



SBI Associate PO 2010

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Verbal

Instructions

Read the following passage carefully and answer the question given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

Despite the economic crunch worldwide that saw **pulverization** of some of the largest banking and finance giants, Indian banking houses have managed to show positive growth this quarter. Some of India's leading national banks have posted a net profit rise of more than 40% over the last quarter amid global **turmoil**. This would come as a big shot in the arm for the investors and consumers of these banks even though apprehension is mounting on other banking and broking firms worldwide. One of the main reasons behind the success of India. People take solace in their investment in public sector watching the bailout packages being cashed out by government all over the world to save big business house.

Other private banks in India have also reported a substantial net profit over the least queer given the international and domestic scenario one cannot put this down as a **mundane** achievement. While other are on coat cutting spree and firing employees, Indian companies are actually working on boosting staffing in banking and broking sectors. This can be seen as a big boon in the days to come when the economy gradually comes back on to the fast track. The finance ministry has assured Indian public about the sound health of India banks. This could also be evident from the fact that there have been no mergers and takeovers in Indian banking sector in a contrast to would scenario where finance houses are looking mergers to cut costs on operations. We definitely are not looking to **thrive**; rather we are not looking for growth. It is just that the pace of growth is a little slow now as compared to a year or two before. These are hard times to test the hard. The weak in business and career will be weeded out and it is sometimes very beneficial for business on the long run.

Question 1

What according to the author is the reason for the success of Indian national banks in the quarter ?

- A Indian national banks do not have any commitments in troubled foreign markets
- B These banks can never face financial crisis because of their sheer size
- C These banks are ready to give loans at a very low rate of interest
- D The public is ready to invest in these banks because of the knowledge that these banks gets strong support from the Government
- E None of these

Answer: D

Explanation:

The Indian public banks are strongly supported by government. This strong security blanket ensures that the investment of people don't suffer in the case of economic downturn. Hence, option D is correct.

Question 2

What does the phrase "shot in the arm" as used in the passage mean ?

- A Shock
- B Fear
- C Encouragement
- D Anxiety
- E None of these

Answer: C

Explanation:

The phrase 'shot in the arm' means 'encouragement'. Here, positive growth rate of banks proves to be encouragement for investors and attracts more investment.

Hence, the correct option is C.

Question 3

How according to the author is the current recession beneficial ?

- A World wide companies have realized that India is a strong power to reckon with
- B India is surging ahead of the other companies throughout the world
- C After the recession is over international companies will turn to India for investment
- D Recession is bringing down the prices of essential commodities
- E None of these

Answer: A

Explanation:

Despite of the recession, Indian banking sector has shown growth. This is an encouraging sign for the companies to invest in India. Recession has depicted India as a relatively safe investment destination. Option A is correct.

Question 4

What according to the author will be a big boon in the days to come ?

- A The economy coming back on the fast track
- B The slowing down of the economy
- C Increased hiring in Indian financial sector in times of economic slowdown
- D The cost cutting carried out by all the companies
- E None of these

Answer: C

Explanation:

Indian banking sector is keen on hiring while other companies all over the world are cutting down on staff. This hiring would prove to be advantageous when economy comes out of the slow down.

Option C is correct.

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Question 5

Which of the following statements is definitely true in the context of the passage ?

- (A) India has not been affected by the economic slowdown
- (B) Indian Banks are showing growth in the quarter despite the recession
- (C) While banking industry in the West was severely affected by recession in the past it is now gradually recovering and showing positive growth

- A Only A
- B Only B
- C Only C
- D Only A and B
- E Only B and C

Answer: B

Explanation:

Despite the global recession, Indian banks have shown profit. India has been affected by global slowdown but to a lesser extent. Banks in the west are still reeling under recession. Only statement B is correct.

Question 6

Which of the following strengthens the finance minister's statement about the sound health of Indian Banks with respect to the passage ?

- (A) There have been no acquisitions and mergers of Indian Banks**
- (B) The Indian Banks are recording positive growth**
- (C) Layoffs have been observed worldwide**

- A** Only A and B
- B** Only A and C
- C** Only A
- D** Only B
- E** All A,B and C

Answer: E

Explanation:

Implicitly finance minister points out the fact that the Indian banks are in sound health by pointing out the merger and acquisition in other countries but not in India, no layoffs but rather increased hiring and most importantly positive growth rate recorded by banks. Hence, all the three statements A,B and C support the premise of sound health of Indian banking sector.

Question 7

Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage

TURMOIL

- A** danger
- B** shock
- C** sadness
- D** fear
- E** chaos

Answer: E

Explanation:

'Turmoil' in the given context of the passage refers to 'chaos'. Turmoil signifies the period of confusion. Option E is correct.

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Question 8

Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage

PULVERIZATION

- A polarisation
- B mashing
- C debasement
- D fall
- E crushing

Answer: E

Explanation:

Pulverization is a term generally used in metallurgy. It refers to the process of crushing. Option E is correct.

Question 9

Choose the word/group of words which is most opposite in meaning to the word /group of words printed in bold as used in the passage

THRIVE

- A succeed
- B deteriorate
- C worry
- D tremble
- E strive

Answer: B

Explanation:

'Thrive' means grow. Opposite of it will be deterioration. Hence, the correct option is B.

Question 10

Choose the word/group of words which is most opposite in meaning to the word /group of words printed in bold as used in the passage

MUNDANE

- A extraordinary
- B regular
- C severe
- D visionary
- E routine

Answer: A

Explanation:

'Mundane' means regular or mundane or ordinary. The opposite of which would be 'extraordinary'. Hence, the correct option is A.

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Instructions

Modern biotechnology especially the creation of genetically modified crops is often presented as a magic solution or universal panacea for the problems of poverty inadequate nutrition across the world Conversely there are people who present the picture of tech generated monsters and major human health hazards being created by science Many of the technological changes currently in the process of being utilised in agriculture can have unforeseen consequences and their safety and future viability are far from secure The reality as always is far more complex than either of these two extremes Even today the total food production in the world is adequate to feed the hungry of the world the problem is rather one of unequal distribution which deprives a large part of the population of even their minimal nutritional requirements Similarly farmers especially in developing countries face many problems such as lack of infrastructure , poor or unstable market access volatile input and output prices etc that biotechnology does not address much less solve

It is true that transgenic plants can offer a range of benefits which area above and beyond those which emerged from more traditional innovations in cultivation It is suggested that such new technology offers more effective pest resistance of seeds and crops through genetic control mechanisms which also reduces the need for pesticide use and leads to improved yield A basic question of course is whether the new Gm technology is safe and whether this is absolutely crucial since the effects may only be known much later The jury is still very much out on this matter and the controversy does not appear to be resolved quickly

The trouble is that most governments in developing countries have relatively low food and beverage regulatory standards and public system for monitoring and surveillance of such item are poor or non-existent. This leaves them **open** for entry and even dumping of a range of agricultural products of the new technology Which may into pass regulatory standards in the more developed countries.

Question 11

Which of the following is true in the context of the passage ?

- A Genetically modified crops have been universally recognized as a solution to poverty and environmental degradation
- B The only way to improve the deficit in food requirement and food production in the world is by adapting genetically modified crops
- C Genetically modified crops produce more yield as compared to yield from the traditional methods
- D Taking advantage of absence of regulatory standards scientists have been dumping new products in the markets without appropriate approval
- E None of these

Answer: C

Explanation:

Author says that genetically modified crops have advantages and disadvantages. But it is a fact that they have better yield than the traditional or conventional crops. Only the statement C states a fact while others are wrong conclusions.

Question 12

Choose the word/group of words which is most similar in meaning to **OPEN** printed in bold as used in the passage

- A Vulnerable
- B Capable
- C Threatened
- D Uncertain
- E Weak

Answer: B

Explanation:

Here, open is used to denote vulnerability of developing markets. Due to less regulation, they can be treated as dumping grounds by developed nations. Hence, option B is correct.

Question 13

Choose the word/group of words which is most opposite in meaning to **VOLATILE** printed in the bold as used in the passage

- A Never ending
- B Meager
- C Valuable
- D Irreversible
- E Stable

Answer: E

Explanation:

Volatile also means unstable.
Opposite of which would be 'stable'.
Hence, the correct option is E.

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Question 14

The author of the given passage seems to be definitely_____

- A Suggesting the use of traditional methods of agriculture as against biotechnology by developing countries owing to their poor regulatory standards
- B in favour of utilizing biotechnology as a tool for alleviation of poverty from the world
- C Urging the policy makers to improve infrastructure facilities so that farmers can maximize the benefits of genetically modified crops
- D Unconvinced of the long term effects and rationale for immediate requirement of genetically modified products
- E None of these

Answer: D

Explanation:

The author is neither in favour of genetically modified crops nor against their use. However, the rationale of genetically modified crops helping to alleviate poverty seems flimsy to him. He is unconvinced of the immediate need for their introduction.
Option D is the correct answer.

Question 15

Why according to the author is genetic modification of crops not an answer to the problem of hunger in the world ?

- (A) People being highly doubtful of the long term effects of genetically modified crops do not buy the products grown by such methods
- (B) The problem of hunger in the world is not due to inadequate production of food but due to unequal distribution of it
- (C) Many developing countries have banned genetically modified products as developed country have been using these countries as dumping grounds for new genetically modified products

- A Only A
- B Only B

- C Both B and C
- D Both A and C
- E None of these

Answer: B

Explanation:

The argument in favour of the use of genetically modified crops is that they will help to alleviate the problem of food shortage. However, the problem is not food shortage but the economic disparity which is main cause of hunger around the world. Hence, option B is the correct option.

Instructions

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.

Question 16

A controversial plan to build an immense dam in Brazil's rainforest was stalled when it _____ a formidable bloc of _____ in ecologists and indigenous tribes alike

- A resulted, hostilities
- B gained, supporters
- C attracted, opponents
- D lead, protesters
- E drew, proponents

Answer: E

Explanation:

The correct usage in the blanks will be words 'drew' and 'proponents'. Eg. Agitation draws proponents. The statement would read as: A controversial plan to build an immense dam in Brazil's rainforest was stalled when it drew a formidable bloc of proponents in ecologists and indigenous tribes alike. Option E is correct.

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Question 17

According to a recent survey sales figures of high end cars have seen an _____ growth in the past year which shows that Indian consumers have _____ the impact of recession.

- A unprecedented, negated
- B unbelievable, suffered
- C unusual, worsened
- D insignificant, endured
- E adequate, proven

Answer: A

Explanation:

Only 'unprecedented' and 'negated' is the correct combination of the words which matches the correct context of the sentence. The statement would read as:

According to a recent survey sales figures of high end cars have seen an unprecedented growth in the past year which shows that Indian consumers have negated the impact of recession.

Option A is correct.

Question 18

The National Knowledge Commission has said that India will have to bring _____ in education if it has to emerge as the most _____ workforce of the world.

- A changes, biggest
- B reforms, talented
- C alleviation, skillful
- D quality, brighter
- E outcomes, demanded

Answer: B

Explanation:

The words 'reforms' and 'talented' match the context of the sentence. Reforms are mostly used in context of system. Eg: Reforms in beureaucratic system.

Here, the statement would read as:

The National Knowledge Commission has said that India will have to bring reforms in education if it has to emerge as the most talented workforce of the world.

Question 19

Norway has stolen a march over other developed countries by _____ that it would reduce 40% of its greenhouse gas emissions by 2020 and _____ carbon neutral by 2030.

- A allowing, turn
- B posing, grew
- C estimating, exist
- D perceiving, arising
- E declaring, become

Answer: E

Explanation:

In the given context, the words 'declaring' and 'become' most closely match the context than other words.

The statement would read as,

Norway has stolen a march over other developed countries by declaring that it would reduce 40% of its greenhouse gas emissions by 2020 and becoming carbon neutral by 2030.

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Question 20

According to the language experts children should begin talking in their mother tongue rather than foreign language which can _____ affect their comprehension abilities leading to serious language based _____ later in their lives.

- A significantly, abilities
- B appropriately, achievements
- C severely, advantages

D adversely,problems

E positively,issues

Answer: D

Explanation:

The correct choice of the words will be 'adversely' and 'problems'. Adversely means negatively.

The sentence would read as:

According to the language experts children should begin talking in their mother tongue rather than foreign language which can adversely affect their comprehension abilities leading to serious language based problems later in their lives.

Hence, option D is correct.

Instructions

In each of the following question four words are given of which two words are most nearly the same or opposite in the meaning Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination

Question 21

(A) instigate (B) enquire
(C) construe (D) interpret

A A-C

B A-B

C C-D

D B-D

E A-D

Answer: C

Explanation:

The meaning of the words are:

instigate - incite, provoke

enquire - ask

construe- intrepret, explain

intrepret - explain, expound

Hence. intrepret and construe are similar in meaning.

Option C is correct.

Question 22

(A)superficial (B)superfluous
(C)enlightened (D)surplus

A A-C

B A-B

C B-C

D B-D

E A-D

Answer: D

Explanation:

The meaning of the words are-

(A)superficial - shallow

(B)superfluous - excess, surplus

- (C)enlightened - knowledgeable
- (D)surplus - excess

Superficial and surplus mean one and same thing.
Option D is correct.

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Question 23

- (A)appalling (B)sinister
- (C)perturbed (D)threatening

- A A-B
- B B-D
- C A-C
- D A-D
- E D-C

Answer: A

Explanation:

- (A)appalling - awful
 - (B)sinister - ominous
 - (C)perturbed - disturbed
 - (D)threatening - menacing
- Appalling and Sinister mean one and same thing.
Option A is correct.

Question 24

- (A)imprison (B)torture
- (C)excruciate (D)extract

- A B-D
- B B-C
- C A-B
- D C-D
- E A-C

Answer: B

Explanation:

- (A)imprison - confine
 - (B)torture - intentionally causing agony
 - (C)excruciate - inflict intense pain
 - (D)extract - draw out
- Excruciate and torture have same meaning.
Option B is correct.

Question 25

- (A)pertinent (B)impolite
- (C)irrelevant (D)insecure

- A A-C
- B B-D
- C C-D
- D A-D
- E B-C

Answer: A

Explanation:

The meanings of given words are:

- (A) pertinent - important
- (B) impolite - not good mannered
- (C) irrelevant - unimportant
- (D) insecure - not secure

Pertinent and irrelevant are opposite in the meaning. Option A is correct.

Instructions

Rearrange the following sentence (A),(B),(C),(D),(E) and (F) to make a meaningful paragraph and then answer the question which follow:

- (A) According to it organized retail stores are not wolves at the doors of friendly neighbourhood grocery stores as there is room for expansion of both
- (B) Many have been crying foul over the entry of organized retail stores expressing concern over their impact on small store owners
- (C) The final winner in the competition however is the common man who gets to choose between the most suitable options and in turn fights with the essential commodities
- (D) In spite of this potential for expansion it is doubtless that the small store owners face a decline in profit in initial years if organized retailers set up stores in the vicinity
- (E) But a study conducted over a period of two years goes a long way towards allaying these fears
- (F) This impact however wears off once they learn to take on the competition which in turn enhances efficiency all around

Question 26

Which of the following sentence should be the FIRST after rearrangement ?

- A A
- B B
- C C
- D D
- E E

Answer: B

Explanation:

The sentence can be arranged in the following way for forming a paragraph. (The index number has been retained for ease of understanding.)

- (B) Many have been crying foul over the entry of organized retail stores expressing concern over their impact on small store owners. (This is the opening sentence as it lays the premise for subsequent formation of paragraph.)
- (E) But a study conducted over a period of two years goes a long way towards allaying these fears. (This sentence will be second as it contradicts the premise laid down in the first sentence.)
- (A) According to it organized retail stores are not wolves at the doors of friendly neighbourhood grocery stores as there is room for expansion of both. (This sentence will naturally form the next sentence as it refers to the study mentioned in the previous sentence.)
- (D) In spite of this potential for expansion it is doubtless that the small store owners face a decline in profit in initial years if organized retailers set up stores in the vicinity. (This will form the next sentence as it contradicts the idea of expansion mentioned in the previous

sentence.

(F) This impact however wears off once they learn to take on the competition which in turn enhances efficiency all around. (This appends the premise of small store owners fearing the competition.)

(C) The final winner in the competition however is the common man who gets to choose between the most suitable options and in turn fights with the essential commodities. (This naturally is concluding statement as it lays conclusion to the ongoing discussion.)

Hence, B forms the first sentence.

Question 27

Which of the following sentence should be the **THIRD** after rearrangement ?

A A

B E

C D

D F

E C

Answer: A

Explanation:

The sentence can be arranged in the following way for forming a paragraph. (The index number has been retained for ease of understanding.)

(B) Many have been crying foul over the entry of organized retail stores expressing concern over their impact on small store owners. (This is the opening sentence as it lays the premise for subsequent formation of paragraph.)

(E) But a study conducted over a period of two years goes a long way towards allaying these fears. (This sentence will be second as it contradicts the premise laid down in the first sentence.)

(A) According to it organized retail stores are not wolves at the doors of friendly neighbourhood grocery stores as there is room for expansion of both.

(This sentence will naturally form the next sentence as it refers to the study mentioned in the previous sentence.)

(D) In spite of this potential for expansion it is doubtless that the small store owners face a decline in profit in initial years if organized retailers set up stores in the vicinity. (This will form the next sentence as it contradicts the idea of expansion mentioned in the previous sentence.)

(F) This impact however wears off once they learn to take on the competition which in turn enhances efficiency all around. (This appends the premise of small store owners fearing the competition.)

(C) The final winner in the competition however is the common man who gets to choose between the most suitable options and in turn fights with the essential commodities. (This naturally is concluding statement as it lays conclusion to the ongoing discussion.)

Hence, B forms the first sentence.

A forms third statement.

Question 28

which of the following sentence should be the **SIXTH(LAST)** after rearrangement ?

A A

B B

C C

D E

E F

Answer: C

Explanation:

The sentence can be arranged in the following way for forming a paragraph. (The index number has been retained for ease of understanding.)

(B) Many have been crying foul over the entry of organized retail stores expressing concern over their impact on small store owners.

(This is the opening sentence as it lays the premise for subsequent formation of paragraph.)

(E) But a study conducted over a period of two years goes a long way towards allaying these fears. (This sentence will be second as it contradicts the premise laid down in the first sentence.)

(A) According to it organized retail stores are not wolves at the doors of friendly neighbourhood grocery stores as there is room for expansion of both.

(This sentence will naturally form the next sentence as it refers to the study mentioned in the previous sentence.)

(D) In spite of this potential for expansion it is doubtless that the small store owners face a decline in profit in initial years if organized retailers set up stores in the vicinity. (This will form the next sentence as it contradicts the idea of expansion mentioned in the previous sentence.)

(F) This impact however wears off once they learn to take on the competition which in turn enhances efficiency all around. (This appends the premise of small store owners fearing the competition.)

(C) The final winner in the competition however is the common man who gets to choose between the most suitable options and in turn fights with the essential commodities. (This naturally is concluding statement as it lays conclusion to the ongoing discussion.)

C is the last statement.

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Question 29

Which of the following sentence should be the **SECOND** after rearrangement ?

A A

B B

C C

D E

E F

Answer: D

Explanation:

The sentence can be arranged in the following way for forming a paragraph. (The index number has been retained for ease of understanding.)

(B) Many have been crying foul over the entry of organized retail stores expressing concern over their impact on small store owners.

(This is the opening sentence as it lays the premise for subsequent formation of paragraph.)

(E) But a study conducted over a period of two years goes a long way towards allaying these fears. (This sentence will be second as it contradicts the premise laid down in the first sentence.)

(A) According to it organized retail stores are not wolves at the doors of friendly neighbourhood grocery stores as there is room for expansion of both.

(This sentence will naturally form the next sentence as it refers to the study mentioned in the previous sentence.)

(D) In spite of this potential for expansion it is doubtless that the small store owners face a decline in profit in initial years if organized retailers set up stores in the vicinity. (This will form the next sentence as it contradicts the idea of expansion mentioned in the previous sentence.)

(F) This impact however wears off once they learn to take on the competition which in turn enhances efficiency all around. (This appends the premise of small store owners fearing the competition.)

(C) The final winner in the competition however is the common man who gets to choose between the most suitable options and in turn fights with the essential commodities. (This naturally is concluding statement as it lays conclusion to the ongoing discussion.)

Hence, B forms the first sentence.

E is second after rearrangement.

Question 30

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

A D

B B

C C

D E

E F

Answer: E

Explanation:

The sentence can be arranged in the following way for forming a paragraph. (The index number has been retained for ease of understanding.)

(B) Many have been crying foul over the entry of organized retail stores expressing concern over their impact on small store owners. (This is the opening sentence as it lays the premise for subsequent formation of paragraph.)

(E) But a study conducted over a period of two years goes a long way towards allaying these fears. (This sentence will be second as it contradicts the premise laid down in the first sentence.)

(A) According to it organized retail stores are not wolves at the doors of friendly neighbourhood grocery stores as there is room for expansion of both.

(This sentence will naturally form the next sentence as it refers to the study mentioned in the previous sentence.)

(D) In spite of this potential for expansion it is doubtless that the small store owners face a decline in profit in initial years if organized retailers set up stores in the vicinity. (This will form the next sentence as it contradicts the idea of expansion mentioned in the previous sentence.)

(F) This impact however wears off once they learn to take on the competition which in turn enhances efficiency all around. (This appends the premise of small store owners fearing the competition.)

(C) The final winner in the competition however is the common man who gets to choose between the most suitable options and in turn fights with the essential commodities. (This naturally is concluding statement as it lays conclusion to the ongoing discussion.)

Hence, B forms the first sentence.

F forms the fifth statement.

Instructions

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 best fits the blanks appropriately. Find out the appropriate word/phrase in each case.

Economic growth figures for the first quarter of the financial year seem to support the claim that the worst may be over for the Indian economy. The gradual revival is also an indication that the government economic stimulus package is (181) What could however upset the positive outlooks is the drought which (182) large parts of the country and its impact on overall growth. Even and its impact on overall growth. Even through the monsoon had picked up (183) the rains received were grossly (184) There are clear (185) that farm output particularly cereals will fall drastically. Insufficient rain is bound to shoot up the (186) of agriculture commodities and that would impact the economy as a whole. The drought would also (187) a drastic reduction in rural employment and consumption besides inflation in the prices of food articles.

Food prices have been (188) since the past few months and lower agricultural production is likely to (189) the situation. The government has said that food grains from the buffer stocks will be used to keep prices (190) in these times but its effectiveness will depend a lot on the distribution system.

Question 31

181

A impractical

B ambiguous

C failing

D working

E weakening

Answer: D

Explanation:

Impractically, ambiguous, failing and weakening have negative connotation which does not match the positive context of the opening lines of the paragraph. Hence, the correct word suiting the context is 'working'.

Option D is correct answer.

Question 32

182

- A strike
- B affected
- C exposed
- D revered
- E altered

Answer: B

Explanation:

Other words do not suit the context as areas get 'affected' by drought. No other word is suitable to the except 'affected'. Hence, option B is correct.

Question 33

183

- A unseasonably
- B unfavourably
- C presently
- D meagerly
- E later

Answer: E

Explanation:

Other words except 'later' are either gramatically incorrect or don't suit the context. '.....monsoon had picked up 'later'.....' would be correct usage. Option E is correct.

Question 34

184

- A inadequate
- B enough
- C missing
- D ample
- E atrocious

Answer: A

Explanation:

It is clear from the context of the passage that rains were insufficient. 'Inadequate' is the only word which closely matches the context. Option A is correct.

Question 35

185

- A contradictions
- B advices
- C reasons
- D results
- E indications

Answer: E

Explanation:

Due to insufficient rains, it is clear that the farm yield will fall. This is 'indication' of the fall in output. The correct answer is option E.

Question 36

186

- A production
- B requirement
- C prices
- D yield
- E labour

Answer: C

Explanation:

Except 'requirement' and 'prices' all other words are irrelevant to the context. But later part of the sentences talks about 'economy'. Hence, 'prices' would be most appropriate in the given context. Option C is correct.

Question 37

187

- A trigger
- B lead
- C result
- D contribute
- E dampen

Answer: A

Explanation:

'Trigger' means something that sets in motion a chain of effects. Trigger also means 'to start'. It most appropriately suits the context.

Hence, option A is correct answer.

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Question 38

188

- A improving
- B balanced
- C stable
- D increasing
- E decreasing

Answer: D

Explanation:

The food grain production has been low. This has naturally led to constant increase in the prices. Here, 'increasing' is the most appropriate word suiting the context.

Question 39

189

- A aggravate
- B amend
- C smoothen
- D improve
- E challenge

Answer: A

Explanation:

'Aggravate' means 'to worsen'. Lower food production has worsened the problem of increasing food prices. Option A is the correct answer.

Question 40

190

- A unprofitable
- B futile
- C maximum
- D growing
- E down

Answer: E

Explanation:

There is a problem food inflation due to shortage of food grains. By bringing in the buffer reserves, the government would try and keep

the prices 'down'. Here, usage of down is the most appropriate.

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Instructions

Which of the phrases (a) (b) (c) (d) 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 sentence is appropriate mark (e) as the answer

Question 41

Although information technology has entered the homes offices and hearts of many citizens of India.....

- A India provides the highest number of IT experts to the world every year
- B many people in rural areas still remain ignorant of its immense benefits
- C government has done its best by funding research in this field appropriately
- D the face of communication in the years to come would change completely from the bygone years
- E None of these

Answer: B

Explanation:

Although used at the start of the sentence sets the premise for contradiction in later part of sentence. Only statement indicated by option B offers appropriate denial to the set idea in initial part of the sentence. Option B is correct.

Question 42

While the environment friendly Nuclear energy could make a large addition to the energy resources.....

- A experts have a lot of expectations from this cleaner method of producing energy
- B the government is determined to extract maximum out of this technology in the near future
- C international lobby has been pressurising the developing nations to shift their energy production from coal to nuclear power
- D the problem of locating adequate number of Uranium reserves to run the reactors is yet to be sorted out
- E None of these

Answer: D

Explanation:

The sentence starts in such a way that there is bound to be contradiction of the idea in later part of the sentence. Nuclear reactors require uranium resources as their fuel and their location in adequate number is main issue. Hence, the correct option is option D.

Question 43

..... experts proposed the idea of a common school system

- A Overlooking the fundamental right of quality education of every Child in India
- B Since the curricular requirement of a rural child different from urban child
- C Based on the fact that difference in the quality of schools acts as a ground for discrimination
- D Since a large percentage of Indian children are getting free education
- E None of these

Answer: C

Explanation:

There might be discrimination based on the quality of education received during formative years. In order to eradicate this discrimination, the experts suggested to have a common school system. Hence, the correct option is C.

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Question 44

.....the soil today is nowhere as rich in native minerals as it used to be centuries ago

- A As there is a growing concern among farmers regarding limiting the use of chemical fertilizers
- B As the chemical inputs in agriculture improved the yield many folds
- C Owing to the uninhibited use of chemical inputs in agriculture
- D Awareness among farmers regarding the side effects of chemical farming grwe
- E None of these

Answer: C

Explanation:

Excessive use of chemical fertilizers has reduced nutritive value of soil. Only statement corresponding to option C puts this in correct perspective and is gramatically correct. Hence, the correct option is C.

Question 45

As allegation of crores of rupees changing hands to permit illegal mining began to fly thick and fast

- A government ordered an enquiry which exposed a nexus between mine operators and bureaucrats
- B it caused great damage to the surroundings ecosystem and the environment in general
- C the officials have been irresponsible in failing to bring it to the notice of the court in time
- D the powerful mining lobby had bribed the officials to obtain permit for mining on ecologically sensitive land
- E None of these

Answer: A

Explanation:

Except option A statement, all other statements are either gramatically in correct or don't suit the context of sentence. The government will order probe into the allegations of corruption. Option A correctly matches the context and is most suitable for the context of given sentence.

Instructions

In each of the given sentence select the sentence which would either follow or precede the given sentence in grammatically and conceptually appropriate manner the instruction is given at the end of every statement

Question 46

Unfortunately however these slums dwellers are looked upon by the society as an appendix causing ills in the urban society. Which of the following sentence would immediately precede the above sentence?

- A Health officials have been warning the government against the transmission of contagious diseases from the slum areas to other parts of the city

- B Slum dwellers not only play a significant role in urban economy but also provide cheap labour for everyday work of the cities
- C A recent report suggested that 34 per cent of government lands is illegally occupied by the slum dwellers
- D The slum dwellers live in sub human unhygienic conditions in their tiny shanties and are very often hubs for criminal activities
- E None of these

Answer: B

Explanation:

The given sentence has a negative connotation.

However, it is a contradiction. Hence, the preceding statement is bound to be positive.

Therefore, option B is correct.

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Question 47

However since the beginning of the nineties free markets forces have been allowed to play for ensuring all round development in India markets as well.

Which of the following sentence would immediately precede the above sentence ?

- A Entry of various markets forces increased the competition faced by the indigenous organizations manifold
- B The severe shortage of newest technology and products in the late 1980s ended with the entry of foreign players in the Indian market
- C A major roadblock faced by the foreign investors was the poor infrastructural facilities which was however overtaken by the prospects seen in the huge market
- D India had been following a very selective and conservative economic policy during the late 1980s
- E None of these

Answer: D

Explanation:

The given sentence has a positive outlook and it has a contradicting premise.

Hence, the preceding sentence must be conveying an opposite idea.

Option D matches the pattern and is grammatically correct.

Hence, option D is correct option.

Question 48

That was mainly because only two percent of the total farmers could actually comprehend the lengthy procedures to obtain the loan and be benefited from it.

Which of the following sentence would immediately precede the above sentence ?

- A Many moneylenders have been making the most out of this situation and providing loans to the rest of their farmers at inflated prices
- B There is thus an urgent need to make the schemes and policy as simple and farmer friendly as possible
- C A new loan scheme started by the government a couple of months ago proved to be a huge failure among the farmers
- D This situation can be improved by providing mediators to carry out and follow up of the lengthy official procedure for the farmers
- E None of these

Answer: C

Explanation:

The question statement is explanation for some event. It has a negative essence. Hence, the event is bound to be a failure. The correct option is option C which is apt to the pattern and in sync.

Question 49

The foreign embassy has put forward a demand to the government that prosecution may be carried out on a foreign land and not in the country to which the terrorists belong.

Which of the following sentence would immediately follow the above sentence ?

- A Army arrested the terrorists responsible for kidnapping four foreign tourists after a daylong operation
- B The foreign ministry has offered all possible help to the government for hunting down the terrorists involved in it
- C Government has politely declined the request to handover the arrested terrorists for prosecution outside the country
- D The arrested terrorists were sentenced to life imprisonment after being prosecuted by a panel of international judges
- E None of these

Answer: C

Explanation:

The statement denotes a request. The statement following this would be a response. The statement corresponding to the option C fits to the context and will follow the question statement.

Question 50

This is because most of the institutes for higher learning lack the basic infrastructure trained staff and equipment necessary for the physically challenged.

Which of the following sentence would immediately precede the above sentence ?

- A Many physically challenged people have been performing as well as other students perform in their studies
- B The percent of illiterate physically challenged people in rural areas is considerably more than that in the urban areas
- C According to a recent survey only two out of nearly 200 universities in India have adequate number of books in Braille
- D Although government has been making many provisions to improve higher education in India no attention has been paid to the education of the physically challenged students
- E None of these

Answer: D

Explanation:

The statement seems to be continuation of idea that there is lack of facilities for higher education for physically challenged. Only option D presents this idea in a proper way and the question statement is continuation of this set premise. Option D is correct option.

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General Awareness

Instructions

For the following questions answer them individually

Question 51

What is the full form of the term 'NPA' as used in banking environment ?

- A Not Profitable Assets
- B New Potential Accounts
- C Non Performing Assets
- D Net Performing Assets
- E None of these

Answer: C

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Question 52

As per reports many countries are planning to introduce Tobin Tax the idea of which was given by a Nobel prize winner economist James Tobin in 1978 Tobin Tax if implemented will be levied on which of the following ?

- A On the interest income of corporates earned through major investments
- B All cash transactions
- C Services availed specifically by an elite group of people
- D Foreign Exchange Transactions
- E None of these

Answer: D

Question 53

As per news reports the Indian Economy is poised to hit high growth once again It is estimated that the Gross Domestic Product may be somewhere in the range of 6.25%-7.75% in the current fiscal But at the same time the economy has to face certain challenges also What could these challenges be ?

- (A) Maintaining balance between price stability and exchange rate
- (B) Capital flow may not be adequate as many FIIs are still not comfortable with Indian markets
- (C) Industrial sector is still under pressure and not showing much improvement

- A Only (A)
- B Only (B)
- C Only (C)
- D All (A) (B) and (C)
- E None of these

Answer: D

Question 54

Which of the following countries has decided that from October 2018 no cheques should be issued or honoured there and all the payments should be made and accepted in electronic form only

- A USA
- B Russia

- C United Kingdom
- D Australia
- E None of these

Answer: C

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Question 55

In commodity exchanges in India Index Futures are not permitted as some of the provisions of the FCRA do not allow the same What is the full form of FCRA ?

- A Foreign Commodities Regulation Act
- B Forward Commodities Repurchasing Act
- C Forward contracts Regulation Act
- D Financial Contracts Reformation Act
- E None of these

Answer: C

Question 56

As per the findings of the expert group headed by Dr.Suresh Tendulkar a substantial number of people in India still live Below Poverty Line What is the number in terms of percentages ?

- A 25%
- B 37%
- C 41%
- D 47%
- E None of these

Answer: B

Question 57

As per the findings of the World Bank which of the following recent development in rural areas has doubled the income of rural households raised literacy rate by 10% and appreciated land prices by upto 80%

- A Relief packages to the farmers
- B Construction of all weather roads
- C Recharging of water bodies
- D Rain water harvesting
- E None of these

Answer: A

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Question 58

As decided by the Reserve Bank of India all the villages with a population of 2000 will have access to financial services by the end of__

- A 2009-10
- B 2010-11
- C 2011-12
- D 2012-13
- E None of these

Answer: C

Question 59

As reported in various newspapers the Reserve Bank of India is planning to allow more and more banks to function as Local Area Banks This will help RBI in the implementation of which of the following of its plans/drives?

- (A)Financial Inclusion
- (B)Rural Banking
- (C)Mobile and e-Banking

- A Only (A)
- B Only (B)
- C Only (C)
- D Only (A) and (B)
- E None of these

Answer: B

Question 60

During his visit to Trinidad in November 2009 the Indian Prime Minister signed a Nuclear deal between India and _____

- A Canada
- B Brazil
- C Saudi Arabia
- D Tanzania
- E None of these

Answer: A

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Question 61

Which of the following is/are the objective (s) of the new industrial policy of the Government of India ?

- (A) To transform India into a major partner and player in the global trade
- (B) To maintain a sustained growth in productivity
- (C) To become the biggest exporter of horticulture products in South East Asia

- A Only A
- B Only B
- C Only A and B
- D Only B and C
- E All A B and C

Answer: C

Question 62

The Chief Executive Officers (CEOs) of the APEC held an important summit in Singapore in November 2009 What is the full form of APEC ?

- A Asia Pacific Economic Co-operation
- B Afro-Pacific Economic Council
- C Asia Pacific Economic Council
- D Alliance for Promotion of Economic Cooperation
- E None of these

Answer: A

Question 63

Which of the following Gulf countries has decided recently that despite the objections raised by certain countries it will construct 10 more Uranium enrichment plants to strengthen its position in the world ?

- A Iraq
- B Iran
- C UAE
- D Kuwait
- E None of these

Answer: B

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Question 64

Which of the following countries was the winner of Asia Cup Hockey Tournament for women held in November 2009 ?

- A India
- B Japan

- C China
- D South Korea
- E None of these

Answer: C

Question 65

The leaders of the European Union (EU) named Mr Herman Van Rompuy as the First President of the E.U Mr. Rompuy is the present

- A Prime Minister of Britain
- B President of Ukraine
- C Prime Minister of Russia
- D President of Italy
- E Prime Minister of Belgium

Answer: C

Question 66

Which of the following is not one of the Monitorable Targets of the 11th Five Year Plan (2007-12) ?

- A To increase the average GDP growth rate
- B To increasing the literacy rate
- C To increase energy efficiency
- D To improve sex ratio
- E To minimize the effect of global warming

Answer: E

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Question 67

Cryogenic Engines are used in which of the following areas of technology ?

- A Atomic Energy
- B Food Technology
- C Oceanography
- D Space Research
- E None of these

Answer: D

Question 68

The National Rural Employment Guarantee Act is now known by which of the following names ?

- A Indira Gandhi Rural Employment Guarantee Act
- B Rajiv Gandhi Rural Employment Guarantee Act
- C Jawaharlal Nehru Rural Employment Guarantee Act
- D Mahatma Gandhi Rural Employment Guarantee Act
- E All (a) (b) (c)

Answer: D

Question 69

Which of the following initiative is/are taken by the Government of India to boost the development of agriculture ?

- (A) Accelerated Irrigation Benefit Programme
- (B) Fertiliser Subsidy Scheme
- (C) Public Distribution system

- A Only A
- B Only B
- C Only C
- D Only A and B
- E All A,B, and C

Answer: D

Question 70

Which of the following is/are true about the Indo-US Economic and Financial partnership deal made in November 2009 ?

- (A) The objective of the deal is to strengthen bilateral engagements and understanding
- (B) Work jointly on some financial and infrastructure related projects
- (C) The deal was signed during the visit of the Foreign Minister of both the countries to South Africa for Global Economic Summit 2009

- A Only A
- B Only B
- C Only A and B
- D Only A and C
- E None of these

Answer: C

Question 71

Which of the following countries has signed a deal to supply a fleet of 150 j-10 Fighter Jets to Pakistan ?

- A France
- B Canada
- C Russia

D USA

E China

Answer: E

Question 72

Which of the following terms names is not associated with banking/financial trade in India ?

A Automated Clearing House

B Provision Coverage Ratio

C Market Stabilisation Scheme

D Credit Default Swaps

E Double Fault

Answer: E

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Question 73

The standard protocol of the Internet is _____

A TCP/IP

B Java

C HTML

D Flash

E None of these

Answer: A

Question 74

Digital photos and scanned images are typically stored as _____graphics with extension such as .bmp, .png, .jpg, .tif, or .gif.

A vector

B bitmap

C either vector or bitmap

D neither vector nor bitmap

E None of these

Answer: B

Question 75

A _____ is a computer attached to the Internet that runs a special Web server software and can send Web pages out to other computers over the Internet

- A web url
- B web system
- C web page
- D web server
- E None of these

Answer: D

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Question 76

After a user has saved and deleted many files many scattered areas of stored data remain that are too small to be used efficiently causing_____

- A disorder
- B turmoil
- C disarray
- D fragmentation
- E None of these

Answer: D

Question 77

Which of the following books is written by V.S.Naipual ?

- A The Last Hero
- B Bliss was in that Dawn
- C Train to Pakistan
- D A Tale of Two Cities
- E A House for Mr Biswas

Answer: E

Question 78

Which of the following is the communication protocol that sets the standard used by every computer that accesses Web based information ?

- A XML
- B DML
- C HTTP
- D HTML

E None of these

Answer: C

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Question 79

Which of the following converts all the statement in a program in a single batch and the resulting collection of instructions is placed in a new file ?

- A compiler
- B interpreter
- C converter
- D instruction
- E None of these

Answer: A

Question 80

A program that generally has more user friendly interface than a DBMS is called a _____

- A front end
- B repository
- C back end
- D form
- E None of these

Answer: D

Question 81

When you install a new program on your computer it is typically added to the _____ menu

- A all programs
- B select programs
- C start programs
- D desktop program
- E None of these

Answer: A

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Question 82

Which of the following contains information about a single entity in the database like a person place event or thing ?

- A query
- B form
- C record
- D table
- E None of these

Answer: C

Question 83

Which of the following is a key function of a firewall ?

- A Monitoring
- B Deleting
- C Copying
- D Moving
- E None of these

Answer: A

Question 84

_____ are a type of inexpensive digital camera that remain tethered to a computer and used for video conferencing video chatting and live Web broadcast

- A Webcams
- B Webpics
- C Browser cams
- D Browser pics
- E None of these

Answer: A

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Question 85

Who amongst the following is the author of the book The Rediscovery of India ?

- A Meghnad Desai
- B Romila Thapar
- C Mulkraj anand
- D Amit Chaudhary
- E None of these

Answer: A

Question 86

Some banks which were not able to meet their priority sector lending targets are now allowed to do so by purchasing Priority Sector Lending Certificates

Which of the following agencies /organisation is/are authorized to issue these certificates ?

- (A) Micro Finance Institutions
- (B) Non Banking Finance Companies
- (C) NABARD

- A Only A
- B Only B
- C Only A and B
- D All A B and C
- E None of these

Answer: B

Question 87

Market Research is useful for _____

- A deciding proper marketing strategies
- B deciding the selling price
- C choosing the right products
- D choosing the sales person
- E All of these

Answer: A

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Question 88

A call means _____

- A shout out to somebody
- B a profession or business
- C visit friends
- D visiting prospective customers
- E After sales services

Answer: D

Question 89

Conversion means _____

- A meeting a prospective client

- B interacting with a prospective customers
- C converting an employer into an employee
- D converting a seller to a buyer
- E converting a prospective client into buyer

Answer: E

Question 90

Customisation means_____

- A acquiring more customers
- B regulating customers
- C special products to suit each customer
- D more products per customer
- E All of these

Answer: C

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Question 91

Modern styles of marketing include_____

- A digital marketing
- B telemarketing
- C e-commerce
- D e-mails solicitation
- E All of these

Answer: E

Question 92

The acronym HTML stand for ____

- A High Transfer Machine Language
- B High Transmission Markup Language
- C Hypertext Markup Language
- D Hypermedia Markup Language
- E None of these

Answer: C

Question 93

e-Marketing is same as_____

- A virtual marketing
- B digital marketing
- C real time marketing
- D All of these
- E None of these

Answer: B

Question 94

Value added services means_____

- A costlier products
- B large number of products
- C additional services
- D at par services
- E None of these

Answer: C

Question 95

Aggressive Marketing is necessitated due to_____

- A globalisation
- B increased competition
- C increased production
- D increased job opportunities
- E All of these

Answer: B

Question 96

Computers connected to a LAN can_____

- A run faster
- B share information and/or share peripheral equipment
- C e-mail
- D go online
- E None of these

Answer: B

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Question 97

Efficient marketing style requires

- A proper planning
- B good communications skills
- C team work
- D Knowledge of products
- E All of these

Answer: E

Question 98

The performance of a sales person depends on_____

- A salary paid
- B sales incentives paid
- C size of the sales team
- D ability and willingness of the sale person
- E team leader's aggressiveness

Answer: D

Question 99

The sole aim of marketing is to_____

- A Increase sales
- B Increase the number of employees
- C Increase profits
- D Increase production
- E All of these

Answer: A

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Question 100

Lead generation means_____

- A Tips for selling tactics
- B Tips for better production
- C Generate leaders

D Likely sources for prospective clients

E All of these

Answer: D

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Quant

Instructions

Study the following table carefully to answer the question that follow:

Number (N) of Six type of Electronic Products Sold by Six different stores in a month and the price per Product (p) (price in Rs. '000) charged by each store.

Store	A		B		C		D		E		F	
	N	P	N	P	N	P	N	P	N	P	N	P
L	54	135	48	112	60	104	61	124	40	136	48	126
M	71	4.5	53	3.8	57	5.6	49	4.9	57	5.5	45	4.7
N	48	12	47	18	52	15	54	11.5	62	10.5	56	11
O	52	53	55	48	48	50	54	49	59	47	58	51
P	60	75	61	68	56	92	44	84	46	76	59	78
Q	43	16	44	15	45	14.5	48	15.6	55	18.2	55	14.9

Question 101

Number of L type products sold by Store F is what per cent of the number of the same type of products sold by Store E ?

A 76.3

B 124

C 83.33

D 115

E None of these

Answer: E

Explanation:

L type of products sold by F & E are 48,40 respectively.

It is the ratio of $48/40 * 100 = 120\%$ Hence, E

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Question 102

What is the respective ratio of total number of N and L type products together sold by Store D and the same products sold by Store A ?

A 119:104

B 102:115

C 104:115

D 117:103

E None of these

Answer: E

Explanation:

As per the graph, N,L type of products sold by D &A; are 115,102 respectively.

Hence, It should be 115/102 Hence, E

Question 103

What is the average price per product charged by all the Stores together for Product Q ?

- A Rs 14,700
- B Rs 15,700
- C Rs 15,200
- D Rs 14,800
- E None of these

Answer: B

Explanation:

The total of product Q sold in all stores is 94.3 and we need average so divide by 6

$94.3/6$ and multiply with 1000,

it gives 15700 Approx. So, B

Question 104

What is the difference in the amount earned by Store A through the sale of P type products and that earned by Store B through the sale of Q type products ?

- A Rs 38.4 lakhs
- B Rs 0.384 lakhs
- C Rs 3.84 lakhs
- D Rs 384 lakhs
- E None of these

Answer: A

Explanation:

Store A earned $75*60$ through sale of P store B earned $45*15$ through sale of q

so we need

$75*60 - 45*15 = 3849$,

Multiply by 1000 We get 38.4 Lakhs. approx

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Question 105

What is the total amount earned by Store C through the sale of M and O type products together ?

- A Rs 2719.2 lakhs
- B Rs 271.92 lakhs

- C Rs 2.7192 lakhs
- D Rs 27.192 lakhs
- E None of these

Answer: D

Explanation:

amount earned by Store C through the sale of M and O type products together is

$$57 \times 5.6 + 48 \times 50 = 2719.2 \text{ Multiply by } 1000 \text{ } 27.192 \text{ lakhs}$$

Instructions

Study the following information carefully and answer the questions that follow:

An Organisation consists of 2400 employees working in different departments viz HR Marketing, IT, Production and Accounts. The ratio of male to female employees in the Organisation is 5:3 respectively Twelve percent of the males work in the HR department Twenty four per cent of the females work in the Accounts departments The ratio of males to females working in the HR department is 6:11 respectively One ninth of the females work in the IT department Forty two percent of the males work in the Production department. Number of females is working in the Production department is ten percent of the males working in the same. The remaining females working in the marketing department The total number of employees working in the IT department is 285. Twenty two percent of the males work in the Marketing department and the remaining work in the Account department.

Question 106

The number of males working in the IT department forms approximately what per cent of the total number of males in the Organisation ?

- A 5
- B 12
- C 21
- D 8
- E 18

Answer: B

Explanation:

The data given to us:

An Organisation consists of 2400 employees working in different departments viz HR Marketing, IT, Production and Accounts. The ratio of male to female employees in the Organisation is 5:3 respectively Twelve percent of the males work in the HR department Twenty four per cent of the females work in the Accounts departments The ratio of males to females working in the HR department is 6:11 respectively One ninth of the females work in the IT department Forty two percent of the males work in the Production department. Number of females is working in the Production department is ten percent of the males working in the same. The remaining females working in the marketing department The total number of employees working in the IT department is 285. Twenty two percent of the males work in the Marketing department and the remaining work in the Account department.

This data can be interpreted in tabular format as:

	Male	Female
Total	1500	900
HR	180	330
Accounts	175	216
IT	185	100
Production	630	63
Marketing	330	191

Percent of number of males working in IT Department to total number of males = $(185/1500) \times 100 = 12.33\% \sim 12\%$ Calculations:

Number of males of total population = $(5/8) \times 2400 = 1500$

Number of females of total population = $2400 - 1500 = 900$

Number of males in HR department = 12% of 1500 = 180

Number of females in HR department:

$$(6/17)*x = 330 \quad x = 510$$

No. of females = 180

Now, females in marketing department = 900 - 330 - 216 - 100 - 63 = 191

Males in Accounts department = 1500 - 180 - 185 - 630 - 330 = 175

Question 107

How many males work in the Accounts department ?

- A 170
- B 165
- C 185
- D 160
- E None of these

Answer: E

Explanation:

Organisation consists of 2400 employees

The ratio of male to female employees in the Organisation is 5:3 respectively means the number of males and females are 1500 and 900 respectively.

Twelve percent of the males work in the HR department means 180 males work in HR

Twenty four per cent of the females work in the Accounts means 216 females work in Accounts

The ratio of males to females working in the HR department is 6:11 means there are 330 females working in HR

One ninth of the females work in the IT means 100 females work in IT

Forty two percent of the males work in the Production means 630 males work in Production

Number of females is working in the Production department is ten percent of the males working in the same means there are 63 females working in Production

The remaining females working in the marketing department are 191

The total number of employees working in the IT department is 285 means there are 185 males working in IT

Twenty two percent of the males work in the Marketing department means there are 330 males working in Marketing

The remaining are 175 males in Accounts

There is no option matching 175.

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Question 108

The total number of employees working in the Account department forms what per cent of the total number of employees in the Organisation ?(rounded off to two digits after decimal)

- A 7
- B 12
- C 4
- D 15
- E None of these

Answer: E

Explanation:

Organisation consists of 2400 employees

The ratio of male to female employees in the Organisation is 5:3 respectively means the number of males and females are 1500 and

900 respectively.

Twelve percent of the males work in the HR department means 180 males work in HR

Twenty four per cent of the females work in the Accounts means 216 females work in Accounts

The ratio of males to females working in the HR department is 6:11 means there are 330 females working in HR

One ninth of the females work in the IT means 100 females work in IT

Forty two percent of the males work in the Production means 630 males work in Production

Number of females is working in the Production department is ten percent of the males working in the same means there are 63 females working in Production

The remaining females working in the marketing department are 191

The total number of employees working in the IT department is 285 means there are 185 males working in IT

Twenty two percent of the males work in the Marketing department means there are 330 males working in Marketing

The remaining are 175 males in Accounts

The total number of people working in Accounts is $175+216 = 391$ which is close to 16% of the total number of people working and there is no such option.

Question 109

The number of females working in the Productions department forms what per cent of the total number of females in the Organisation ?

- A 7
- B 12
- C 4
- D 15
- E None of these

Answer: A

Explanation:

Organisation consists of 2400 employees

The ratio of male to female employees in the Organisation is 5:3 respectively means the number of males and females are 1500 and 900 respectively.

Twelve percent of the males work in the HR department means 180 males work in HR

Twenty four per cent of the females work in the Accounts means 216 females work in Accounts

The ratio of males to females working in the HR department is 6:11 means there are 330 females working in HR

One ninth of the females work in the IT means 100 females work in IT

Forty two percent of the males work in the Production means 630 males work in Production

Number of females is working in the Production department is ten percent of the males working in the same means there are 63 females working in Production

The remaining females working in the marketing department are 191

The total number of employees working in the IT department is 285 means there are 185 males working in IT

Twenty two percent of the males work in the Marketing department means there are 330 males working in Marketing

The remaining are 175 males in Accounts

The number of females working in the Productions department is 63 which is 7% of the total number of females.

Question 110

What is the total number of females working in the HR and Marketing department together ?

- A 363
- B 433
- C 545
- D 521
- E None of these

Answer: D

Explanation:

Organisation consists of 2400 employees

The ratio of male to female employees in the Organisation is 5:3 respectively means the number of males and females are 1500 and 900 respectively.

Twelve percent of the males work in the HR department means 180 males work in HR

Twenty four per cent of the females work in the Accounts means 216 females work in Accounts

The ratio of males to females working in the HR department is 6:11 means there are 330 females working in HR

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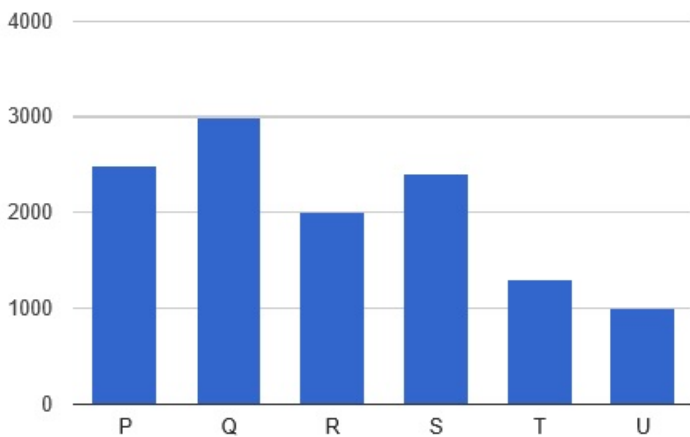
The total number of females working in the HR and Marketing department together is $330+191 = 521$.

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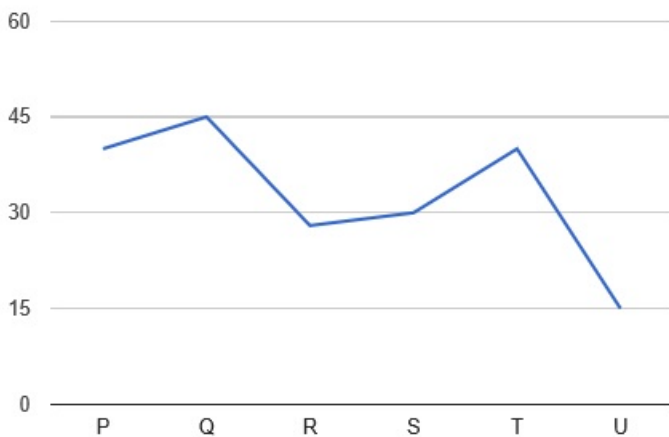
Instructions

Study the graphs carefully to answer the question that follow:

Total number of children in 6 different schools and the percentage of girls in them



Percentage of Girls



Question 111

What is the total percentage of boys in schools R and U together (rounded off to two digits after decimal)

- A 78.55
- B 72.45
- C 76.33
- D 75.83
- E None of these

Answer: C

Explanation:

Total number of students in R = 2000

Percentage of girls = 28%

So, the number of boys = $.72 * 2000 = 1440$

Total number of students in U = 1000

Percentage of girls = 15%

So, the number of boys = $.85 * 1000 = 850$

So, the percentage of boys = $\frac{850+1440}{2000+1000} * 100$

= 76.33%

Question 112

What is the total number of boys in School T ?

- A 500
- B 600
- C 750
- D 850
- E None of these

Answer: C

Explanation:

Total students in T = 1250

Percentage of girls = 40%

So, the number of boys = $1250 * .6 = 750$

Question 113

The total number of students in school R is approximately what per cent of the total number of students in school S ?

- A 89
- B 75
- C 78
- D 82
- E 94

Answer: A

Explanation:

The number of students in R = 2000

The approximate number of students in S = 2250

So, the required percentage = $100 * 2000/2250 = 89\%$

Question 114

What is the average number of boys in schools P and Q together ?

- A 1425
- B 1575
- C 1450
- D 1625
- E None of these

Answer: B

Explanation:

Total number of students in P = 2500

Percentage of girls = 40%

So, the number of boys = $.60 * 2500 = 1500$

Total number of students in Q = 3000

Percentage of girls = 45%

So, the number of boys = $.55 * 3000 = 1650$

So, the average = $(1500 + 1650)/2 = 1575$

Question 115

What is the respective ratio of the number of girls in school P to the number of girls in school Q ?

- A 27:20
- B 17:21
- C 20:27
- D 21:17
- E None of these

Answer: C

Explanation:

Total number of students in P = 2500

Percentage of girls = 40%

So, the number of girls = $.40 * 2500 = 1000$

Total number of students in Q = 3000

Percentage of girls = 45%

So, the number of girls = $.45 * 3000 = 1350$

So, the ratio = $1000 : 1350 = 100 : 135 = 20 : 27$

Instructions

Study the given information carefully and answer the question that follow:

A basket contains 4 red, 5 blue and 3 green marbles

Question 116

If three marbles are picked at random what is the probability that either all are green or all are red ?

- A $\frac{7}{44}$
- B $\frac{7}{12}$
- C $\frac{5}{12}$
- D $\frac{1}{44}$
- E None of these

Answer: D

Explanation:

The total number of ways of picking three marbles from the given 12 marbles is ${}^{12}C_3 = 220$

The number of ways of picking three green marbles is ${}^3C_3 = 1$

The number of ways of picking three red marbles is ${}^4C_3 = 4$

Hence, the total number of favorable cases is $4 + 1 = 5$

Hence, the required probability is $\frac{5}{220} = \frac{1}{44}$

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Question 117

If two marbles are picked at random what is the probability that both are red ?

- A $\frac{3}{7}$
- B $\frac{1}{2}$
- C $\frac{2}{11}$
- D $\frac{1}{6}$
- E None of these

Answer: E

Explanation:

The total number of ways of picking two marbles is ${}^{12}C_2 = 66$

The total number of ways of picking two red marbles is ${}^4C_2 = 6$

Hence, the required probability is $\frac{6}{66} = \frac{1}{11}$

Question 118

If three marbles are picked at random what is the probability that at least one is blue ?

- A $\frac{7}{12}$
- B $\frac{37}{44}$

C $\frac{5}{12}$

D $\frac{7}{44}$

E None of these

Answer: B

Explanation:

The total number of ways of picking three marbles is ${}^{12}C_3 = 220$

The total number of ways of picking three marbles such that none of them is blue (that is all of them are either red or green) is ${}^7C_3 = 35$

Hence, the number of favorable cases (atleast one is blue) is $220 - 35 = 185$

So, the required probability is $\frac{185}{220} = \frac{37}{44}$

Instructions

Study the given information carefully and answer the question that follow:

A committee of five members is to be formed out of 3 trainees 4 professors and 6 research associates In how many different ways can this be done if:

Question 119

The committee should have all 4 professors and and 1 research associate or all 3 trainees and 2 professors ?

A 12

B 13

C 24

D 52

E None of these

Answer: A

Explanation:

A committee with all 4 professors and and 1 research associate can be formed in 6 ways as any 1 of 6 Research Associates can be selected.

A committee with all 3 trainees and 2 professors can be formed in 6 ways as 2 professors out of 4 can be selected in 4C_2 ways.

Hence a desired committee can be formed in 12 ways.

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Question 120

The committee should have 2 trainees and 3 research associates ?

A 15

B 45

C 60

D 9

E None of these

Answer: C

Explanation:

2 trainees out of 3 can be chosen in ${}^3C_2 = 3$ ways.

3 research associates out of 6 can be chosen in ${}^6C_3 = 20$ ways.

A committee with 2 trainees and 3 research associates can be formed in $3 \times 20 = 60$ ways.

Instructions

Study the tables carefully to answer the questions that follow:

Number of candidates (in lakhs) appearing in an entrance examination from six different cities

City	Number of candidates
A	1.25
B	3.14
C	1.08
D	2.27
E	1.85
F	2.73

Ratio of Candidates passing and failing within the city

City	Passing : Failing
A	7 : 3
B	5 : 3
C	4 : 5
D	1 : 3
E	3 : 2
F	7 : 5

Question 121

What is the respective ratio of the number of candidates failing in the exam from City D to those failing in the exam from City A ?

- A 289:42
- B 42:289
- C 227:50
- D 50:227
- E None of these

Answer: C

Explanation:

Number of candidates from city D = 2.27 lakhs

Ratio of pass : fail = 1 : 3

So, number of fail = $\frac{3}{3+1} \times 2.27 = 1.7$ lakhs

Number of candidates from city A = 1.25 lakhs

Ratio of pass : fail = 7 : 3

So, number of fail = $\frac{3}{3+7} \times 1.25 = 37,500$

Ratio = 1,70,000 : 37,500. The closest ratio among the answers is (c)

Question 122

The number of candidates appearing for the exam from City C is what per cent of the total number of candidates appearing for the exam from City B ? (rounded off to the nearest integer)

- A 27

- B 34
- C 42
- D 21
- E 38

Answer: B

Explanation:

Total candidates appearing from C = 1.08 lakhs

Total candidates appearing from D = 3.14 lakhs

So, the required percentage = $100 \times 1.08 / 3.14 = 34.39\%$

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Question 123

Number of candidates passing in the exam from City F is what per cent of the total number of candidates appearing from all the cities together ? (rounded off the two digits after the decimal)

- A 12.93
- B 14.46
- C 10.84
- D 11.37
- E None of these

Answer: A

Explanation:

Number of candidates appearing from F = 2.73 lakhs

Ratio of Pass: Fail = 7:5

Number of pass = $\frac{7}{7+5} \times 2.73 = 1.59$ lakhs

Total number of candidates from all the cities = $1.25 + 3.14 + 1.08 + 2.27 + 1.85 + 2.73 = 12.32$ lakhs

The required percentage = $100 \times 1.59 / 12.32 = 12.91\%$

Question 124

Which city has the highest number of students failing in the entrance exam ?

- A F
- B C
- C B
- D D
- E None of these

Answer: D

Explanation:

Number of candidates failing = Candidates appearing * Fail side of the ratio / total ratio

This is the highest for D. The value for D is $2.27 \times 3 / (3+1) = 1.7$ lakhs

Question 125

What is the number of candidates passing in the exam from city E ?

- A 13,000
- B 11,10,000
- C 1,13,000
- D 11,000
- E None of these

Answer: E

Explanation:

Number of candidates passing from E = $1.85 * 3 / (3+2) = 1.11$ lakhs

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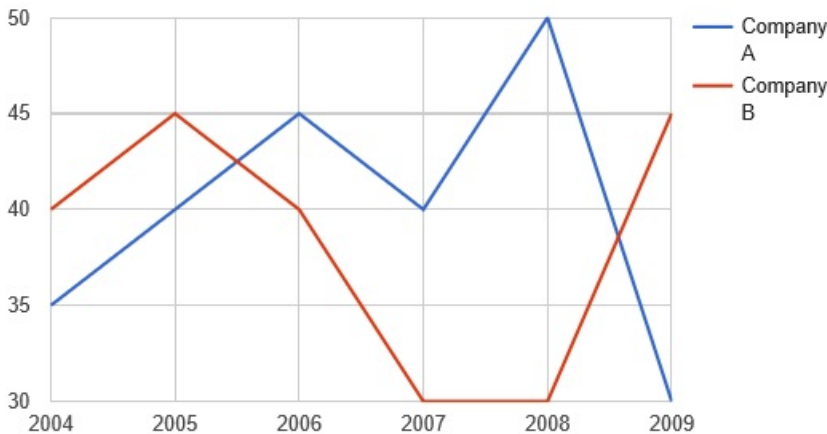
Instructions

Study the following graph carefully to answer the question that follow:

Percent profit made by two companies over the years

$$\text{Percent Profit} = \frac{\text{Income} - \text{Expenditure}}{\text{Expenditure}} \times 100$$

Company A and Company B



Question 126

If in the year 2004 the expenditure incurred by Company A and B was the same What was the respective ratio of the income of Company A and B in that year ?

- A 27:28
- B 14:23
- C 13:19
- D Cannot be determined
- E None of these

Answer: A

Explanation:

Let expenditure of both be e, income of a is p and b is q, as per the graph, we have

$35 = (p - e) / e * 100$ So $P = (35e / 100) + e$, similarly $q = (40e / 100) + e$, solve for p/q, we obtain 135/140 Or 27/28.

Question 127

If the amount of profit earned by Company A in the year 2007 was Rs 1.5 lakhs what was its expenditure in that year ?

- A Rs 1.96 lakhs
- B Rs 2.64 lakhs
- C Rs 1.27 lakhs
- D Rs 3.75 lakhs
- E None of these

Answer: D

Explanation:

Expenditure = (profit / profit %) * 100 (Since, profit = inc - exp)

$$\Rightarrow \text{exp} = (1,50,000/40) * 100 = 3,75,000$$

Question 128

What is the average percent profit earned by Company B over all the years together ?

- A $19\frac{1}{3}$
- B $24\frac{1}{6}$
- C $12\frac{1}{3}$
- D $37\frac{1}{6}$
- E None of these

Answer: E

Explanation:

It comes as the average of 40,45,40,30,30,45 We get 230/6, Hence, E

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Question 129

If the year 2008 the income of both the companies A and B was the same what was the respective ratio of expenditure of Company A to the expenditure of Company B in that year ?

- A 21:25
- B 7:9
- C 13:15
- D Cannot be determined
- E None of these

Answer: C

Explanation:

Let expenditures of a,b be a,b we have,

$$50 = (i-a)/a * 100, 30 = (i-b)/b * 100 \text{ We have,}$$

$a = (2/3)*i$, $b = 10*i/13$ we get a/b as $13/15$

Question 130

What is the respective ratio of the amount of profit earned by Company A and B in the year 2009?

- A 2:3
- B 4:7
- C 11:15
- D Cannot be determined
- E None of these

Answer: D

Explanation:

Without individual values of either income or expenditure, We can perform the necessary calculations only when either of the 2 values is given. so, we cannot generate profit percentage. Hence, D

Instructions

Study the given table carefully to answer the question that follow:

Percentage of marks obtained by

five students in five different subjects in a school

Subject student	Eng (100)	Sci(125)	Math(150)	SST(75)	Hindi(50)
Rahul	67	84	70	64	90
Veena	59	72	74	88	84
Soham	66	90	84	80	76
Shreya	71	66	80	66	86
Varun	63	76	88	68	72

*Figures in brackets indicate maximum marks for a particular subject.

Eng---English

Sci---Science

Math---Mathematics

SST---Social Studies

Question 131

What are the average marks obtained by all the students together in English ?

- A 64.6
- B 60.4
- C 66.7
- D 68.4
- E None of these

Answer: E

Explanation:

Total marks of the students in English = $67 + 59 + 66 + 71 + 63 = 326$

Average = $326/5 = 65.2$. Option e) is the correct answer.

Question 132

What is Varun's overall percentage in the examination ?

- A 81.5
- B 78.2
- C 73.4
- D 69.4
- E None of these

Answer: C

Explanation:

Maximum possible marks = $100 + 125 + 150 + 75 + 50 = 500$

Varun's marks = $63 + 76 + 88 + 68 + 72 = 367$

So, Varun's percentage = $367/500 * 100 = 367/5 = 73.4\%$

Question 133

What is the respective ratio of total marks obtained by Veena and Shreya together in Mathematics to the marks obtained by Rahul in the same subject ?

- A 11:5
- B 7:9
- C 5:11
- D 9:7
- E None of these

Answer: A

Explanation:

Veena's marks in Mathematics = 74

Shreya's marks in Mathematics = 80

Rahul's marks in Mathematics = 70

Required ratio = $(74+80) : 70 = 154 : 70 = 11 : 5$

Question 134

If in order to pass the exam a minimum of 95 marks are needed in Science how many students pass in the exam ?

- A None
- B Three
- C One
- D Two
- E Four

Answer: B

Explanation:

95 is 76% of 125.

Since three students scored $\geq 76\%$ in science.

Thus, ans = 3

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Question 135

What are the total marks obtained by Soham in all the subjects together ?

- A 396
- B 408
- C 402.5
- D 398.5
- E None of these

Answer: A

Explanation:

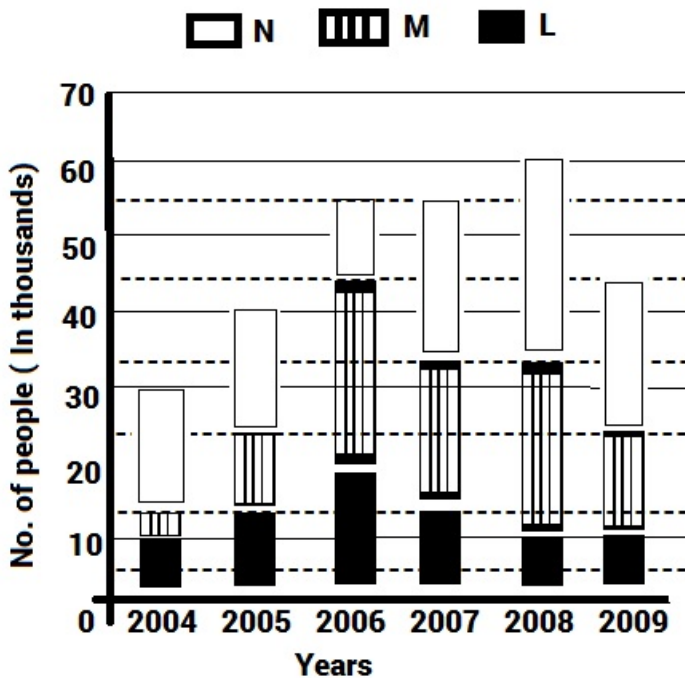
Total marks obtained by Soham in all the subjects = $66 + 90 + 84 + 80 + 76 = 396$

Option a) is the correct answer.

Instructions

Study the given graph carefully to answer the question that follow:

Number of people (in thousands) using three different types of mobile services over the years



Question 136

What is the average number of people using mobile service M for all the years together?

- A $16\frac{2}{3}$
- B $14444\frac{1}{6}$
- C $16666\frac{2}{3}$

D $14\frac{1}{6}$

E None of these

Answer: E

Explanation:

total people using M = $5,000+10,000+25,000+20,000+15,000+10,000 = 85,000$

Avg = $85,000/6 = 14,166.67$

Question 137

The total number of people using all the three mobiles services in the year 2007 is what percent of the total number of people using all the three mobile devices in the year 2008 ?

A 89.72

B 93.46

C 88.18

D 91.67

E None of these

Answer: D

Explanation:

People using all services in 2007 = 55k

in 2008 = 60k

required %age = $(55/60)*100 = 91.67\%$

Question 138

Number of people using mobile service N in the year 2006 forms approximately what per cent of total number of people using all the three mobile services in that year ?

A 18

B 26

C 11

D 23

E 29

Answer: A

Explanation:

people using N in 2006 = 10k

total users in 2006 = 55k

required %age = $(10/55)*100 = 200/11 = 18.18 = \sim 18$

Question 139

What is the respective ratio of number of people using mobile service L in the year 2005 to those using the same service in the year 2004 ?

A 8:7

- B 3:2
- C 19:13
- D 15:11
- E None of these

Answer: B

Explanation:

people using L in 2005 = 15k

people using L in 2004 = 10k

ratio = $15k/10k = 3:2$

Question 140

What is the total number of people using mobile service M in the year 2008 and 2009 together ?

- A 35,000
- B 30,000
- C 45,000
- D 25,000
- E None of these

Answer: E

Explanation:

people using M in 2008 = 25,000

people using M in 2009 = 15,000

total = 40,000

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Instructions

Study the table carefully to answer the question that follow:

Distance (in kms) travelled by six trucks on six different days of the week

Truck Day	P	Q	R	S	T	U
Monday	240	250	320	325	330	300
Tuesday	320	264	308	314	318	314
Wednesday	324	294	330	312	310	325
Thursday	288	300	310	278	260	275
Friday	366	302	288	292	270	268
Saturday	292	284	260	274	280	242

Question 141

What is the average distance travelled by truck S in all the days together?

- A $198\frac{1}{3} km$
- B $296\frac{1}{6} km$

C $199\frac{1}{6} \text{ km}$

D $299\frac{1}{6} \text{ km}$

E None of these

Answer: D

Explanation:

Average distance travelled by truck S = $\frac{325+314+312+278+292+274}{6} = 299\frac{1}{6} \text{ km}$

Question 142

If the speed of truck P on Monday was 19.2 kmph, what was the time taken by it to cover the given distance?

A 10 hours

B 11 hours

C 9 hours 30 minutes

D 12 hours 30 minutes

E None of these

Answer: D

Explanation:

Distance travelled by P on Monday = 240 km

Speed = 19.2 kmph

Speed = Distance/Time

Time = $\frac{240}{19.2} = 12.5 \text{ hr}$

∴ P took 12 hr 30 minutes to cover the distance.

Question 143

If to travel the given distance the time taken by truck Q on Friday was 8 hours what was its speed on that day?

A 42.50 kmph

B 28.25 kmph

C 37.75 kmph

D 32.25 kmph

E None of these

Answer: C

Explanation:

Distance travelled by truck Q on Friday = 302 km

Time taken = 8 hrs

Speed = $\frac{302}{8} = 37.75 \text{ kmph}$

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Question 144

What is the total distance travelled by all the trucks together on Saturday?

- A 1623 km
- B 1632 km
- C 1263 km
- D 1362 km
- E None of these

Answer: B

Explanation:

Distance travelled by all the trucks on Saturday = $292+284+260+274+280+242 = 1632$ km

Question 145

If on Tuesday truck R and truck T travelled at the same speed what was the respective ratio of time taken by truck R and time taken by truck T to cover their respective distances?

- A 154:159
- B 142:167
- C 161:173
- D Cannot be determined
- E None of these

Answer: A

Explanation:

If the speeds are same, the ratio of time taken is same as that of the distance travelled.

$$\begin{aligned} \text{Time taken by truck R} &= \frac{308}{154} \\ \text{Time taken by truck T} &= \frac{318}{159} \end{aligned}$$

Instructions

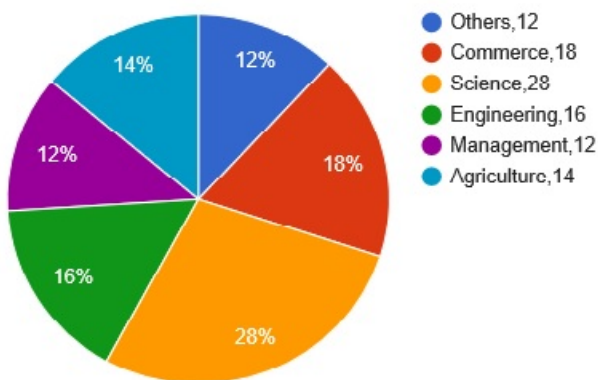
Study the following pie-chart carefully and answer the question given below:

Discipline wise Break up of Numbers of candidates appeared in Interview and Discipline Break up of Number of Candidates selected by an organisation

Discipline Wise Break up of Number of candidates appeared in Interview by the organisation

Total Number of candidates Appeared

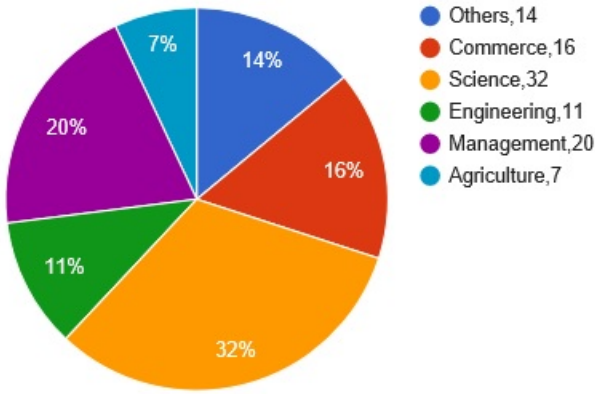
In the Interview=25780 percentage



Discipline Wise Break up of Number of candidates selected after Interview by organisation

Total Number of Candidates selected After

Interview=7390 percentage



Question 146

What was the ratio between the number of candidates appeared in interview from other disciplines and number of candidates selected from Engineering discipline respectively

- A 3609:813
- B 3094:813
- C 3094:1035
- D 4125:1035
- E 3981:767

Answer: B

Explanation:

The persons appeared in interview are 84% of 25780 is 3094 Aprox

,Persons who selected for the interview from engineering are 11% of 7390 is= 813 hence,B

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Question 147

The total number of candidates appeared in Interview from Management and other disciplines was what percent of number of candidates appeared from Engineering discipline ?

- A 50
- B 150
- C 200
- D Cannot be determined
- E None of these

Answer: B

Explanation:

candidates appeared from management = $(12/100) \times 25780 = 3093.6$

from others = $(12/100) \times 25780 = 3093.6$

from eng. = $(16/100) \times 25780 = 4124.8$

reqd ans = $(3093.6 + 3093.6) / 4124.8 = 6187.2 / 4124.8 = 1.5$

%age = $1.5 \times 100 = 150$

(shortcut)

total % from mgmt and others = $12 + 12 = 24\%$

from eng = 16%

ans $24/16 = 1.5$

=> 150%

Question 148

Approximately what was the difference between the number of candidates selected from Agriculture discipline and number of candidates selected from Engineering discipline ?

- A 517
- B 665
- C 346
- D 813
- E 296

Answer: E

Explanation:

Engineering discipline students are 11% , agriculture discipline students are 7% , Difference is 4% Of 7390 So approx 296 . We can calculate 11% of 7390 and 7% of 7390 can subtract them individually but the earlier method is the easiest

Question 149

For which discipline was the difference in number of candidates selected to number of candidates appeared in interview the maximum ?

- A Management
- B Engineering
- C Science
- D Agriculture
- E None of these

Answer: C

Explanation:

For the difference to be max we need higher upper limit,

hence, consider 28% of 25780

we have 5421 And 32% of 7390 ,

We have The dif beyond 3000 , All other values are less

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Question 150

Approximately what was the total number of candidates selected from Commerce and Agriculture discipline together ?

- A 1700

- B 1800
- C 2217
- D 1996
- E 1550

Answer: A

Explanation:

Commerce & agriculture together constitutes 23% .

also It is 23% Of 7390 &

$(23/100) \times 7390$

Equal to 1700 Approx

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Reasoning

Instructions

For the following questions answer them individually

Question 151

If 'R' denotes '-'; 'Q' denotes 'X'; 'W' denotes ' \div ' and 'A' denotes '+' then _
42 W 7 R 8 A 6 Q 4 = ?

- A -22
- B -168
- C 22
- D 28
- E None of these

Answer: C

Explanation:

42 W 7 R 8 A 6 Q 4 is interpreted as $42 \div 7 - 8 + 6 \times 4$

As per BODMAS rule, division and multiplication operations will be performed first.

Therefore, expression becomes, $6 - 8 + 24 = 22$.

Hence, the correct option is C.

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Question 152

Mohan walked 30 metres towards South took a left turn and walked 15 meters. He then took a right turn and walked 20 meters He again took a right turn and walked 15 meters How far is he from the starting point ?

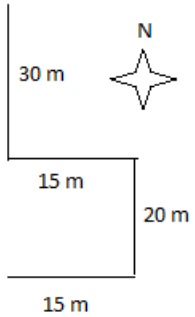
- A 95 meters
- B 50 meters
- C 70 meters

- D Cannot be determined
- E None of these

Answer: B

Explanation:

The data can be interpreted in diagrammatic form as:



Hence, his distance from the starting point = $30+20 = 50$ m
Option B is correct.

Question 153

What should come next in the following letter series based on English alphabet ?
CEA IKG OQM ?

- A STW
- B WUS
- C SWU
- D UWS
- E None of these

Answer: D

Explanation:

Here the pattern followed is the sixth letter from the starting letter of previous word is first written. Then the second word to the right is written and subsequently second word to the left is written.
We are supposed to find fourth word. The initial letter of the previous word is O. The sixth letter from O is U. Second letter to the right of U is W and to the left of O is S.
Hence, then word is UWS.
Option D is correct answer.

Question 154

The positions of how many digits in the number 59 164823 will remain unchanged after the digits are rearranged in descending order within the number ?

- A None
- B One
- C Two
- D Three
- E More than three

Answer: C

Explanation:

After arranging the digits in descending order, we get - 98654321
Now, only 4 and 2 retain their original position.
Hence, the correct option is option C.

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Question 155

What should come next in the following letter series ?

P Q R S T A B C D E P Q R S
A B C D E P Q R S A B C D P Q

- A R
- B T
- C A
- D B
- E None of these

Answer: A

Explanation:

Here, there is repetition of series twice and then subsequent truncation.
First PQRS...series is truncated and next ABCD...is truncated.
Going by this pattern, PQRS will be truncated. However the next letter is R in the series.
Option A is correct answer.

Question 156

In a certain code language how can you go is written as 'ja da ka pa' can you come here is written as 'na ka sa ja' and 'come and go' is written as 'ra pa sa' How is 'here' written in that code language ?

- A ja
- B na
- C pa
- D Data inadequate
- E None of these

Answer: B

Explanation:

The codes given are -
I. how can you go - ja da ka pa
II. can you come here - na ka sa ja
III. come and go - ra pa sa
Comparing I and II, we get
can you = ka ja
come = sa
Now, from statement II code for here is na.

Question 157

How many such pairs of letters are there in the word TRIBUNAL each of which has as many letters between them in the word as in the English alphabet ?

- A None
- B One
- C Two
- D Three
- E More than three

Answer: E

Explanation:

Here, there are four pair of letters having same number of letters between them in alphabetical series as in word TRIBUNAL.

1. T&L
2. R&N
3. N&L
4. R&L

Hence, the correct option is E.

Question 158

In a certain code DOWN is written as '5@9#' and NAME is written as '#6%3' How is MODE written that code ?

- A %653
- B %@63
- C %5@3
- D %@53
- E None of these

Answer: D

Explanation:

The code for DOWN - '5@9#'

NAME - '#6%3'

Analysing, we get,

- M - %
- O - @
- D - 5
- E - 3

Now, MODE can be coded as %@53.

Correct option is D.

Question 159

How many meaningful English words can be formed with the letter LGEU using each letter only once in each word ?

- A None
- B One
- C Two

- D Three
- E More than three

Answer: C

Explanation:

Two words can be made out of letters L, G, E, U namely,

- I. GLUE
- II. LUGE

Hence, C is the correct option.

Question 160

In a certain code THRIVES is written as SIUHRDU. How is SOULFUL written in that code ?

- A VPTKKTE
- B VPTKETK
- C TPVKKTE
- D TNRKMVG
- E None of these

Answer: A

Explanation:

The word THRIVES is divided into three parts : THR , I , VES

I : THR - SIU

The diagonally opposite element is substituted by its immediate **following** alphabet in the English alphabetical series.

=> T is substituted by U at its diagonally opposite position. Similarly H is substituted by I at its diagonally opposite position and R by S.

II : I - H

The middle letter is substituted by its immediate **preceding** alphabet in the English alphabetical series.

III : VES - RDU

The diagonally opposite element is substituted by its immediate **preceding** alphabet in the English alphabetical series.

=> V is substituted by U at its diagonally opposite position. Similarly E is substituted by D at its diagonally opposite position and S by R.

Thus, code for SOULFUL :

SOU - VPT

L - K

FUL - KTE

∴ SOULFUL - VPTKKTE

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Instructions

In each of the question below are given four statements followed by four conclusions numbered I, II, III and IV. 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 statement disregarding commonly known facts.

Question 161

Statements:

Some trains are cars.

All cars are branches

All branches are nets

Some nets are dresses

Conclusions:

I. Some dresses are cars.

II. Some nets are trains.

III. Some branches are trains.

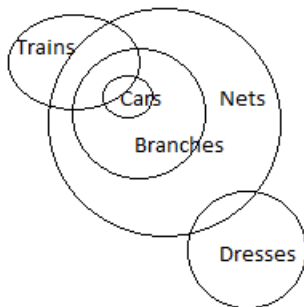
IV. Some dresses are trains.

- A Only I and III follow
- B Only II and III follow
- C Only I and IV follow
- D Only II III and IV follow
- E None of these

Answer: B

Explanation:

The data can be interpreted in Venn diagram form as:



- I. Some dresses are cars. This conclusion is not true.
- II. Some nets are trains. This can be concluded with surety.
- III. Some branches are trains. This can be concluded as apparent from the Venn diagram.
- IV. Some dresses are trains. This is not a correct conclusion.

Question 162

Statements:

Some pencils are kites

Some kites are desks

All desks are jungles

All jungles are mountains

Conclusions:

I. Some mountains are pencils

II. Some jungles are pencils

III. Some mountains are desks

IV. Some jungles are kites

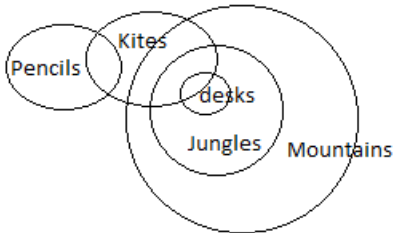
- A Only I and III follow
- B Only I II and III follows

- C Only III and IV follow
- D Only II III and IV follow
- E None of these

Answer: C

Explanation:

The data can be interpreted in Venn diagram form as:



- I. Some mountains are pencils. This conclusion cannot be drawn.
 - II. Some jungles are pencils. This is also an incorrect conclusion.
 - III. Some mountains are desks. This is correct conclusion.
 - IV. Some jungles are kites. This is also correct conclusion.
- Only III and IV follow. Option C is correct.

Question 163

Statements: All papers are clips. Some clips are boards
Some boards are lanes. All lanes are roads

Conclusions:

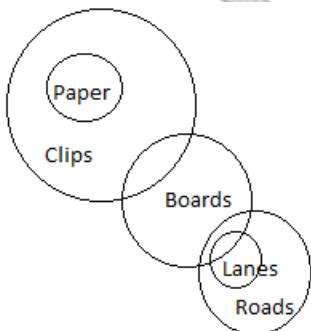
- I. Some roads are board
- II. Some lanes are clip
- III. Some boards are papers
- IV. Some roads are clips.

- A Only I and II follow
- B Only I and III follow
- C Only I II and III follow
- D Only II III and IV follow
- E None of these

Answer: E

Explanation:

The data can be interpreted in Venn diagram form as:



- I. Some roads are boards. This is correct conclusion.

II. Some lanes are clips. This is a wrong conclusion as apparent from the Venn diagram.
III. Some boards are papers. This is also a wrong conclusion.
IV. Some roads are clips. This is incorrect conclusion as apparent from Venn diagram.
Only I follows.

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Question 164

Statements:

All pens are clocks

Some clocks are tyres

Some tyres are wheels

Some wheels are buses

Conclusions:

I. Some buses are tyres.

II. Some wheels are clocks

III. Some wheel are pens

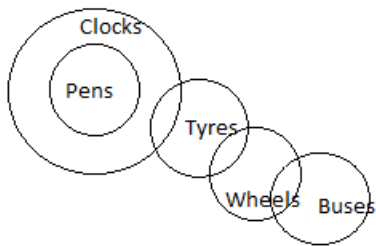
IV. Some buses are clocks

- A None follows
- B Only I follows
- C Only II follows
- D Only III follows
- E Only IV follows

Answer: A

Explanation:

The diagram can be interpreted in Venn diagram format as:



I. Some buses are tyres. This conclusion is not true.
II. Some wheels are clocks. This is also an incorrect conclusion.
III. Some wheel are pens. Again, this cannot be concluded as apparent from Venn diagram.
IV. Some buses are clocks. This is also an incorrect conclusion.
None of the conclusion follows.

Question 165

Statements:

All stones are hammers

No hammer is ring

Some rings are doors

All doors are windows

Conclusions:

I. Some windows are stones

II. Some windows are rings

III. No windows is stone

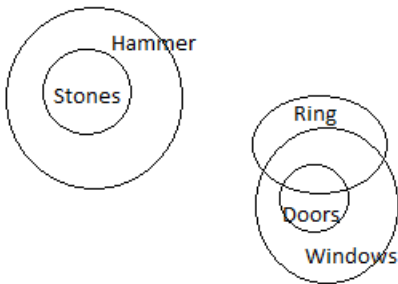
IV. Some rings are stones

- A Only I follows
- B Only II follows
- C Only III follows
- D Only either I or III follows
- E II and either I or III follow

Answer: D

Explanation:

The data can be interpreted in Venn diagram form as:



- I. Some windows are stones.
 - II. Some windows are rings. This is correct conclusion as evident from the Venn diagram.
 - III. No windows is stone. This conclusion along with I forms a universal set. Either of them will be true.
 - IV. Some rings are stones. This is again an incorrect conclusion as evident from Venn diagram.
- Either I or III are correct.

Instructions

Study the following information carefully and answer the question given below:

A, B, C, D, E, F, G, H and K are sitting around a circle facing the centre F is fourth to the right of A who is third to the right of B K is fourth to the left of B and third to the right of D C is third to the right of H E is second to the left of G.

Question 166

Who is fourth to the left of G ?

- A C
- B A
- C D
- D K

E Data inadequate

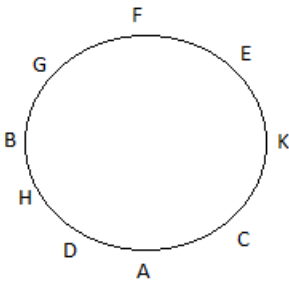
Answer: A

Explanation:

The data given to us is:

A, B, C, D, E, F, G, H and K are sitting around a circle facing the centre F is fourth to the right of A who is third to the right of B K is fourth to the left of B and third to the right of D C is third to the right of H E is second to the left of G.

This can be interpreted in diagrammatic form as:



C is fourth to the left of G.

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Question 167

What is E's position with respect to B ?

- A Second to the left
- B Third to the right
- C Fourth to the right
- D Third to the left
- E Fifth to the right

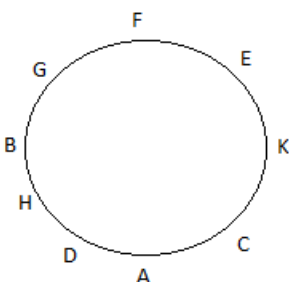
Answer: D

Explanation:

The data given to us is:

A, B, C, D, E, F, G, H and K are sitting around a circle facing the centre F is fourth to the right of A who is third to the right of B K is fourth to the left of B and third to the right of H E is second to the left of G.

This can be interpreted in diagrammatic form as:



E is third to the left of B.

Question 168

Who is third to the right of K ?

- A F
- B E
- C G
- D Data inadequate
- E None of these

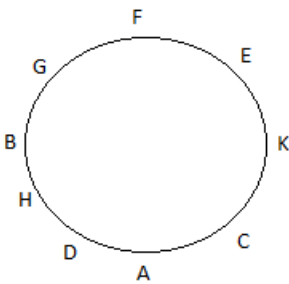
Answer: C

Explanation:

The data given to us is:

A, B, C, D, E, F, G, H and K are sitting around a circle facing the centre F is fourth to the right of A who is third to the right of B K is fourth to the left of B and third to the right of D C is third to the right of H E is second to the left of G.

This can be interpreted in diagrammatic form as:



G is third to the right of K.

Question 169

Who is the immediate right of F ?

- A B
- B G
- C E
- D Data inadequate
- E None of these

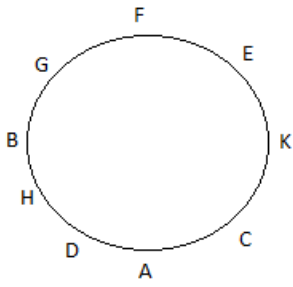
Answer: B

Explanation:

The data given to us is:

A, B, C, D, E, F, G, H and K are sitting around a circle facing the centre F is fourth to the right of A who is third to the right of B K is fourth to the left of B and third to the right of D C is third to the right of H E is second to the left of G.

This can be interpreted in diagrammatic form as:



G is to immediate right of F.

SBI PO Free Mocks (Latest Pattern)

Question 170

In which of the following combinations is the third person sitting between the first and the second persons ?

- A GFB
- B BGH
- C ADC
- D KEC
- E EGF

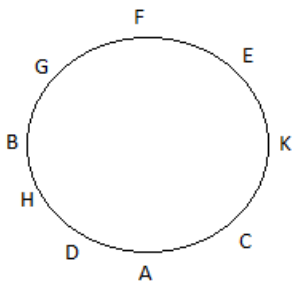
Answer: E

Explanation:

The data given to us is:

A, B, C, D, E, F, G, H and K are sitting around a circle facing the centre F is fourth to the right of A who is third to the right of B K is fourth to the left of B and third to the right of D C is third to the right of H E is second to the left of G.

This can be interpreted in diagrammatic form as:



F sits between E and G.

Instructions

In the following questions the symbols δ , @, ©, % and ★ are used with the following meaning as illustrated below:

'P © Q' means 'P is not smaller than Q'.

'P % Q' means 'P is neither smaller than nor equal to Q'

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

'P δ Q' means 'P is not greater than Q'

'P @ 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

Question 171

Statements:

$R \star K, K \% D, D @ V, V \delta M$

Conclusions:

I. $R \star D$

II. $V \star R$

III. $D @ M$

IV. $M \% D$

- A None is true
- B Only III is true
- C Only IV is true
- D Only either III or IV is true
- E Only either III or IV and II are true

Answer: D

Explanation:

$R \star K$ which means R is smaller than K

$K \% D$ which means K is greater than D

$D @ V$ which means D is equal to V

$V \delta M$ which means V is smaller than or equal to D.

We can conclude that M is greater than or equal to D.

Either III or IV is correct conclusion.

Question 172

Statements:

$F \% N, N @ W, W \delta Y, Y \star T$

Conclusions:

I. $F \% W$

II. $T \% N$

III. $N \% Y$

IV. $T \% W$

- A None is
- B Only I and III are true
- C Only I and IV are true
- D Only II and III are true
- E None of these

Answer: C

Explanation:

Statements:

$F \% N$ which means F is greater than N.

$N @ W$ which means N is greater than or equal to W

$W \delta Y$ which means W is smaller than or equal to Y

$Y \star T$ which means Y is smaller than T

We can conclude that -

F is greater than W. Also, we can conclude that T is greater than W.

Only conclusions I and IV are true.

Option C is correct.

SBI Clerk Free Mock Test (Latest Pattern)

Question 173

Statements:

$B \geq T$, $T < R$, $R > F$, $F = K$

Conclusions:

- I. $B > R$
- II. $F < T$
- III. $R > K$
- IV. $K < T$

- A None is true
- B Only I is true
- C Only II is true
- D Only III is true
- E Only IV is true

Answer: D

Explanation:

$B \geq T$ which means B is greater than or equal to T

$T < R$, which means T is smaller than R

$R > F$ which means R is greater than F

$F = K$ which means F is equal to K

We can conclude that:

Only R is greater than T.

Only III is true.

Question 174

Statements:

$J = F$, $F \leq N$, $N > H$, $H \geq G$

Conclusions:

- I. $G < N$
- II. $N = J$
- III. $F < J$
- IV. $J \leq G$

- A Only I and II are true
- B Only I II and III are true
- C Only II III and IV are true
- D All I II III and IV are true
- E None of these

Answer: A

Explanation:

$J = F$ which means J is equal to F.

$F \leq N$ which means F is smaller than or equal to N.

$N > H$ which means N is greater than H.

$H \geq G$ which means H is greater than or equal to G.

We can conclude that:
G is smaller than N.
N is greater than or equal to F.
Hence, the statement I and II are correct.

Question 175

Statements:

D δ T, T @ R, R \odot M, M % K

Conclusions:

I. R @ D

II. R % D

III. K \star T

IV. M δ T

- A Only either I or II is true
- B Only III and IV are true
- C Only either I or II and III are true
- D Only either I or II and IV are true
- E Only either I or II III and IV are true

Answer: E

Explanation:

D δ T which means D is smaller than or equal to T

T @ R which means T is equal to R

R \odot M which means R is greater than or equal to M

M % K which means M is greater than K.

We can conclude that.
R is greater than or equal to D.
K is smaller than T.
M is smaller than or equal to T.
Hence, either option I or II and III and IV are correct statements.

SBI Clerk Previous Papers (Download PDF)

Instructions

In making decisions about important questions it is desirable to be able to distinguish between 'strong' arguments and 'weak' arguments 'Weak' arguments are those which are of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question
Each question below is followed by three arguments numbered (A) (B) and (C) You have to decide which of the arguments is a 'strong' argument and which is a 'weak' argument

Question 176

Statement: should there be a cap on drawing groundwater for irrigation purposes in India ?

Arguments:

- (A) No irrigation is of prime importance for food production in India and it is heavily dependent on groundwater in many parts of the country
- (B) Yes water tables have gone down to alarmingly low levels in some parts of the country where irrigation is primarily dependent on groundwater which may lead to serious environmental consequences
- (C) Yes India just cannot afford to draw groundwater any further as the international agencies have cautioned India against it

- A Only (A) and (B) are strong
- B Only (B) and (c) are strong

- C Only (A) and (C) are strong
- D All (A), (B) and (C) are strong
- E None of these

Answer: A

Explanation:

From the point of view of adequate food production, utilization of ground water resources is quite important. However, it is also true that the ground water table has gone down to an alarming level in certain parts of the country. Hence, A and B are strong arguments.

Question 177

Statement: Should there be complete ban on setting up of thermal power plants in India ?

Arguments:

- (A) Yes this is the only way to arrest further addition to environmental pollution
- (B) No there is a huge shortage of electricity in most parts of the country and hence generation of electricity needs to be augmented
- (C) No many developed countries continue to set up thermal power plants in their countries

- A None is strong
- B Only (A) is strong
- C Only (B) is strong
- D Only (C) is strong
- E Only either (A) or (B) is strong

Answer: C

Explanation:

There are many other reasons for air pollution apart from thermal power plants. However, electricity demand is more than the supply and hence power production capacity needs to be augmented. This is the most strong argument against the ban. Only B offers a strong argument against the ban.

Question 178

Statement: Should there be a restriction on the construction of high rise buildings in big cities in India.

Arguments:

- (A) No big cities in India do not have adequate open land plots to accommodate the growing population
- (B) Yes only the builders and developers benefit from the construction of high rise buildings
- (C) Yes only the Government should first provide adequate infrastructure facilities to existing buildings before allowing the construction of new high rise buildings

- A Only (B) is strong
- B Only (C) is strong
- C Only (A) and (C) are strong
- D Only (A) is strong
- E None of these

Answer: D

Explanation:

Big cities in India lack open space for construction of new buildings. Hence, the only option is to construct high rises to tackle the increasing demands for the same.

Other arguments are not strong as they are mainly based on assumptions.
Only option D is correct.

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Question 179

Statement:Should road repair work in big cities be carried out only late at night ?

Arguments:

- (A)No this way the work will never get completed
- (B)No there will be unnecessary use of electricity
- (C)Yes the commuters will face lot of problems due to repair work during the day

- A None is strong
- B Only (A) is strong
- C Only (C) is strong
- D Only (B) and (C) are strong
- E Only (A) and (B) are strong

Answer: C

Explanation:

If the repair work is carried out during the day, the commuters will face many difficulties.
Carrying the repair work at night is an apt solution.
Only statement C offers a strong argument.

Question 180

Statement:Should all the deemed universities be derecognised and attached to any of the central or state universities in India ?

Arguments:

- (A)Yes many of these deemed universities do not conform to the required standards of a full fledged university and hence the level of education is compromised
- (B)No these deemed universities have been able to introduce innovative courses suitable to the requirement of various industries as they are free from strict Government controls
- (C)Yes many such universities are basically money spinning activities and education takes a backseat in these institutions

- A Only (A) and (B) are strong
- B Only (B) and (C) are strong
- C Only (A) and (C) are strong
- D All (A) (B) and (C) are strong
- E None of these

Answer: C

Explanation:

Deemed universities have autonomy with respect to their functioning.
They are not bound to conform to the norms laid down by government.
Also, they have their own fees structure and charge substantially more than state and central universities.
These two arguments are strongly in favor of derecognition of these universities and bringing them under state and central universities.

Instructions

In each question below is given a statement followed by three assumption (A), (B) and (C) An assumption is something supposed or taken for granted You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Question 181

Statement:Police authority cordoned off the entire locality for the entire day and stopped vehicular movement for the visit of a top functionary of the government in view the threat perception and advised all the residents in the area to limit their movement outside their dwellings

Which of the following assumption (s) is/are implicit in the above statement ?

- (A)Police personnel may not be able to control the vehicular movement in the locality and may seek help from the armed forces
- (B)People living in the locality may move out of their houses for the day to avoid inconvenient
- (C)The Government functionary may request the police authority to lift the ban on movement of residents of the locality outside their dwellings

- A None is implicit
- B Only (A) is implicit
- C Only (B) is implicit
- D Only (C) is implicit
- E Only (B) and(C) are implicit

Answer: A

Explanation:

Implicit statement is statement which can be indirectly inferred from the given statement.

Of all the statements given, none of them appear to be inferred. They are independent statements with no indirect relation to the question statement.

Hence, none of these or option A is the answer.

Question 182

Statement:The apex body controlling universities in the country has decided to revise the syllabus of all the technical courses to make them focused towards the present needs of the industry thereby making the technical graduates more employable than they are at present

Which of the following assumption(s) is/are implicit in the above statement ?

- (A)Technical colleges affiliated to different universities may not welcome the apex body's decision and may continue with the same syllabus as at present
- (B)The industry may welcome the decision for the apex body and scale up their hiring from these colleges
- (C)The Government may not allow the apex body to implement its decision in all the colleges as it may lead to chaos

- A None is implicit
- B Only (A) is implicit
- C Only (B) is implicit
- D Only (C) is implicit
- E Only (A) and (B) are implicit

Answer: C

Explanation:

Revising the syllabus to increase its focus on making it more application oriented will make it conducive to the needs of industry.

This decision would naturally be welcomed by industry and it would subsequently lead to more hiring by them.

Option C is correct answer.

Question 183

Statement:Government has urged all the citizens to use electronic media for carrying out their daily activities whenever possible instead of using paper as the cutting down of a large number of trees causing severe damage to the ecosystem

Which of the following assumption(s) is/are implicit in the above statement ?

- (A) Most people may be capable of using electronic media to carry out various routines
- (B) Most people may have access to electronic media for carrying out their daily routine activities
- (C) People at large may reject the Government's appeal and continue using paper as before

- A Only (A) is implicit
- B Only (B) is implicit
- C Only (A) and (B) are implicit
- D Only (C) is implicit
- E None of these

Answer: C

Explanation:

Government would suggest something only if majority of the people would be able to carry out suggestion.

We can conclude from the government's suggestion that many of the people are capable of using electronic media as well as have access to the same.

Hence, the correct option is C.

Question 184

Statement:The Government has decided to auction construction of highways to private entities in several blocks across the country on build operate transfer basis

Which of the following assumption(s) is/are implicit in the above statement ?

- (A) An adequate number of private entities may not respond to the Government auction notification
- (B) Many private entities in the country are capable of constructing highways within reasonable time
- (C) The Government's proposal of build-operate-transfer may financially benefit the private entities

- A Only (A) and (B) are implicit
- B Only (B) and (C) are implicit
- C Only (B) is implicit
- D Only (A) and (C) are implicit
- E None of these

Answer: C

Explanation:

Auctioning of the projects to private entities means that government is sure that these entities will be able to complete them within reasonable timeframe.

This is implicit inference.

Option C is correct.

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Question 185

Statement:The airlines have requested all their bona fide passengers to check the status of flight operations before leaving their homes as heavy fog is causing immense problems to normal flight operations

Which of the following assumption(s) is/are implicit in the above statement ?

- (A)The majority of the air passengers may check the flight status after starting their journey to the airport
- (B)The Government may take serious objection to the notice issued by the airline company
- (C)Majority of the passengers may cancel their tickets and postpone their journey till the situation becomes normal

- A None is implicit
- B Only (A) is implicit
- C Only (B) is implicit
- D Only (C) is implicit
- E Only (A) and(C) are implicit

Answer: B

Explanation:

Many of the passenger may check the status after leaving the homes and would waste time if the flight stands cancelled due to heavy fog. This is implicit conclusion from the Hence, the airlines have requested them to check the flight status before leaving their home. Hence, the correct option is B.

Instructions

Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

Mark answer (a)if the inference is 'definitely true' i.e it properly follows from the statement of facts given

Mark answer (b)if the inference is 'probably true' though not 'definitely true' in the light of the facts given

Mark answer (c)if the 'data are inadequate i.e from the facts given you cannot say whether the inference is likely to be true or false

Mark answer (d)if the inference is 'probably false' though not 'definitely false' in the light of the facts given

Mark answer (e)if the inference is 'probably false' i.e it cannot possibly be drawn from the facts given or it contradicts the given facts.

The deterioration in the overall asset quality of banks gross Non-performing Assets (NPAs) are reportedly 27% higher at the end of December 2009 than at the end of December 2008-is not surprising Any slowdown in growth is bound to trigger a rise in NPAs as more and more companies default on loan repayments The effect would be pronounced when the slowdown coincides with a severe global recession But for the restructuring of loans permitted by the Central Bank on fairly generous terms NPAs would have been still higher Prudent banks that took care while sanctioning loans and then monitored the post sanction disbursement diligently should be able to weather the crisis But it is one thing to have NPAs rise because of a cyclical downturn it is quite another to have NPAs rise because of policy errors that are entirely within the realm of policy makers And this is what we need to guard against Excessively low interest rates skew the risk reward equation by making projects that are actually not viable appear viable till interest rates reverse and the same projects cease to be viable It is now well established that long periods of unduly low interest rates encourage banks to take more risks A low interest rate regime driven by an easy money policy rather than macroeconomic fundamentals leads to excessive expansion of credit It incentivizes banks to take on more risk in search of higher returns and to misprice risk.

Question 186

Higher NPAs indicate shortcomings in disbursement and follow up of credit given by banks.

- A if the inference is 'definitely true' i.e it properly follows from the statement of facts given
- B if the inference is 'probably true' though not 'definitely true' in the light of the facts given
- C if the 'data are inadequate i.e from the facts given you cannot say whether the inference is likely to be true or false
- D if the inference is 'probably false' though not 'definitely false' in the light of the facts given
- E if the inference is 'probably false' i.e it cannot possibly be drawn from the facts given or it contradicts the given facts.

Answer: A

Explanation:

Author implicitly indicates that higher NPAs indicate that the banks haven't been able to carry out loan disbursement in a proper manner. It also means that follow up of the same had shortcomings. This is strongly indicated by statements of facts given. Option A is correct.

Question 187

The Central Bank always allows banks to restructure their loans in the event of rise in NPAs

- A if the inference is 'definitely true' i.e it properly follows from the statement of facts given
- B if the inference is 'probably true' though not 'definitely true' in the light of the facts given
- C if the 'data are inadequate i.e from the facts given you cannot say whether the inference is likely to be true or false
- D if the inference is 'probably false' though not 'definitely false' in the light of the facts given
- E if the inference is 'probably false' i.e it cannot possibly be drawn from the facts given or it contradicts the given facts.

Answer: B

Explanation:

The author mentions that the negative effect of NPAs would have been more severe but for the restructuring of loans allowed by central banks in case of NPAs.

Hence, there is a strong probability that central bank may allow banks to restructure their loans although we cannot say this definitely. Hence, option B is correct.

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Question 188

Lower interest rate on credit reduces the capacity to absorb various unaccounted risk factors.

- A if the inference is 'definitely true' i.e it properly follows from the statement of facts given
- B if the inference is 'probably true' though not 'definitely true' in the light of the facts given
- C if the 'data are inadequate i.e from the facts given you cannot say whether the inference is likely to be true or false
- D if the inference is 'probably false' though not 'definitely false' in the light of the facts given
- E if the inference is 'probably false' i.e it cannot possibly be drawn from the facts given or it contradicts the given facts.

Answer: A

Explanation:

It has been observed that lower interest rates has led to increased NPAs.

It emboldens the banks to give loans and ignore various risk factor.

Statement corresponding to option A is definitely true as it clearly follows from the factors stated in the paragraph.

Question 189

Low interest rate on credit reduces the capacity to absorb various unaccounted risk factors.

- A if the inference is 'definitely true' i.e it properly follows from the statement of facts given
- B if the inference is 'probably true' though not 'definitely true' in the light of the facts given
- C if the 'data are inadequate i.e from the facts given you cannot say whether the inference is likely to be true or false
- D if the inference is 'probably false' though not 'definitely false' in the light of the facts given

E if the inference is 'probably false' i.e it cannot possibly be drawn from the facts given or it contradicts the given facts.

Answer: E

Question 190

Banks NPAs occur only due to economic factors.

- A if the inference is 'definitely true' i.e it properly follows from the statement of facts given
- B if the inference is 'probably true' though not 'definitely true' in the light of the facts given
- C if the 'data are inadequate i.e from the facts given you cannot say whether the inference is likely to be true or false
- D if the inference is 'probably false' though not 'definitely false' in the light of the facts given
- E if the inference is 'probably false' i.e it cannot possibly be drawn from the facts given or it contradicts the given facts.

Answer: D

Explanation:

There are many non economic policy factors responsible in addition to economic factor for NPAs to occur. Hence, the inference is probably false one. Option D is correct option.

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Instructions

Study the following information carefully and answer the question given below:

Following are the conditions for selecting Senior Manager General Banking in a bank:

- (i) have secured at least 60 percent marks in Std XII.
- (ii) have secured at least 55 percent marks in Graduation in any discipline
- (iii) have secured at least 60 percent marks in Post-graduate degree/diploma in Management/Economics/Statistics.
- (iv) be at least 25 years and not be more than 35 years as on 01.03.2010.
- (v) have post qualification work experience of at least 2 years as General Banking Officer in a bank.
- (vi) have secured at least 50 percent marks in written examination.
- (vii) have secured at least 40 percent marks in Personal Interview.

In the case of a candidate who satisfies all the above conditions

Except---

- (a) at (iii) above but has secured at least 60 percent marks in CA or ICWA the case is to be referred to VP-Recruitment.
- (b) at (vii) above but have secured at least 65 percent marks in the written examination and at least 35 percent marks in the personal interview the case is to be referred to President Recruitment.

In each question below are given details of one candidate You have to take one of the following courses of actions 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 01.03.2010.

Mark answer (a) if the data provided are inadequate to take a decision

Mark answer (b) if the case is to be referred to VP- Recruitment

Mark answer (c) if the case is to be referred to President Recruitment

Mark answer (d) if the candidate is to be selected

Mark answer (e) if the candidate is not to be selected.

Question 191

Kesav vora was born on 8th November 1978 He has secured 65 per cent marks in Std. XII and 60 per cent marks in Graduation He has secured 58 percent marks in M.A. Economics and 60 per cent marks in ICWA He has been working in a bank as generalist officer for the past two years after completing his education He has also secured 50 per cent marks in the written examination and 45 percent marks in personal interview.

- A if the data provided are inadequate to take a decision
- B if the case is to be referred to VP- Recruitment

- C if the case is to be referred to President Recruitment
- D if the candidate is to be selected
- E if the candidate is not to be selected.

Answer: B

Explanation:

The candidate has 58% marks in post - graduation. However, he has also scored 60% marks in ICWA. Hence, as per conditions he must be referred to Vice President. Option B is the correct answer.

Question 192

Arindam Ghosh has been working in a bank as generalist officer for the past four years after completing his post-graduate diploma in management with 60 per cent marks He has secured 50 per cent marks in written examination and 40 per cent marks in personal interview.

He has also secured 70 per cent marks in Std. XII. He was born on 25th February 1977.

- A if the data provided are inadequate to take a decision
- B if the case is to be referred to VP- Recruitment
- C if the case is to be referred to President Recruitment
- D if the candidate is to be selected
- E if the candidate is not to be selected.

Answer: A

Explanation:

Graduation marks of the candidate are not mentioned. The data provided is inadequate to take a proper decision. Hence, the correct option is A.

Question 193

Sohan Majhi has secured 65 per cent marks in B.Sc and 70 per cent marks in M.Sc Statistics He has been working in a bank as generalist officer for the past three years after completing his post graduation He has secured 55 per cent marks in the written examination and 50 per cent marks in the personal interview. He was born on 8th July 1982.

- A if the data provided are inadequate to take a decision
- B if the case is to be referred to VP- Recruitment
- C if the case is to be referred to President Recruitment
- D if the candidate is to be selected
- E if the candidate is not to be selected.

Answer: A

Explanation:

Marks of HSC are not mentioned. The data provided is inadequate to take decision. Option A is correct.

Question 194

Neha Salve has been working in a bank as generalist officer for the past four years after completing her postgraduate degree in Economics with 60 per cent marks. She has secured 60 per cent marks in both graduation and Std XII She was born on 24th August 1979. She has secured 70 percent marks in the written examination and 38 percent marks in the personal interview.

- A if the data provided are inadequate to take a decision
- B if the case is to be referred to VP- Recruitment
- C if the case is to be referred to President Recruitment
- D if the candidate is to be selected
- E if the candidate is not to be selected.

Answer: C

Explanation:

The candidate has secured 70% in written and 38% in personal interview. The candidate has more than 65% in written and less than 40% in personal interview. In this case, the candidate has to be referred to President. Option C is correct.

Question 195

Neeta Jaiswal was born on 2nd June 1980 She has been working in a bank as generalist officer for the past three years after completing her post graduate degree in Economic with 60 percent marks She has secured 68 per cent marks in HSC and 58 per cent marks in B.Com. She has also secured 50 per cent marks in both the written examination and personal interview.

- A if the data provided are inadequate to take a decision
- B if the case is to be referred to VP- Recruitment
- C if the case is to be referred to President Recruitment
- D if the candidate is to be selected
- E if the candidate is not to be selected.

Answer: D

Explanation:

The candidate fulfils all the criteria for selection to the post. The candidate is to be selected. Option D is correct.

Instructions

In each of these questions there are two steps of figures. The figures on the left are problem figures (four figures and one question marked space) and those on the right are Answer Figures indicated by numbers 1,2,3,4 and 5. A series is established if one of the five Answer Figures is placed at the "question-marked space". Question Figures from a series if they change from left to right according to some rule. The number of the Answer Figure which should be placed in the question-marked space in the answer. All the five figures i.e. four problem Figures and one Answer Figure placed in the question-marked space should be considered as forming the series.

Question 196

Problem figures

x □	△ T	★ ●		x T
△ ● S	★ □ x	S T △	?	△ □ S
T ★	● S	□ x		● ★

Answer figures

△ T		S ●	S □	S □
★ □ x	x T ★	x T ★	x ● ★	★ ● x
● S	● △	□ △	T △	T △
(1)	(2)	(3)	(4)	(5)

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

Answer: D

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Question 197

Problem figures

$\begin{matrix} = \\ 5 \times Z \\ 3 \end{matrix}$	$\begin{matrix} U \\ 3 \times = \\ Z \end{matrix}$?	$\begin{matrix} \Delta \\ = \times 6 \\ U \end{matrix}$	$\begin{matrix} \square \\ U \times \Delta \\ 6 \end{matrix}$
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Answer figures

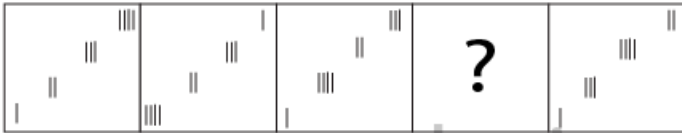
$\begin{matrix} 3 \\ Z \times U \\ = \end{matrix}$	$\begin{matrix} 3 \\ = \times 6 \\ U \end{matrix}$	$\begin{matrix} 6 \\ Z \times U \\ = \end{matrix}$	$\begin{matrix} 6 \\ Z \times = \\ U \end{matrix}$	$\begin{matrix} 6 \\ = \times U \\ Z \end{matrix}$
(1)	(2)	(3)	(4)	(5)

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

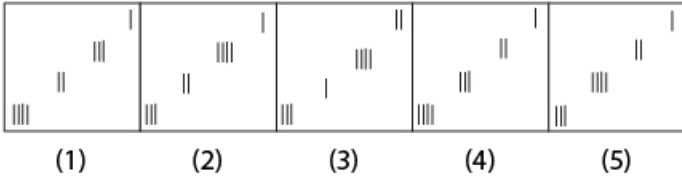
Answer: C

Question 198

Problem figures



Answer figures

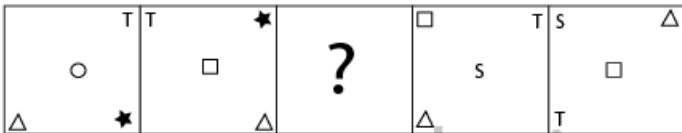


- A (1)
- B (2)
- C (3)
- D (4)
- E (5)

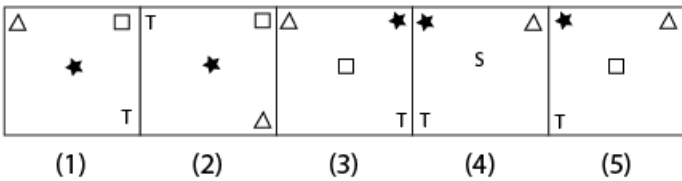
Answer: E

Question 199

Problem figures



Answer figures



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

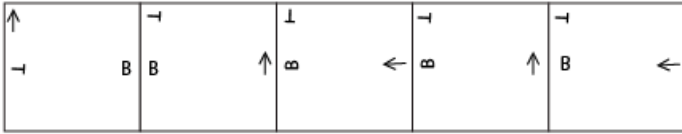
Answer: A

Question 200

Problem figures



Answer figures



(1) (2) (3) (4) (5)

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

Answer: B

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