

**GURGAON GRAMIN BANK OFFICER EXAM 25-10-2009**

**REASONING ABILITY**

1. It + denotes -: x denotes +; - ' denotes V and '+' denotes '+', then —  
 $28 \times 12 + 4 + 6 - 4 = ?$   
(1) 4 (2) 1  
(3) 6 (4) 5  
(5) None of these
2. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?  
(1) 39 (2) 27  
(3) 48 (4) 42  
(5) 24
3. How many meaningful English words can be formed with the letters MRTA using each letter only once in each word?  
(1) None (2) One  
(3) Two (4) Three  
(5) More than three
4. The positions of the first and the fifth digits in the number 53216894 are interchanged. Similarly the positions of the second and the sixth digits are interchanged and so on. Which of the following will be the second from the right end after the rearrangement?  
(1) 3 (2) 2  
(3) 1 (4) 9  
(5) None of these
5. The positions of how many digits in the number 53147926 will remain unchanged after the digits within the number are rearranged in descending order?  
(1) None (2) One  
(3) Two (4) Three  
(5) More than three
6. In a certain code 'GEAR' is written as '5@3©' and 'MOVE' is written as '7\$9@'. How is 'ROAM' written in that code?  
(1) ©S37 (2) ©3\$7  
(3) @\$37 (4) ©\$57  
(5) None of these

7. How many such pairs of letters are there in the word HOARDINGS each of which has as many letters between them in the word as in the English alphabet?  
(1) None (2) One  
(3) Two (4) Three  
(5) More than three
8. P walked 20 metres towards North, took a left turn and walked 10 metres, then took a right turn and walked 20 metres, again took a right turn and walked 10 metres. How far is he from his starting point?  
(1) 50 metres (2) 60 metres  
(3) 40 metres  
(4) Cannot be determined  
(5) None of these
9. In a certain code CHAMPION is written as NBIDMNHQ. How is ELECTRON written in that code?  
(1) IFMDIFMNQS  
(2) BDKDMNQS  
(3) DFMFOPSU  
(4) DFMFMNQS  
(5) None of these
10. In a row of forty-five boys facing South, T is eighth to the right of H who is tenth from the right end. H is fourteenth to the right of R. What is R's position from the left end?  
(1) 21st (2) 23rd  
(3) 24th  
(4) Data inadequate  
(5) None of these

**Directions (11-15) :** In each of the questions below are given four statements followed by three conclusions numbered I, II and III. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

**11. Statements:**

- All booklets are packets.  
All packets are bottles.

Some bottles are cans.  
Some cans are pitchers.

**Conclusions:**

- I. Some pitchers are bottles.  
II. Some cans are packets.  
III. Some bottles are booklets.  
(1) None follows  
(2) Only I follows  
(3) Only II follows  
(4) Only III follows  
(5) Only II and III follow

**12. Statements:**

Some ropes are walls.  
Some walls are sticks.  
All sticks are chairs.  
All chairs are tables.

**Conclusions:**

- I. Some tables are walls.  
II. Some chairs are ropes.  
III. Some sticks are ropes.  
(1) None follows  
(2) Only I follows  
(3) Only II follows  
(4) Only III follows  
(5) Only II and III follow

**13. Statements:**

Some rivers are jungles.  
Some jungles are horses.  
Some horses are tents.  
Some tents are buildings.

**Conclusions:**

- I. Some buildings are horses.  
II. Some tents are jungles.  
III. Some horses are rivers.  
(1) None follows  
(2) Only I follows  
(3) Only II follows  
(4) Only III follows  
(5) Only I and II follow

**14. Statements:**

Some pens are knives.  
All knives are pins.  
Some pins are needles.  
All needles are chains.

**Conclusions :**

- I. Some chains are pins.  
II. Some needles are knives.  
III. Some pins are pens.  
(1) Only I follows  
(2) Only II follows

- (3) Only III follows  
(4) Only II and III follow  
(5) None of these

**15. Statements:**

All fields are ponds.  
No pond is tree.  
Some trees are huts.  
All huts are goats.

**Conclusions:**

I. Some goats are fields.  
II. No goat is field.  
III. Some goats are trees.

- (1) Only I follows  
(2) Only II follows  
(3) Only III follows  
(4) Only either I or II follows  
(5) Only either I or II and III follow

**Directions (16-20):** Study the following arrangement carefully and answer the questions given below :

F 4 1 3 / o # D 2 @ R Z © 9 5 B  
W \$ J 8 E P 6 I Y 7 U K Q 8 A M

- 16.** Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to that group ?

- (1) 9 B Z (2) W J 5  
(3) 1 % F (4) P I 8  
(5) Q A 7

- 17.** If all the numbers are dropped from the above arrangement, which of the following will be the fourteenth from the right end ?

- (1) B (2) P  
(3) D (4) I  
(5) None of these

- 18.** How many such consonants are there in the above arrangement, each of which is immediately preceded by a symbol and not immediately followed by a letter ?

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

- 19.** Which of the following is the fourth to the left of the sixteenth from the left end of the above arrangement ?

- (1) D (2) ©  
(3) E (4) P  
(5) None of these

- 20.** How many such numbers are there in the above arrangement, each of which is immediately preceded by a letter and also immediately followed by a letter ?

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

**Directions (21-25) :** Study the following information carefully and answer the questions given below :

P, M, D, A, F, H, R and B are sitting around a circle facing at the centre. R is fourth to the right of A who is third to the right of P. M is second to the left of H who is second to the left of P. D is third to the right of B.

- 21.** Who is third to the left of H ?

- (1) M (2) A  
(3) B (4) F  
(5) Data inadequate

- 22.** Which of the following pairs represents the immediate neighbours of B ?

- (1) FM (2) AP  
(3) MP (4) AF  
(5) Data inadequate

- 23.** If R and B interchange their positions, who will be the second to the left of M ?

- (1) B (2) H  
(3) P  
(4) Data inadequate  
(5) None of these

- 24.** Who is to the immediate right of P ?

- (1) F (2) R  
(3) B  
(4) Data inadequate  
(5) None of these

- 25.** Who is to the immediate right of M ?

- (1) H (2) A  
(3) D  
(4) Data inadequate  
(5) None of these

**Directions (26-30) :** In the following questions, the symbols  $\delta$ , #, %, @ and  $\star$  are used with the following meaning as illustrated below :

'P # Q' means 'P is neither greater than nor smaller than Q'.

'P  $\delta$  Q' means 'P is not smaller than Q'.

'P @ Q' means 'P is neither smaller than nor equal to Q'.

'P  $\star$  Q' means 'P is not greater than Q'.

'P % Q' means 'P is neither greater than nor equal to Q'.

Now in each of the following questions assuming the given statements to be true, find which of the three conclusions I, II and III given below them is/are definitely true and give your answer accordingly.

**26. Statements :**

D % F, F @ H, H  $\star$  N

**Conclusions :** I. N @ F  
II. D % N  
III. H % D

- (1) None is true  
(2) Only I is true  
(3) Only II is true  
(4) Only III is true  
(5) Only I and II are true

**27. Statements :**

B  $\delta$  D, D % T, T  $\star$  M

**Conclusions :** I. B @ T  
II. M @ D  
III. B @ M

- (1) Only I is true  
(2) Only II is true  
(3) Only III is true  
(4) Only II and III are true  
(5) None of these

**28. Statements :**

K # W, M @ W, R  $\delta$  M

**Conclusions :** I. K % M  
II. W % R  
III. R @ K

- (1) Only I and II are true  
(2) Only I and III are true  
(3) Only II and III are true  
(4) All I, II and III are true  
(5) None of these

**29. Statements :**

M @ K, K  $\delta$  T, T # J

**Conclusions :** I. J # K  
II. M @ J  
III. J % K

- (1) Only I is true  
(2) Only II is true  
(3) Only III is true  
(4) Only either I or III is true  
(5) Only either I or III and II are true

**30. Statements :**

R  $\star$  N, N % B, B # T

**Conclusions :** I. B @ R  
II. T @ N  
III. R % T

- (1) Only I and II are true  
(2) Only I and III are true  
(3) Only II and III are true  
(4) All I, II and III are true  
(5) None of these

**Directions (31-35) :** In each question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

**Give answer (1)** if only Assumption I is implicit.

**Give answer (2)** if only Assumption II is implicit.

**Give answer (3)** if either Assumption I or Assumption II is implicit.

**Give answer (4)** if neither Assumption I nor Assumption II is implicit.

**Give answer (5)** if both Assumptions I and II are implicit.

**31. Statement:** The biggest private airline decided to increase the number of flights between cities A and B to 10 flights everyday.

**Assumptions:**

- I. Other private airlines may also increase the frequency of daily flights between cities A and B.
- II. There may be adequate passenger load on all the flights of the biggest private airline even after increased frequency.

**32. Statement:** Majority of the employees of the organisation decided to join with their family the overnight picnic funded by the organisation.

**Assumptions:**

- I. The management of the organisation may not welcome the employees' enthusiasm.
- II. The management of the organisation may provide adequate funds for the picnic.

**Statement :** The reputed management institute in the city increased the fees by 300 percent from the next academic year.

**Assumptions :**

- I. The institute may still attract good number of students for all its courses.
- II. The students may now opt for other institutes in the city which charge less fees.

**34. Statement :** Many residents of the locality decided not to attend the cultural function organised by the local club to protest against the club's limited invitations.

**Assumptions:**

- I. The local club may cancel the cultural function.
- II. The local club may stop all its activities.

**35. Statement :** Government, has announced a relief package for all the drought hit farmers in the country and advised the state Governments to put in a mechanism for disbursement.

**Assumptions:**

- I. The state Governments may be able to put in place the system for disbursement of Government relief to the affected farmers.
- II. Government may be able to identify all the farmers affected by drought in the country.

**Directions (36-40) :** Below in each question are given two statements (A) and (B). These statements may be either independent causes or may be effects of independent causes or a common cause. One of these statements may be the effect of the other statement. Read both the statements and decide which of the following answer choice correctly depicts the relationship between these two statements.

**Mark answer (1)** if statement (A) is the cause and statement (B) is its effect.

**Mark answer (2)** if statement (B) is the cause and statement (A) is its effect.

**Mark answer (3)** if both the statements (A) and (B) are independent causes.

**Mark answer (4)** if both the statements (A) and (B) are effects of independent causes.

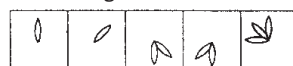
**Mark answer (5)** if both the statements (A) and (B) are effects of some common cause.

**Directions ( 41 - 50):** In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued ?

**41. Problem Figures**



**42. Problem Figures**



**43. Problem Figures**



**36. (A)** The local traders' association urged all its members to shut their establishments for two days and participate in the protest march.

**(B)** Government has recently cancelled licenses of many traders in the locality as they did not pay their taxes in time.

**37. (A)** Government has increased the procurement price of kharif crops by about ten per cent for the current year.

**(B)** Inadequate monsoon rainfall has created a drought like situation in many parts of the country.

**38. (A)** The Government has recently lifted ban on import of sugar for selling in the retail market.

**(B)** The prices of sugar in the retail market have stabilised after a considerable gap.

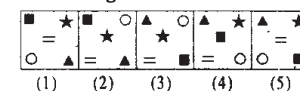
**39. (A)** Many vehicles met with accidents during the last fortnight at the major junction on the main arterial road in the city.

**(B)** The automatic signalling system at the major junction of the arterial road of the city has not been working during the past fortnight.

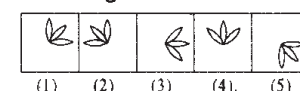
**40. (A)** The English medium school in the locality has decided to admit only those students who reside in the area where the school is located from the next academic session.

**(B)** Many schools in the city admit students residing anywhere within the city limit.

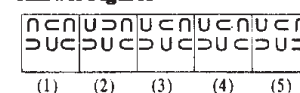
**Answer Figures**



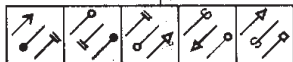
**Answer Figures**



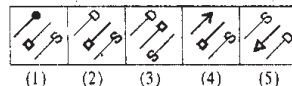
**Answer Figures**



#### 44. Problem Figures



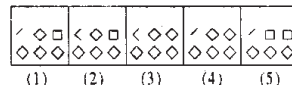
#### Answer Figures



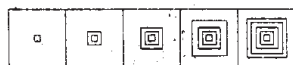
#### 45. Problem Figures



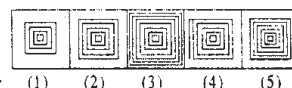
#### Answer Figures



#### 46. Problem Figures



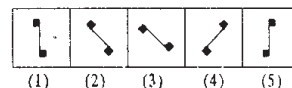
#### Answer Figures



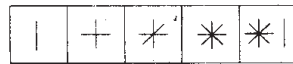
#### 47. Problem Figures



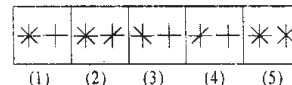
#### Answer Figures



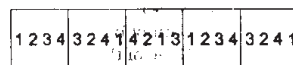
#### 48. Problem Figures



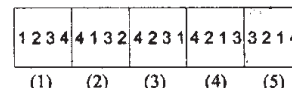
#### Answer Figures



#### 49. Problem Figures



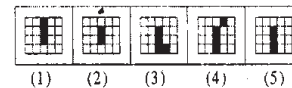
#### Answer Figures



#### 50. Problem Figures



#### Answer Figures



### QUANTITATIVE APTITUDE

**Directions (51-55):** What should come in place of the question mark (?) in the following questions?

51.  $88 \div 5 \div 4 = ?$

- (1) 65.4 (2) 8.4  
(3) 70.4 (4) 4.4  
(5) None of these

52.  $\sqrt{1225} = ?$

- (1) 25 (2) 45  
(3) 55 (4) 15  
(5) None of these

53.  $36.15 + 71.58 + 6.33 + 2.71 = ?$

- (1) 126.87 (2) 108.67  
(3) 116.77 (4) 131.57  
(5) None of these

54.  $64^{3.1} \times 8^{4.3} = 8^?$

- (1) 10.5 (2) 7.4  
(3) 1.2 (4) 13.3  
(5) None of these

55.  $216 \times 5 + 102 \times 4 = ?$

- (1) 94228 (2) 1488  
(3) 1848 (4) 92448  
(5) None of these

**Directions (56-60):** What should come in place of the question mark (?) in the following number series?

56. 9 11 15 ? 39 71

- (1) 29 (2) 23  
(3) 21 (4) 27  
(5) None of these

57. 7 8 12 21 ? 62

- (1) 42 (2) 51  
(3) 48 (4) 35  
(5) None of these

58. 5 6 16 57 244 ?

- (1) 1225 (2) 992  
(3) 964 (4) 1245  
(5) None of these

59. 3 19 97 391 .? 2359

- (1) 1084 (2) 1567  
(3) 1177 (4) 1958  
(5) None of these

60. 848 422 208 100 45 ?

- (1) 16.5 (2) 18  
(3) 22.5 (4) 24  
(5) None of these

61. Which number should replace both the question marks in the following equation?

$$\frac{?}{49} = \frac{16}{?}$$

- (1) 48 (2) 18  
(3) 38 (4) 28  
(5) None of these

62. What is 25% of 50% of  $\frac{2}{3}$  rd of 630?

- (1) 36.5 (2) 52.5  
(3) 45.5 (4) 68.5  
(5) None of these

63. The average of four consecutive odd numbers is 36. What is the smallest of these numbers?

- (1) 31 (2) 35  
(3) 43 (4) 47  
(5) None of these

64. What would be the compound interest accrued on an amount of Rs. 7,850 at the rate of 14 per cent per annum in two years?

- (1) Rs. 2351.86  
(2) Rs. 2880.37  
(3) Rs. 2518.22  
(4) Rs. 2290.23  
(5) None of these

65. Mithilesh started a business investing Rs. 48,000. After 7 months Vidya joined him with a capital of Rs. 56,000. At the end of the year the total profit was Rs. 5,885. What is Vidya's share in the profit?

- (1) Rs. 3,625 (2) Rs. 1,650  
(3) Rs. 1,925 (4) Rs. 3,960  
(5) None of these

66. Three-fourth of one number is equal to five-sixth of another number. What is the respective ratio of the first number to the second number?

- (1) 12 : 11 (2) 11 : 9  
(3) 9 : 10  
(4) Cannot be determined  
(5) None of these

67. Natasha decided to spend 45% of her salary on shopping. On

completion of her shopping, she realized that she had spent only Rs. 11,475 which was 60% of what she had decided to spend. How much is Natasha's salary?

- (1) Rs. 29,600  
(2) Rs. 38,800  
(3) Rs. 42,500  
(4) Cannot be determined  
(5) None of these

68. In how many different ways can the letters of the word "RUDE" be arranged?

- (1) 12 (2) 48  
(3) 16 (4) 24  
(5) None of these

69. The ages of Bhakti and Neil are in the ratio of 8 : 7 respectively. After 6 years the ratio of their ages will be 19 : 17. What is the difference in their ages?

- (1) 4 years (2) 8 years  
(3) 10 years (4) 12 years  
(5) None of these

70. If the numerator of a fraction is increased by 500% and the denominator is increased by 300%,

the resultant fraction is  $\frac{4}{7}$ . What was the original fraction?

- (1)  $\frac{4}{7}$  (2)  $\frac{12}{7}$   
(3)  $\frac{15}{4}$  (4)  $\frac{6}{5}$   
(5) None of these

Directions (71 – 75) : What approximate value should come in place of the question mark (?) in the following questions? (Note : You are not expected to calculate the exact value.)

71.  $(15.001)^2 = ?$

- (1) 205 (2) 196  
(3) 165 (4) 225  
(5) 298

72.  $11011 \div 101 \div 11 = ?$

- (1) 10 (2) 15  
(3) 6 (4) 25  
(5) 20

73.  $927.999 \div 32.007 = ?$

- (1) 21 (2) 16  
(3) 38 (4) 35  
(5) 29

74.  $8044.986 + 3250.005 + 149.996 = ?$

- (1) 15285 (2) 13625  
(3) 11445 (4) 10555  
(5) 12500

75.  $14.001 \times 26.999 \times 7.998 = ?$

- (1) 4200 (2) 3000  
(3) 3500 (4) 4000  
(5) 2500

Directions (76 – 80) : In each of these questions two equations numbered I and II are given. You have to solve both the equations and

Give answer (1) if  $x < y$

Give answer (2) if  $x \leq y$

Give answer (3) if  $x > y$

Give answer (4) if  $x \geq y$

Give answer (5) if  $x = y$  or the relationship cannot be established

76. I.  $x^2 - 10x + 24 = 0$

II.  $y^2 - 14y + 48 = 0$

77. I.  $2x^2 - 13x + 20 = 0$

II.  $2y^2 - 7y + 6 = 0$

78. I.  $x^2 - 5x + 6 = 0$

II.  $y^2 - 9y + 20 = 0$

79. I.  $4x^2 - 20x + 21 = 0$

II.  $9y^2 - 27y + 20 = 0$

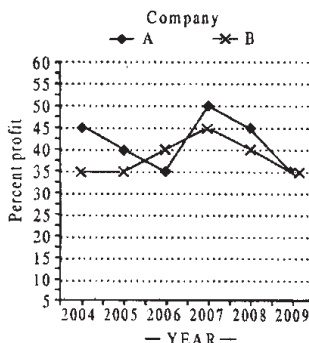
80. I.  $x^2 - 20x + 99 = 0$

II.  $y^2 - 17y + 72 = 0$

Directions (81 – 85) : Study the following graph carefully to answer the questions :

Per cent profit earned by two Companies over the years  
Per cent Profit =

$$\frac{\text{Income} - \text{Expenditure}}{\text{Expenditure}} \times 100$$



81. If the income of Company A in the year 2007 was Rs. 6.3 lakhs, what was its expenditure in that year?

- (1) Rs. 4,20,000  
(2) Rs. 3,25,000  
(3) Rs. 5, 16,500  
(4) Rs.2,50,000  
(5) None of these

82. If the amount of profit made by Company A in the year 2009 was

Rs. 31.85 lakhs, what was its expenditure in that year?

- (1) Rs. 107 lakhs  
(2) Rs. 45 lakhs  
(3) Rs. 91 lakhs  
(4) Cannot be determined  
(5) None of these

83. What is the approximate average percent profit of Company A over all the years together?

- (1) 37 (2) 33  
(3) 39 (4) 48  
(5) 42

84. If in the year 2004, incomes of both Companies A and B were the same, what would be the respective ratio of their expenditures?

- (1) 31 : 33 (2) 27 : 29  
(3) 16 : 23  
(4) Cannot be determined  
(5) None of these

85. What is the average amount of profit earned by Company B over the years?

- (1) 41.69  
(2) 38.33  
(3) 26.45  
(4) Cannot be determined  
(5) None of these

Directions (86-90) : Study the following table carefully to answer the questions that follow:

Number of Students in Six Classes of a School over the Years

Year	Class					
	V	VI	VII	VIII	IX	X
2004	122	112	100	125	124	116
2005	138	124	116	126	123	120
2006	142	136	120	128	131	121
2007	144	138	128	133	129	121
2008	145	143	130	139	137	124
2009	145	144	134	146	140	128

86. What is the total number of students from all the classes together in the year 2005?

- (1) 747 (2) 728  
(3) 764 (4) 735  
(5) None of these

87. What is the average number of students in all the classes together in the year 2004? (rounded off to the nearest integer)

- (1) 123 (2) 117  
(3) 144 (4) 109  
(5) 138

88. What is the percent increase in the number of students in Class



VII in the year 2007 from the previous year ? (rounded off to two digits after decimal)

- (1) 10.15 (2) 5.48  
(3) 6.67 (4) 8.93

(5) None of these

89. Number of students in class X in the year 2008 forms **approximately** what percent of the total number of students in that class from all the years together ?

- (1) 9 (2) 31  
(3) 11 (4) 26  
(5) 17

90. What is the respective ratio of total number of students in class V in the years 2006 and 2009 together to the total number of students in class VI from the same years ?

- (1) 39 : 37 (2) 40 : 41  
(3) 37 : 39 (4) 41 : 40  
(5) None of these

**Directions (91-95) :** Study the table carefully to answer the questions that follow:

**Total Number of Students Studying in Different Disciplines in A College and (Of These) Percentage of Females and Males.**

Discipline	Total Number of Students	Percentage of Females	Percentage of Males
Medical	5450	54	46
Engineering	6500	38	62
Law	2540	35	65
Teaching	3250	74	26
Banking	2200	35	65
Management	4500	58	42

91. What is the total number of males studying in the management and banking disciplines together ?

- (1) 3180 (2) 3230  
(3) 3460 (4) 3320  
(5) None of these

92. What is the respective ratio of the number of females studying in the management and medical disciplines together to the number of males studying in the same disciplines together ?

- (1) 1668 : 8527  
(2) 5553 : 4397  
(3) 8527 : 1668  
(4) 4397 : 5553  
(5) None of these

93. What is the total number of students studying in all the disciplines together ?

- (1) 25360 (2) 22580  
(3) 24440 (4) 28620  
(5) None of these

94. The total number of students studying in the teaching discipline forms **approximately** what per cent of the total number of students studying in the law discipline ?

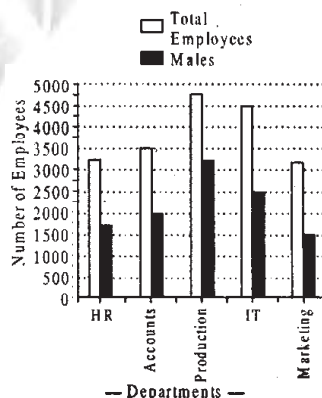
- (1) 141 (2) 78  
(3) 117 (4) 67  
(5) 128

95. What is the respective ratio of the number of females studying in engineering discipline to the number of females studying in the teaching discipline ?

- (1) 38 : 37 (2) 45 : 43  
(3) 37 : 38 (4) 43 : 45  
(5) None of these

**Directions (96-100)** Study the following graph carefully to answer the questions that follow :

**Number of Employees working in five different Departments of an Organisation and the number of Males from the same**



96. Number of females from the HR department forms **approximately** what, per cent of the total number of employees from that department ?

- (1) 41 (2) 32  
(3) 46 (4) 38  
(5) 51

97. What is the total number of employees from all the departments together ?

- (1) 19250 (2) 18640  
(3) 20160 (4) 17620  
(5) None of these

98. What is the respective ratio of the number of females to the number of males from the Marketing Department ?

- (1) 11 : 8 (2) 7 : 6  
(3) 8 : 11 (4) 6 : 7  
(5) None of these

99. What is the number of females working in the IT Department ?

- (1) 1750 (2) 2750  
(3) 2250 (4) 2500  
(5) None of these

100. The number of males in the Production Department forms what per cent of the total number of employees from that department ? (rounded off to two digits after decimal)

- (1) 76.88 (2) 72.64  
(3) 62.25 (4) 68.42  
(5) None of these

## ENGLISH LANGUAGE

**Directions (101- 112) :** Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in **bold** to help you locate them while answering some of the questions.

Our current approach to solving global warming will not work. It is flawed economically, because carbon taxes will cost a fortune and do little, and it is flawed politically because negotiations to reduce carbon-di-oxide emissions will become ever more **fraught** and divisive. And even if you disagree on both **counts**, the current approach is also flawed technologically.

Many countries are now setting ambitious carbon cutting goals ahead of global negotiations. Let us imagine that the world ultimately agrees on an ambitious target. Say, we decide to reduce carbon-di-oxide emissions by three-quarters by the year 2100 while

maintaining **reasonable** growth. Herein lies the technological problem to meet this goal, non-carbon based sources of energy would have to be astounding 2.5 times greater in 2100 than that was in the year 2000.

These figures were calculated by economists of a foreign university. Their research shows that confronting global warming effectively requires nothing short of a technological revolution. We are not taking this challenge seriously. If we continue on our current path, technological development will be nowhere near significant enough to make non-carbon based energy sources competitive with fossil fuels on price and effectiveness.

Sadly, during the international negotiations, the focus is on how much carbon to cut, rather than on how to do so. Little or no consideration will be given to whether the means of **cutting** emissions are sufficient to achieve the goals. Politicians will base their decisions on global warming models that simply assume that technological break-through will happen by themselves. This faith is sadly and dangerously misplaced.

Economists examine the state of non-carbon based energy today - nuclear, wind, solar, and geothermal and find that, taken together, alternative energy sources would get us less than halfway toward a path of stable carbon emissions by 2050, and only a tiny fraction of the way toward stabilisation by 2100. We need many times more non-carbon based energy than is currently produced.

Yet the needed technology will not be ready in terms of scalability or stability. In many cases, there is still a need for the most basic research and development. We are not even close to getting this revolution started.

Current technology is so inefficient that to take just one example, if we were serious about wind power, we would have to **blanket** most countries with wind turbines to generate enough energy for everybody, and we would still have the **massive** problem of storage : We don't know what to do when the wind does not blow.

Policy makers should abandon fraught carbon reduction negotiations and instead make agreements to invest in research and development to get this technology to the level where it needs to be.

101. Which of the following is suggested in the passage by which global warming can be reduced ?

- (1) To make the approach towards global warming completely free from political intervention.
- (2) By making non-carbon based energy methods as efficient and cost effective as the fossil fuels.
- (3) To force every country to confine to stricter terms of carbon emissions.
- (4) To avoid international negotiation on carbon cuts until the technological research comes out with a scalable and stable solution.
- (5) All of these

102. Which of the following is not true in the context of the given passage ?

- (A) Non carbon fuels are too expensive so they should not be used.
- (B) Political ignorance is one of the main reasons behind the inappropriate approach to combat global warming.
- (C) The generation of energy from non-carbon sources has to be increased for significant reduction in global warming.

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

103. Why, according to the author, are the international negotiations barely a solution to the problem of global warming ?

- (1) Many countries fail to confine to the carbon-cut norms as set in these negotiations.
- (2) These negotiations emphasise on the amount of carbon to be cut and not on the ways in which it can be done.
- (3) Recent research on the carbon-cut methods is overlooked by the politicians.
- (4) Such negotiations produce dominance of powerful countries over the others, thus hampering their industrial development.
- (5) None of these

104. Which of the following is intended in the given passage ?

- (1) To suggest the ways in which alternate forms of energy can reduce climate change.
- (2) To explain that the current technological developments are flawed and thus fail to control the climate change.
- (3) To explain that the stable carbon emissions are impossible to achieve in this century.
- (4) To suggest to the policy makers to invest in research rather than futile negotiations.
- (5) None of these

105. Which challenge according to the author is not being taken seriously in the phrase "we are not taking this challenge seriously" as used in the passage ?

- (A) Cutting the carbon emissions to a scale of 2.5 times in the next decade.
  - (B) The challenge of locating new fossil fuel reserves since the existing ones are depleting at a fast rate.
  - (C) To carry out technological innovations for developing non-carbon based energy resources.
- (1) Only C
  - (2) Only A and C
  - (3) Only B
  - (4) Only A and B
  - (5) None of these

106. Which of the following is **true** in the context of the passage ?

- (1) Many countries are refraining from taking part in global negotiations to check global warming.
- (2) There has been no improvement in carbon emissions world over.
- (3) Technological advancement through research is the need of the hour in order to meet the directed goal of combating global warming.
- (4) Most countries in the world are well equipped to produce sufficient non-carbon based energy sources
- (5) All the above statements are true

**Directions (107- 109) :** Which of the following is most nearly the **SAME** in meaning as the word given in **capitals** as used in the passage.

**107. COUNTS**

- (1) Numbers (2) Matters
- (3) Calculations
- (4) Values (5) Attributes

**108. CUTTING**

- (1) Slicing (2) Breaking
- (3) Reducing (4) Tearing
- (5) Interrupting

**109. BLANKET**

- (1) Quilt (2) Surround
- (3) Sheet (4) Encompass
- (5) Protect

**Directions (110- 112) :** Which of the following is most **OPPOSITE** in meaning of the word given in **capitals** as used in the passage.

**110. REASONABLE**

- (1) Fair (2) Illogical
- (3) Irrational (4) Inadequate
- (5) Considerable

**111. MASSIVE**

- (1) Light (2) Large
- (3) Insignificant
- (4) Short
- (5) Unreasonable

**112. FRAUGHT**

- (1) Distressful
- (2) Amicable
- (3) Disagreement
- (4) Desirable
- (5) Anxious

**Directions (113- 120) :** Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in **bold** in the following sentence to make it meaningful and grammatically correct. If the sentence is meaningful and correct as it is and no correction is required, mark (5) as the answer.

**113.** People discovered the alternate sources of energy when fossil fuel reserves **starts to deplete**.

- (1) start to deplete
- (2) starting to deplete
- (3) started to deplete
- (4) start with deplete
- (5) No correction required

**114.** Despite its attractiveness, investing abroad **is being risky** among to the shortage of regulations to protect investors.

- (1) might be risk
- (2) have been risky
- (3) can be as risky as
- (4) can be risky
- (5) No correction required

**115.** The new air fare allows both an adult and a child to fly for the price of one ticket, in order to

**encouraging travellers during summer.**

- (1) encourage travellers during summer
- (2) encourages travellers in summer
- (3) encourage travellers on summer
- (4) encouraged travellers during summer
- (5) No correction required

**116.** According to a court ruling, the owner of polluted land is liable for the clean up of the property even if the owner **did not have the responsibility of** that pollution.

- (1) is not responsible for
- (2) responsibility is not there for
- (3) did have the responsibility of
- (4) has not been in charge of
- (5) No correction required

**117.** Some research studies indicate that among distinguished artists, the rate of depression is ten times **as prevalent as in the** population at large.

- (1) more than prevalent in the
- (2) more prevalent as comparing
- (3) as prevalent when comparative
- (4) more prevalent than the
- (5) No correction required

**118.** House flies that hatch in summer live only about three weeks, **but they who** hatch during winter live longer than six months.

- (1) but those who
- (2) than those
- (3) than they who
- (4) but those that
- (5) No correction required

**119.** In the last fifty years, many people have changed **their preference from** cars to sports vehicles.

- (1) their preference to
- (2) their preferencing from
- (3) there preference from
- (4) their preferring to
- (5) No correction required

**120.** Scientists have suggested that once in every ten million year or so, a truly colossal object from space **cuts on the atmosphere** and slams into Earth.

- (1) cuts against the atmosphere
- (2) cuts the atmosphere
- (3) cuts through the atmosphere
- (4) cutting on the atmosphere
- (5) No correction required

**Directions (121-127) :** Each sentence below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

**121.** Biological clocks are of \_\_\_\_\_ adaptive value to animals since it \_\_\_\_\_ nervous and physiological functions of the body.

- (1) immense, assumes
- (2) great, regulates
- (3) ultimate, created
- (4) high, engulfs
- (5) no, governs

**122.** Each occupation has its own \_\_\_\_\_; bankers, lawyers and computer professionals, for example all use among themselves \_\_\_\_\_ that outsiders find difficult to follow.

- (1) merits, incidents
- (2) disadvantages, methods
- (3) rewards, endearment
- (4) jargon, language
- (5) problems, fundamentals

**123.** The two artists \_\_\_\_\_ markedly in their temperaments, one was reserved and courteous, the other \_\_\_\_\_ and boastful.

- (1) changed, irritable
- (2) similar, jovial
- (3) differed, rude
- (4) appeared, funny
- (5) addressed, ill-tempered

**124.** Many people believed that spices help \_\_\_\_\_ food; however nutritionists found that most spices were \_\_\_\_\_ of having any effect on "growth of microbes present in the food.

- (1) preserve, incapable
- (2) produce, impossible
- (3) save, preventive
- (4) spoil, probable
- (5) protect, deprived

**125.** Despite a growing \_\_\_\_\_ that a lot needs to be done to help those without clean water, a \_\_\_\_\_ says that more than 34 million people die every year of water borne diseases.

- (1) interest, reason
- (2) recognition, report
- (3) fantasy, review
- (4) authority, legend
- (5) turbulence, logic

**126.** Water-borne diseases are the most \_\_\_\_\_ causes of infant deaths \_\_\_\_\_ the world.



- (1) rare, according  
(2) regular, at  
(3) related, across  
(4) common, throughout  
(5) large, around
127. If there is nothing to absorb the energy of sound waves, they travel on \_\_\_\_\_, but their intensity \_\_\_\_\_ as they travel further from their source.  
(1) everlasting, decreases  
(2) always, improves  
(3) forever, inclines  
(4) steadily, deflates  
(5) indefinitely, diminishes
- Directions (128-135) :** Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5). (Ignore punctuation errors if any.)
128. Our country's performance (1)/ in the last few national and international games (2)/ is fairly ordinary (3)/ and below our stature. (4)/ No error (5)
129. We have (1)/ fairly standard accounting procedures (2)/ that are on the line (3)/ with the internationally accepted norms. (4)/ No error (5) *f*
130. The company is negotiating (1)/ new store launches (2)/ at nearby (3)/ half the rent. (4)/ No error (5)
131. Intense fear blocks (1)/ both to the generation (2)/ and expression (3)/ of ideas. (4)/ No error (5)
132. The Government officials have been met (1)/ heads of commercial Banks later this week (2)/ to get their views on liquidity (3)/ and growth in deposits. (4)/ No error (5)
133. Indian entrepreneurs are making waves (1)/ throughout the world; their ideas (2)/ and technical knowledge are yielded (3)/ unprecedented growth in income and employment. (4)/ No error (5)
134. Policy analysts are reacting to the inflation paranoia (1)/ with proposing that (2)/ central bankers hit the brakes (3)/ on their expansionary policies. (4)/ No error (5)
135. The aim of the course (1)/ will be to cater to students with diverted needs (2)/ from basic

knowledge (3)/ to top end research and publishing skills. (4)/ No error (5)

**Directions (136 - 140) :** Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and then answer the questions which follow:

- (A) A group of media persons have now taken the responsibility of educating people regarding the reality shows.  
(B) This is because these shows are said to be staged, fabricated and directed to improve TRPs.  
(C) The reality shows on TV have been attracting a huge viewership recently.  
(D) Owing to their efforts, the public has now realised the truth behind reality shows and such shows are fast losing their hold.  
(E) Though the name infers 'real', viewers are being exposed to a lot of 'unreal' content.  
(F) The public however is drawn to such contents of the reality shows unaware of this fabrication.
136. Which of the following sentence should be the **FOURTH** after rearrangement ?  
(1) C (2) B  
(3) E (4) F  
(5) D
137. Which of the following sentence should be the **SIXTH (LAST)** after rearrangement ?  
(1) B (2) D  
(3) C (4) E  
(5) A
138. Which of the following sentence should be the **FIRST** after rearrangement ?  
(1) D A (2) C  
(3) D (4) E  
(5) F
139. Which of the following sentence should be the **SECOND** after rearrangement ?  
(1) D A (2) B  
(3) C (4) D  
(5) E
140. Which of the following sentence should be the **THIRD** after rearrangement ?  
(1) D B (2) C  
(3) F (4) D  
(5) A

**Directions (141- 150) :** In the following passage there are blanks, each of which is numbered. These numbers are printed below the passage and against each five words/phrases are suggested, one of which fits the blanks appropriately. Find out the appropriate word/phrase in each case.

Since independence and from the beginning of our planned development, we have (141) increased production as (142) to improved distribution of income. A high rate of growth of the gross national product by itself does not serve our purpose (143) it is more equitably shared, benefiting all sections of the population. To be effective, increased production with better distribution depends largely (144) to assess the productivity of the small man, whether he is (145) in agriculture or industry. In agriculture the most critical inputs are water and credit (146) with cultivable land. Our land reform legislation has aimed (147) land to small owners. There are sometimes political obstacles; but it is not known generally how many cases are (148) in courts.

We must at least ensure that small owners have access to other essential inputs. If industry, we have (149) small scale and cottage industries. Greater availability of power along with assured market and credit arrangements can make (150) difference to productivity.

141. (1) regarded (2) thought  
(3) observed (4) attained  
(5) ordered
142. (1) supplementary  
(2) complementary  
(3) contradicting  
(4) originally  
(5) compliment
143. (1) if (2) until  
(3) till (4) either  
(5) unless
144. (1) on our capacity  
(2) to be able  
(3) on our capability  
(4) our capability on  
(5) our ability on
145. (1) engaged (2) involved  
(3) buried (4) attracted to  
(5) busy
146. (1) attached (2) agreed  
(3) together (4) alternate  
(5) also

147. (1) at distributing  
(2) at getting  
(3) distribution  
(4) in giving  
(5) in distributing
148. (1) offered (2) pending  
(3) pendant (4) moving  
(5) penchant
149. (1) discouraged  
(2) acquainted  
(3) encouraged  
(4) ordered  
(5) pulled out
150. (1) unbridgeable  
(2) mass (3) tremendous  
(4) target (5) colossal

### GENERAL AWARENESS

151. 'Sub Prime Lending' is a term applied to the loans made to —  
(1) those borrowers who do not have a good credit history.  
(2) those who wish to take loan against the mortgage of tangible assets.  
(3) those who have a good credit history and are known to bank since 10 years.  
(4) those borrowers who are most preferred customers of the Bank.  
(5) None of these
152. As per the new policy the number of Judges in the Supreme Court would be now —  
(1) 21 (2) 25  
(3) 26 (4) 30  
(5) 31
153. The President of India recently signed the much-awaited notification for the implementation of the suggestions made by the "Delimitation Commission". What will be the effect of this notification?  
(1) Parliamentary and Assembly constituencies will be redefined.  
(2) Candidates from SC/ST categories will get all benefits for another 15 years' time.  
(3) The boundaries of the National Capital, New Delhi will be extended further.  
(4) Operations of the Cooperative Banks and Societies will not be limited to the state of their origin. They will also be like Public Sector Banks.  
(5) None of these
154. As we all know rise of the 'BRICs' has left a vast impact on almost all aspects of the global economy. However, which of the following cannot be called as the direct effect(s) of "Rise of the BRICs" on global/other powerful economy/economies?  
(A) Countries like China wish to learn more about out sourcing from India.  
(B) It has made countries to suffer from Sub-prime Crisis.  
(C) EURO has become a powerful currency and many non-Euro countries are in 'Swap Agreement' with various nations..  
(1) Only A (2) Only B  
(3) Only C  
(4) All A, B and C  
(5) None of these
155. As per the reports published in the newspapers the banks, particularly public sector banks are tying up with various rating agencies for providing a qualitative assessment of the credit needs of the borrowers. Which amongst the following is/are such credit rating agencies in India?  
(A) CARE (B) CRISIL  
(C) ULIP  
(1) Only A  
(2) Only B  
(3) A and B only  
(4) Only C  
(5) All A, B and C
156. As per the newspaper reports the RBI is planning to introduce "Plastic Currency Notes". What is/are the benefits of "Plastic Notes"?  
(A) Their Shelf life will be longer.  
(B) It will replace plastic money or credit, debit cards which are giving birth to many fraudulent practices.  
(C) Printing will be cheaper.  
(1) Only C  
(2) Only B  
(3) Only A  
(4) All A, B and C  
(5) None of these
157. What is the maximum stake the Government of India has in any public sector bank at present?  
(1) 40% (2) 49%  
(3) 50% (4) 64%  
(5) 74%
158. The Government of India has launched a new scheme for the 'Girl Child'. What is the name of the scheme?  
(1) Raj Lakshmi  
(2) Rani Bitia  
(3) Dhan Lakshmi  
(4) Aanandita  
(5) None of these
159. As per the reports published in the newspapers/journals how much amount the Government of India is planning to infuse in Public Sector Banks to make them competitive and strong globally?  
**About —**  
(1) Rs. 10,000 Crore  
(2) Rs. 15,000 Crore  
(3) Rs. 20,000 Crore  
(4) Rs. 25,000 Crore  
(5) Rs. 30,000 Crore
160. What is meant by "Underwriting" the term frequently used in financial sector?  
(1) Undervaluation of the assets  
(2) The Act of taking on a risk for a fee  
(3) Giving a Guarantee that a loan will not become a bad loan  
(4) The act of permission to float an IPO  
(5) None of these
161. The Government of India recently constituted the New Finance Commission (13th). What are its major functions? To decide —  
(A) the salary structure of the employees of the Central Government.  
(B) the distribution of the net proceeds of taxes between states and Central Government.  
(C) rate of Income tax and other taxes collected by the Union Government.  
(1) Only A (2) Only B  
(3) Only C (4) All A, B and C  
(5) None of these
162. As per the news published in some newspapers magazines two PSUs National Thermal Power Corporation and Coal India Ltd. are going to float a joint venture 'SPV'. What is the full form of "SPV"?  
(1) Small Power Venture  
(2) Special Purpose Vehicle  
(3) Special Power Venture  
(4) Small Purpose Vehicle  
(5) None of these

163. Who amongst the following is the author of the book "Economic Nightmare of India" ?  
 (1) Morarji Desai  
 (2) K. Rajeshwar Rao  
 (3) Charan Singh  
 (4) Jyoti Basu  
 (5) None of these
164. The Planning Commission of India has set up a 12 member committee on financial sector reforms. Who is the Chairman of the Committee ?  
 (1) Janki Raman  
 (2) Raghuram Rajan  
 (3) Rakesh Mohan  
 (4) K. V. Kamath  
 (5) None of these
165. Very often we read about the Doha Ministerial Conference 2001 in reference to WTO negotiations. What were the major issues over which nations were of different opinions ?  
 (A) Providing subsidy to agriculture.  
 (B) Export of patented drugs/medicines by developed nations.  
 (C) Restriction on natural movement of people from one nation to other.  
 (1) Only A (2) Only B  
 (3) Only C  
 (4) Both A and C  
 (5) None of these
166. Which of the following is the name of very violent and serious types of winds which bring lot of disaster ?  
 (1) Trade winds  
 (2) Hurricane  
 (3) Cirrus  
 (4) Stratus  
 (5) None of these
167. As per the reports published in various journals and newspapers the "small borrowers" in rural areas still prefer to take informal route for their credit needs. Which of the following is the "informal route" of credit in financial sector ?  
 (1) Credit cards  
 (2) Loan against gold from financial institute  
 (3) Debit cards  
 (4) Money lender  
 (5) None of these
168. Indra K. Nooyi who was elected as the Chairperson of the US-India Business Council is the CEO of which of the following Companies ?  
 (1) Pepsi Co.  
 (2) Infosys  
 (3) Tata Consultancy Services  
 (4) NUT  
 (5) None of these
169. Which of the following is NOT a banking/finance related term ?  
 (1) Credit wrap  
 (2) EMI  
 (3) Held to Maturity  
 (4) Exposure limit  
 (5) Diffusion
170. The Telecom Regulatory Authority of India (TRA1) recently agreed to allow foreign direct investment in the field of mobile television services. Upto what extent FDI is allowed in this field ?  
 (1) 50% (2) 60%  
 (3) 64% (4) 70%  
 (5) 74%
171. The Global Employment Trends Report 2008 published by the International Labour Organisation has indicated that there may be increase in global unemployment. What according to them is/are the major reasons of this possibility ?  
 (A) Turmoil in Credit Markets all over the world  
 (B) Rise in oil prices in international market  
 (C) Civil unrest in some under and undeveloped nations.  
 (1) Only A (2) Only B  
 (3) Only C (4) Only A and B  
 (5) None of these
172. Base I-II norm's are associated with which of the following aspects of the banking industry?  
 (1) Risk management  
 (2) Manpower planning  
 (3) Retirement benefits for the employees  
 (4) Corporate Governance  
 (5) None of these
173. The instrument measuring currents of small magnitude is called —  
 (1) Electrometer  
 (2) Galvanometer  
 (3) Manometer  
 (4) Micrometer  
 (5) None of these
174. Which of the following countries is trying to launch a Satellite to study the sun ?  
 (1) USA (2) India  
 (3) Russia (4) China  
 (5) None of these
175. Literacy Rate is highest in which of the following states ?  
 (1) Delhi (2) Maharashtra  
 (3) Kerala (4) Tamil Nadu  
 (5) West Bengal
176. Which of the following **cannot** be called a major wheat producing state ?  
 (1) Punjab (2) Kerala  
 (3) Rajasthan (4) Uttar Pradesh  
 (5) Haryana
177. "Yen" is the currency of —  
 (1) China (2) France  
 (3) Britain (4) Italy  
 (5) Japan
178. Which of the following **cannot** be called as a benefit of introduction of Information Technology in Banks ?  
 (A) They have replaced paper based and labour intensive methods with automated processes.  
 (B) It has created a customer friendly atmosphere in banks. Remote banking and anytime banking is possible.  
 (C) It has made banking perfectly fool proof and safe as breaking electronic security is almost impossible.  
 (1) Only (A) (2) Only (B)  
 (3) Only (C)  
 (4) (A) and (B) both  
 (5) (A), (B) and (C) all
179. 'Long Walk to Freedom' is a book written by —  
 (1) Sonia Gandhi  
 (2) L. K. Advani  
 (3) Nelson Mandela  
 (4) Benazir Bhutto  
 (5) Nawaz Sherif
180. With the help of new advancements banks in India have implemented various payment systems which are time and cost effective. Which of the following is **NOT** one of these payment systems being used by the banks in India ?  
 (1) Real Time Gross Settlement (RTGS) system  
 (2) Duplex High Speed Data Service (DHSD)

- (3) Negotiated Dealing System (NDS)  
(4) Structural Financial Messaging Solution (SFMS)  
(5) Centralized Fund Management System (CFMS)
181. Headquarters of the United Nations Organisation is located in  
(1) New York (2) Tokyo  
(3) London (4) Katmandu  
(5) Moscow
182. As we have noticed many banks of Indian origin are opening offices/branches in foreign countries. Why is this trend emerging at a very fast pace ?  
(A) These Banks wish to provide banking facilities to foreigners as banking facilities are not plenty in many foreign countries. India wants to take an advantage of the situation.  
(B) These banks wish to help Indian firms to acquire funds at internationally competitive rates.  
(C) These banks wish to promote trade and investment between India and other countries.  
(1) Only A (2) Only B  
(3) Only C  
(4) All A, B and C  
(5) Only B and C
183. Which of the following countries **do not** play international cricket?  
(1) Japan (2) New Zealand  
(3) Australia (4) Bangladesh  
(5) Sri Lanka
184. Kosovo declared itself independent from which of the following countries ?  
(1) Ukraine (2) Croatia  
(3) Serbia (4) Russia  
(5) None of these
185. A National development Fund was created by the Government of India a few years ago. What was the purpose of the fund ?  
(A) Boost investment in social sector projects to promote education, healthcare and employment.  
(B) Capital investments in selected profitable PSEs to yield adequate returns.  
(C) To fund revision in pay structure of central Government employees.  
(1) Only A  
(2) Only B  
(3) Only C  
(4) Both A and B  
(5) None of these
186. Census is done in India after a gap of every —  
(1) 5 years (2) 7 years  
(3) 10 years (4) 12 years  
(5) 15 years
187. Which of the following countries is **NOT** a member of the South Asian Association for Regional Cooperation (SAARC) ?  
(1) Maldives (2) Pakistan  
(3) Sri Lanka (4) Nepal  
(5) South Korea
188. Who amongst the following is the author of the book 'An Angel in the Cockpit' ?  
(1) Kumar Managalam Birla  
(2) Vijaypath Singhania  
(3) Vijay Mallya  
(4) Kiran Bedi  
(5) None of these
189. Which of the following is **not** an easy way(s) to handle inflation in the economy ?  
(A) Increase the money supply in the economy.  
(B) Curb the money supply in the economy.  
(C) Increase the credit inflow in the economy.  
(D) Curb the credit inflow in the economy.  
(1) Only (A) and (C)  
(2) Only (B) and (D)  
(3) Only (A)  
(5) None of these
190. Members of Rajya Sabha are elected for a period Of —  
(1) Four years  
(2) Two and a Half years  
(3) Five years  
(4) Six years  
(5) Till the age of 68 years
191. Many a times we come across a term in field of banking operation which reads 'ECS'. What is the full form of the same ?  
(1) Electronic Coding System  
(2) Extra Coding System  
(3) Electronic Clearing System  
(4) Elementary Clearing System  
(5) None of these
192. Union Budget is always presented first in the —  
(1) Rajya Sabha  
(2) Lok Sabha  
(3) Joint Session of the Parliament  
(4) Meeting of the Union Cabinet  
(5) None of these
193. There have been suggestions in some quarters that stamp duties levied on various deeds and documents should be abolished. Which of the following is the argument(s) given in favour of the abolition of the stamp duties ?  
(A) Stamp duties discourage people to take loans. Hence it is against the interest of the banks.  
(B) Government does not get any substantial amount as revenue from this source.  
(C) Most of the transactions do not fall in the purview of the registration and no stamp duty is paid.  
(1) Only (A) (2) Only (B)  
(3) Only (C)  
(4) (A) and (B) both  
(5) (A), (B) and (C) all
194. Credit/Debit Card business in India has completed fairly enough time. Still it has not taken that height which was expected. Which of the following may be reason(s) for the same ?  
(A) Shops/Establishments prefer to accept cash in place of cards.  
(B) Shops/establishments are cost conscious as the installation and transaction costs are very high.  
(C) People prefer to travel with cash instead of cards as they are not a safe way of payments.  
(1) Only (A) (2) Only (B)  
(3) Only (C)  
(4) (A) and (B) both  
(5) (A), (B) and (C) all
195. The Monetary and Credit Policy is announced by which of the following ?  
(1) Ministry of Finance in Centre  
(2) Reserve Bank of India  
(3) State Bank of India  
(4) Planning Commission of India  
(5) None of these
196. The President of India is elected for a term of —  
(1) Four years  
(2) Five years



- (3) Six years  
(4) Seven years  
(5) Till he completes 75 years of age
- 197.** Which of the following is NOT an employment generating scheme?  
(1) Sampoorna Gramin Rozgar Yojana  
(2) National Rural Employment Guarantee Scheme  
(3) Swamjayanti Shahari Rozgar Yojana  
(4) KutirJyoti Yojana  
(5) All are not employment generating schemes
- 198.** Which of the following is the full form of G in 'G-Sec', the term we see every then and now in banking/finance related operations ?  
(1) Good      (2) Global  
(3) Guaranteed  
(4) Government  
(5) None of these
- 199.** Uranium is used for the generation off /production of —  
(1) Power      (2) Cement  
(3) Iron and Steel  
(4) Paper  
(5) None of these
- 200.** Which of the following is **NOT** associated with cricket ?  
(1) L.BW      (2) Love  
(3) Swing      **(4) Hook**  
(5) Googly

# ANSWERS

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

69.(1)	70.(4)	71.(4)	72.(1)
73.(5)	74.(3)	75.(2)	76.(2)
77.(3)	78.(1)	79.(5)	80.(4)
81.(1)	82.(3)	83.(5)	84.(2)
85.(4)	86.(1)	87.(2)	88.(3)
89.(5)	90.(4)	91.(4)	92.(2)
93.(3)	94.(5)	95.(1)	96.(3)
97.(1)	98.(2)	99.(5)	100.(4)
101.(4)	102.(3)	103.(4)	104.(4)
105.(1)	106.(5)	107.(2)	108.(3)
109.(4)	110.(4)	111.(1)	112.(2)
113.(3)	114.(4)	115.(1)	116.(1)
117.(4)	118.(4)	119.(5)	120.(3)
121.(2)	122.(4)	123.(3)	124.(1)
125.(2)	126.(4)	127.(5)	128.(5)
129.(3)	130.(3)	131.(2)	132.(1)
133.(3)	134.(2)	135.(2)	136.(4)
137.(2)	138.(2)	139.(5)	140.(1)
141.(4)	142.(2)	143.(5)	144.(3)
145.(1)	146.(3)	147.(1)	148.(2)
149.(1)	150.(3)	151.(1)	152.(4)
153.(1)	154.(2)	155.(1)	156.(3)
157.(5)	158.(3)	159.(3)	160.(1)
161.(2)	162.(2)	163.(3)	164.(2)
165.(1)	166.(2)	167.(4)	168.(1)
169.(5)	170.(5)	171.(4)	172.(1)
173.(2)	174.(1)	175.(3)	176.(2)
177.(5)	178.(2)	179.(3)	180.(2)
181.(1)	182.(5)	183.(1)	184.(5)
185.(1)	186.(3)	187.(4)	188.(2)
189.(1)	190.(4)	191.(3)	192.(2)
193.(4)	194.(4)	195.(2)	196.(2)
197.(1)	198.(4)	199.(1)	200.(2)

## EXPLANATIONS

1. (5)  $? = 28 \times 12 \div 4 \div 6 - 4$   
 $\Rightarrow ? = 28 \div 12 \div 4 \div 6 \times 4$   
 $\Rightarrow ? = 28 \div 3 - 24 = 7$
2. (2) All the numbers are multiples of 3, but 27 is a perfect cube.
3. (2) Meaningful Word  $\Rightarrow$  MART
4. (2) 6 8 9 4 5 3 2 1
5. (2) 5 3 1 4 7 9 2 6  
 9 7 6 5 4 3 2 1
6. (1) G E A R M O V E  
 $\downarrow \downarrow \downarrow \downarrow \downarrow \downarrow \downarrow$   
 5 @ 3 © 7 \$ 9 @

Therefore,

## RESEARCH AIMS

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7. (4)
- |   |    |   |    |   |   |    |   |    |
|---|----|---|----|---|---|----|---|----|
| 8 | 13 | 1 | 18 | 4 | 9 | 14 | 7 | 19 |
| H | O  | A | R  | D | I | N  | G | S  |

8. (3)
- 
- Required distance =  $20 + 20$   
 $= 40 \text{ m}$

9. (4) 
 A word ladder puzzle. The starting word is 'CHAMPION'. The ladder has four steps, each labeled '+1'. The final word is 'NBDMNH', written vertically. The ladder connects 'CHAMPION' to 'NBDMNH' through four intermediate words.

Similarly,

- 

10. (5)
- 
- RIGHT
- 10th
- 24th
- LEFT
- T H R

R's position from the left  
 $= 45 - 24 + 1 = 22\text{nd}$

(11-15) :

- (i) All booklets are packets  $\rightarrow$  Universal Affirmative (A-type).
- (iii) Some bottles are cans  $\rightarrow$  Particular Affirmative (I-type).

- (iii) No pond is tree  $\rightarrow$  Universal Negative (E-type).  
 (iv) Some ponds are not trees  $\rightarrow$  Particular Negative (O-type).

11. (4) All booklets are packets.

All packets are bottles.

$A + A \Rightarrow$  A-type of Conclusion  
 "All booklets are bottles."  
 Conclusion III is Converse of it.

12. (2) Some walls are sticks.

All sticks are chairs.

$I + A \Rightarrow$  I-type of Conclusion  
 "Some walls are chairs."

All sticks are chairs.

All chairs are tables.

$A + A \Rightarrow$  A-type of Conclusion  
 "All sticks are tables."

Some walls are chairs.

All chairs are tables.

$I + A \Rightarrow$  I-type of Conclusion  
 "Some walls are tables."  
 Conclusion I is Converse of it.

13. (1) All the four Premises are Particular Affirmative (I-type).  
 No Conclusion follows from the two Particular Premises.

14. (5) Some pens are knives.

All knives are pins.

$I + A \Rightarrow$  I-type of Conclusion  
 "Some pens are pins."  
 Conclusion III is Converse of it.

Some pens are needles.

All needles are chains.

$I + A \Rightarrow$  I-type of Conclusion  
 "Some pins are chains."  
 Conclusion I is Converse of it.

15. (5) All fields are ponds.

No pond is tree.

$A + E \Rightarrow$  E-type of Conclusion  
 "No field is tree."

Some trees are huts.

All huts are goats.

$I + A \Rightarrow$  I-type of Conclusion  
 "Some trees are goats."  
 Conclusion III is Converse of it.  
 Conclusions I and II form Complementary Pair. Therefore, either Conclusion I or II follows.

16. (5)  $9 \xrightarrow{+2} B \xrightarrow{-4} Z$   
 $W \xrightarrow{+2} J \xrightarrow{-4} 5$   
 $1 \xrightarrow{+2} \% \xrightarrow{-4} F$   
 $P \xrightarrow{+2} I \xrightarrow{-4} \delta$   
 $Q \xrightarrow{+2} A \xrightarrow{-5} 7$

17. (1) According to question, the new sequence would be :

P % # D @ R Z @ [B] W \$ J 5 6 P I Y U K Q A M  
 14th from the right end

18. (3) Symbol Consonant Letter

Such combinations are :

# D 2, \$ J 5

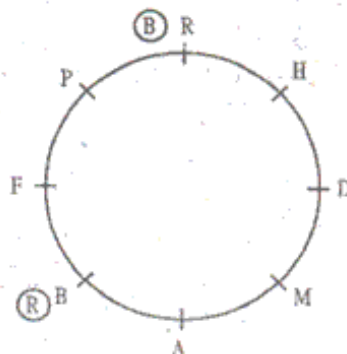
19. (2) 4th to left of 16th from the left means 12th from the left end, i.e., @.

20. (4) Letter Number Letter

Such combinations are :

P 6 I ; Y 7 U ; Q 8 A

(21-25) : Sitting arrangement



21. (2) A is third to the left of H.  
 22. (4) F and A are immediate neighbours of B.  
 23. (5) If R and B interchange positions, R will be second to the left of M.

24. (1) F is to the immediate right of P.

25. (3) D is to the immediate right of M.

(26-30) :

# $\Rightarrow$ =	$\delta \Rightarrow$ $\geq$	@ $\Rightarrow$ $>$
* $\Rightarrow$ $\leq$	% $\Rightarrow$ $<$	

26. (1)  $D \% F \Rightarrow D < F$

$F @ H \Rightarrow F > H$

$H * N \Rightarrow H \leq N$

Therefore,  $D < F > H \leq N$

Conclusions :

I.  $N @ F \Rightarrow N > F$  : Not True

II.  $D \% N \Rightarrow D < N$  : Not True

III.  $H \% D \Rightarrow H < D$  : Not True

27. (2)  $B \delta D \Rightarrow B \geq D$

$D \% T \Rightarrow D < T$

$T * M \Rightarrow T \leq M$

Therefore,  $B \geq D < T \leq M$

Conclusions :

I.  $B @ T \Rightarrow B > T$  : Not True

II.  $M @ D \Rightarrow M > D$  : True

III.  $B @ M \Rightarrow B > M$  : Not True

28. (4)  $K \# W \Rightarrow K = W$

$M @ W \Rightarrow M > W$

$R \delta M \Rightarrow R \geq M$

Therefore,

$K = W < M \leq R$

Conclusions :

I.  $K \% M \Rightarrow K < M$  : True

II.  $W \% R \Rightarrow W < R$  : True

III.  $R @ K \Rightarrow R > K$  : True

29. (5)  $M @ K \Rightarrow M > K$

$K \delta T \Rightarrow K \geq T$

$T \# J \Rightarrow T = J$

Therefore,

$M > K \geq T = J$

Conclusions :

I.  $J \# K \Rightarrow J = K$  : Not True

II.  $M @ J \Rightarrow M > J$  : True

III.  $J \% K \Rightarrow J < K$  : Not True

J is either smaller than or equal to K. Therefore, either Conclusion I or III follows.

30. (4)  $R * N \Rightarrow R \leq N$

$N \% B \Rightarrow N < B$

$B \# T \Rightarrow B = T$

Therefore,

$R \leq N < B = T$

Conclusions :

I.  $B @ R \Rightarrow B > R$  : True

II.  $T @ N \Rightarrow T > N$  : True

III.  $R \% T \Rightarrow R < T$  : True

31. (5) Clearly both the assumptions are implicit in the statement.



If there are sufficient number of passengers, the other private airlines may also increase the frequency of daily flights. The airline decided to increase the frequency of daily flights assuming that there are adequate passenger load.

32. (2) Only assumption II is implicit in the statement. If the management of the organisation has organised picnic for its employees, it would earmark adequate funds for picnic. Again, it is not prudent to assume that the management of the organisation would not welcome the employees with their family at the picnic.

33. (1) Only assumption I is implicit in the statement. The institute increased the fees assuming that good number of students will still join the courses. It is mentioned in the statement that the institute is reputed. Therefore, we can assume that students will still prefer the institute of repute despite hike in fees.

34. (4) None of the assumptions is implicit in the statement. It is mentioned in the statement that many residents of the locality, not all residents, decided not to attend the function. This does not constitute the strong reason for cancellation of function. Assumption II is a long drawn conclusion.

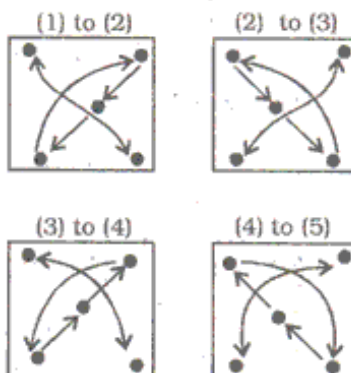
35. (1) Only assumption I is implicit in the statement. The Government advised the state governments to ensure disbursement of relief package assuming that state governments are capable for evolving a mechanism for disbursement of relief.

The use of term 'all' in the assumption II makes it invalid.

36. (2) It is clear that statement (B) is the cause and statement (A) is its effect.
37. (2) It is clear that statement (B) is the cause and statement (A) is its effect.
38. (1) It is clear that statement (A) is cause and statement (B) is its effect. If there is adequate supply in the retail market, the price would stabilise.
39. (2) It is clear that accidents occurred due to faulty automatic signalling system.

40. (4) It is clear that both the statements (A) and (B) are effects of independent causes.

41. (5) The movement of designs in the subsequent figures can be shown as :



Therefore, from Problem Figure (5) to Answer Figure similar changes would occur as that have been occurred from Problem Figure (1) to (2).

42. (4) After every two figures one leaflet is added ahead of the pre-existing leaflet(s) and the leaflet rotates through  $45^\circ$  and  $90^\circ$  clockwise alternately.

43. (2) In each subsequent figure the design(s) move(s) half step in clockwise direction and one new design is introduced in a set order.

44. (2) From Problem Figure (1) to (2) the top design is replaced with a new design and the other two designs interchange positions after being inverted. From Problem Figure (2) to (3) the bottom design is replaced with a new design and the other two designs interchange position after being inverted. These two steps are continued alternately in the subsequent figures.

45. (4) In the subsequent figures respectively three and four line segments are added alternately to complete the square and the squares rotates through  $45^\circ$ .

46. (5) In each subsequent figure one square is added.

47. (3) In each subsequent figure the design rotates through  $45^\circ$  clockwise.

48. (1) In each subsequent figure one line segment is added in a set order.

49. (4) This question is based on the rule (1) = (4), (2) = (5) and hence (3) = (6).

50. (1) From Problem Figure (1) to (2) the shaded sector moves one step in anticlockwise direction and one more sector gets shaded. From Problem Figure (2) to (3) the shaded sectors move one step in anticlockwise direction and one more sector gets shaded. From Problem Figure (3) to (4) two shaded sectors become white and the shaded sector moves one step. These steps are continued in the subsequent figures.

$$51. (4) ? = \frac{88}{5 \times 4} = 4.4$$

$$52. (5) ? = \sqrt{1225} = \sqrt{5 \times 5 \times 7 \times 7} = 5 \times 7 = 35$$

$$53. (3) ? = 36.15 + 71.58 + 6.33 + 2.71 = 116.77$$

$$54. (1) 64^{3.1} \times 8^{4.3} = 8^? \\ \Rightarrow (8^2)^{3.1} \times (8)^{4.3} = 8^? \\ \Rightarrow 8^{6.2} \times 8^{4.3} = 8^? \\ \Rightarrow 8^{10.5} = 8^? \Rightarrow ? = 10.5$$

$$55. (2) ? = 216 \times 5 + 102 \times 4 = 1080 + 408 = 1488$$

56. (2) The pattern of the number series is :

$$9 + 2^1 = 11 \\ 11 + 2^2 = 11 + 4 = 15$$

$$15 + 2^3 = 15 + 8 = 23$$

$$23 + 2^4 = 23 + 16 = 39$$

$$39 + 2^5 = 39 + 32 = 71$$

57. (5) The pattern of the number series is :

$$7 + 1^2 = 8$$

$$8 + 2^2 = 12$$

$$12 + 3^2 = 21$$

$$21 + 4^2 = 37$$

$$37 + 5^2 = 62$$

58. (4) The pattern of the number series is :

$$5 \times 1 + 1^2 = 5 + 1 = 6$$

$$6 \times 2 + 2^2 = 12 + 4 = 16$$

$$16 \times 3 + 3^2 = 48 + 9 = 57$$

$$57 \times 4 + 4^2 = 228 + 16 = 244$$

$$244 \times 5 + 5^2$$

$$= 1220 + 25 = 1245$$

59. (3) The pattern of the number series is :

$$3 \times 6 + 1 = 18 + 1 = 19$$

$$19 \times 5 + 2 = 95 + 2 = 97$$

$$97 \times 4 + 3 = 388 + 3 = 391$$

$$391 \times 3 + 4 = 1173 + 4 = 1177$$

$$1177 \times 2 + 5 = 2354 + 5 = 2359$$

60. (1) The pattern of the number series is :

$$\frac{848}{2} - 2 = 424 - 2 = 422$$

$$\frac{422}{2} - 3 = 211 - 3 = 208$$

$$\frac{208}{2} - 4 = 104 - 4 = 100$$

$$\frac{100}{2} - 5 = 50 - 5 = 45$$

$$\frac{45}{2} - 6 = 22.5 - 6 = 16.5$$

$$61. (4) \frac{?}{49} = \frac{16}{?}$$

$$\Rightarrow ?^2 = 49 \times 16$$

$$\Rightarrow ? = \sqrt{49 \times 16} = 7 \times 4 = 28$$

$$62. (2) ? = 630 \times \frac{2}{3} \times \frac{50}{100} \times \frac{25}{100}$$

$$= 52.5$$

$$63. (5) x + x + 2 + x + 4 + x + 6$$

$$= 4 \times 36$$

$$\Rightarrow 4x + 12 = 144$$

$$\Rightarrow 4x = 144 - 12 = 132$$

$$\Rightarrow x = \frac{132}{4} = 33$$

$$64. (1) CI = P \left[ \left( 1 + \frac{R}{100} \right)^T - 1 \right]$$

$$= 7850 \left[ \left( 1 + \frac{14}{100} \right)^2 - 1 \right]$$

$$= 7850 [(1.14)^2 - 1]$$

$$= 7850 (1.2996 - 1)$$

$$= 7850 \times 0.2996$$

$$= \text{Rs. } 2351.86$$

65. (3) Ratio of the equivalent capitals of Mithlesh and Vidya for 1 month

$$= 48000 \times 12 : 56000 \times 5$$

$$= 48 \times 12 : 56 \times 5$$

$$= 72 : 35$$

$\therefore$  Vidya's share in the profit

$$= \text{Rs. } \left( \frac{35}{72 + 35} \times 5885 \right)$$

$$= \text{Rs. } \left( \frac{35}{107} \times 5885 \right) = \text{Rs. } 1925$$

66. (5) Let the numbers be  $x$  and  $y$  respectively.

$$\therefore x \times \frac{3}{4} = \frac{5}{6} y$$

$$\Rightarrow \frac{x}{y} = \frac{5}{6} \times \frac{4}{3} = \frac{10}{9}$$

67. (3) Let Natasha's monthly salary be Rs.  $x$ .

According to the question,

$$x \times \frac{60}{100} \times \frac{45}{100} = 11475$$

$$\Rightarrow x = \frac{11475 \times 100 \times 100}{60 \times 45}$$

$$= \text{Rs. } 42500$$

68. (4) The word RUDE consists of 4 distinct letters.

$\therefore$  Number of arrangements

$$= 4!$$

$$= 4 \times 3 \times 2 \times 1 = 24$$

69. (1) Let the present ages of Bhakti and Neil be  $8x$  and  $7x$  years respectively.

After 6 years,

$$\frac{8x + 6}{7x + 6} = \frac{19}{17}$$

$$\Rightarrow 136x + 102 = 133x + 114$$

$$\Rightarrow 3x = 114 - 102 = 12$$

$$\Rightarrow x = \frac{12}{3} = 4 = \text{Required difference}$$

70. (4) Let the original fraction be  $\frac{x}{y}$ .

According to the question,

$$\frac{x \times 600}{y \times 400} = \frac{18}{7}$$

$$\Rightarrow \frac{x}{y} = \frac{18}{7} \times \frac{4}{6} = \frac{12}{7}$$

$$71. (4) ? = (15.001)^2 = (15)^2 = 225$$

$$[15.001 \approx 15]$$

$$72. (1) ? = \frac{11000}{11 \times 100} = 10$$

$$[11011 \approx 11000; 101 \approx 100]$$

$$73. (5) ? = 927.999 \div 32.007$$

$$= \frac{928}{32} = 29$$

$$74. (3) ? = 8045 + 3250 + 150$$

$$= 11445$$

$$75. (2) ? = 14 \times 27 \times 8 = 3024$$

$\therefore$  Required answer = 3000

$$76. (2) \text{ I. } x^2 - 10x + 24 = 0$$

$$\Rightarrow x^2 - 6x - 4x + 24 = 0$$

$$\Rightarrow x(x - 6) - 4(x - 6) = 0$$

$$\Rightarrow (x - 4)(x - 6) = 0$$

$$\Rightarrow x = 4 \text{ or } 6$$

$$\text{II. } y^2 - 14y + 48 = 0$$

$$\Rightarrow y^2 - 8y - 6y + 48 = 0$$

$$\Rightarrow y(y - 8) - 6(y - 8) = 0$$

$$\Rightarrow (y - 6)(y - 8) = 0$$

$$\Rightarrow y = 6 \text{ or } 8$$

Clearly,  $x \leq y$

$$77. (3) \text{ I. } 2x^2 - 13x + 20 = 0$$

$$\Rightarrow 2x^2 - 8x - 5x + 20 = 0$$

$$\Rightarrow 2x(x - 4) - 5(x - 4) = 0$$

$$\Rightarrow (2x - 5)(x - 4) = 0$$

$$\Rightarrow x = \frac{5}{2} \text{ or } 4$$

$$\text{II. } 2y^2 - 7y + 6 = 0$$

$$\Rightarrow 2y^2 - 4y - 3y + 6 = 0$$

$$\Rightarrow 2y(y - 2) - 3(y - 2) = 0$$

$$\Rightarrow (2y - 3)(y - 2) = 0$$

$$\Rightarrow y = \frac{3}{2} \text{ or } 2$$

Clearly,  $x > y$

$$78. (1) \text{ I. } x^2 - 5x + 6 = 0$$

$$\Rightarrow x^2 - 3x - 2x + 6 = 0$$

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

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

$$\Rightarrow x = 2 \text{ or } 3$$

$$\text{II. } y^2 - 9y + 20 = 0$$

$$\Rightarrow y^2 - 4y - 5y + 20 = 0$$

$$\Rightarrow y(y - 4) - 5(y - 4) = 0$$

$$\Rightarrow (y - 5)(y - 4) = 0$$

$$\Rightarrow y = 5 \text{ or } 4$$

Clearly,  $x < y$

$$79. (5) \text{ I. } 4x^2 - 20x + 21 = 0$$

$$\Rightarrow 4x^2 - 14x - 6x + 21 = 0$$

$$\Rightarrow 2x(2x - 7) - 3(2x - 7) = 0$$

$$\Rightarrow (2x - 3)(2x - 7) = 0$$

$$\Rightarrow x = \frac{3}{2} \text{ or } \frac{7}{2}$$

$$\text{II. } 9y^2 - 27y + 20 = 0$$

$$\Rightarrow 9y^2 - 15y - 12y + 20 = 0$$

$$\Rightarrow 3y(3y - 5) - 4(3y - 5) = 0$$

$$\Rightarrow (3y - 4)(3y - 5) = 0$$

$$\Rightarrow y = \frac{4}{3} \text{ or } \frac{5}{3}$$

$$80. (4) \text{ I. } x^2 - 20x + 99 = 0$$

$$\Rightarrow x^2 - 11x - 9x + 99 = 0$$

$$\Rightarrow x(x - 11) - 9(x - 11) = 0$$

$$\Rightarrow (x - 9)(x - 11) = 0$$

$$\Rightarrow x = 9 \text{ or } 11$$



$$\begin{aligned} \text{II. } y^2 - 17y + 72 &= 0 \\ \Rightarrow y^2 - 9y - 8y + 72 &= 0 \\ \Rightarrow y(y-9) - 8(y-9) &= 0 \\ \Rightarrow (y-8)(y-9) &= 0 \\ \Rightarrow y &= 8 \text{ or } 9 \end{aligned}$$

Clearly,  $x \geq y$

81. (1) If the expenditure of company A in 2007 be Rs.  $x$  lakhs, then

$$50 = \frac{6.3 - x}{x} \times 100$$

$$\Rightarrow 6.3 - x = \frac{1}{2}x$$

$$\Rightarrow 12.6 - 2x = x$$

$$\Rightarrow 3x = 12.6$$

$$\Rightarrow x = \frac{12.6}{3} = \text{Rs. 4.2 lakh}$$

$$= \text{Rs. 420000}$$

82. (3) If the expenditure be Rs.  $x$  lakh, then,

$$35 = \frac{3185}{x} \times 100 \Rightarrow 35x = 3185$$

$$\Rightarrow x = \frac{3185}{35} = \text{Rs. 91 lakh}$$

83. (5) Required average profit per cent

$$= \frac{45 + 40 + 35 + 50 + 45 + 35}{6}$$

$$= \frac{250}{6} = 42$$

84. (2) For company A,

$$45 = \frac{I - E_1}{E_1} \times 100$$

$$\frac{45}{100} E_1 + E_1 = I$$

$$\Rightarrow \frac{29E_1}{20} = I \quad \dots(i)$$

For company B,

$$35 = \frac{I - E_2}{E_2} \times 100$$

$$\Rightarrow \frac{35}{100} E_2 + E_2 = I$$

$$\Rightarrow \frac{27E_2}{20} = I \quad \dots(ii)$$

From equations (i) and (ii),

$$\frac{29E_1}{20} = \frac{27E_2}{20}$$

$$\Rightarrow \frac{E_1}{E_2} = \frac{27}{29}$$

85. (4) Data are inadequate.

86. (1) Number of total students in all the classes in 2005  
 $= 138 + 124 + 116 + 126 + 123 + 120 = 747$

87. (2) Required average number of students

$$= \frac{122 + 112 + 100 + 125 + 124 + 116}{6}$$

$$= \frac{699}{6} = 116.5 = 117$$

88. (3) Percentage increase

$$= \frac{128 - 120}{120} \times 100 = 6.67$$

89. (5) Number of students in class X in 2008 = 124

Total number of students in class X in all the years

$$= 116 + 120 + 121 + 121 + 124 + 128 = 730$$

$\therefore$  Required percentage

$$= \frac{124}{730} \times 100 = 17$$

90. (4) Required ratio

$$= (142 + 145) : (136 + 144) = 287 : 280 = 41 : 40$$

91. (4) Required number of males

$$= 2200 \times \frac{65}{100} + 4500 \times \frac{42}{100}$$

$$= 1430 + 1890 = 3320$$

92. (2) Required ratio

$$= \left( \frac{5450 \times 54}{100} + \frac{4500 \times 58}{100} \right) :$$

$$\left( \frac{5450 \times 46}{100} + \frac{4500 \times 42}{100} \right)$$

$$= (2943 + 2610) : (2507 + 1890) = 5553 : 4397$$

93. (3) Total number of students

$$= (5450 + 6500 + 2540 + 3250 + 2200 + 4500) = 24440$$

94. (5) Required percentage

$$= \frac{3250}{2540} \times 100 = 128$$

95. (1) Required ratio

$$= \frac{6500 \times 38}{100} : \frac{3250 \times 74}{100}$$

$$= 2470 : 2405 = 38 : 37$$

96. (3) Number of females in HR department = 3250 - 1750

$$= 1500$$

$\therefore$  Required percentage

$$= \frac{1500}{3250} \times 100 = 46$$

97. (1) Total number of employees  
 $= 3250 + 3500 + 4750 + 4500 + 3250 = 19250$

98. (2) Required ratio

$$= (3250 - 1500) : 1500 = 1750 : 1500 = 7 : 6$$

99. (5) Number of females in IT department

$$= 4500 - 2500 = 2000$$

100. (4) Required percentage

$$= \frac{3250}{4750} \times 100 = 68.42$$

101. (4) To avoid international negotiation on carbon cuts until the technological research comes out with a scalable and stable solution.

102. (3) Only A and C

103. (4) Such negotiations produce dominance of powerful countries over the others, thus hampering their industrial development.

104. (4) To suggest to the policy makers to invest in research rather than futile negotiations.

105. (1) Only C

106. (5) All the above statements are true

107. (2) The meaning of the word **Count (Noun)** as used in the passage is : a point made during a discussion or an argument; a crime that somebody is accused of committing.

**Look at the sentence :**

I agree with you on both counts. Hence, the words **counts** and **matters** are synonymous.

108. (3) The meaning of the word **Cut (Verb)** as used in the passage is : to reduce something by removing a part of it; diminish.

**Look at the sentence :**

His salary has been cut by five per cent.

Hence, the words **cutting** and **reducing** are synonymous.

109. (4) The meaning of the word **Blanket (Verb)** as used in the passage is : to cover something completely with a thick layer; to encompass.

Hence, the words **blanket** and **encompass** are synonymous.

110. (4) The meaning of the word **Reasonable (Adjective)** as used in the passage is : fairly good; sufficient; adequate.

Hence, the words **reasonable** and **inadequate** are antonymous.

111. (1) The meaning of the word **Massive (Adjective)** as used in the passage is : very large ; heavy and solid ; extremely large or serious.

**Look at the sentence :**

The explosion made a massive hole in the ground.

Of the given alternatives, the word **Light (Adjective)** means : not great in amount, degree, not severe/serious.

Hence, the words **massive** and **light** are antonymous.

112. (2) The meaning of the word **Fraught (Adjective)** as used in the passage is : filled with something unpleasant; tense; causing or feeling worry and anxiety.

**Look at the sentence :**

She looked fraught.

Of the given alternatives, the word **Amicable (Adjective)** means : done or achieved in a polite or friendly way and without argument.

**Look at the sentence :**

An amicable settlement was reached.

Hence, the words **fraught** and **amicable** are antonymous.

113. (3) The sentence shows past time. It will be proper to use Simple Past here.

114. (4) can be risky

115. (1) The format of infinitive is : to + V<sub>1</sub>

Hence, 'encourage travellers during summer' should be used.

116. (1) is not responsible for  
117. (4) more prevalent than the  
118. (4) but those that  
119. (5) No correction required  
120. (3) cuts through the atmosphere  
121. (2) great, regulates  
122. (4) jargon, language  
123. (3) differed, rude  
124. (1) preserve, incapable  
125. (2) recognition, report  
126. (4) common, throughout  
127. (5) indefinitely, diminishes  
128. (5) No error

129. (3) Replace group of words 'that are on the line' by 'on a par with'. Idiom 'on a par with' means : as good, bad, important etc. as somebody/something else.

130. (3) The word 'near-by' means : near in position ; not far away. The word 'nearly (Adverb)' means : almost, not completely.

Hence, replace 'at near-by' by 'at nearly'.

131. (2) Replace group of words 'both to the generation' by 'both the generation'. It is improper to use preposition 'to' here.

132. (1) The structure of 'Present Perfect Continuous' is  
Subject + Have been/Has been + V<sub>4</sub> (-ing Verb).

Hence, The Government officials have been meeting ..... will be the correct sentence. We can use 'are meeting' too.

133. (3) The sentence shows present time. More over the first part of the sentence is in Present Continuous.

Hence, ..... and technical knowledge are yielding ..... will be the correct sentence.

134. (2) Replace group of words 'with proposing that' by 'with proposal (Noun) that'.

135. (2) Replace '..... with diverted needs' by 'with diverse needs'. The word **diverse (Adjective)** means : very different from each other and of various kinds.

The word **divert (Verb)** means : make somebody change direction; distract; to take somebody's attention away from what they are trying to do.

136. (4) The public however is drawn to such contents of the reality shows unaware of this fabrication.

137. (2) Owing to their efforts, the public has now realised the truth behind reality shows and such shows are fast losing their hold.

138. (2) The reality shows on TV have been attracting a huge viewership recently.

139. (5) Though the name infers 'real', viewers are being exposed to a lot of 'unreal' content.

140. (1) This is because these shows are said to be staged, fabricated and directed to improve TRPs.

141. (4) attained

142. (2) complementary

143. (5) unless

144. (3) on our capability

145. (1) engaged

146. (3) together

147. (1) at distributing

148. (2) pending

149. (1) discouraged

150. (3) tremendous

151. (1) those borrowers who do not have a good credit history.

152. (4) 30

153. (1) Parliamentary and Assembly constituencies will be redefined.

154. (2) Only (B)

155. (1) Only (A)

156. (3) Only (A)

157. (5) 74%

158. (3) Dhan Lakshmi

159. (3) Rs.20.000 Crore

160. (1) Under valuation of the assets

161. (2) Only (B)

162. (2) Special Purpose Vehicle

163. (3) Charan Singh

164. (2) Raghuram Rajan

165. (1) Only (A)

166. (2) Hurricane

167. (4) Money lender

168. (1) Pepsi Co.

169. (5) Diffusion

170. (5) 74%

171. (4) Only (A) and (B)

172. (1) Risk management

173. (2) Galvanometer

174. (1) USA

175. (3) Kerala

176. (2) Kerala

177. (5) Japan

178. (2) Only (B)

179. (3) Nelson Mandela

180. (2) Duplex High Speed Data Service (DHSD)

181. (1) New York

182. (5) Only B and C

183. (1) Japan

184. (5) None of these (Kosovo declared itself independent from Yugoslavia).

185. (1) Only (A)

186. (3) 10 years

187. (4) Nepal

188. (2) Vijaypath Singhania

189. (1) Only (A) and (C)

190. (4) Six years

191. (3) Electronic Clearing System

192. (2) Lok Sabha

193. (4) (A) and (B) both

194. (4) (A) and (B) both

195. (2) Reserve Bank of India

196. (2) Five years

197. (1) Sampoorna Gramin Rozgar Yojana

198. (4) Government

199. (1) Power

200. (2) Love

