

**Directions (179-180) :** Study the following information and answer the given questions :

'PROJECT' is related to 'CEOPRT', 'PLANE' is related to 'ELNP' and 'WIN' is related 'NW'.

**179.** Following the same pattern, 'ORGANISED' will be related to \_\_\_\_  
 (1) ADEGOIRS  
 (2) ADEGIORS  
 (3) ADEGIORS  
 (4) ADEGBORS  
 (5) Cannot be determined

**180.** Following the same pattern 'DISTANCE' will be related to \_\_\_\_  
 (1) ACDEINST (2) ACDEINS  
 (3) ACDINST (4) ACDNSTI  
 (5) Cannot be determined

**Directions (181-183) :** Read the following information carefully and answer the questions which follow :

P, Q, R, S, T and V live on different floors in the same building having six floors numbered one to six (the ground floor is numbered 1, the floor above it, number 2 and so on and the topmost floor is numbered 6).

There are two floors between the floors on which Q and V live. Q lives on a floor below V's floor. Neither P nor T lives on a floor immediately above or immediately below the floor on which Q lives. P does not

live on an odd numbered floor. There is only one floor between the floors on which S and T live. T does not live on a floor immediately above or immediately below the floor on which R lives.

**181.** On which of the following floors does V live ?  
 (1) 4th      (2) 3rd  
 (3) 6th      (4) 5th  
 (5) Cannot be determined

**182.** Who amongst the following lives on the topmost floor, i.e. floor number 6 ?  
 (1) T      (2) S  
 (3) R      (4) P  
 (5) Either V or P

**183.** How many floors are there between the floors on which R and T live ?  
 (1) None      (2) One  
 (3) Two      (4) Three  
 (5) Four

**Directions (184-185) :** Four of the following five are alike in a certain way and hence form a group. Which is the one that **does not** belong to the group?

**184.** (1) Compare      (2) Conflict  
 (3) Distinguish      (4) Contrast  
 (5) Differentiate  
**185.** (1) Recollect      (2) Retrieve  
 (3) Regain      (4) Recall  
 (5) Realise

**Directions (186-190) :** Study the following information carefully and answer the given questions:

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

**Input :** gate 20 86 just not 71  
 for 67 38 bake sun 55  
**Step I :** bake gate 20 just not 71  
 for 67 38 sun 55 86  
**Step II :** for bake gate 20 just not  
 67 38 sun 55 86 71  
**Step III :** gate for bake 20 just not  
 38 sun 55 86 71 67  
**Step IV :** just gate for bake 20 not  
 38 sun 86 71 67 55  
**Step V :** not just gate for bake  
 20 sun 86 71 67 55 38

**Step VI :** sun not just gate for  
 bake 86 71 67 55 38 20  
 and Step VI is the last step of the above input as the desired arrangement is reached.

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

**Input : 31 rise gem 15 92 47 aim  
 big 25 dbes 56 not 85 63  
 with moon**

**186.** How many steps will be required to complete the rearrangement ?  
 (1) Eight      (2) Six  
 (3) Seven      (4) Five  
 (5) None of these

**187.** Which word/number would be at 7th position from the left in Step IV ?  
 (1) rise      (2) aim  
 (3) big      (4) 15  
 (5) 47

**188.** Which step number is the following output ?  
 rise not moon gem does big  
 aim 15 with 92 85 63 56 47 31  
 25  
 (1) Step V      (2) Step VII  
 (3) Step IV      (4) Step VIII  
 (5) There is no such step

**189.** Which of the following represents the position of '92' in the VIIIth step ?  
 (1) Ninth from the left  
 (2) Fifth from the right  
 (3) Sixth from the right  
 (4) Ninth from the right  
 (5) Seventh from the left

**190.** Which word/number would be at the 5th position from the right in the last step ?  
 (1) gem      (2) 63  
 (3) 56      (4) 85  
 (5) does

**191.** Read the following Statement and answer the question which follows.  
 A massive agitation is brewing in State X against the proposed widening of the National Highway.  
 Which of the following represents an **assumption** implicit in the given statement? (An **assumption** is something

that is not directly stated but is supposed or taken for granted.)

- (1) The agitation is carried out by local villagers who would be worst affected by widening of the highway
- (2) Many other States have much wider highways as compared to State X
- (3) A national highway already exists in State X
- (4) Commuters are greatly inconvenienced due to frequent accidents owing to the narrow highway
- (5) For a road to be declared a highway, a certain width is essential

**Directions (192-195) :** Read the following information and five statements given below it carefully and answer the questions which follow.

Steve Jobs himself said it: "It's smart to take an existing idea and enhance it beautifully." Apple did it and so did some of the most successful brands worldwide. To be successful, it is not essential to innovate every time. Old stuff in new packaging helps as well and is often referred to as 'imovation' which is a combination of innovation and imitation.

- (A) As an innovation is a standalone product in the market, it reaps in all the profit till the 'imovators' imitate it. 'Imovation', however, is not profitable as there are many imitated products in the market at the same time, all reducing each other's profits.
- (B) Brand X duplicated Brand Y's mobile phones with exactly the same features and same price range but failed to make an impact in the market.
- (C) No one remembers the innovators after some time because they did not turn their idea into success. On the other hand the imitators did what they had to just at the right time.
- (D) While Sanfy invented portable MP3 p'ayers, it was Apple which enabled MP3 players to

play videos and games at a fairly reasonable price, thus capturing the market.

- (E) 'Imovation' is a lot less risky business venture. An imitator is already equipped with the analysis of how market received the innovation.

**192.** *Blind imitation of a product can never be successful and sustainable.*

Which of the statements numbered (A), (B), (C), (D) and (E) mentioned above proves the above statement most appropriately ?

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

**193.** Which of the statements numbered (A), (B), (C), (D) and (E) mentioned above represents an **advantage** of imitating an existing product ?

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

**194.** Which of the statements numbered (A), (B), (C), (D) and (E) mentioned above would contradict the fact that imitation of products is a successful market strategy ?

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

**195.** *Companies must add such values to their imitated products that not only distinguish their imitation but also add to customer satisfaction.*

Which of the statements numbered (A), (B), (C), (D) and (E) mentioned above proves the above statement most appropriately ?

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

**196.** Read the following statement and answer the question which follows:

"The first ever low-cost tablet with a 3 hours battery which works only with Wi-Fi for accessing the internet will be a game changer for India's rural population who have been on the wrong side of the digital divide in the country." - Stated Company X, the manufacturers of the tablet on their role in providing access to internet throughout India.

Which of the following can be **assumed/ inferred** from the given statement ? (An **assumption** is something that is not directly stated but is supposed or taken for granted and an **inference** is something which is not directly stated but can be inferred from the given facts.)

- (1) Wi-Fi connections are already available in rural parts of India
- (2) Other tablets did not have the features such as Wi-Fi connectivity
- (3) Improvement in accessibility to internet would help education sector the most
- (4) A mere three hour battery would be grossly insufficient to maximize its benefits
- (5) The tablet would not benefit urban population in India as much as the rural population

**Directions (197-198) :** Read the following information carefully and answer the questions which follow:

- Sudha weighs more than Bharat and Abhishek.
- Rahul weighs less than only Karan.
- Parul weighs as much as Sudha but less than Dana.
- Abhishek does not weigh the minimum.

**197.** Who amongst the following is the third heaviest ?

- (1) Karan
- (2) Rahul
- (3) Bharat
- (4) Dana
- (5) Cannot be determined

**MODEL SOLVED PAPER : RBI OFFICER GRADE 'B' EXAM**

- 198.** Which of the following is true ?  
 (1) Only four people are heavier than Rahul  
 (2) Bharat weighs more than Parul  
 (3) No one weighs less than Bharat  
 (4) Only two people are heavier than Karan  
 (5) All are true

- 199.** Read the following information carefully and answer the question which follows :  
 A is the brother of B. B is the sister of T. T is the mother of P. If it is provided that R is the grandfather of P, how would T be related to R ?

- (1) Daughter  
 (2) Granddaughter  
 (3) Sister  
 (4) Wife  
 (5) Daughter or Daughter-in-law

- 200.** Which of the following symbols should replace the question mark in the given expression in order to make the expression 'O ≤ K' definitely true but 'M > I' definitely wrong ?  
 I < J ≤ K ? M ≥ N = O  
 (1) ≤ (2) <  
 (3) = (4) >  
 (5) ≥

**ANSWERS**

1. (3)	2. (5)	3. (1)	4. (4)
5. (3)	6. (3)	7. (3)	8. (2)
9. (1)	10. (3)	11. (1)	12. (5)
13. (5)	14. (1)	15. (5)	16. (3)
17. (4)	18. (1)	19. (1)	20. (3)
21. (3)	22. (3)	23. (2)	24. (2)
25. (4)	26. (2)	27. (1)	28. (5)
29. (4)	30. (4)	31. (5)	32. (4)
33. (1)	34. (4)	35. (3)	36. (3)
37. (4)	38. (5)	39. (5)	40. (1)
41. (4)	42. (5)	43. (1)	44. (5)
45. (3)	46. (1)	47. (3)	48. (5)
49. (5)	50. (5)	51. (4)	52. (2)
53. (1)	54. (1)	55. (4)	56. (4)
57. (2)	58. (4)	59. (2)	60. (3)
61. (1)	62. (3)	63. (5)	64. (3)
65. (4)	66. (2)	67. (2)	68. (5)
69. (2)	70. (2)	71. (5)	72. (1)
73. (4)	74. (2)	75. (5)	76. (5)
77. (2)	78. (5)	79. (3)	80. (1)

81. (4)	82. (1)	83. (1)	84. (2)
85. (1)	86. (1)	87. (3)	88. (2)
89. (1)	90. (4)	91. (3)	92. (5)
93. (2)	94. (4)	95. (5)	96. (3)
97. (1)	98. (2)	99. (2)	100. (2)
101. (4)	102. (3)	103. (2)	104. (4)
105. (2)	106. (3)	107. (1)	108. (5)
109. (4)	110. (1)	111. (2)	112. (4)
113. (1)	114. (5)	115. (1)	116. (1)
117. (3)	118. (2)	119. (4)	120. (5)
121. (4)	122. (4)	123. (3)	124. (2)
125. (2)	126. (3)	127. (4)	128. (5)
129. (2)	130. (3)	131. (1)	132. (2)
133. (4)	134. (3)	135. (2)	136. (2)
137. (4)	138. (5)	139. (4)	140. (3)
141. (4)	142. (2)	143. (2)	144. (5)
145. (1)	146. (3)	147. (1)	148. (3)
149. (4)	150. (3)	151. (1)	152. (5)
153. (2)	154. (1)	155. (4)	156. (5)
157. (1)	158. (4)	159. (5)	160. (1)
161. (2)	162. (5)	163. (4)	164. (1)
165. (1)	166. (5)	167. (4)	168. (1)
169. (1)	170. (2)	171. (2)	172. (3)
173. (1)	174. (2)	175. (4)	176. (1)
177. (5)	178. (5)	179. (3)	180. (5)
181. (1)	182. (4)	183. (3)	184. (2)
185. (5)	186. (1)	187. (4)	188. (2)
189. (3)	190. (3)	191. (1)	192. (2)
193. (3)	194. (1)	195. (5)	196. (1)
197. (4)	198. (3)	199. (5)	200. (3)

**EXPLANATIONS**

1. (3) A country is classified as a Least Developed Country if it meets three criteria: low-income; human resource weakness (based on indicators of nutrition, health, education and adult literacy) and economic vulnerability (based on instability of agricultural production, instability of exports of goods and services, economic importance of non-traditional activities, merchandise export concentration, handicap of economic smallness, and the percentage of population displaced by natural disasters).
2. (5) Historical in 2000 until 2011, India's average quarterly GDP Growth was 7.45 percent reaching an historical high of 11.80 percent in December of 2003 and a record low of 1.60 percent in December of 2002.

3. (1) Subir Vithal Gokarn, (born October 3, 1959) is one of the four Deputy Governors of the Reserve Bank of India (equivalent of United States Federal Reserve) along with Anand Sinha, K C Chakrabarty and H.R. Khan.
4. (4) India's demographics are favourable to growth. It is a young country with low dependency ratios.
5. (3) The scandal has intensified calls in the country for greater financial transparency, corporate governance, and shareholder activism.
6. (3) Internationally there is a general consensus regarding the inflationary and recessionary impact of oil prices.
7. (3) The objectives of SEZs : (a) generation of additional economic activity (b) promotion of exports of goods and services; (c) promotion of investment from domestic and foreign sources; (d) creation of employment opportunities; (e) development of infrastructure facilities.
8. (2) The Gross Domestic Product is the total market value of all final goods and services produced within the political boundaries of an economy during a given period of time, usually one year.
9. (1) The Human Development Index (HDI) is a comparative measure of life expectancy, literacy, education and standards of living for countries worldwide.
10. (3) Economists usually measure economic growth in terms of gross domestic product (GDP) or related indicators.
11. (1) Agriculture and allied sectors like forestry, logging and fishing accounted for 15.7% of the GDP in 2009-10. The share of Agriculture and allied sectors in GDP is estimated to be 14.2% in 2010-2011.
12. (5) The contribution of the services sector to the Indian economy has been manifold: a 55.2 per cent share in gross domestic product (GDP).



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- 13.** (5) Normally, national income means the total of value of commodities and services produced in any country during a year.
- 14.** (1) The Central Government, by rules made by it, was to reduce annual fiscal deficit of the country; and annual targets for assuming contingent liabilities in the form of guarantees and the total liabilities as a percentage of the GDP.
- 15.** (5) Green house gases are responsible for global warming.
- 16.** (3) The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was enacted in 2005.
- 17.** (4) The Mid-Day Meal Scheme is the popular name for school meal programme in India which started in the 1960s.
- 18.** (1) Balance of payments
- 19.** (1) Sustainable development (SD) is a pattern of growth in which resource use aims to meet human needs while preserving the environment so that these needs can be met not only in the present, but also for generations to come (sometimes taught as ELF-Environment, Local people, Future).
- 20.** (3) The IAEA was established as an autonomous organisation on 29 July 1957.
- 21.** (3) Vietnam's oil firm Petro Vietnam has signed a deal with India's ONGC Videsh Limited (OVL), under which OVL will help in oil exploration and extraction in the South China Sea.
- 22.** (3) The Reserve Bank of India introduced KYC guidelines for all banks in 2002. In 2004, RBI directed that all banks ensure that they are fully compliant with the KYC provisions before December 31, 2005. The purpose was to prevent money laundering, terrorist financing and theft.
- 23.** (2) Small Industries Development Bank of India (SIDBI) was established on April 2, 1990 through an act of parliament.
- 24.** (2) The need for additional borrowings arises because of the government's burgeoning expenditure in the wake of a huge subsidy bill and expected shortfall in receipts.
- 25.** (4) The eight core industries are coal, crude oil, natural gas, refinery products, fertilizers, steel, cement and electricity. These are key infrastructure areas.
- 26.** (2) DEPB (Duty Entitlement Pass Book) was an export incentive scheme of Indian Government provided to Exporters in India.
- 27.** (1) India has started dialogue with South East Asian nations such as Brunei, Indonesia, Australia and Malaysia to import liquefied natural gas (LNG) to meet the needs of a host of industries including power, fertilisers, petrochemicals and steel.
- 28.** (5) The Coal ministry had given in-principle approval for allotment of five coal blocks to four NTPC thermal power plants in Uttar Pradesh, Karnataka, Orissa and Madhya Pradesh.
- 29.** (4) French city, Marseille
- 30.** (4) The International Monetary Fund (IMF) warned of increased risks to stability of the global economy in recent months, arguing that a series of shocks, including the downgrade of the US credit rating, has shaken the financial system.
- 31.** (5) The revenue obtained by the government from sources other than tax is called Non-Tax Revenue.
- 32.** (4) Monopolies and Restrictive Trade Practices Act, 1969 ("the MRTP Act") stands repealed and is replaced by the Competition Act, 2002, with effect from September 1, 2009.
- 33.** (1) ASHA or Accredited Social Health Activist.
- 34.** (4) In economics, utility is a measure of satisfaction, referring to the total satisfaction received by a consumer from consuming a good or service.
- 35.** (3) Four deputy governors are K.C. Chakrabarty, Subir Gokarn, Anand Sinha, and H.R. Khan.
- 36.** (3) In order to make TPDS more focused and targeted towards this category of population, the "Antyodaya Anna Yojana" (AAY) was launched in December, 2000 for one crore poorest of the poor families.
- 37.** (4) Self Employed Women's Association (SEWA) is a membership-based organisation of poor self-employed women workers.
- 38.** (5) Rice is the main crop in Eastern States as well as valley areas of the North East.
- 39.** (5) Launch of MGNREGA and availability of employment opportunities locally.
- 40.** (1) The Competition Act, 2002 was passed by the Parliament in the year 2002.
- 41.** (4) Financial exclusion is the unavailability of banking services to people living in poverty.
- 42.** (5) The Reserve Bank of India is the main monetary authority of the country.
- 43.** (1) The ratio of liquid assets to demand and time liabilities is known as Statutory Liquidity Ratio (SLR).
- 44.** (5) An operational risk is, as the name suggests, a risk arising from execution of a company's business functions.
- 45.** (3) A new market stabilisation scheme (MSS) was announced to take care of the shortage of government securities.
- 46.** (1) Credit flow for farmers was raised from Rs. 3,75,000 crore to Rs. 4,75,000 crore in 2011-12.
- 47.** (3) A microfinance institution (MFI) is an organization that provides financial services to the poor.
- 48.** (5) It has a corpus of Rs. 500 crore.
- 49.** (5) A Yojana of Life Insurance Corporation, this plan is a combination of Endowment Assurance and Whole Life plans.
- 50.** (5) Janani Suraksha Yojana under the National Rural Health Mission (NRHM) is be-

- ing proposed by way of modifying the existing National Maternity Benefit Scheme (NMBS).
51. (4) IMF continues to provide short- and medium-term financial assistance to member nations that run into temporary balance of payments difficulties.
52. (2) Bank rate, also referred to as the discount rate, is the rate of interest which a central bank charges on the loans and advances that it extends to commercial banks and other financial intermediaries.
53. (1) Special drawing rights (SDRs) are supplementary foreign exchange reserve assets defined and maintained by the International Monetary Fund (IMF).
54. (1) The Millennium Development Goals (MDGs) are eight international development goals that all 193 United Nations member states and at least 23 international organizations have agreed to achieve by the year 2015. They include eradicating extreme poverty, reducing child mortality rates, fighting disease epidemics such as AIDS, and developing a global partnership for development.
55. (4) The second bail-out, which follows the euro 110 billion rescue funds agreed in May 2011, will cut Greece's debt by a quarter.
56. (4) The Goods and Services Tax (GST) is a value added tax to be implemented in India by April 2012.
57. (2) India's Prime Minister, Manmohan Singh, in 2010, announced his intention to expand the country's Tax Information Exchange Agreement (TIEA) network, starting with Bahamas and Bermuda.
58. (4) The Sardar Sarovar Dam is a dam on the Narmada River near Navagam, Gujarat, India.
59. (2) Lintas India Private Limited is engaged in outdoor advertising, market research etc.
60. (3) Robert Bruce Zoellick is the eleventh president of the World Bank, a position he has held since July 1, 2007.
61. (1) In Agriculture, it remains critical to India and other developing countries' collective interests that the trade-distorting subsidies and protection provided by a few developed countries are eliminated so that a level playing field is established.
62. (3) V Krishnamurthy
63. (5) Members of G-8 : Canada, France, Germany, Italy, Japan, the United Kingdom, and the United States and Russia.
64. (3) The Prime Minister said: "There has been unprecedented social and political upheaval in West Asia, the Gulf and North Africa. People of these regions are demanding the right to shape their own future....."
65. (4) The Robin Hood tax commonly refers to a package of financial-transaction taxes (FTT), proposed by a campaigning group of civil society NGOs.
66. (2) The theme of the Approach Paper to the 12th Five Year Plan is faster, sustainable and more inclusive growth. For the first time in the history of the Five Year Plans the Approach Paper has a chapter on governance and corruption.
67. (2) Energy-starved Bangladesh, in September 2011, announced discovery of a new one trillion cubic feet (TCF) gas reserve in its northern Rashidpur field.
68. (5) World Health Organisation's first global survey of fine particle pollutants said US and Canadian towns are among cleanest.
69. (2) The world's top five central banks jointly took measures to offer U.S. dollar liquidity to European banks to ease the dollar shortage.
70. (2) Real time gross settlement systems (RTGS) are funds transfer systems where transfer of money or securities takes place from one bank to another on a "real time" and on "gross" basis.
71. (5) The twelve Federal Reserve Banks form a major part of the Federal Reserve System, the central banking system of the United States.
72. (1) The Reserve Bank of India in October 2010 set up a Sub-Committee of its Central Board of Directors to study the issues and concerns in microfinance sector, under the Chairmanship of Shri Y H Malegam, a senior member on the Reserve Bank's Central Board of Directors.
73. (4) The Comptroller and Auditor General of India (CAG) has been appointed as external auditor of two major UN organisations, the Vienna-based International Atomic Energy Agency (IAEA) and the Geneva-based World Intellectual Property Organisation (WIPO).
74. (2) The SDR was created by the IMF in 1969 to support the Bretton Woods fixed exchange rate system.
75. (5) Investment in Pakistan is not allowed under the Automatic route.
76. (5) Indian participants included Foreign Secretary Ranjan Mathai, former Foreign Secretary Lalit Man Singh, Sikkim University Vice Chancellor Dr Mahendra Lama, former SAARC Secretary General Sheel Kant Sharma, National Planning Commission Deputy Chairman Montek Singh Ahluwalia, FICCI President Harsh Mariwala and some other government and non-government professionals.
77. (2) Rajiv Awas Yojana (RAY)
78. (5) In the late 1990's, China became the world's largest producer, consumer, and importer of chemical fertilizers.
79. (3) The Desert Development Programme (DDP) was launched by the Ministry of Rural Development, Government of India during the year 1995-96.

80. (1) Americans Thomas Sargent and Christopher Sims have shared the 2011 Nobel prize in economics for providing ways to understand the impacts of policy changes or shocks like surging oil prices on output, inflation or employment.
81. (4) People give up some other forms of consumption to keep themselves well-fed.
82. (1) Food inflation is a significantly negative feature of today's economic environment.
83. (1) A & B only
84. (2) Financialisation of commodities
85. (1) All the three
86. (1) All the three
87. (3) B & C only
88. (2) Vulnerability to changes
89. (1) G                      90. (4) D
91. (3) E                      92. (5) C
93. (2) F
94. (4) (A) and (B) only
95. (5) Either C and (A) or (C) and (B)
96. (3) (B) and (C) only
97. (1) (C) and (A) only
98. (2) (B) and (A) only
99. (2) which are an outgrowth of what they imagine
100. (2) does the most important things to have all elements of importance in its products
101. (4) has always had a full measure of a trait
102. (3) with the performance that was expected of them
103. (2) to be bright, capable and making contribution to
104. (4) gearing
105. (2) forget
106. (3) inflation
107. (1) explosion
108. (5) dominate
109. (4) cover
110. (1) accelerating

111. (2)  $\left(\frac{3024}{189}\right)^{\frac{1}{2}} + \left(\frac{684}{19}\right)^2 = ?^2 + 459$

$$\Rightarrow (16)^{\frac{1}{2}} + (36)^2 = ?^2 + 459$$

$$\Rightarrow 4 + 1296 = ?^2 + 459$$

$$\Rightarrow ?^2 = 1300 - 459 = 841$$

$$\Rightarrow ? = \sqrt{841} = \pm 29$$

112. (4)  $? = 216 \times \frac{30}{100} \times \frac{5}{16} \times 4.4$

$$= 89.1$$

113. (1)  $\left(\frac{0.0729}{0.1}\right)^3 + (0.081 \times 10)^5 \times (0.3 \times 3)^5 = (0.9)^{7+3}$

$$\Rightarrow (0.729)^3 \div (0.81)^5 \times (0.3 \times 3)^5 = (0.9)^{7+3}$$

$$\Rightarrow (0.9^3)^3 \div (0.9^2)^5 \times (0.9)^5 = (0.9)^{7+3}$$

$$\Rightarrow (0.9)^{9-10+5} = (0.9)^{7+3}$$

$$\Rightarrow (0.9)^4 = (0.9)^{7+3}$$

$$\Rightarrow ? + 3 = 4 \Rightarrow ? = 4 - 3 = 1$$

114. (5)  $\sqrt{1764} \times \sqrt{?} = 149.8 - 112 = 37.8$

$$\Rightarrow 42 \times \sqrt{?} = 37.8$$

$$\Rightarrow \sqrt{?} = \frac{37.8}{42}$$

$$\Rightarrow ? = \frac{37.8 \times 37.8}{42 \times 42}$$

$$\therefore ? = \frac{37.8 \times 37.8 \times 100}{42 \times 42} = 81$$

115. (1)  $\frac{(27)^2 \times 6}{9} + 7^3 + 71 = (?^3) - 431$

$$\Rightarrow 486 + 343 + 71 + 431 = (?^3)$$

$$\Rightarrow (?^3) = 1331 = 11^3 \Rightarrow ? = 11$$

116. (1)

$$7x + 6y + 4z = 122 \quad \dots (i)$$

$$4x + 5y + 3z = 88 \quad \dots (ii)$$

$$9x + 2y + z = 78 \quad \dots (iii)$$

By equation (iii)  $\times 3$  - equation (ii).

$$27x + 6y + 3z = 234$$

$$4x + 5y + 3z = 88$$

$$23x + y = 146 \quad \dots (iv)$$

By equation (iii)  $\times 4$  - equation (i).

$$36x + 8y + 4z = 312$$

$$7x + 6y + 4z = 122$$

$$29x + 2y = 190 \quad \dots (v)$$

By equation (iv)  $\times 2$  - equation (v).

$$46x + 2y = 292$$

$$29x + 2y = 190$$

$$17x = 102 \quad \dots (iv)$$

$$\Rightarrow x = 6$$

From equation (iv).

$$23 \times 6 + y = 146$$

$$\Rightarrow y = 146 - 138 = 8$$

From equation (iii).

$$9 \times 6 + 2 \times 8 + z = 78$$

$$\Rightarrow 54 + 16 + z = 78$$

$$\Rightarrow z = 78 - 70 = 8$$

Clearly,  $x < y = z$

117. (3)

By equation II  $\times 2$  - equation (I)

$$8x + 6y = 118$$

$$7x + 6y = 110$$

$$x = 8$$

From equation (I).

$$7 \times 8 + 6y = 110$$

$$\Rightarrow 6y = 110 - 56 = 54$$

$$\Rightarrow y = 9$$

From equation (III).

$$8 + z = 15 \Rightarrow z = 7$$

Clearly,  $x < y > z$

118. (2) I.  $x = \sqrt{(36)^{\frac{1}{2}} \times (1296)^{\frac{1}{4}}}$

$$= \sqrt{6 \times 6} = \pm 6$$

By equation II  $\times 3$  - equation I

$$6y + 9z = 99$$

$$6y + 5z = 71$$

$$4z = 28 \Rightarrow z = 7$$

From equation II.

$$2y + 3 \times 7 = 33$$

$$\Rightarrow 2y = 33 - 21 = 12$$

$$\Rightarrow y = 6$$

$x \leq y < z$

119. (4) By equation I  $\times 5$  - II  $\times 8$ .

$$40x + 35y = 675$$

$$40x + 48y = 792$$

$$-13y = -117$$

$$\Rightarrow y = 9$$

From equation I.

$$8x + 7 \times 9 = 135$$

$$\Rightarrow 8x = 135 - 63 = 72$$

$$\Rightarrow x = 9$$

From equation III.

$$9 \times 9 + 8z = 121$$

$$\Rightarrow 8z = 121 - 81 = 40$$

$$\Rightarrow z = 5$$

Clearly,

$$x = y > z$$

120. (5) I.  $(x + y)^3 = 1331$

$$\Rightarrow x + y = 11$$

$$\Rightarrow y = 11 - x$$

From equation III.

$$x(11 - x) = 28$$

$$\Rightarrow 11x - x^2 = 28$$

$$\Rightarrow x^2 - 11x + 28 = 0$$

$$\Rightarrow x^2 - 7x - 4x + 28 = 0$$

$$\Rightarrow x(x - 7) - 4(x - 7) = 0$$

$$\Rightarrow (x - 7)(x - 4) = 0$$

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$\Rightarrow x = 7, 4$

From equation I

$y = 4, 7$

From equation II

$7 - 4 + z = 0 \Rightarrow z = -3$

$4 - 7 + z = 0 \Rightarrow z = 3$

**121.** (4) The pattern is :

$2^3 + 1^2 = 9$

$3^3 + 2^2 = 31$

$4^3 + 3^2 = 73$

$5^3 + 4^2 = 141$

$6^3 + 5^2 = \boxed{241}$

**122.** (4) The pattern is :

$35 + 221 = 256$

$256 + (221 - 26) = 451$

$451 + 169 (195 - 26) = 620$

$620 + 143 (169 - 26) = 763$

$763 + 117 = \boxed{880}$

**123.** (3) The pattern is :

$130 + 3^2 = 139$

$139 + 4^2 = 155$

$155 + 5^2 = 180$

$180 + 6^2 = 216$

$216 + 7^2 = \boxed{265}$

**124.** (2) The pattern is :

$658 + 72 = 730$

$730 + 144 = 874$

$874 + 288 = 1162$

$1162 + 576 = \boxed{1738}$

**125.** (2) The pattern is :

$14 + 990 = 1004$

$1004 + \frac{990}{5} = 1202$

$1202 + \frac{198}{4} = 1251.5$

$1251.5 + 16.5 \left( = \frac{49.5}{3} \right) = 1268$

$1268 + 8.25 = \boxed{1276.25}$

**(126 - 130) :**

**Train - A**

Total Passengers = 700

General Coaches =  $\frac{700}{5} = 140$

AC Coaches =  $\frac{700}{4} = 175$

Sleeper Class = 161

First Class = 224

**Train - B**

Total Passengers = 910

AC Coaches =  $480 - 175 = 305$

Sleeper Class = 273

First Class = 91

General Coaches = 241

**126.** (3) Required ratio

$= 224 : 273 = 32 : 39$

**127.** (4) Required answer

$= 140 + 305 = 445$

**128.** (5) Required difference

$= 273 + 91 - 175 = 189$

**129.** (2) Required percentage

$= \frac{140 + 241}{910} \times 100$

$= \frac{381}{910} \times 100 = 42$

**130.** (3) Required amount

$= 450 \times 224 = \text{Rs. } 100800$

**131.** (1) Required average monthly salary

$= \frac{15000 + 15000 + 30000}{3}$

$= \text{Rs. } 20000$

**132.** (2) Total monthly salary of all the five persons in 2008

$= \text{Rs. } 75 \text{ thousand}$

Arvind's total monthly salary

$= \text{Rs. } 45 \text{ thousand}$

Required percentage

$= \frac{45}{75} \times 100 = 60\%$

$= \frac{45}{75} \times 100 = 60\%$

**133.** (4) Earning of each one over all the years :

Sumit = Rs. 60 thousand

Anil = Rs. 40 thousand

Jyoti = Rs. 75 thousand

Arvind = Rs. 45 thousand

Poonam = Rs. 60 thousand

**134.** (3) Required percentage

$= \frac{25 - 20}{25} \times 100 = 20\%$

**135.** (2) After an increase of 30%

Jyoti's salary in 2010

$= \frac{30 \times 130}{100}$

$= \text{Rs. } 39 \text{ thousand}$

**136.** (2) Required average number of tigers

$= \frac{280 + 354 + 433 + 343 + 535}{5}$

$= \frac{1945}{5} = 389$

**137.** (4) Required difference

$= 235 + 567 - 134 = 668$

**138.** (5) Total number of bears in Sri Lanka = 2142

Total number of animals in China in 1990 = 1102

Required percentage

$= \frac{1102}{2142} \times 100 = 51$

**139.** (4) Total number of animals in China in 2010 = 1480

Number of remaining animals

$= \frac{1480 \times 65}{100} = 962$

**140.** (3) Total number of lions in 2000.

$= 1072$

$\therefore \frac{3}{4}$  of 1072

$= \frac{1072 \times 3}{4} = 804$

**(141 - 148) :**

**141.** (4) B is the son of D

**142.** (2) H is mother of A, E and G.

H sits second to left of G.

**143.** (2) One person sits between A and his brother E.

**144.** (5) A sits exactly between H and F.

**145.** (1) E is the brother of A.

**146.** (3) A is grandson of D.

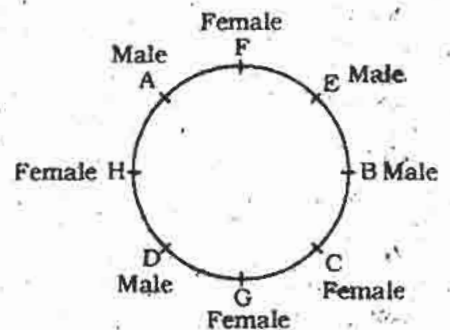
**147.** (1) Except B, all others are females.

**148.** (3) H is a female.

H is sister-in-law of C.

H is daughter of D.

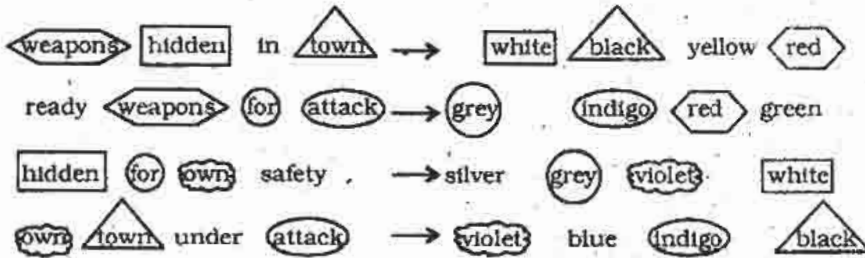
H is mother of A.



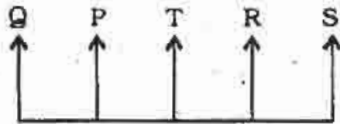
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**149.** (4) It is clear from the statement that the school in Regari is not at a walkable distance from the village.

**(150-155) :**

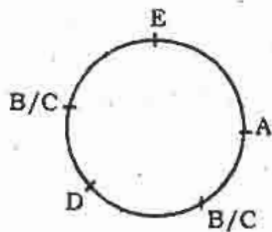


- 150.** (3) ready  $\Rightarrow$  green
- 151.** (1) silver  $\Rightarrow$  safety
- 152.** (5) black  $\Rightarrow$  town; 'pink' may be code for 'risk'.  
yellow  $\Rightarrow$  in
- 153.** (2) attack  $\Rightarrow$  indigo
- 154.** (1) hidden  $\Rightarrow$  white;  
weapons  $\Rightarrow$  red  
'orange' may be code for 'all'.
- 155.** (4) own  $\Rightarrow$  violet
- 156.** (5) From both the statements



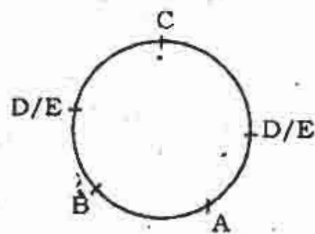
T sits exactly in the middle of the line.

**157.** (1) From statement I

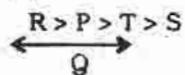


E sits to the immediate right of A.

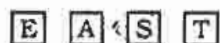
From statement II



**158.** (4) From both the statements



**159.** (5) From both the statements



- 160.** (1) From statement I  
D is the uncle of M.  
Therefore, C is the grandmother M.  
From statement II  
F is the aunt of S and M.  
Therefore, C is the grandfather of grandmother of M.  
The gender of C is not clear.

**(161-166) :**

- (i) All colours are varnishes  $\rightarrow$  Universal Affirmative (A-type).
- (ii) Some colours are paints  $\rightarrow$  Particular Affirmative (I-type).
- (iii) No triangle is circle  $\rightarrow$  Universal Negative (E-type).
- (iv) Some triangles are not circles  $\rightarrow$  Particular Negative (O-type).

**(161 - 162) :**

- Some paints are colours.
- All colours are varnishes.  
 $I + A \Rightarrow$  I-type of Conclusion  
"Some paints are varnishes." (P)
- All colours are varnishes.
- No varnish is dye.  
 $A + E \Rightarrow$  E-type of Conclusion  
"No colour is dye." (Q)
- Some paints are varnishes.
- No varnish is dye.  
 $I + E \Rightarrow$  O-type of Conclusion  
"Some paints are not dye." (R)

- 161.** (2) Some paints are varnishes.  
Therefore, Conclusion II is possible.
- 162.** (5) Conclusion I is Converse of Conclusion (P).

Conclusion II is Converse of Conclusion (Q).

**(163-164) :**

- All squares are triangles.
- No triangle is circle.  
 $A + E \Rightarrow$  E-type of Conclusion  
"No square is circle." (P)
- No triangle is circle.
- All circles are rectangles.
- $E + A \Rightarrow$  O<sub>1</sub>-type of Conclusion  
"Some rectangles are not triangles." (Q)
- No square is circle.

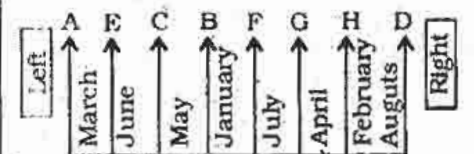
- All circles are rectangles.
- $E + A \Rightarrow$  O<sub>1</sub>-type of Conclusion  
"Some rectangles are not squares." (R)

- 163.** (4) None follows.
- 164.** (1) Conclusion I is converse of Conclusion (P).
- 165.** (1) No paper is book.

- Some books are libraries.  
 $E + I \Rightarrow$  O<sub>1</sub>-type of Conclusion  
"Some libraries are not papers."  
Conclusion I may be derived from the second Premise.

- 166.** (5) All hills are mountains.  
All mountains are rocks.  
 $A + A \Rightarrow$  A-type of Conclusion  
"All hills are rocks."  
It is Conclusion II.  
Conclusion I also follows.

**(167-173) :**



- 167.** (4) H joins the office in February.
- 168.** (1) C sits exactly between E and B. C joins in May.
- 169.** (1) H is second to the right of the person who joins in July.

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B is second to the right of the person who joins in June.

F is second to the right of the person who joins in May.

170. (2) Seven people sit to the left of D.

H is immediate neighbour of D.

D's joining date is in August.

171. (2) E joins in June.

172. (3) G joins in April. There are two persons between C and G.

173. (1) A and D are sitting at extreme ends of the line.

174. (2)  $N < O \geq R > T \geq B$

$N < O \geq R < A ; A > R > T \geq B$

**Conclusions**

I.  $N < A$  : Not true

II.  $B < A$  : True

175. (4)  $C \geq D = E \leq F$

$C \geq D = E \geq W$

$Y < D = E \leq F$

$C \geq D = E > Y$

**Conclusions**

I.  $C \geq Y$  : Not true

II.  $F \geq Y$  : Not true

(176 - 177) :

$S \leq T < U < G$

$R \geq T < U \geq W$

$G > U \geq W, S \leq T \leq R$

176. (1) **Conclusions**

I.  $S < G$  : True

II.  $W \leq R$  : Not true

177. (5) **Conclusions**

I.  $R \geq S$  : True

II.  $W < G$  : True

178. (5)  $H \geq G \geq F$

$F \leq G < I$

$Z < G < I$

**Conclusions**

I.  $F \leq H$  : True

II.  $Z < I$  : True

(179 - 180) :

P R O J E C T

The middle letter is deleted and the remaining letters are arranged according to the English alphabetical series.

Thus,

C E O P R T

P L A N E  $\Rightarrow$  E L N P

W I N  $\Rightarrow$  N W

179. (3) O R G A N I S E D

A D E G I O R S

180. (5) D I S T A N C E

There is no middle letter.

(181-183) :

Number	Floor	Person
6	Fifth Floor	P
5	Fourth Floor	T
4	Third Floor	V
3	Second Floor	S
2	First Floor	R
1	Ground Floor	Q

181. (1) V lives on 4th numbered floor.

182. (4) P lives on the topmost floor.

183. (3) There are two floors.

184. (2) 'Conflict' is different from other words.

**Compare** (Verb) means "to examine people or things to see how they are alike and how they are different", "to judge one thing and measure it against another thing".

**Conflict** (Verb) means "to be very different," "to be in opposition".

**Distinguish** (Verb) means "to recognise the difference between people or things".

**Contrast** (Verb) means "to compare two people or things and show the difference between them".

**Differentiate** (Verb) means "to see or show that two things are different".

185. (5) **Recollect** (Verb) means "to be able to remember something from the past".

**Retrieve** (Verb) means "to get something back".

**Regain** (Verb) means "to get something back again after losing it".

**Recall** (Verb) means "to remember".

**Realise** (Verb) means "to become aware of or accept something as a fact".

Thus, 'Realise' is different from other words.

(186-190) : After careful analysis of the given input and various steps of rearrangement it is evident that in each step one word and one number are rearranged. The words are rearranged from left in alphabetical order and the numbers are rearranged from the right in descending order but in the final step the words get rearranged in alphabetical order in reverse manner the numbers

appear in descending order.

Input : 31 rise gem 15 92 47  
aim big 25 does 56 not  
85 63 with moon

Step I : aim 31 rise gem 15 47  
big 25 does 56 not 85  
63 with moon 92

Step II : big aim 31 rise gem 15  
47 25 does 56 not 63  
with moon 92 85

Step III : does big aim 31 rise  
gem 15 47 25 56 not  
with moon 92 85 63

Step IV : gem does big aim 31  
rise 15 47 25 not with  
moon 92 85 63 56

Step V : moon gem does big aim  
31 rise 15 25 not with  
92 85 63 56 47

Step VI : not moon gem does big  
aim rise 15 25 with 92  
85 63 56 47 31

Step VII : rise not moon gem does  
big aim 15 with 92 85  
63 56 47 31 25

Step VIII : with rise not moon  
gem does big aim 92 85  
63 56 47 31 25 15

186. (1) Eight

187. (4) '15' is at the 7th position from the left in Step IV

188. (2) It is Step VII.

189. (3) '92' is at the sixth position from the right in Step VI.

190. (3) '56' is at the fifth position from the right in Step the last step.

191. (1) Obviously option (1) is the assumption.

192. (2) Statement B

193. (3) Statement E

194. (1) Statement A

195. (5) Statements B and D

196. (1) Option (1) is an assumption.

(197 - 198) :

Sudha > Bharat, Abhishek

Karan > Rahul

Dana > Parul = Sudha

Karan > Rahul > Dana > Parul  
= Sudha > Abhishek > Bharat

197. (4) Dana is the third heaviest.

198. (3) Bharat weighs minimum.

199. (5) T is the mother of P.

R is grandfather of P.

Therefore, T is either daughter or daughter-in-law of R.

200. (3)  $I < J \leq K = M \geq N = O$

Now,  $O \leq K$  : True

$M > I$  : True

□□□