PREVIOUS QUESTION

SBI Bank (PO)

Test-I: Reasoning (High Level)

1. In a certain code language 'how many goals scored' is written as '5 3 9 7'; 'many more matches' is written as '9 8 2'; and 'he scored five' is written as '1 6 3'. How is 'goals' written in that code language?
1) 5  2)7  3)5or7  4) Data inadequate  5) None of these

2. In a certain code TEMPORAL is written as OLDSMISP. How is CONSIDER written in that code?
1)RMNBSFEJ  2) BNMRSFEJ  3)RMNBJEFS  4) TOPQDCHE  5) None of these

3. How many meaningful English words can be made with the letters DLEI using each letter only once in each word?
1) None  2) One  3) Two  4)  Three  5) More than three

4. Among A, B, C, D and E, each having different weight, D is heavier than only A and C is lighter than B and E. Who among them is the heaviest?
1)B  2)E  3)C  4) Data inadequate  5) None of these

5. Each odd digit in the number 5263187 is substituted by the next higher digit and each even digit is substituted by the previous lower digit and the digits so obtained are rearranged in ascending order, which of the following will be the third digit from the left end after the rearrangement?
1)2  2)4  3)5  4)6  5) None of these

6. Pratap correctly remembers that his mother's birthday is before twenty-third April but after nineteenth April, whereas his sister correctly remembers that their mother's birthday is not on or after twenty-second April. On which day in April is definitely their mother's birthday?
1) Twentieth 2) Twenty first 3) Twentieth or twentyfirst 4) Cannot be determined 5) None of these

7. Ashok started walking towards South. After walking 50 metres he took a right turn and walked 30 metres. He then took a right turn and walked 100 metres. He again took a right turn and walked 30 metres and stopped. How far and in which direction was he from the starting point?
1) 50 metres South 2) 150 metres North 3) 180 metres East 4) 50 metres North 5) None of these

8. If ‘x’ means ‘+’, ‘y’ means ‘-’, ‘z’ means ‘×’ and ‘w’ means ‘÷’; then 1)7  2)11  3)12  4) 2  5) None of these

9. Town D is towards East of town F. Town B is towards North of town D. Town H is towards South of town B. Towards which direction is town H from town F?
1) East  2) South-East  3) North-East  4) Data inadequate  5) None of these

10. How many such pairs of letters are there in the word SEARCHES 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

Directions (Q. 11-15): In each of the questions below are given four statements followed by four conclusions numbered I, II, III & IV. You have to take the given statements to be true even if they seem to be at variance with 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 cups are bottles. Some bottles are jugs. No jug is plate. Some plates are tables. Conclusions: I. Some tables are bottles.  II. Some plates are cups.  III. No table is bottle.  IV. Some jugs are cups. 1) Only I follows  2) Only II follows  3) Only III follows  4) Only IV follows  5) Only either I or III follows

12. Statements: Some chairs are handle. All handles are pots. All pots are mats. Some mats are buses. Conclusions: I. Some buses are handles.  II. Some mats are chairs.  III. No bus is a handle.  IV. Some mats are handles. 1) Only I, II and IV follow  2) Only II, III and IV follow  3) Only either I or III and II follow  4) Only either I or III and IV follow  5) Only either I or III, II and IV follow

13. Statements: All birds are horses. All horses are tigers. Some tigers are lions. Some lions are monkeys. Conclusions: I. Some tigers are horses.  II. Some monkeys are birds.  III. Some tigers are birds.  IV. Some monkeys are horses. 1) Only I and II follow  2) Only I and III follow  3) Only II and III follow  4) Only either I or III and IV follow  5) None of these

14. Statements: Some benches are walls. All walls are houses. Some houses are jungles. All jungles are roads. Conclusions: I. Some benches are walls.  II. Some houses are jungles.  III. All walls are houses.  IV. Some houses are jungles. 1) Only I and II follow  2) Only I and III follow  3) Only II and III follow  4) All I, II, III and IV follow  5) None of these

www.examrace.com
PREVIOUS PAPER BANK PO

15. Statements: Some sticks are lamps. Some flowers are lamps.
Some lamps are dresses. All dresses are shirts.
Conclusions: I. Some sticks are shirts.
II. Some flowers are shirts.
III. Some flowers are sticks.
IV. Some dresses are sticks.
1) None follows
2) Only I follows
3) Only II follows
4) Only III follows
5) Only IV follows

Directions (Q. 16-20): Study the following information carefully and answer the questions given below.
A, B, C, D, E, F, G and H are eight employees of an organization working in three departments, viz Personnel, Administration and Marketing with not more than three of them in any department. Each of them has a different choice of sports from football, cricket, volleyball, badminton, lawn tennis, basketball, hockey and table tennis, not necessarily in the same order.
D works in Administration and does not like either football or cricket. F works in Personnel with only A, who likes table tennis. E and H do not work in the same department as D. C likes hockey and does not work in Marketing. G does not work in Administration and does not like either cricket or badminton. One of those who work in Administration likes football. The one who likes volleyball works in Personnel. None of those who work in Administration likes either badminton or lawn tennis. H does not like cricket.
16. Which of the following groups of employees work in Administration department?
1) EGH 2) FBC 3) GDF 4) BCD 5) Data inadequate
17. In which department does E work?
1) Personnel 2) Marketing 3) Administration 4) Data inadequate
5) None of these
18. Which of the following combinations of employee-department-favourite sport is correct?
1) I E - Administration - Cricket
2) F - Personnel - Lawn Tennis
3) H - Marketing - Lawn Tennis
4) B - Administration - Table Tennis
5) None of these
19. What is E’s favourite sport?
1) Cricket 2) Badminton 3) Basketball
4) Lawn Tennis 5) None of these
20. What is G’s favourite sport?
1) Cricket 2) Badminton 3) Basketball
4) Lawn Tennis 5) None of these

Directions (Q. 21-25): In the following questions, the symbols @, $, # and 8 are used with the following meaning as illustrated below:
‘P @ Q’ means ‘P is neither greater than nor equal to Q’.
‘P $ Q’ means ‘P is not smaller than Q’.
‘P # Q’ means ‘P is neither smaller than nor equal to Q’.
‘P 8 Q’ means ‘P is neither greater than nor smaller than Q’.
Now in each of the following questions assuming the given statements to be true, find which of the four conclusions I, II, III and IV given below them is/are definitely true and give your answer accordingly.

21. Statements: H @ T, T$ F, F 8 E, E . V
Conclusions: I. V . F
II. E @ T
III. H . V
IV. T . V
1) Only I, II and III are true
2) Only I, II and IV are true
3) Only II, III and IV are true
4) Only I, III and IV are true
5) All I, II, III and IV are true

22. Statements: D # R, R $ K, F @ F, F # J
Conclusions: I. J # R
II. D @ K
III. F # J
IV. K # D
1) Only I, II and III are true
2) Only I, II and IV are true
3) Only II, III and IV are true
4) Only either III or IV is true
5) None of these

Conclusions: I. M @ W
II. H . N
III. W SN
IV. W # N
1) Only I is true
2) Only III is true
3) Only IV is true
4) Only either III or IV is true
5) None of these

24. Statements: R # D, D$ J, J # M, M @ K
Conclusions: I. K # M
II. D @ M
III. R # F
IV. D @ K
1) None is true
2) Only I is true
3) Only II is true
4) Only III is true
5) None of these

25. Statements: M $ K, K @ N, N $ R, R # W
Conclusions: I. W @ K
II. MSR
III. K @ W
IV. M @ N
1) Only I and II are true
2) Only I and III are true
3) Only III and IV are true
4) Only II and III are true
5) None of these

Directions (Q. 26-30): Study the following information carefully and answer the questions given below.
Following are the conditions for selecting Senior Manager-Credit in a bank. The candidate must
(i) be a graduate in any discipline with at least 60 per cent marks.
(ii) have post-qualification work experience of at least ten years in the Advances Section of a bank,
(iii) be at least 30 years and not more than 40 years as on 1.4.2010.
(iv) have secured at least 40 per cent marks in the Group Discussion.
(v) have secured at least 50 per cent marks in the Interview.
In the case of a candidate who satisfies all the conditions
EXCEPT
(A) at (i) above, but has secured at least 50 per cent marks in graduation and at least 60 percent marks in post-graduation in any discipline, the case is to be referred to the General Manager-Advances.
(B) at (ii) above, but has total post-qualification work
experience of at least seven years, out of which at least three years as Manager-Credit in a bank, the case is to be referred to the Executive Director.

In each question below details of one candidate are given. You have to take one of the following courses of action based on the information provided and the conditions and sub-conditions given above and mark the number of that course of action as your answer. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 01-04-2010.

Give answer 1) if the case is to be referred to the Executive Director.
Give answer 2) if the case is to be referred to the General Manager-Advances.
Give answer 3) if the data are inadequate to take a decision.
Give answer 4) if the candidate is not to be selected.
Give answer 5) if the candidate is to be selected.

26. Shobha Gupta has secured 50 percent marks in the Interview and 40 percent marks in the Group Discussion. She has been working for the past eight years, out of which four years as Manager-Credit in a bank, after completing her BA degree with 60 percent marks. She was born on 12th September 1978.

27. Rohan Maskare was born on 8th March 1974. He has been working in a bank for the past ten years after completing his B Com degree with 70 percent marks. He has secured 50 percent marks in both the Group Discussion and the Interview.

28. Prakash Gokhale was born on 4th August 1977. He has secured 65 percent marks in post graduation and 58 percent marks in graduation. He has been working for the past ten years in the Advances Department of a bank after completing his post graduation. He has secured 45 percent marks in the Group Discussion and 50 percent marks in the Interview.

29. Sudha Mehrjuda has been working in the Advances Department of a bank for the past twelve years after completing her B Com degree with 60 percent marks. She has secured 50 percent marks in the Group Discussion and 40 percent marks in the Interview. She was born on 15th February 1972.

30. Amit Narayan was born on 28th May 1974. He has been working in the Advances Department of a bank for the past eleven years after completing his B Sc degree with 65 percent marks. He has secured 55 percent marks in the Group Discussion and 50 percent marks in the Interview.

Directions (Q. 31-35): In each question below is given a statement followed by three courses of action numbered (A), (B) and (C). A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy, etc. On the basis of the information given in the statement, you have to assume every thing in the statement to be true, then decide which of the suggested courses of action logically follow(s) for pursuing.

31. Statement: A heavy unseasonal downpour during the last two days has paralysed the normal life in the state in which five persons were killed but this has provided a huge relief to the problem of acute water crisis in the state
Courses of action:
(A) The state government should set up a committee to review the alarming situation.
(B) The state government should immediately remove all the restrictions on use of potable water in all the major cities in the state.
(C) The state government should send relief supplies to all the affected areas in the state.

Give answer 1) if the case is to be referred to the Executive Director
Give answer 2) if the case is to be referred to the General Manager-Advances.
Give answer 3) if the data are inadequate to take a decision.
Give answer 4) if the candidate is not to be selected.
Give answer 5) if the candidate is to be selected.

32. Statement: A large private bank has decided to retrench one-third of its employees in view of the huge losses incurred by it during the last three quarters.
Courses of action:
(A) The Govt should issue a notification to general public to immediately stop all transactions with the bank.
(B) The Govt should direct the bank to refrain from retrenching its employees.
(C) The Govt should ask the central bank of the country to initiate an enquiry into the bank’s activities and submit its report.

Give answer 1) if the case is to be referred to the Executive Director
Give answer 2) if the case is to be referred to the General Manager-Advances.
Give answer 3) if the data are inadequate to take a decision.
Give answer 4) if the candidate is not to be selected.
Give answer 5) if the candidate is to be selected.

33. Statement: Many political activists have decided to stage demonstrations and block traffic movement in the city during peak hours to protest against the steep rise in prices of essential commodities.
Courses of action:
(A) The Govt should immediately ban all forms of agitations in the country.
(B) The police authority of the city should deploy additional forces all over the city to help traffic movement in the city.
(C) The state administration should carry out preventive arrests of the known criminals staying in the city.

Give answer 1) if the case is to be referred to the Executive Director
Give answer 2) if the case is to be referred to the General Manager-Advances.
Give answer 3) if the data are inadequate to take a decision.
Give answer 4) if the candidate is not to be selected.
Give answer 5) if the candidate is to be selected.

34. Statement: The school dropout rate in many districts in the state has increased sharply during the last few years as the parents of these children make them work in the fields owned by others to earn enough for them to get at least one meal a day.
Courses of action:
(A) The Govt should put up a mechanism to provide foodgrains to the poor people in these districts through public distribution system to encourage the parents to send their wards to school.
(B) The Govt should close down some of these schools in the district and deploy the teachers of these schools to nearby schools and also ask remaining students to join these schools.

Give answer 1) if the case is to be referred to the Executive Director
Give answer 2) if the case is to be referred to the General Manager-Advances.
Give answer 3) if the data are inadequate to take a decision.
Give answer 4) if the candidate is not to be selected.
Give answer 5) if the candidate is to be selected.
35. **Statement:** One aspirant was killed due to stampede while participating in a recruitment drive of police constables.

**Courses of action:**
(A) The officials in charge of the recruitment process should immediately be suspended.
(B) A team of officials should be asked to find out the circumstances which led to the death of the aspirant and submit its report within a week.
(C) The Govt should ask the home department to stagger the number of aspirants over more number of days to avoid such incidents in future.

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

36. **Effect:** Majority of the employees of the ailing organisation opted for voluntary retirement scheme and left the organisation with all their retirement benefits within a fortnight of launching the scheme. Which of the following can be a probable cause of the above effect?

1) The company has been making huge losses for the past five years and is unable to pay salary to its employees in time.
2) The management of the company made huge personal gains through unlawful activities.
3) One of the competitors of the company went bankrupt last year.
4) The company owns large tracts of land in the state which will fetch huge sum to its owners.
5) None of these

37. **Statement:** Most of the companies in IT and ITES sectors in India have started hiring from engineering college campuses this year and are likely to recruit much more than the early recruitment of the earlier years.

Which of the following substantiates the facts stated in the above statement?

1) IT and ITES are the only sectors in India which are hiring from engineering college campuses.
2) Govt has stepped up recruitment activities after a gap of five years.
3) The IT and ITES companies have now decided to visit the engineering college campuses for tier-II cities in India as well.
4) The availability of qualified engineers will substantially increase in the near future.
5) None of these

38. **Cause:** The Govt has recently increased its taxes on petrol and diesel by about 10 per cent.

Which of the following can be a possible effect of the above cause?

1) The petroleum companies will reduce the prices of petrol and diesel by about 10 per cent.
2) The petroleum companies will increase the prices of petrol and diesel by about 10 per cent.
3) The petroleum companies will increase the prices of petrol and diesel by about 5 per cent.
4) The petrol pumps will stop selling petrol and diesel if the taxes are rolled back by the Govt.
5) None of these

39. **Statement:** The Govt has decided to instruct the banks to open new branches in such a way that there is one branch of any of the banks in every village of population 1000 and above or a cluster of villages with population less than 1000 to provide banking services to all the citizens.

Which of the following will weaken the step taken by the Govt?

1) The private sector banks in India have stepped up their branch expansion activities in rural India.
2) Many Govt-owned banks have surplus manpower in urban branches.
3) All the banks, including those in private sector, will follow the Govt directive.
4) Large number of branches of many Govt-owned banks in the rural areas are making huge losses every year due to lack of adequate business activities.
5) None of these

Directions (Q. 40-42): Study the following information carefully and answer the questions given below:

The Centre reportedly wants to continue providing subsidy to consumers for cooking gas and kerosene for five more years. This is not good news from the point of view of reining in the fiscal deficit. Mounting subventions for subsidies means diversion of savings by the government from investment to consumption, raising the cost of capital in the process. The government must cut expenditure on subsidies to create more fiscal space for investments in both physical and social infrastructure. It should outline a plan for comprehensive reform in major subsidies including petroleum, food and fertilizers and set goal posts.

40. Which of the following is a **conclusion** which can be drawn from the facts stated in the above paragraph?

1) Subsidy provided by the government under various heads to the citizen increases the cost of capital.
2) Govt is unable to withdraw subsidies provided to various items.
3) Govt subsidy on kerosene is purely a political decision.
4) Govt does not have enough resources to continue providing subsidy on petroleum products.
5) None of these

41. Which of the following is an **inference** which can be made from the facts stated in the above paragraph?

1) India’s fiscal deficit is negligible in comparison to other merging economies in the world.
2) Subsidy on food and fertilizers are essential for the growth of Indian economy.
3) Reform in financial sector will weaken India’s position in the international arena.
4) Gradual withdrawal of subsidy is essential for effectively managing fiscal deficit in India.

5) None of these

42. Which of the following is an assumption which is implicit in the facts stated in the above paragraph?
1) People in India may not be able to pay more for petroleum products.
2) Many people in India are rich enough to buy petroleum products at market cost.
3) Govt may not be able to create more infrastructural facilities if the present level of subsidy continues for a longer time.
4) Govt of India has sought assistance from international financial organisations for its infrastructural projects.
5) None of these

Directions (Q. 43-45): Study the following information carefully and answer the questions given below:

Poverty measurement is an unsettled issue, both conceptually and methodologically. Since poverty is a process as well as an outcome, many come out of it while others may be falling into it. The net effect of these two parallel processes is a proportion commonly identified as the 'head count ratio', but these ratios hide the fundamental dynamism that characterises poverty in practice. The most recent poverty re-estimates by an expert group has also missed the crucial dynamism. In a study conducted on 13,000 households which represented the entire country in 1993-94 and again in 2004-05, it was found that in the ten-year period 18.2% rural population moved out of poverty whereas another 22.1% fell into it over this period. This net increase of about four percentage points was seen to have a considerable variation across states and regions.

43. Which of the following is a conclusion which can be drawn from the facts stated in the above paragraph?
1) Accurate estimates of number of people living below poverty line in India is possible to be made.
2) Many expert groups in India are not interested to measure poverty objectively.
3) Process of poverty measurement needs to take into account various factors to tackle its dynamism.
4) People living below poverty line remain in that position for a very long time.
5) None of these

44. Which of the following is an assumption which is implicit in the facts stated in the above paragraph?
1) It may not be possible to have an accurate poverty measurement in India.
2) Level of poverty in India is static over the years.
3) Researchers avoid making conclusions on poverty measurement data in India.
4) Govt of India has a mechanism to measure level of poverty effectively and accurately.
5) None of these

45. Which of the following is an inference which can be made from the facts stated in the above paragraph?
1) Poverty measurement tools in India are outdated.
2) Increase in number of persons falling into poverty varies considerably across the country over a period of time.
3) Govt of India has stopped measuring poverty-related studies.
4) People living in rural areas are more susceptible to fall into poverty over a time.
5) None of these

Directions (Q. 46-50): 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?

Problem Figures

Answer Figures

1) 2) 3) 4) 5)
Test-II: Data Analysis And Interpretation

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

<table>
<thead>
<tr>
<th>State -» Year</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004</td>
<td>1.23</td>
<td>1.04</td>
<td>1.11</td>
<td>1.52</td>
<td>1.23</td>
<td>1.53</td>
</tr>
<tr>
<td>2005</td>
<td>1.05</td>
<td>1.12</td>
<td>1.07</td>
<td>1.15</td>
<td>1.18</td>
<td>1.24</td>
</tr>
<tr>
<td>2006</td>
<td>2.04</td>
<td>1.46</td>
<td>1.08</td>
<td>1.96</td>
<td>1.42</td>
<td>1.88</td>
</tr>
<tr>
<td>2007</td>
<td>1.98</td>
<td>1.89</td>
<td>1.19</td>
<td>1.88</td>
<td>1.36</td>
<td>1.79</td>
</tr>
<tr>
<td>2008</td>
<td>1.66</td>
<td>1.81</td>
<td>1.56</td>
<td>1.83</td>
<td>1.73</td>
<td>1.86</td>
</tr>
<tr>
<td>2009</td>
<td>1.57</td>
<td>1.75</td>
<td>1.64</td>
<td>2.01</td>
<td>1.69</td>
<td>1.85</td>
</tr>
</tbody>
</table>

51. What is the ratio of the total number of candidates clearing the entrance exam from State B in the year 2004 to that of those clearing the entrance exam from State C in the same year?
   1) 221:148  2) 218:143  3) 148:221
   4) 143:218  5) None of these

52. In which year did the highest number of candidates clear the entrance exam from State D?
   1) 2008  2) 2006  3) 2009  4) 2007  5) None of these

53. What is the number of candidates not clearing the entrance exam from State A in the year 2007?
   1) 186820  2) 116820  3) 1,868,200
   4) 1,168,200  5) None of these

54. What is the total number of candidates clearing the entrance exam from States E and F together in the year 2008?
   1) 186820  2) 211682  3) 1868200
   4) 1168200  5) None of these

55. What is the average number of candidates appearing for the entrance exam from State D in the years 2007, 2008 and 2009 together?
   1) $\frac{2}{3}$  2) $\frac{1866}{3}$  3) $\frac{1866}{3}$
   4) $\frac{190666}{3}$  5) None of these

Directions (Q. 56-60): Study the given information carefully and answer the questions that follow:

An urn contains 6 red, 4 blue, 2 green and 3 yellow marbles.

56. If four marbles are picked at random, what is the probability that at least one is blue?
   1) $\frac{4}{15}$  2) $\frac{69}{91}$  3) $\frac{11}{15}$  4) $\frac{22}{91}$  5) None of these

57. If two marbles are picked at random, what is the probability that both are red?
   1) $\frac{1}{6}$  2) $\frac{1}{3}$  3) $\frac{2}{15}$  4) $\frac{2}{5}$  5) None of these

58. If three marbles are picked at random, what is the probability that two are blue and one is yellow?
   1) $\frac{3}{91}$  2) $\frac{1}{5}$  3) $\frac{18}{455}$  4) $\frac{7}{15}$  5) None of these

59. If four marbles are picked at random, what is the probability that one is green, two are blue and one is red?
   1) $\frac{2}{455}$  2) $\frac{1}{25}$  3) $\frac{1}{15}$  4) $\frac{7}{91}$  5) None of these

60. If two marbles are picked at random, what is the probability that either both are green or both are yellow?
   1) $\frac{5}{91}$  2) $\frac{1}{35}$  3) $\frac{1}{3}$  4) $\frac{4}{105}$  5) None of these

Directions (Q. 61-65): Study the given pie-charts carefully to answer the questions that follow:

Break-up of number of employees working in different departments of an organisation, the number of males and the number of employees who recently got promoted in each department

Break-up of the employees working in different departments

<table>
<thead>
<tr>
<th>Department</th>
<th>Total Number of Employees</th>
<th>Male Employees</th>
<th>Female Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Production</td>
<td>3,600</td>
<td>2,100</td>
<td>1,500</td>
</tr>
<tr>
<td>Accounts</td>
<td>2,000</td>
<td>1,200</td>
<td>800</td>
</tr>
<tr>
<td>Marketing</td>
<td>1,800</td>
<td>1,000</td>
<td>800</td>
</tr>
<tr>
<td>IT</td>
<td>1,500</td>
<td>900</td>
<td>600</td>
</tr>
<tr>
<td>HR</td>
<td>1,200</td>
<td>720</td>
<td>480</td>
</tr>
</tbody>
</table>

www.examrace.com
Break-up of the number of males in each department
Total number of males in the organisation: 2040

Percentage Break-up of the number of males working in each department
- Production: 50%
- Marketing: 15%
- HR: 10%
- IT: 20%
- Accounts: 5%

Break-up of the number of employees who recently got promoted in each department
Total number of employees who got promoted: 1200

Number of employees who recently got promoted from each department
- IT: 61
- Sales: 54
- Production: 42
- HR: 38
- Accounts: 5

61. If half of the number of employees who got promoted from the IT department were males, what was the percentage of males who got promoted from the IT department?
1) 61
2) 29
3) 54
4) 42
5) 38

62. What is the total number of females working in the Production and Marketing departments together?
1) 468
2) 812
3) 582
4) 972
5) None of these

63. How many females work in the Accounts department?
1) 618
2) 592
3) 566
4) 624
5) None of these

64. The total number of employees who got promoted from all the departments together was what percentage of the total number of employees working in all the departments together? (Rounded off to the nearest integer)
1) 15
2) 25
3) 35
4) 45
5) 55

65. The number of employees who got promoted from the HR department was what percentage of the total number of employees working in that department? (rounded off to two digits after decimal)
1) 36.18
2) 30.56
3) 47.22
4) 28.16
5) None of these

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

Per cent rise in profit of two companies over the years

66. If the profit earned by Company L in the year 2005 was Rs 1.84 lakh, what was the profit earned by the company in the year 2006?
1) Rs 2.12 lakh
2) Rs 2.3 lakh
3) Rs 2.04 lakh
4) Cannot be determined
5) None of these

67. If the profit earned by Company M in the year 2008 was Rs 3.63 lakh, what was the amount of profit earned by it in the year 2006?
1) Rs 2.34 lakh
2) Rs 1.98 lakh
3) Rs 2.42 lakh
4) Cannot be determined
5) None of these

68. What is the average per cent rise in the profit of Company L over all the years?
1) 15
2) 25
3) 35
4) 45
5) 55

69. Which of the following statements is TRUE with respect to the above graph?
1) Company M made the highest profit in the year 2009.
2) Company L made the least profit in the year 2005.
3) The respective ratio of the profit earned by Company L to that by company M in the year 2006 was 6 : 5.
4) Company L made the highest profit in the year 2008
5) All are true

70. What is the percentage increase in per cent rise in profit of Company M in the year 2009 from the previous year?
1) 25
2) 15
3) 50
4) 75
5) None of these

Directions (Q. 71-75): Study the information carefully to answer the questions that follow:

A school consisting of a total of 1560 students has boys and girls in the ratio of 7 : 5. All the students are enrolled in different types of hobby classes, viz Singing, Dancing and Painting. One-fifth of the boys are enrolled in only Dancing classes. Twenty per cent of the girls are enrolled in only Painting classes. Ten per cent of the boys are enrolled in
only Singing classes. Twenty four per cent of the girls are enrolled in both Singing and Dancing classes together.

The number of girls enrolled in only Singing classes is two hundred per cent of the boys enrolled in the same. One thirteenth of the boys are enrolled in all the three classes together. The ratio of boys enrolled in Dancing and Painting classes together to the girls enrolled in the same is 2 : 1. Ten per cent of the girls are enrolled in only Dancing classes whereas eight per cent of the girls are enrolled in both Dancing and Painting classes together. The remaining girls are enrolled in all the three classes together. The number of boys enrolled in Singing and Dancing classes together is fifty per cent of the number of girls enrolled in the same. The remaining boys are enrolled in only Painting classes.

71. What is the total number of boys who are enrolled in Dancing?
   1) 318  2) 364  3) 292
   4) 434  5) None of these

72. Total number of girls enrolled in Singing is approximately what per cent of the total number of students in the school?
   1) 317  2) 19  3) 32
   4) 14  5) None of these

73. What is the total number of students enrolled in all the three classes together?
   1) 315  2) 164  3) 187
   4) 142  5) None of these

74. Number of girls enrolled in only Dancing classes is what percent of the boys enrolled in the same? (rounded off to two digits after decimal)
   1) 38.67  2) 35.71  3) 41.28
   4) 28.62  5) None of these

75. What is the ratio of the number of girls enrolled in only Painting classes to the number of boys enrolled in the same?
   1) 77:26  2) 21:77  3) 26:77
   4) 73:21  5) None of these

Directions (Q. 76-80): Study the table carefully to answer the questions that follow:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>P</td>
<td>5.25</td>
<td>6.04</td>
<td>5.84</td>
<td>6.10</td>
<td>5.95</td>
<td>6.02</td>
</tr>
<tr>
<td>Q</td>
<td>4.84</td>
<td>4.28</td>
<td>4.97</td>
<td>4.88</td>
<td>5.04</td>
<td>5.12</td>
</tr>
<tr>
<td>R</td>
<td>4.99</td>
<td>5.82</td>
<td>5.48</td>
<td>5.45</td>
<td>5.68</td>
<td>5.56</td>
</tr>
<tr>
<td>S</td>
<td>5.06</td>
<td>5.11</td>
<td>5.28</td>
<td>5.38</td>
<td>5.44</td>
<td>5.59</td>
</tr>
<tr>
<td>T</td>
<td>5.28</td>
<td>4.96%</td>
<td>5.11</td>
<td>5.69</td>
<td>4.98</td>
<td>5.72</td>
</tr>
<tr>
<td>U</td>
<td>5.04</td>
<td>6.23</td>
<td>5.97</td>
<td>6.07</td>
<td>6.16</td>
<td>6.23</td>
</tr>
</tbody>
</table>

76. What is the ratio of the profit earned by shopkeeper U in the months February 2010 and March 2010 together to that earned by shopkeeper Q in the same months?
   1) 637:512  2) 2621:508  3) 5512:637
   4) 506:621  5) None of these

77. What is the percent increase in the profit of shopkeeper S in the month of December 2009 over the previous month (rounded off to two digits after decimal)
   1) 3.15  2) 3.67  3) 2.18  4) 3.33  5) None of these

78. Which shopkeeper's profit kept increasing continuously over the given months?
   1) R  2) Q  3) T  4) U  5) None of these

79. What is the difference in profit earned by shopkeeper T in January 2010 from the previous month?
   1) Rs 640  2) Rs 420  3) Rs 380
   4) Rs 760  5) None of these

80. What was the average profit earned by shopkeeper R in the months of October 2009 and November 2009 together?
   1) 5405  2) 5040  3) 4825  4) 4950  5) None of these

Directions (Q. 81-83): Study the given graph carefully to answer the questions that follow:

Number of days taken by three carpenters to finish making one piece each of four different items of furniture

81. If Carpenter X and Carpenter Y were to make a chair together how many days would they take?
   1) 1 day  2) 4 days  3) 3 days
   4) 2 days  5) None of these

82. How many days would Carpenter Z take to make a table?
   5) 10 days

83. What is the average number of days taken by all the three carpenters to make a bed?
   5) 10 days

84. Which carpenter took the least time to make a cupboard?
   5) Carpenter Z

85. Which carpenter took the most time to make a chair?
   5) Carpenter X

86. If one piece of each item of furniture is made by one carpenter each, which item would be completed first?
   5) Table

87. Which carpenter took the least time to make a table?
   5) Carpenter Z

88. If the work on the cupboard is started on day 1 by Carpenter Y, when will the work be completed?
   5) Day 7

89. If Carpenter Z takes 5 days to make a chair, how many days would he take to make a bed?
   5) 10 days

90. Who among the three carpenters takes the longest time to make a bed?
   5) Carpenter Z

91. If the work on the cupboard is started on day 1 by Carpenter Y, when will the work be completed?
   5) Day 7

92. Which is the item that would take the least time to make?
   5) Table

93. Which is the item that would take the most time to make?
   5) Chair

94. If Carpenter X and Carpenter Y were to make a chair together how many days would they take?
   5) 1 day

95. If Carpenter X and Carpenter Y were to make a chair together how many days would they take?
   5) 1 day

96. If Carpenter X and Carpenter Y were to make a chair together how many days would they take?
   5) 1 day

97. If Carpenter X and Carpenter Y were to make a chair together how many days would they take?
   5) 1 day

98. If Carpenter X and Carpenter Y were to make a chair together how many days would they take?
   5) 1 day

99. If Carpenter X and Carpenter Y were to make a chair together how many days would they take?
   5) 1 day

100. If Carpenter X and Carpenter Y were to make a chair together how many days would they take?
    5) 1 day

www.examrace.com
82. If Carpenter X, Y and Z were to make a table together how many days would they take?
1) 4 days 2) 3 days 3) 1 day
4) 2 days 5) None of these
83. What is the total number of days that Carpenter Z will take to make one piece each of all the four items together?
1) 32 days 2) 24 days 3) \( \frac{1}{5} \) days
4) \( \frac{1}{2} \) days 5) None of these
84. The radius of a circular field is equal to the side of a square field whose perimeter is 784 feet. What is the area of the circular field?
1) 107914 sq ft 2) 120736 sq ft 3) 107362 sq ft
4) 127306 sq ft 5) None of these
85. In how many different ways can the letters of the word ‘STRESS’ be arranged?
1) 360 2) 240 3) 720 4) 120 5) None of these
Directions (Q. 86-90): Study the given table carefully to answer the questions that follow:
Number of people staying in five different localities and the percentage break-up of men, women and children in them

<table>
<thead>
<tr>
<th>Locality</th>
<th>Total No. of People</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
</tr>
<tr>
<td>F</td>
<td>5640</td>
<td>55</td>
</tr>
<tr>
<td>G</td>
<td>4850</td>
<td>34</td>
</tr>
<tr>
<td>H</td>
<td>5200</td>
<td>48</td>
</tr>
<tr>
<td>I</td>
<td>6020</td>
<td>65</td>
</tr>
<tr>
<td>J</td>
<td>4900</td>
<td>42</td>
</tr>
</tbody>
</table>
86. Total number of people staying in locality F forms approximately what per cent of the total number of people staying in locality F?
1) 18 2) 27 3) 29 4) 39 5) 49
87. What is the total number of children staying in localities H and I together?
1) 1287 2) 1278 3) 1827 4) 1728 5) None of these
88. The number of women staying in which locality is the highest?
1) H 2) I 3) J 4) G 5) None of these
89. What is the total number of men and children staying in locality I together?
1) 4115 2) 3455 3) 3451 4) 4155 5) None of these
90. What is the ratio of the number of men staying in locality F to the number of men staying in locality H?
1) 5:17:416 2) 1:4:1:522 3) 416:517
4) 522:403 5) None of these
91. The compound interest earned by Suresh on a certain amount at the end of two years at the rate of 8 p.c.p.a. was Rs 1,414.40. What was the total amount that Suresh got back at the end of two years in the form of principal plus interest earned?
1) Rs 9,914.40 2) Rs 9,914.40 3) Rs 9,914.40
4) Rs 9,914.40 5) None of these
92. The ratio of the present ages of a mother and daughter is 7 : 1. Four years ago the ratio of their ages was 19 : 1. What will be the mother’s age four years from now?
1) 42 years 2) 38 years 3) 46 years
4) 36 years 5) None of these
93. Three friends J, K and L jog around a circular stadium and complete one round in 12, 18 and 20 seconds respectively. In how many minutes will all the three meet again at the starting point?
1) 5 2) 8 3) 12 4) 13 5) None of these
94. 4 men can complete a piece of work in 4 days. 4 women can complete the same piece of work in 4 days whereas 5 children can complete the same piece of work in 6 days. If 2 men, 4 women and 10 children work together, in how many days can the work be completed?
1) 1 day 2) 3 days 3) 2 days
4) 4 days 5) None of these
95. The speed of a boat when travelling downstream is 32 km/hr whereas when travelling upstream it is 28 km/hr. What is the speed of the boat in still water?
1) 27 km/hr 2) 292 km/hr 3) 331 km/hr
4) Cannot be determined 5) None of these
Directions (Q. 96-100): Study the following tables carefully and answer the questions given below:
Number of Candidates appeared in a Competitive Examination

<table>
<thead>
<tr>
<th>Centre</th>
<th>Mumbai</th>
<th>Delhi</th>
<th>Kolkata</th>
<th>Hyderabad</th>
<th>Chennai</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2001</td>
<td>35145</td>
<td>65139</td>
<td>45192</td>
<td>51124</td>
<td>37346</td>
</tr>
<tr>
<td>2002</td>
<td>17264</td>
<td>58248</td>
<td>52314</td>
<td>50248</td>
<td>48932</td>
</tr>
<tr>
<td>2003</td>
<td>24800</td>
<td>63309</td>
<td>56409</td>
<td>52368</td>
<td>51406</td>
</tr>
<tr>
<td>2004</td>
<td>28316</td>
<td>70316</td>
<td>71253</td>
<td>54196</td>
<td>52315</td>
</tr>
<tr>
<td>2005</td>
<td>36503</td>
<td>69294</td>
<td>69632</td>
<td>58360</td>
<td>55492</td>
</tr>
<tr>
<td>2006</td>
<td>29129</td>
<td>59216</td>
<td>64178</td>
<td>48239</td>
<td>57365</td>
</tr>
<tr>
<td>2007</td>
<td>32438</td>
<td>61345</td>
<td>56304</td>
<td>49178</td>
<td>58492</td>
</tr>
</tbody>
</table>

Approximate Percentages of Candidates Qualified in a Competitive Examination

<table>
<thead>
<tr>
<th>Centre</th>
<th>Mumbai</th>
<th>Delhi</th>
<th>Kolkata</th>
<th>Hyderabad</th>
<th>Chennai</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>24</td>
<td>18</td>
<td>17</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>28</td>
<td>12</td>
<td>21</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>21</td>
<td>23</td>
<td>25</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>27</td>
<td>19</td>
<td>24</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>23</td>
<td>16</td>
<td>23</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>20</td>
<td>21</td>
<td>19</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>19</td>
<td>24</td>
<td>20</td>
<td>14</td>
<td></td>
</tr>
</tbody>
</table>
96. In which of the following years was the difference in number of candidates appeared from Mumbai over the previous year the minimum?
1) 2004 2) 2006 3) 2007 4) 2002 5) None of these

97. In which of the following years was the number of candidates qualified from Chennai the maximum among the given years?
1) 2007 2) 2006 3) 2005 4) 2003 5) None of these

98. Approximately what was the total number of candidates qualified from Delhi in 2002 and 2006 together?
1) 127250 2) 25230 3) 30150 4) 28150 5) 26250

99. Approximately what was the number of candidates qualified from Chennai in 2004?
1) 13230 2) 13540 3) 15130 4) 15400 5) 19240

100. Approximately what was the difference between the number of candidates qualified from Hyderabad in 2001 and that in 2002?
1) 1680 2) 2440 3) 1450 4) 2060 5) 1860

Test-III: General Awareness

101. What is the full form of ‘NBFC as used in the Financial Sector?
1) New Banking Finance Company
2) National Banking & Finance Corporation
3) New Business Finance & Credit
4) Non Business Fund Company 5) None of these

102. As per the newspaper reports, the RBI is reworking the roadmap on Capital Account Convertibility. If this is done, who amongst the following would be able to invest in foreign projects or acquire assets outside India without any restrictions?
(A) Public Sector Banks
(B) Companies which are registered in India
(C) Govt of India
(D) Any Individual
(E) Only A, B, C & D 5) None of these

103. Many a time we read about Special Drawing Right (SDR) in newspapers. As per its definition, SDR is a monetary unit of the reserve assets of which of the following organisations/ agencies?
1) World Bank
2) International Monetary Fund (IMF)
3) Asian Development Bank
4) Reserve Bank of India 5) None of these

104. Which of the following is/are the highlights of the Union Budget 2010-11?
(A) A number of new steps taken to simplify the Foreign Direct Investment (FDI) regime
(B) Rs 16,500 cr provided to ensure that the Public Sector Banks are able to attain a minimum 8% capital (Tier I) by Mar 2011
(C) More than Rs 1,74,000 cr provided for the development of the infrastructure in the country.
1) Only A 2) Only B 3) Only C

105. As per the news published in major financial newspapers, the Union Govt is planning to divest 20% stake in the state-owned Hindustan Copper Ltd. What does it really mean?
1) The Govt will bring 20% more capital into the company.
2) The Govt will sell 20% of its total shares to the public.
3) The Govt is planning to purchase 20% shares in the state-owned company.
4) 20% of the total shares in Hindustan Copper Ltd. will be sold to its employees
5) None of these

106. As per the newspaper reports, the Govt of India made an auction of the Third Generation Spectrum (3G) recently. Which of the following ministries was actively involved in the process?
1) Ministry of Heavy Industries
2) Ministry of Science & Technology
3) Ministry of Commerce
4) Ministry of Foreign Affairs 5) None of these

107. As per a recent announcement, the Govt of India will provide an amount of Rs 48,000 cr to develop Rural Infrastructure in the country. This planned development is being undertaken under which of the following schemes?
1) Bharat Nirman 2) Indira Aawas Yojana
3) Backward Region Grant Fund
4) Drought Mitigation Fund 5) None of these

108. As per the current practice, the maximum part of the Global Foreign Exchange Reserves (more than 60%) and Foreign Exchange Transactions (more than 90%) take place in only one currency all over the world. Which is that currency?
1) Euro 2) Pound Sterling 3) US Dollar
4) Yen 5) None of these

109. The RBI Governor, in one of his speeches, made a mention of Inflation Index and said “the problem in India is that which inflation index to target as there are several such indices”. Which of the following statements is CORRECT in this regard?
1) There is one WPI index and four CPI indices.
2) There are four WPI indices and one CPI index.
3) There are two WPI indices and two CPI indices.
4) There is one WPI index and one CPI index.
5) There are ten different types of WPI and CPI indices.

110. Which of the following agencies/organisations has recently decided that all the Stock Exchanges should introduce physical settlement of equity derivatives?
1) Reserve Bank of India 2) Bombay Stock Exchange
3) Registrar of Companies
4) Securities and Exchange Board of India
5) All of these

111. Recently, India took part in “Nuclear New Build 2010 Conference” organised in
1) New Delhi 2) London 3) Paris
4) Hong Kong 5) None of these

112. Which of the following schemes announced in the Union
Budget 2010-11 will have a direct impact on the pricing pattern of fertilizers?

1) Minimum support price for foodgrains
2) Instant credit for purchase of fertilizers and seeds
3) Nutrient-based subsidy for fertilizers
4) Special incentives to small and marginal farmers
5) None of these

113. As we know, with the launch of Nano by Tatas, India has become favourite Small Car Destination of the world. Other than India, which of the following countries is also a popular destination of small cars?

1) Britain  2) France  3) Germany
4) Thailand  5) None of these

114. Many economists and financial analysts are of the opinion that India could withstand the recent global economic crisis comfortably because of a good fiscal consolidation and Govts adherence to the targets fixed by the?

1) Fiscal Responsibility and Budget Management Act
2) Banking Regulation Act
3) Finance Bill Act
4) Foreign Exchange Management Act
5) All of these

115. As per the decision taken by the competent authorities, the Qualified Institutional Buyers (QIBs) are required to pay 100% application money to make them eligible to bid for public issues. How much amount were the QIBs paying as application or margin money prior to this decision?

1) 5%  2) 1%  3) 10%  4) 50%  5) None of these

116. The Finance Minister of India, in one of his speeches, said that "the current high inflation is not because of monetary expansion but due to supply-side bottlenecks in certain essential commodities". This means that the Finance Minister is of the view that?

(A) the liquidity position in market is quite comfortable these days,
(B) inflation being experienced these days is not cost-pushed inflation.
(C) markets are flooded with luxury goods but essential commodities are definitely in short supply.

1) Only A is true  2) Only B is true
3) Only A & B are true  4) All are true  5) None of these

117. North Korea and USA decided to resume their peace talks after a gap of several months. Both the countries have a dispute over which of the following issues?

1) Bailout package offered by USA
2) Membership of ASEAN to North Korea
3) Nuclear programme of North Korea
4) Soaring relations of China with North Korea
5) None of these

118. Who amongst the following was the Chairperson of the 13th Finance Commission, which submitted its report to the President of India recently?

1) M M Bhandari  2) Dr C Pangaraj
3) Rishibh Mohan 4) Dr Rakesh Mohan
5) Dr Vijay Kelkar

119. As per the news published in various newspapers, the RBI is considering the grant of licence to some new companies, particularly NBFCs, to act as full-fledged banks. Which of the following will be considered an NBFC?

1) NABARD  2) Life Insurance Corporation of India
3) Reliance Capital  4) SEBI  5) None of these

120. As per the newspaper reports, China is likely to drop its special 'Yuan' policy soon. What is this special Yuan policy being followed by China at present?

(A) China had initiated the policy of Yuan's exchange rate with dollar since 2008 at a specified rate decided by it and not by the market forces.
(B) China has initiated a policy which says that all payments in China should be done in Yuan only. No other currency is acceptable.
(C) China has a policy of accepting all payments for its' exports in dollar while all imports are paid in Yuan only.

US and some other nations do not agree with this.

1) Only A  2) Only B  3) Only C
4) Only A & B  5) None of these

121. What is an 'intranet'?

1) Internal internet used to transfer information internally
2) Internal internet used to transfer information to the outside company
3) Internal network designed to serve the internal informational needs of a single organization
4) Internal network designed to transfer the information between two organizations
5) None of these

122. Which of the following groups of cricket teams was declared joint winner of the Col. C K Naidu Trophy for 2009?

1) Tamil Nadu & Gujarat  2) Maharashtra & Kerala
3) Punjab & Delhi  4) West Bengal & Maharashtra
5) None of these

123. Kaiane Aldorino, who was crowned Miss World 2009, is from which of the following countries?

1) Germany  2) Russia  3) Austria
4) Belgium  5) Gibraltar
124. Which of the following teams won the Davis Cup tennis finals 2009?
   1) Germany  2) Spain  3) Russia
   4) France  5) None of these

125. Who amongst the following is the recipient of the "CNN-IBN Indian of the Year" Award for 2009?
   1) Ratan Tata  2) AR Rahman  3) Manmohan Singh
   4) Sachin Tendulkar  5) None of these

126. The deficit reduction plan of which of the following countries was reviewed recently in the meeting of the Finance Ministers of the European Union?
   1) Germany  2) Romania  3) Brazil
   4) Hungary  5) Greece

127. The database administrator’s function in an organization is
   1) To be responsible for the more technical aspects of managing the information contained in organizational databases
   2) To be responsible for the executive-level aspects of decisions regarding information management
   3) To show the relationship among entity classes in a data warehouse
   4) To define which data mining tools must be used to extract data
   5) None of these

128. Every device on the Internet has a unique address (also called an “Internet address”) that identifies it in the same way that a street address identifies the location of a house.
   1) DH  2) DA  3) IP  4) IA  5) None of these

129. To send another station a message, the main thing a user has to know is.
   1) how the network works
   2) the other station’s address
   3) whether the network is packet-switched or circuit-switched
   4) whether this is a voice or data network
   5) None of these

130. In a client/server model, a client program
   1) asks for information
   2) provides information and files
   3) serves software files to other computers
   4) distributes data files to other computers
   5) None of these

131. Control in design of an information system is used to
   1) inspect the system and check that it is built as per specifications
   2) ensure that the system processes data as it was designed to and that the results are reliable
   3) ensure privacy of data processed by it
   4) protect data from accidental or intentional loss
   5) None of these

132. Each of the following is a true statement except:
   1) Online systems continually update the master file
   2) In online processing, the user enters transactions into a device that is directly connected to the computer system
   3) Batch processing is still used today in older systems or in some systems with massive volumes of transactions.
   4) Information in batch systems will always be up-to-date.
   5) None of these

133. A set of inter-related components that collect, process, store and distribute information to support decision making and control in an organization best defines
   1) communications technology
   2) network
   3) an information system
   4) hardware
   5) None of these

134. A link is a computer connected to two network’s.
   1) link  2) server  3) gateway
   4) bridge  5) None of these

135. When you save a presentation
   1) all slides in a presentation are saved in the same file
   2) two files are created; one for graphics and one for content
   3) a file is created for each slide
   4) a file is created for each animation or graphic
   5) None of these

136. In a customer database, a customer’s surname would be keyed into a
   1) row  2) text field  3) record
   4) computed field  5) None of these

137. Storing same data in many places is called
   1) iteration  2) concurrency  3) redundancy
   4) enumeration  5) None of these

138. Which of the following is the first step in the ‘transaction processing cycle’, which captures business data through various modes such as optical scanning or at an electronic commerce website?
   1) Document and report generation  2) Database maintenance  3) Transaction processing
   4) Data Entry  5) None of these

139. CRM (Customer Relationship Management) is
   1) A pre-sales activity  2) A tool for lead generation
   3) An ongoing daily activity  4) The task of a DSA  5) All of the above

140. Bancassurance can be sold to
   1) All banks  2) All insurance companies
   3) Insurance Agents  4) All existing and prospective bank customers
   5) All of the above

141. Cross-selling is not effective for which one of the following products?
   1) Debit cards  2) Savings accounts
Governments across the planet was simply unable to produce enough grain and food crops, boosted production. The result was the Green policy in favour of greater support for agriculture. The last time when the world's farmers felt such love was in the 1970s. At that time, as food prices spiked, there was real concern that the world was facing a crisis in which the planet was simply unable to produce enough grain and meat for an expanding population. Governments across the developing world and international aid organisations slowed investment into agriculture in the early 1970s, while technological breakthroughs, like high-yield strains of important food crops, boosted production. The result was the Green Revolution and food production exploded.

But the Green Revolution became a victim of its own success. Food prices plunged by some 60% by the late 1980s from their peak in the mid-1970s. Policy-makers and aid workers turned their attention to the poor’s other pressingneeds, such as health care and education. Farming got starved of resources and investment. By 2004, aid directed at agriculture sank to 3.5% and "Agriculture lost its glitter." Also, as consumers in high-growth giants such as China and India became wealthier, they began eating more meat, so grain once used for human consumption got diverted to beef up livestock. By early 2008, panicked buying by importing countries and restrictions slapped on grain exports by some big producers helped drive prices up to heights not seen for three decades. Making matters worse, land and resources got reallocated to produce cash crops such as biofuels and the result was that voluminous reserves of grain evaporated. Protests broke out across the emerging world and fierce food riots toppled governments.

This spurred global leaders into action. This made them aware that food security is one of the fundamental issues in the world that has to be dealt with in order to maintain administrative and political stability. This also spurred the US, which traditionally provisioned food aid from American grain surpluses to help needy nations to move towards investing in farm sectors around the globe to boost productivity. This move helped countries become more productive for themselves and be in a better position to feed their own people.

Africa, which missed out on the first Green Revolution due to poor policy and limited resources, also witnessed a 'change'. Swayed by the success of East Asia, the primary poverty-fighting method favoured by many policy-makers in Africa was to get farmers off their farms and into modern jobs in factories and urban centres. But that strategy proved to be highly insufficient. Income levels in the countryside badly trailed those in cities while the FAO estimated that the number of poor going hungry in 2009 reached an all-time high at more than one billion.

In India, on the other hand, with only 40% of its farmland irrigated, entire economic boom currently underway is held hostage by the unpredictable monsoon. With much of India's farming areas suffering from drought this year, the government will have a tough time meeting its economic growth targets. In a report, Goldman Sachs predicted that if this year too receives weak rains, it could cause agriculture to contract by 2% this fiscal year, making the government's 7% GDP-growth target look "a bit rich." Another green revolution is the need of the hour and to make it a reality, the global community still has much backbreaking farm work to do.

Test-IV: English Language
Directions (Q. 151-165): 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.

Governments have traditionally equated economic progress with steel mills and cement factories. While urban centers thrive and city dwellers get rich, hundreds of millions of farmers remain mired in poverty. However, fears of food shortages, a rethinking of anti-poverty priorities and the crushing recession in 2008 are causing a dramatic shift in world economic policy in favour of greater support for agriculture.

The last time when the world’s farmers felt such love was in the 1970s. At that time, as food prices spiked, there was real concern that the world was facing a crisis in which the planet was simply unable to produce enough grain and meat for an expanding population. Governments across the developing world and international aid organisations plowed investment into agriculture in the early 1970s, while technological breakthroughs, like high-yield strains of important food crops, boosted production. The result was the Green Revolution and food production exploded.

But the Green Revolution became a victim of its own success. Food prices plunged by some 60% by the late 1980s from their peak in the mid-1970s. Policy-makers and aid workers turned their attention to the poor’s other pressing needs, such as health care and education. Farming got starved of resources and investment. By 2004, aid directed at agriculture sank to 3.5% and "Agriculture lost its glitter." Also, as consumers in high-growth giants such as China and India became wealthier, they began eating more meat, so grain once used for human consumption got diverted to beef up livestock. By early 2008, panicked buying by importing countries and restrictions slapped on grain exports by some big producers helped drive prices up to heights not seen for three decades. Making matters worse, land and resources got reallocated to produce cash crops such as biofuels and the result was that voluminous reserves of grain evaporated. Protests broke out across the emerging world and fierce food riots toppled governments.

This spurred global leaders into action. This made them aware that food security is one of the fundamental issues in the world that has to be dealt with in order to maintain administrative and political stability. This also spurred the US, which traditionally provisioned food aid from American grain surpluses to help needy nations to move towards investing in farm sectors around the globe to boost productivity. This move helped countries become more productive for themselves and be in a better position to feed their own people.

Africa, which missed out on the first Green Revolution due to poor policy and limited resources, also witnessed a 'change'. Swayed by the success of East Asia, the primary poverty-fighting method favoured by many policy-makers in Africa was to get farmers off their farms and into modern jobs in factories and urban centres. But that strategy proved to be highly insufficient. Income levels in the countryside badly trailed those in cities while the FAO estimated that the number of poor going hungry in 2009 reached an all-time high at more than one billion.

In India, on the other hand, with only 40% of its farmland irrigated, entire economic boom currently underway is held hostage by the unpredictable monsoon. With much of India’s farming areas suffering from drought this year, the government will have a tough time meeting its economic growth targets. In a report, Goldman Sachs predicted that if this year too receives weak rains, it could cause agriculture to contract by 2% this fiscal year, making the government’s 7% GDP-growth target look "a bit rich." Another green revolution is the need of the hour and to make it a reality, the global community still has much backbreaking farm work to do.

143. Which of the following is not involved in the Growth Strategies of a Company?
1) Horizontal integration 2) Vertical integration 3) Diversification 4) Intensification
5) None of these

144. A successful "Blue Ocean Strategy" requires
1) Effective communication 2) Innovative skills 3) Motivation
4) All of the above 5) None of these

145. Cross-selling is the basic function of
1) All employers 2) All employees 3) All salespersons
4) Planning Department 5) All of the above

146. Data mining means analysing the data stored with
1) The DSA 2) The front-office staff 3) The back-office staff 4) The customers 5) None of these

147. SME means
1) Selling and Marketing Establishment 2) Selling and Managing Employee 3) Sales and Marketing Entity 4) Small and Medium Enterprises 5) None of these

148. One of the following is not included in the 7 P's of Marketing. Find the same.
1) Product 2) Price 3) Promotion 4) Advertising 5) None of these

149. The target group for SME loans is
1) All Businessmen 2) All Professionals 3) All salespersons 4) All NSSIs 5) None of these

150. Home Loans can be best canvassed among
1) Builders 2) Flat owners 3) Land developers 4) Agriculturists 5) Individuals wanting to buy a flat or house

151. What is the author's main objective in writing the passage?
1) Criticising developed countries for not bolstering economic growth in poor nations
2) Analysing the disadvantages of the Green Revolution
3) Persuading experts that a strong economy depends on industrialisation and not on agriculture
4) Making a case for the international society to engineer
5) Rationalising the faulty agriculture policies of emerging countries

152. Which of the following is an adverse impact of the Green Revolution?
1) Unchecked crop yields resulted in large tracts of land becoming barren.
2) Withdrawal of fiscal impetus from agriculture to other sectors
3) Farmers began soliciting government subsidies for their produce.
4) Farmers rioted as food prices fell so low that they could not make ends meet.
5) None of these

153. What is the author trying to convey through the phrase “making the government’s 7% GDP growth target look ‘a bit rich’?"
1) India is unlikely to achieve the targeted growth rate.
2) Allocation of funds to agriculture has raised India’s chances of having a high GDR
3) Agricultural growth has artificially inflated India’s GDP and such growth is not real.
4) India is likely to have one of the highest GDP growth rates.
5) A large portion of India’s GDP is contributed by agriculture.

154. Which of the following factors was/were responsible for the neglect of the farming sector after the Green Revolution?
A. Steel and cement sectors generated more revenue for the government as compared to agriculture.
B. Large-scale protests against favouring agriculture at the cost of other important sectors such as education and health care.
C. Attention of policy-makers and aid organisations was diverted from agriculture to other sectors!
1) None
2) Only C
3) Only B & C
4) Only A & B
5) All A, B & C

155. What prompted leaders throughout the world to take action to boost the agriculture sector in 2008?
1) Coercive tactics by the US which restricted food aid to poor nations
2) The realisation of the link between food security and political stability.
3) Awareness that performance in agriculture is necessary in order to achieve the targeted GDP.
4) Reports that high-growth countries like China and India were boosting their agriculture sectors to capture the international markets
5) Their desire to influence developing nations to slow down their industrial development.

156. What motivated the US to focus on investing in agriculture across the globe?
1) To make those countries more self-sufficient to whom it previously provided food
2) To make developing countries become more reliant on US aid
3) To establish itself in the market before the high-growth giants such as India and China could establish themselves
4) To make those countries more self-sufficient to whom it previously provided food
5) None of these

157. What impact did the economic recession of 2008 have on agriculture?
1) Governments equated economic stability with industrial development and shifted away from agriculture.
2) Lack of implementation of several innovative agriculture programmes owing to shortage of funds
3) It prompted increased investment and interest in agriculture.
4) The GDP as targeted by India was never achieved because of losses in agriculture.
5) None of these

158. What encouraged African policy-makers to focus on urban jobs?
1) Misapprehension that it would alleviate poverty as it did in other countries
2) Rural development outstripped urban development in many parts of Africa.
3) Breaking out of protests in the country and the fear that the government would topple
4) Blind imitation of western models of development
5) None of these

159. Which of the following had contributed to exorbitant food prices in 2008?
(A) Hoarding of food stocks by local wholesalers, which inadvertently created a food shortage
(B) Export of foodgrains was reduced by large producers.
(C) Diverting, resources from cultivation of foodgrains to that of more profitable crops.
1) None
2) Only C
3) Only B
4) All A, B & C
5) Only B & C
160. Which of the following is true about the state of agriculture in India at present?
(A) Of all the sectors, agriculture needs the highest allocation of funds.
(B) Contribution of agriculture to India’s GDP this year would depend greatly upon the monsoon rains.
(C) As India is one of the high-growth countries, it has surplus food reserves to export to other nations.

1) Only A and C 2) Only C 3) Only B 4) Only B and C 5) None of these

Directions (Q. 161-163): Choose the word/group of words which is most similar in meaning to the word printed in bold as used in the passage.
161. STARVED
1) Deprived 2) Disadvantaged 3) Hungry 4) Fasting 5) Emaciated

162. SLAPPED
1) Beaten 2) Imposed 3) Withdrawn 4) Avoided 5) Persuaded

163. PLOWED
1) Cultivated 2) Bulldozed 3) Recovered 4) Instilled 5) Withdraw

Directions (Q. 164-165): Choose the word/phrase which is most opposite in meaning to the word printed in bold as used in the passage.
164. PRESSING
1) Unpopular 2) Undemanding 3) Unobtrusive 4) Unsuitable 5) Unimportant

165. EVAPORATED
1) Absorbed 2) Accelerated 3) Grew 4) Plunged 5) Mismanaged

Directions (Q. 166-170): Which of the phrases 1), 2), 3) and 4) given below each statement should be placed in the blank space provided so as to make a meaningful and grammatically correct sentence? If none of the sentences is appropriate, mark 5), ie 'None of these', as the answer.
166. Refuting the rationale behind frequent agitations for formation of separate States, a recent report
1) proved that such agitations result in loss of governmental property
2) indicated that the formation of small states does not necessarily improve the economy
3) suggested that only large-scale agitations have been effective in bringing about desired change in the past
4) recommended dividing large States into smaller ones to improve governance
5) None of these

167. Overlooking the fact that water scarcity intensifies during summer,
1) the government issued guidelines to all builders to limit their consumption to acceptable limits
2) provision for rainwater harvesting has been made to aid irrigation in drought-prone areas
3) the water table did not improve even after receiving normal monsoon in the current year
4) many residential areas continue to use swimming pools, wasting large quantities of water
5) None of these

168. He has lost most of his life’s earning in the stock market but
1) he still seems to be leading his life luxuriously and extravagantly
2) he could not save enough to repay his enormous debts
3) stock market is not a safe option to invest money unless done with caution
4) experts have been suggesting to avoid investments in stock market because of its unpredictable nature
5) None of these

169. Achieving equality for women is not only a laudable goal, but
1) political reforms are also neglected preventing women from entering legislatures and positions of power
2) the problem is also deep-rooted in the society and supported by it
3) gender empowerment is purposefully hampered by people with vested interests in all sections of the society
4) it is also equally difficult to achieve and maintain for a long term
5) None of these

170. or else they would not keep electing him year after year.
1) The party leader gave a strong message to the mayor for improving his political style
2) Owing to numerous scandals against the mayor, he was told to resign from the post immediately
3) The mayor threatened the residents against filing a complaint against him
4) The residents must really be impressed with the political style of their mayor
5) None of these

Directions (Q. 171-175): 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.
171. Drawing attention to the pitfalls of solely on Uranium as a fuel for nuclear reactors, Indian scientists warned that Uranium will not last for long and thus research on Thorium as its____must be revived.
1) using, substitute 2) believing, replacement
3) depending, reserve 4) reckoning, option
5) relying, alternative

172. In an effort to provide______for higher education to all, most of the universities have been providing education without adequate infrastructure, thus churning out______graduates every year.
1) chances, fresh 2) platform, capable
3) opportunities, unemployed 4) prospects, eligible
5) policy, incompetent

173. The move to allow dumping of mercury____outcry from residents of the area who that high levels of mercury will affect their health and destroy ecologically sensitive forest area.
1) met, feared 2) caused, feared
3) inspired, suspected 4) led, anticipated
5) resulted, noticed
174. has been taken against some wholesale drug dealers for dealing in surgical items without a valid licence and maintaining a stock of drugs.

1) Note, overwhelming  2) Step, impressive  3) Execution, outdated  4) Action, expired  5) Lawsuit, invalid

175. Even as the elsewhere in the world are struggling to come out of recession, Indian consumers are splurging on consumer goods and __________ this growth, companies are investing heavily in various sectors.

1) economies, meet  2) countries, inhibit  3) governments, measure  4) nations, influx  5) companies, counter

Directions (Q. 176-180): Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and then answer the questions which follow:

(A) While these disadvantages of biofuels are serious, they are the only alternate energy source of the future and the sooner we find solutions to these problems the faster we will be able to solve the problems we are now facing with gasoline.

(B) This fuel can also help to stimulate jobs locally since they are also much safer to handle than gasoline and can thus have the potential to turn around a global economy.

(C) These include dependence on fossil fuels for the machinery required to produce biofuel, which ends up polluting as much as the burning of fossil fuels on a roads and exorbitant cost of biofuels which makes it very difficult for the common man to switch to this option.

(D) This turnaround can potentially help to bring world peace and end the need to depend on foreign countries for energy requirements.

(E) Biofuels are made from plant sources and since these sources are available in abundance and can be reproduced on a massive scale, they form an energy source that is potentially unlimited.

(F) However everything is not as green with the biofuels as it seems as there are numerous disadvantages involved which at times overshadow their positive impact.

176. Which of the following sentences should be the FIFTH after rearrangement?

1) A  2) B  3) C  4) E  5) F

177. Which of the following sentences should be the THIRD after rearrangement?

1) A  2) B  3) C  4) E  5) F

178. Which of the following sentences should be the FIRST after rearrangement?

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

179. Which of the following sentences should be the SIXTH (LAST) after rearrangement?

1) A  2) C  3) D  4) E  5) F

180. Which of the following sentences should be the SECOND after rearrangement?

1) A  2) B  3) D  4) E  5) F

Directions (Q. 181-185): Which of the phrases 1), 2), 3) and 4) given below each statement should replace the phrase printed in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given and ‘No correction is required’, mark 5) as the answer.

181. Soon after the Tsunami had killed thousands of people along the coasts of southern India, parliament passed a bill that proposed to set up an institutional mechanism to respond promptly to natural disasters.

1) passed a bill that proposed  2) passed a bill with purpose  3) pass a bill proposing  4) passed a bill which propose  5) No correction required

182. Debit of wages forced scientists and teachers at the Agriculture universities throughout the country to go on strike, crippling crucial research that could help the state of agriculture in the country.

1) from going on strike  2) which went on strike  3) on going for a strike  4) for going to strike  5) No correction required

183. In an attempt to boost their profits, many edible oil-producing companies have been engaging themselves in propaganda against commonly used oils and promoting exotic and expensive varieties of oils as more healthier options.

1) as most healthiest options  2) as less healthy option  3) as a healthier option  4) as much healthiest option  5) No correction required

184. Thanks to numerous government initiatives, rural masses which was earlier unaware of the luxuries of urban ways of living are now connected to the same lifestyle.

1) who was earlier unaware  2) which were earlier aware  3) who were earlier conversant  4) who were earlier unaware  5) No correction required

185. Over the last few months, while most industries are busy in restructuring operations, cutting costs and firing, the Indian pharmaceutical and healthcare industry was busy in restructuring operations, cutting costs and firing, while many industries are adding manpower and giving salary hikes.

1) as many industries are  2) while most industries were  3) while many industries is  4) where many industries were  5) No correction required

Directions (Q. 186-195): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words/phrases are suggested, one of which fits the blank
appropriately. Find out the appropriate word/phrase in each case.

There is a considerable amount of research about the factors that make a company innovate. So is it possible to create an environment (186) to innovation? This is a particularly pertinent (187) for India today. Massive problems in health, education, etc (188) be solved using a conventional approach but (189) creative and innovative solutions that can ensure radical change and (190). There are several factors in India's (191). Few countries have the rich diversity that India or its large, young population (192). While these (193) innovation policy interventions, certain additional steps are also required. These include (194) investment in research and development by (195) the government and the private sector, easy transfer of technology from the academic world etc. To fulfill its promise of being prosperous and to be at the forefront, India must be innovative.

Directions (Q. 196-200): In each of the following questions four words are given, of which two words are most nearly the same or opposite in meaning. Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination, by darkening the appropriate oval in your answer sheet.

196. (A) consent (B) nascent (C) emerging (D) insecure

197. (A) elated (B) eccentric (C) explicit (D) abnormal

198. (A) abundance (B) incomparable (C) projection (D) plethora
   1)A-C 2)A-B 3)C-D 4)B-D 5)A-D

199. (A) purposefully (B) inaccurately (C) inadvertently (D) unchangeably
   1)A-C 2)A-B 3)B-C 4)B-D 5)A-D

200. (A) germane (B) generate (C) reliable (D) irrelevant
   1)B-D 2)B-C 3)A-B 4)C-D 5)A-D