PART - I : English Language

Directions (1-10) : Read the following passage carefully and answer the questions. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

“I promise to open a bank account for a British citizen in just two minutes”. With a background in IT banking and asset management, this young entrepreneur is submitting plans to the regulators to start a new bank called Lintel, the two-minute pledge is one of his selling points. He reckons that he can do better than the existing banks, and is putting plenty of his own money where his mouth is, as part of the £5m ($7.5m) start-up cost. He hopes to start doing business early next year. Since April, 2013, three new British banks have appeared and three outfits have taken over old licenses. An official at the Prudential Regulation Authority (PRA) who doles out banking licences is part of the Bank of England, says people are now applying to open banks in “unprecedented numbers.” Four applicants are likely to start operating this year, he says with a further four or so probably coming to market next year. At least as far as the consumer is concerned, banking could be on the verge of quite a shake-up.

Since March, 2013, the process to apply for a license has been streamlined. The PRA claims that a new bank can be up and running just six months after final authorization. The capital requirements for the start-ups are lower than they used to be. And many of the new entrants are acting like classic entrepreneurs. They work out how the existing banks are failing customers then look for niches, whether in products, customers or technology. All are encouraged by the growing willingness of consumers to switch from one bank to another, stimulated in part by regulations designed to make this easier.

One such niche market will be immigrants, both students on short-stay visas and longer-term economic migrants and new start-up banks promise to offer a full range of products, in many languages, digitally and also at a few branches, to be located at the most convenient places for his target customers—such as the railway stations in London that serve Heathrow and Gatwick airports.

Another niche (e.g. Atom Bank), by contrast, is technological. It will be the first British bank to be digital-only, with all transactions done through smartphones and tablets, via an app. This ought to lower the bank’s overheads. The banking sector is currently the subject of a review by the Competition and Markets Authority, an official watchdog. Most of the new entrants would agree with the authority’s criticism that some features of the traditional banking system “prevent, restrict or distort competition”, in relation to both personal customers and small businesses. They attack what they call the opaque pricing of many current accounts and view to drive change. The entrepreneurs also claim that their innovative new products and technologies will help to address some of those criticisms.

1. Choose the word which is most nearly the same in meaning to the word DOLES given in bold as used in the passage.
   (1) Benefits
   (2) Charity
   (3) Sorrows
   (4) Handouts
   (5) Issues

2. Choose the word which is most nearly the same in meaning to the word APPEARED given in bold as used in the passage.
   (1) Performed
   (2) Shown
   (3) Survived
   (4) Lived
   (5) Emerged

3. Which of the following is TRUE in the context of the passage?
   (1) Many large banks have collapsed and their place is being taken over by foreign banks.
   (2) All present British banks largely offer digital services and are reducing physical branches.
   (3) British banks are facing a financial crunch and need a stimulus from the government.
   (4) The Bank of England has improved the process of issuance of bank licenses.
   (5) None of the given options is true in the context of the passage.
4. What is the author's view regarding the start-up innovations in banking?
   (1) These pose a threat to the banking system as they are not governed by stringent regulations.
   (2) Their operations are mainly online, making it difficult for certain functions of their customers.
   (3) These are providing an alternate to traditional banking and may transform the banking industry.
   (4) These will not be very successful as customers are wary of leaving traditional banks.
   (5) Other than those given as options.

5. Which of the following is the central idea of the passage?
   (1) As new banks are being set up, the nature of Banking will change in British.
   (2) While many innovations are taking place in banking, banks lack capital to sustain these.
   (3) Bank credit in England is at an all-time low present.
   (4) Technology is taking over banks puffing security at risk.
   (5) Customers are unhappy with the central bank's decision to encourage setting up of new risky banks.

6. What does the example of Lintel cited in the passage convey?
   (1) New generation banks have grown bigger than conventional banks.
   (2) Britain's central bank is allowing banks to be setup indiscriminately.
   (3) Quite a few new banks are being set up in Britain targeting certain customer needs.
   (4) Bypassing time-consuming but necessary regulations puts banks at risk.
   (5) The Central Bank of England has to implement stricter regulatory measures.

7. Choose the word which is most opposite in meaning to the word CLASSIC given in bold as used in the passage.
   (1) Remarkable
   (2) Stylish
   (3) Typical
   (4) Inexpensive
   (5) Usual

8. According to the passage, which of the following has/have impacted bank start-ups?
   (A) Failure of foreign banks
   (B) Eagerness of individual and companies to set up banks
   (C) Changing loyalties of customers
   (1) Only B
   (2) Only A
   (3) All A, B and C
   (4) Only A and C.
   (5) Only B and C.

9. Which of the following best describes the Competition and Market Authority's opinion of the traditional banking system?
   (1) Its services and products are cheap and favour small businesses at the cost of robustness.
   (2) It lacks transparency in its processes and its practices are not always fair.
   (3) Traditional banks are less profitable than new banks, despite the government's efforts.
   (4) The quality of their services is not the same abroad and domestically causing distress to customers.
   (5) Innovations are being brought in despite existing rules prohibiting these.

10. Choose the word which is most nearly the opposite in meaning to the word RESTRICT given in bold as used in the passage.
    (1) Exhibit
    (2) Encourage
    (3) Chock
    (4) Exploit
    (5) Contract

Directions (11-15) : Rearrange the given six sentences/group of sentences (A), (B), (C), (D), (E) and (F) to form a meaningful paragraph and then answer the given questions.

A. Beneath its vaulting glass domes and mock renaissance murals are a Hello Kitty café, a half-dozen noodle restaurants, jewellery shops dripping with gold and a theatre used for karaoke contests.
B. Unfortunately, owing to the demanding economy, prospects for this mall are not good.
C. The Global Harbor mall in China once ranked among the World's biggest shopping malls with its floor space equivalent to nearly 70 football fields.
D. With a mix of these utilities for consumers, it blends ersatz European architecture with a distinctly Asian election of stores.
E. As a result, bringing it back to its old position has become more urgent than ever.
F. It is only a slight exaggeration to say that China's economic hopes rest on the faux-Corinthian columns of this mall.

11. Which of the following should be the FIFTH sentence after the rearrangement?
    (1) E (2) B (3) A (4) F (5) C

12. Which of the following should be the SECOND sentence after the rearrangement?
    (1) A (2) B (3) F (4) D (5) E

13. Which of the following should be the FOURTH sentence after the rearrangement?
    (1) A (2) B (3) C (4) F (5) D

14. Which of the following should be the FIRST sentence after the rearrangement?
    (1) A (2) C (3) B (4) F (5) D

15. Which of the following should be the SIXTH (last) sentence after the rearrangement?
    (1) C (2) D (3) A (4) B (5) F

Directions (16-20) : Each question 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.

16. Guests should look _________ to the new international artists who are _________ to perform this writer.
    (1) forward, scheduled
    (2) ahead, set
    (3) eagerly, lately
    (4) closer, likely
    (5) carefully, about
17. to a scientist, thousands of fossils be inside a cave at the World heritage site.
   (1) Exclusive, unclaimed
   (2) Relating, locally
   (3) Relying, behind
   (4) Pertaining, buried
   (5) According, untouched

18. Two months after ordering the authorities to the scam, the court finally to take the first step towards monitoring the investigation on Monday.
   (1) look, seemed
   (2) investigate, assumed
   (3) search, decided
   (4) probe, appeared
   (5) delve, made

19. It has been three months that the students of the institute began their strike the appointment of the Chairman of the Council.
   (1) about, of
   (2) more, opposing
   (3) close, for
   (4) over, against
   (5) around, to

20. being unwell, the Minister to continue his protests till the problem is resolved.
   (1) Although, wants
   (2) Despite, intends
   (3) Though, suggests
   (4) Since, prolongs
   (5) After, resolve

Directions (21-25) : Read each sentence to find out whether there is any grammatical mistake/error in it. The error, if any, will be in one part of the sentence. Mark the part with error as your answer. If there is no error, mark (5) as your answer.

21. With 80 percent of the working age population, already employed, there is limited room for employment growth to contribute strong about economic activities in the future.
   (1) With 80 percent of the working age population,
   (2) already employed, there is limited room
   (3) for employment growth to contribute strong about
   (4) economic activities in the future.
   (5) No error

22. The global economy, slaved by stagnation in Europe and Japan, is being further hampered by England's decelerating growth.
   (1) The global economy, slaved by
   (2) stagnation in Europe and Japan, is being
   (3) further hampered
   (4) by England's decelerating growth.
   (5) No error

23. The country's economic growth could be fade dramatically as the years to come owing to an aging population.
   (1) The country's economic growth
   (2) could be fade dramatically
   (3) as the years to come
   (4) owing to an aging population.
   (5) No error

24. The country's economic growth will largely be stable in the third quarter as the impact of a stock market plunge is been lessened.
   (1) The country's economic growth will
   (2) largely be stable in the third quarter
   (3) as the impact of a stock market plunge
   (4) is been lessened.
   (5) No error

25. A major component supporting the nation's rapid economic growth has been growth of exports.
   (1) A major component supporting
   (2) the nation's rapid
   (3) economic growth has
   (4) been growth of exports.
   (5) No error

Directions (26-30) : In the following passage, there are blanks, each of which has been numbered. Against each, five words are suggested. One of which fits the blank appropriately. Find out the appropriate word in each case.

India's private-schooled, English-speaking urban elite may attract global attention, but they are in the ...26... . The vast majority of Indian children attend government-run primary schools in rural areas. In 2008-2009, rural India ...27... for more than 88% of India's primary-school students, of whom over 87% were ...28... in government run schools. This is where we see some of the nation's toughest challenges. The number of students completing their primary education with ...29... numeracy and literacy skills is startling. To see this manifest in an economic sense, one may attribute India's slow productivity growth-lagging behind that of East Asian economies–to a lack of ...30... in the foundational elements of countrywide, high-quality education.

26. (1) least
   (2) lurch
   (3) minority
   (4) future
   (5) past

27. (1) amounted
   (2) totalised
   (3) accumulated
   (4) added
   (5) accounted

28. (1) bordered
   (2) existed
   (3) enrolled
   (4) hatred
   (5) proposed

29. (1) astute
   (2) inadequate
   (3) certain
   (4) perused
   (5) together

30. (1) progress
   (2) contribution
   (3) particulars
   (4) boundaries
   (5) schools

PART - II : Quantitative Aptitude

31. A vessel contains a mixture of apple, orange and mango juices in the respective ratio of 3 : 5 : 4. 12 litre of this mixture is taken out and 8 litre of apple juice is added to the mixture. If the respective quantities of apple juice and orange juice in the vessel are equal, what was the initial quantity of mixture in the vessel? (in litre)
   (1) 60
   (2) 84
   (3) 96
   (4) 48
   (5) 72

32. A bag contains 6 red, 5 yellow and 3 pink balls. Two balls are drawn at random. What is the probability that none of the balls drawn are red in colour?
   (1) \( \frac{4}{13} \)
   (2) \( \frac{8}{13} \)
   (3) \( \frac{5}{13} \)
   (4) \( \frac{2}{13} \)
   (5) \( \frac{6}{13} \)
Directions (33-37): In these questions, two equations numbered I and II are given. You have to solve both the equations and give answer:

(1) \(x > y\)
(2) \(x \geq y\)
(3) \(x < y\)
(4) Relationship between \(x\) and \(y\) cannot be determined
(5) \(x \leq y\)

33. \(I. \ x^2 = 81\)
   \(II. \ y^2 + 13y + 36 = 0\)
34. \(I. \ 3x^2 - 13x + 14 = 0\)
   \(II. \ 3y^2 - 17y + 22 = 0\)
35. \(I. \ 2x^2 + 9x + 9 = 0\)
   \(II. \ 4y^2 + 9y + 5 = 0\)
36. \(I. \ 2x^2 - 11x + 14 = 0\)
   \(II. \ 2y^2 - 7y + 6 = 0\)
37. \(I. \ x^2 - 7x + 12 = 0\)
   \(II. \ 2y^2 - 19y + 44 = 0\)

38. A and B together can complete a piece of work in 16 days. B alone can complete the same work in 24 days. In how many days can A alone complete the same work?
   (1) 34 days
   (2) 50 days
   (3) 48 days
   (4) 42 days
   (5) None of these

39. The average salary of A, B and C is ₹7,200/-. The average salary of B, C and D is ₹7,550/-. If D’s salary is 25% more than A’s salary, what is the average of B and C’s salary?
   (1) ₹8,950/-
   (2) ₹8,450/-
   (3) ₹8,300/-
   (4) ₹8,900/-
   (5) ₹8,700/-

Directions (40-44): What will come in place of question mark (?) in the given questions? (You are not expected to calculate the exact answer.)

40. \(9659 \div 20.99 + 7.921 + 11.97 = ?\)
   (1) 960
   (2) 950
   (3) 1260
   (4) 1120
   (5) 1280

41. \(25.01\% \text{ of } 541 + 29.97\% \text{ of } 30.01 \div ? = 140\)
   (1) 90
   (2) 145
   (3) 125
   (4) 85
   (5) 110

42. \(1401 \div 34.97 + 21.98 \times \sqrt{626} = ?\)
   (1) 520
   (2) 650
   (3) 480
   (4) 590
   (5) 630

43. \((12.5 \times 14) + 20 + 41.25 = ?^2 + 2.5\)
   (1) 6
   (2) 5
   (3) 3
   (4) 4
   (5) 7

44. \(\sqrt{230 + 2.017 + 58.794} = ?\)
   (1) 80
   (2) 102
   (3) 68
   (4) 96
   (5) 77

45. B is 8 years elder to A and B is also 8 years younger to C. 12 years hence, the respective ratio between the ages of A and C will be 5:9. What is the sum of present ages of A, B and C?
   (1) 32 years
   (2) 48 years
   (3) 72 years
   (4) 42 years
   (5) 36 years

46. To reach Point B at 10 a.m. from Point A, Abhi will have to travel at an average speed of 15 km/h. He will reach point B at 12 p.m., if he travels at an average speed of 10 km/h. At what average speed should Abhi travel to reach Point B at 9 a.m.?
   (1) 20 km/h
   (2) 18 km/h
   (3) 16 km/h
   (4) 24 km/h
   (5) 22 km/h

47. The time taken by a boat to travel a distance upstream is twice the time taken by it to travel the same distance downstream. What is the speed of the boat upstream if it travels 20 km downstream in 1 hour 40 min? (in km/h)
   (1) 5.5
   (2) 6
   (3) 6.5
   (4) 7
   (5) 4

Directions (48-52): What will come in place of question mark (?) in the given number series?

48. 10 10 16 40 100?
   (1) 220
   (2) 300
   (3) 200
   (4) 150
   (5) 340

49. 4 5.8 9.4 16.6 ? 59.8
   (1) 40
   (2) 31
   (3) 20
   (4) 42
   (5) 34

50. 7 6 10 27 104?
   (1) 297
   (2) 439
   (3) 515
   (4) 386
   (5) 624

51. 9 4 3 3 4?
   (1) 11
   (2) 7.5
   (3) 9.5
   (4) 12.5
   (5) 8

52. 139 135 128 116 97?
   (1) 69
   (2) 55
   (3) 71
   (4) 82
   (5) 63

53. The respective ratio of the sum invested for 2 years each in Scheme A offering 10% p.a. compound interest (compounded annually) and in Scheme B offering 8% simple interest is 1 : 2. Difference between the interests earned from both the schemes is ₹990/-. How much was invested in Scheme A?
   (1) ₹9,500/-
   (2) ₹9,000/-
   (3) ₹12,000/-
   (4) ₹11,000/-
   (5) ₹10,000/-

Directions (54-58): Refer to the table and answer the given questions.

Data related to candidates appeared and qualified from State ‘X’ in the competitive exam during 5 years

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of appeared candidates</th>
<th>Percentage of appeared candidates who qualified</th>
<th>Respective ratio of number of qualified male and number of qualified female candidates</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2002</td>
<td>730</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2003</td>
<td>600</td>
<td>28%</td>
<td></td>
</tr>
<tr>
<td>2004</td>
<td></td>
<td>65%</td>
<td>8 : 5</td>
</tr>
<tr>
<td>2005</td>
<td>1040</td>
<td>40%</td>
<td></td>
</tr>
</tbody>
</table>
54. In 2003, if the number of female qualified candidates was 70, what was the respective ratio of number of female qualified candidates and number of male qualified candidates in the same year?

(1) 5 : 9
(2) 7 : 11
(3) 10 : 11
(4) 10 : 13
(5) 5 : 7

55. Number of appeared candidates increased by 20% from 2002 to 2006. If 25% of the appeared candidates qualified in 2006, what was the number of qualified candidates in 2006?

(1) 205
(2) 215
(3) 245
(4) 240
(5) 230

56. If the average number of qualified candidates in 2002 and 2005 was 433, what percent of appeared candidates qualified in the competitive exam in 2002?

(1) 60
(2) 75
(3) 45
(4) 70
(5) 50

57. In 2004, if the difference between number of male qualified candidates and number of female qualified candidates was 120, what was the number of appeared candidates in 2004?

(1) 840
(2) 800
(3) 660
(4) 600
(5) 720

58. In 2001, the respective ratio of number of appeared candidates to qualified candidates was 5 : 2. Number of female candidates qualified in 2001 constitutes what percent of the number of appeared candidates in the same year?

(1) 15%
(2) 25%
(3) 125%
(4) 20%
(5) Cannot be determined

59. If the volume and curved surface area of a cylinder are 462 m$^3$ and 264 m$^2$ respectively, what is the total surface area of the cylinder? (in m$^2$)

(1) 351
(2) 357
(3) 360
(4) 339
(5) 341

60. The number of visitors from City A in May is what percent less than the number of visitors from City B in July?

(1) 15%
(2) 25%
(3) 30%
(4) 10%
(5) 20%

61. What is the average number of visitors from City B in May, June, August, and September?

(1) 260
(2) 230
(3) 265
(4) 255
(5) 245

62. What is the difference between the total number of visitors from City A and City B together in September and the total number of visitors from both the cities together in August?

(1) 170
(2) 120
(3) 130
(4) 140
(5) 150

63. The number of visitors from City A in April increased by 20% from the previous month. What is the respective ratio between the number of visitors from City A in May and the number of visitors from the same city in March?

(1) 18 : 7
(2) 19 : 7
(3) 17 : 8
(4) 19 : 5
(5) 18 : 5

64. The number of visitors from City B increased by what percent from April to June?

(1) 132%
(2) $120\frac{2}{3}\%$
(3) $133\frac{1}{3}\%$
(4) 134%
(5) $127\frac{1}{3}\%$

65. ‘A’ gave 40% of an amount to ‘B’. From the money ‘B’ got, he paid 20% to a tax. Out of the remaining amount, the amounts paid by B towards tuition fees and towards library membership are in the respective ratio of 3 : 5. If B paid ₹1,720/- as library membership fees, how much money did A have at the beginning?

(1) ₹9,000/-
(2) ₹12,400/-
(3) ₹12,000/-
(4) ₹8,000/-
(5) ₹8,600/-

**PART - III : Reasoning Ability**

**Directions (66-70) :** Study the following information to answer the given questions.

Seven people, namely O, P, Q, R, S, T and U will attend a farewell but not necessarily in the same order, in seven different months (of the same year) namely February, March, April, May, July, October and December. Each of them also likes different stationary items namely Pen, Stapler, Ruler, Folder, Envelope, Label and Worksheet but not necessarily in the same order.

The one who likes Envelope will attend a farewell in a month which has less than 31 days. Only one person will attend a farewell between the one who likes Envelope and O. The one who likes Ruler will attend a farewell immediately before O. Q will attend a farewell immediately after O. P will attend a farewell in one of the months before Q. Only two people will attend a farewell between Q and P. U will attend a farewell in a month which has less than 31 days.

![Graph](image-url)
days. T will attend a farewell immediately after U. Only one person will attend a farewell between O and the one who likes folder. U likes neither pen nor stapler. The one who likes pen will attend a farewell immediately before the one who likes worksheet. S does not like ruler.

66. Which of the following represents the people who will attend a farewell in March and October respectively?
(1) T, Q  (2) T, O  (3) U, O  (4) U, Q  (5) T, S

67. Which of the following represents the month in which R will attend a farewell?
(1) May  (2) Cannot be determined  (3) July  (4) October  (5) March

68. How many people will attend a farewell between the months in which U and O will attend a farewell?
(1) More than three  (2) Three  (3) None  (4) Two  (5) One

69. As per the given arrangement, February is related to Envelope and March is related to Ruler, which of the following is July related to following the same pattern?
(1) Label  (2) Pen  (3) Folder  (4) Worksheet  (5) Stapler

70. Which of the following stationary does S like?
(1) Worksheet  (2) Label  (3) Stapler  (4) Pen  (5) Folder

Directions (71-75): Study the following information to answer the given questions.
J, K, L, M, O, R, S, and T are sitting around a circular table facing the center with equal distances between each other (but not necessarily in the same order). Each one of them is related to M in some way or the other.
Only two people sit between Q and L. M sits second to the left of Q. Only three people sit between L and M’s wife. M’s son sits second to the right of M’s wife. Only three people sit between M’s son and M’s brother. M’s daughter sits second to the left of M’s brother.
J sits to the immediate right of R. R is neither the son nor the wife of M. M’s sister sits second to the left of R. K sits to the immediate right of M’s sister. Only two people sit between K and M’s father. T sits second to the right of M’s mother.

71. How many people sit between Q and J, when counted from the left of J?
(1) Four  (2) One  (3) None  (4) Five  (5) Two

72. How is K related to R?
(1) Brother  (2) Nephew  (3) Daughter-in-law  (4) Uncle  (5) Mother

73. Who sits second to the right of R?
(1) R  (2) M’s brother  (3) T  (4) M’s daughter  (5) K

74. Who amongst the following is the wife of M?
(1) Q  (2) K  (3) N  (4) J  (5) O

75. Which of the following statements is true with respect to the given information?
(1) All given statements are true  (2) M sits second to the left of L  (3) K is an immediate neighbour of R  (4) S is the daughter of L  (5) R sits second to the right of M’s wife

Directions (76-80): Study the following information to answer the given questions.
Ten people are sitting in two parallel rows containing five people each, in such a way that there is equal distance between adjacent persons. In row 1-T, U, V, W and X are seated (not necessarily in the same order) and all of them are facing north. In row 2-D, E, F, G and H are seated (not necessarily in the same order) and all of them are facing south. Therefore, in the given seating arrangement, each member seated in a row faces another member of the other row.
V sits exactly in the middle of the row. The person facing V sits at the immediate left of F. H is an immediate neighbour of F. W sits second to the left of U. U faces one of the immediate neighbours of V. G is not an immediate neighbour of D. G does not sit at an extreme end of the line. X does not face D.

76. Who amongst the following is facing E?
(1) X  (2) T  (3) V  (4) U  (5) W

77. What is the position of G with respect to H?
(1) Third to the right  (2) Second to the right  (3) Second to the left  (4) Immediate right  (5) Immediate left

78. Which of the following statements is true regarding X?
(1) Only two persons sit between X and U  (2) X faces one of the immediate neighbours of F  (3) W is an immediate neighbour of X  (4) None of the given statements is true  (5) X sits at an extreme end of the line

79. Who amongst the following is facing T?
(1) E  (2) H  (3) D  (4) F  (5) G

80. Four of the given five are alike in a certain way based on the given arrangement and hence form a group. Which of them does not belong to that group?
(1) XVW  (2) DF  (3) FE  (4) TU  (5) GD

Directions (81-85): Study the following information to answer the given questions.
In a certain code language:
Offer prayers to god is written as ‘bi gv oc st’
Prayers for school assembly is written as ‘tm oc da pu’
School offer special education is written as ‘nh mk im gv’
Assembly must to school is written as ‘da st rx tm’
(All codes are two letter codes only)
81. In the given code language, what does the code ‘mk’ stand for?
   (1) Either ‘offer’ or ‘to’
   (2) god
   (3) school
   (4) Either ‘education’ or ‘special’
   (5) must

82. What is the code for ‘assembly’ in the given code language?
   (1) tm
   (2) rx
   (3) st
   (4) da
   (5) Other than those given as options

83. What is the code for ‘prayers’ in the given code language?
   (1) nh
   (2) oc
   (3) gv
   (4) pu
   (5) rx

84. What may be the possible code for ‘assembly ground’ in the given code language?
   (1) ve bi
   (2) da nh
   (3) nh ve
   (4) ve da
   (5) bi da

85. If ‘school to home’ is written as ‘aj tm st’ in the given code language, then what is the code for ‘home for god’?
   (1) aj gvy nh
   (2) pu aj bi
   (3) nh bi pu
   (4) bi da aj
   (5) aj oc pu

Directions (86-88) : Study the following information to answer the given questions.

Each of the six salespersons viz. U, V, W, X, Y and Z sells a different number of life insurance policies in a day. U sells more policies than Y and Z but less than X. Z sells more policies than only W. X does not sell the most number of policies. The one who sells the third highest number of policies sells 33 policies and the one who sells the lowest number of policies sells 11 policies in a day. Y sells 13 more policies than W.

86. If the number of policies which V sells in a day is less than 47, and is an odd number which is divisible by 3 but not 5, how many policies does he sell?
   (1) 24
   (2) 45
   (3) 39
   (4) 27
   (5) 21

87. How many policies does Z possibly sell?
   (1) 19
   (2) 26
   (3) 30
   (4) 24
   (5) 41

88. Who amongst the following sells the second highest number of policies in a day?
   (1) V
   (2) Y
   (3) W
   (4) X
   (5) Z

Directions (89-93) : In these questions, relationship between different elements is shown in the statements. The statements are followed by conclusions. Study the conclusions based on the given statements and select the appropriate answer.

Give answer:
(1) If only conclusion II is true
(2) If only conclusion I is true
(3) If both conclusions I and II are true
(4) If either conclusion I or II is true
(5) If neither conclusion I nor II is true

89. Statements: F < R ≤ E ≥ A > D ≥ S; D ≥ C ≤ J
   Conclusions: I. D ≥ B; II. E ≥ S

90. Statements: A > B ≥ C ≥ D < E ≤ F
   Conclusions: I. C < F; II. A ≥ E

91. Statements: B < R ≤ E ≥ A > D ≥ S; D ≥ C ≤ J
   Conclusions: I. J < B; II. J = B

92. Statements: F < R ≤ E ≥ A > K; Y ≥ E
   Conclusions: I. Y > K; II. F < Y

Directions (93-95) : Study the following information to answer the given questions.

♦ K is the brother of J, J is the mother of Y.
♦ Y is the sister of T. T is married to Q. S is the father of J.
♦ S has only one daughter. S is married to R.
♦ K is the brother of D. U is the father-in-law of D.

94. How is D related to Y?
   (1) Cannot be determined
   (2) Mother
   (3) Uncle
   (4) Father
   (5) Aunt

95. If U is the father of C, then how is D related to C?
   (1) Cousin
   (2) Husband
   (3) Wife
   (4) Cannot be determined
   (5) Brother

Directions (96-100) : In these questions, two statements followed by two/three conclusions numbered I and II have been given. 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.

Give answer:
(1) If only conclusion II is true
(2) If only conclusion I is true
(3) If both conclusions I and II are true
(4) If either conclusion I or II is true
(5) If neither conclusion I nor II is true

Statements (96-97) : All points are views. No view is an idea. Some ideas are thoughts.

96. Conclusions:
   I. Some thoughts being points is a possibility.
   II. No view is a thought.

97. Conclusions:
   I. At least some ideas are points.
   II. All thoughts being ideas is a possibility.

98. Statements: Some slides are photos. All photos are images. All images are creations.
   Conclusions:
   I. At least some images are slides.
   II. All photos are creations.

99. Statements: No loss is profit. Some profits are gains.
   Conclusions:
   I. No gain is a loss.
   II. Some gains are losses.

100. Statements: No space is a gap. All tissues are gaps. No gap is a crack.
    Conclusions:
    I. No space is a crack.
    II. No tissue is crack.