



SBI Associate Clerk 2008

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General Awareness

Instructions

For the following questions answer them individually

Question 1

Which of the following department of the Government of India is helping banks in disbursement of rural credit by the banks ?

- A Railways
- B State Road Transports
- C Post and Telegraph
- D Ministry of Health
- E None of these

Answer: E

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Question 2

Which of the following organisations/agencies has established a fund known as "Investor Protection fund" ?

- A SEBI
- B NABARD
- C Bombay Stock Exchange
- D AMFI
- E None of these

Answer: C

Question 3

Who amongst the following is the Head of the RBI at present ?

- A Mr KV Kamath
- B Dr YV Reddy
- C Mr NR Narayanamurthy
- D Mr OP Bhatt
- E None of these

Answer: B

Question 4

Majority of rural people still prefer to go to which of the following for their credit needs ?

- A Money Lenders
- B Foreign Banks

- C NABARD
- D RBI
- E All of these

Answer: A

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Question 5

India has different categories of commercial banks. Which of the following is NOT one such category ?

- A Private Banks
- B Commodity Banks
- C Nationalised Banks
- D Cooperative Banks
- E Foreign Banks

Answer: B

Question 6

Which of the following types of Banks are allowed to operate foreign currency accounts?

- (A) Foreign Banks
- (B) Regional Rural Banks
- (C) Nationalised Banks

- A Only A
- B Only B
- C Only C
- D All A, B & C
- E None of these

Answer: C

Question 7

Which of the following countries does not play international cricket ?

- A Russia
- B England
- C South Africa
- D Pakistan
- E India

Answer: A

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Question 8

The money which Government of India spends on the development of infrastructure in country comes from which of the following sources ? [pick up the correct statement (s)]

- (A) Loan from World Bank / ADB ect.
- (B) Taxes collected from the people.
- (C) Loan from the RBI.

- A Only A
- B Only B
- C Only C
- D Both A&B;
- E All A, B & C

Answer: E

Question 9

The securities and Exchange Board of India (SEBI) recently imposed a restriction on money flow in equity through 'P-Notes'. What is the full form of 'P-Notes' ?

- A Permanent Notes
- B Purchase Notes
- C Participatory Notes
- D Private Notes
- E None of these

Answer: C

Question 10

Who amongst the following was the Captain of the Indian Cricket Team who won the Twenty-20 World Cup 2007 ?

- A Yuvraj Singh
- B MS Dhoni
- C Rahul Dravid
- D Saurav Ganguly
- E None of these

Answer: B

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Question 11

Many times we read in financial newspapers about FII. What is the full form of FII ?

- A Final Investment in India.
- B Foreign Investment in India.
- C Formal Investment in India.
- D Fair Institutional Investment
- E Foreign Institutional Investment

Answer: E

Question 12

Benazir Bhutto is associated with which of the following political parties ?

- A Muslim League
- B Pakistan People's parties
- C Pakistan National Congress
- D Islamic Movement of Pakistan
- E None of these

Answer: B

Question 13

One of the former Prime Ministers of which of the following countries was detained in house arrest for a short period after his/her return from a long exile ?

- A Germany
- B France
- C Pakistan
- D Brazil
- E None of these

Answer: C

Question 14

Who amongst the following leaders from USA visited Israel and Palestinian West Bank so that a solution to the Israel and Palestinian problem can be worked out ?

- A George Bush
- B Al Gore
- C Bill Clinton
- D Condeleeza Rice
- E None of these

Answer: A

Question 15

Justine Henin won the women's singles US open Tennis championship 2007 after defeating

- A Svetlana Kuznetsova
- B Sania Mirza
- C Dinara Safina
- D Mathalie Dechy
- E None of these

Answer: A

Question 16

As reported in papers the UN World Food Programmes stopped distributing food in Mogadishu town after its local head was abducted by the government soldiers of the country. Mogadishu is the capital town of -

- A Tanzania
- B Turkey
- C Cuba
- D Libya
- E Somalia

Answer: E

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Question 17

The financial markets of which of the following countries were badly affected by sub prime crisis ?

- A Russia
- B Brazil
- C UK
- D USA
- E none of these

Answer: D

Question 18

Which of the following countries in the world is the biggest consumer of gold ?

- A USA
- B Bangladesh
- C Russia
- D India

E China

Answer: E

Question 19

Which of the following countries is NOT happy with the USA's decision to award a Congressional Medal to Dalai Lama of Tibet ?

A India

B Pakistan

C Nepal

D Myanmar

E China

Answer: E

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Question 20

Which of the following countries recently decided to launch a military action in Northern Iraq where many Kurdish PKK fighters are based and they are killing people from that country ?

A India

B Afghanistan

C Pakistan

D Bangladesh

E Turkey

Answer: E

Question 21

Manmohan Singh called George Bush to explain the difficulties he is having in implementing agreements related with which of the following with USA ?

A Supply of sugar

B Civilian Nuclear Cooperation

C Purchase of Fighter Planes

D Purchase of Gas/petroleum

E None of these

Answer: B

Question 22

Which of the following countries is facing a problem of strike by the workers of the transport electricity and gas companies as the present Government of the country has decided to end the pension to these workers ?

- A USA
- B France
- C China
- D Nepal
- E None of these

Answer: B

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Question 23

Who amongst the following is the Secretary General of UNO?

- A Al Gore
- B Shashi Tharoor
- C Gordon Brown
- D Hugo Chavez
- E None of these

Answer: E

Question 24

The "Orange Coalition Government" was formed once again in which of the following countries ?

- A Russia
- B Ukraine
- C France
- D Germany
- E None of these

Answer: B

Question 25

Which of the following countries is NOT elected by the UN General assembly on the non-permanent seats of the UN Security Council with effect from January 2008 ?

- A Libya
- B Vietnam
- C Croatia
- D Costa Rica
- E Pakistan

Answer: E

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Question 26

The Government of India put a ban on export of which of the following commodities at the price below the price of the same in domestic market ?

- A Steel
- B Chemical Fertilizer
- C Pharma products
- D Electronic goods
- E None of these

Answer: E

Question 27

India launched which of the following Satellites September 2007 ?

- A EDUSAT
- B MATSAT
- C CROSAT-IIB
- D INSAT-4CR
- E None of these

Answer: D

Question 28

As per the recent agreement between India and one other country the Indian Rupee can be easily swapped with ?

- A Taka
- B Riel
- C Kyat
- D Yen
- E Ruble

Answer: E

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Question 29

India won the ONGC Nehru Cup Football Tournament 2007 by beating ?

- A Syria

- B Pakistan
- C Britain
- D France
- E None of these

Answer: A

Question 30

Abdullah Gul's name was in news recently as he has taken over the President of ?

- A Turkey
- B Sudan
- C Afghanistan
- D Pakistan
- E None of these

Answer: A

Question 31

Hem Dutta who was honoured by the prestigious Rajiv Gandhi National Sadbhawana Award 2007 is a famous

- A author
- B social activist
- C player
- D film producer
- E scientist

Answer: B

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Question 32

Who amongst the following is selected for Basava Award 2006-07 by the Karnataka Government ?

- A Manmohan Singh
- B APJ Abdul Kalam
- C Sonia Gandhi
- D Pratibha Patil
- E None of these

Answer: B

Question 33

Asia Pacific Economic Cooperation Business Meet was organized in september 2007 in

- A New Delhi
- B Beijing
- C Tokyo
- D London
- E Sydney

Answer: E

Question 34

The World Athletics Championship 2007 was organized in

- A Beijing
- B New Delhi
- C Osaka
- D Dhaka
- E London

Answer: C

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Question 35

Who amongst the following was the captain of the Indian Hockey team who won Asia Cup 2007 held in

- A Baichung Bhutia
- B Dilip Tirkey
- C Pankaj Adwani
- D Manavjit Singh Sandhu
- E None of these

Answer: E

Question 36

Which of the following is a public sector unit ?

- A TCS
- B ICICI Bank
- C TESCO
- D BHEL
- E All of these

Answer: D

Question 37

India's Foreign Exchange Reserve declined sharply in recent past. What was the main reason for the same ?

- A Heavy demand of the same by foreign tourists
- B Import of wheat from Pakistan & S.Korea
- C Appreciation of Rupee Value
- D Instability in coalition Government in centre
- E None of these

Answer: C

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Question 38

Shinzo Abe who was on a visit to India in recent past is (was) the

- A Prime Minister of South Korea
- B Prime Minister of North Korea
- C Prime Minister of Japan
- D President of South Korea
- E None of these

Answer: C

Question 39

Asafa Powell Who created a new World Record in 100 metres race is a citizen of

- A Jamaica
- B South Africa
- C India
- D USA
- E South Korea

Answer: A

Question 40

Who amongst the following got third position in long jump event of the Bayer International Athletics meet held in Germany in 2007 ?

- A Shiny Wilson
- B Anju Bobby George
- C Neha sainwal
- D Prajakta Sawant

E None of these

Answer: B

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Marketing Aptitude

Instructions

For the following questions answer them individually

Question 41

Cross-selling covers

- A identifying customer needs
- B matching the products to customer needs
- C convincing the customers of product benefits
- D responding to questions and objections of customers
- E All of these

Answer: B

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Question 42

A prospect means

- A any customer who walks into the bank
- B an employee of the bank
- C a customer who is likely to be interested in bank's product or service
- D a depositor of the bank
- E a borrower of the bank

Answer: C

Question 43

A Lead means

- A a prospect who is more likely to avail of the Bank's Product
- B a political leader
- C a religious
- D a bank chairman
- E None of these

Answer: A

Question 44

Innovation means

- A compensation
- B inspiration
- C additional prerequisites
- D implementing new ideas or new methods
- E None of these

Answer: D

Question 45

A Call means

- A calling on friends
- B calling on bank employees
- C calling on prospective customers
- D to make telephone calls
- E calling on relatives

Answer: C

Question 46

The Traditional Marketing style involves

- A Telemarketing
- B Digital Marketing
- C Indirect Marketing
- D Direct Marketing
- E All of these

Answer: C

Question 47

Modern methods of Marketing include

- A Publicity on the net
- B Advertisement on the net
- C Soliciting business through e-mails
- D Telemarketing
- E All of these

Answer: E

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Question 48

A true marketing requires

- A Command and order mindset
- B Control mindset
- C Active mindset
- D Passive mindset
- E None of these

Answer: A

Question 49

Which of the following sentence is true

- A Marketing is not required in a Buyers' Market
- B Marketing is not required in a Seller's Marketing
- C Marketing is not required due to globalisation
- D Marketing is not required due to competition
- E Marketing is not required due to liberalisation

Answer: B

Question 50

For effective marketing the sales men should have which of these qualities ?

- A Creativity
- B Team spirit
- C Motivation
- D Effective communication skills
- E All of these

Answer: E

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Question 51

Market information means

- A knowledge of shops and bazaars

- B knowledge of shopping malls
- C knowledge of customer profile and product
- D knowledge of various languages
- E None of these

Answer: C

Question 52

Market Research is needed for

- A deciding the market area
- B deciding the right product to be sold
- C making proper marketing decisions
- D deciding right time to sell
- E All of these

Answer: E

Question 53

Which of the following statements is true ?

- A Marketing makes the company to go into loss due to higher expenses
- B Marketing is not required in profit-making companies
- C Marketing sharpens the minds of the employees
- D Marketing is a time bound seasonal function
- E Marketing is a waste of time

Answer: E

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Question 54

Marketing plan helps in

- A better lead generation
- B better system
- C better results
- D improved Balance Sheet
- E better customer service

Answer: E

Question 55

If Marketing is done effectively which of the following is not required ?

- A Advertisement
- B Publicity
- C Market Research
- D Marketing Segmentation
- E None of these

Answer: B

Question 56

Motivation means

- A Inspiring employees to perform better
- B Better Communication Skills
- C Sales Coaching
- D Market Research
- E None of these

Answer: A

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Question 57

In a Selling Process in today's world

- A only standard products are sold
- B no customization required
- C the seller need not have product knowledge
- D the seller should aim at customer satisfaction
- E only quantum of sales matters

Answer: D

Question 58

Find the true statement

- A Marketing is a waste of the employees's time
- B Marketing is not required in India due to vast population
- C Marketing involves additional work
- D Marketing Involves team work
- E Marketing is not required to day due to IT advancement

Answer: D

Question 59

A Target Market is

- A entire country
- B entire city
- C entire globe
- D that which consists of customer who need the identified product
- E All of these

Answer: D

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Question 60

Sales forecasting involves

- A Sales Planning
- B Sales Pricing
- C Distribution Channels
- D Consumer Tastes
- E All of these

Answer: E

Question 61

How many options does a binary choice offer ?

- A None
- B One
- C Two
- D It depends on the amount of memory in the computer
- E It depends on the speed of the computer processor

Answer: C

Question 62

Data going into the computer is called

- A output
- B algorithm
- C input
- D calculations

E flowchart

Answer: C

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Question 63

How many values can be represented by a single byte?

- A 4
- B 16
- C 64
- D 256
- E 512

Answer: E

Question 64

Transformation of input into output is performed by

- A Peripherals
- B Memory
- C Storage
- D The Input-Output unit
- E The CPU

Answer: E

Question 65

Device drivers are

- A tiny power cords for external storage device
- B experts who know to maximise the performance of device
- C small special-purpose programs
- D the innermost part of the operating system
- E substitutes for operating system

Answer: D

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Question 66

A collection of programs that controls how your computer system runs and processes information is called

- A operating system

- B computer
- C office
- D compiler
- E interpreter

Answer: B

Question 67

Which of the following refers to small single-site network ?

- A LAN
- B DSL
- C RAM
- D USB
- E CPU

Answer: A

Question 68

A set of instruction telling the computer what to do is called

- A mentor
- B instructor
- C compiler
- D program
- E debugger

Answer: D

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Question 69

If you receive an e-mail from someone you don't know what should you do ?

- A Forward it to the police immediately
- B Delete it without opening it
- C Open it and respond to them saying you don't know them
- D Reply and ask them for their personal information
- E Reply and tell them you want to keep in touch with them

Answer: B

Question 70

Which of the following can handle most system functions that aren't handled directly by the operating system ?

- A Vertical market applications
- B Utilities
- C Algorithms
- D Integrated Software
- E Compilers

Answer: A

Question 71

Microsoft Office is

- A Shareware
- B Public-domain software
- C Open-source
- D A vertical market application
- E An application suite

Answer: E

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Question 72

Computer connected to a LAN (Local Area Network) can

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

Answer: C

Question 73

Which of the following refers to the memory in your computer ?

- A RAM
- B DSL
- C USB
- D LAN
- E CPU

Answer: A

Question 74

Information travels between components on the motherboard through

- A Flash memory
- B CMOS
- C Bays
- D Buses
- E Peripherals

Answer: D

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Question 75

One megabyte equals approximately

- A 1,000 bits
- B 1,000 bytes
- C 1 million bytes
- D 1 million bits
- E 2,000 bytes

Answer: C

Question 76

When you are working on a document on PC where is the document temporarily stored ?

- A RAM
- B ROM
- C The CPU
- D Flash memory
- E The CD-ROM

Answer: A

Question 77

How are data organised in a spreadsheet ?

- A Lines and spaces
- B Layers and planes
- C Height and width
- D Rows and columns

E None of these

Answer: D

Question 78

Magnetic tape is not practical for applications where data must be quickly recalled because tape is

- A a random-access medium
- B a sequential access medium
- C only medium
- D fragile and easily damaged
- E an expensive storage medium

Answer: E

Question 79

The blinking symbol on the computer screen is called the

- A mouse
- B logo
- C hand
- D palm
- E cursor

Answer: E

Question 80

When cutting and pasting the item cut is temporarily stored in

- A ROM
- B Hard drive
- C Diskette
- D Dashboard
- E Clipboard

Answer: E

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Psychometry

Instructions

All the question in this test have three alternatives .There are no right or wrong answer for the question in this test.Describe yourself honestly and state your opinion as accurately as possible.

Question 81

While starting any work ____

- (A) I think and plan and once decided I stick to the decision at any cost
- (B) I do not think much and do the work as it comes

- A (A)
- B In between
- C (B)
- D none of the above

Answer: A

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Question 82

In a company I would prefer to

- (A) work on manufacturing a product
- (B) get the information about the product and impart training on use of the product

- A (A)
- B Can't say
- C (B)
- D none of the above

Answer: C

Question 83

I will be more comfortable with a job that requires _____

- (A) marketing survey
- (B) report writing/ editing.

- A (A)
- B Not sure
- C (B)
- D none of the above

Answer: A

Question 84

I would prefer a job which _____

- (A) involves lot of travelling all over the countries meeting new people
- (B) I can perform quietly at my table

- A (A)
- B Can't say

- C (B)
- D none of the above

Answer: A

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Question 85

When I go on a holiday trip, I prefer to visit_____

- (A) historical monuments or museums or lonely beaches
- (B) fun-centers with different rides having large gatherings.

- A (A)
- B Not sure
- C (B)
- D none of the above

Answer: A

Question 86

I would prefer to_____

- (A) sit and solve a complicated problem
- (B) organize a function in the society

- A (A)
- B Not sure
- C (B)
- D none of the above

Answer: A

Question 87

It is necessary to pay due respect to every individual no matter even if he/she happens to be an ordinary person

- A Yes
- B Not sure
- C No
- D none of the above

Answer: A

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Question 88

I would prefer to_____

- (A) visit an exhibition of flowers show
- (B) attend an interactive workshop.

- A (A)
- B In between
- C (B)
- D none of the above

Answer: C

Question 89

On a holiday, I would like to visit

- (A) a developed and commercialized hill-station**
- (B) A quiet hill-station not so developed**

- A (A)
- B In between
- C (B)
- D none of the above

Answer: C

Question 90

I don't mind accepting any job which is well paid irrespective of the nature of work involved

- A Always
- B Not sure
- C Never
- D none of the above

Answer: C

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Question 91

When I undertake a new job, I never feel tired

- A Yes,never
- B Rarely
- C Not sure
- D none of the above

Answer: A

Question 92

I like the jokes which are on live situation

- A Yes

- B Not much
- C Never
- D none of the above

Answer: A

Question 93

I like those people who talk about their life occupation etc.

- A Very much
- B Sometimes
- C Not much
- D none of the above

Answer: A

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Question 94

I feel that people around me are dull and little enthusiastic

- A No, rarely
- B Sometimes
- C Yes, mostly
- D none of the above

Answer: C

Question 95

I take a prominent part in social affairs

- A Yes
- B Occasionally
- C No
- D none of the above

Answer: A

Question 96

To me gossiping is____

- (A) enjoyable
- (B) irritating

- A (A)
- B In between

- C (B)
- D none of the above

Answer: C

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Question 97

For me, attending party is____

- A enjoyable
- B can't say
- C boring
- D none of the above

Answer: A

Question 98

I tend to be depressed if my opinions differ from those of my acquaintances

- A Yes
- B Sometimes
- C No
- D none of the above

Answer: B

Question 99

In my college days I used to study____

- (A) In a group with a friends
- (B) alone

- A (A)
- B In between
- C (B)
- D none of the above

Answer: A

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Question 100

If the odds are really against some things being a success I still believe in taking the risk

- A Yes
- B In between

- C No
- D none of the above

Answer: A

Question 101

I feel most people in this world are basically nice, its the only the circumstances that make some people bad

- A Yes
- B Not sure
- C No
- D none of the above

Answer: A

Question 102

I would prefer to be____

- (A) a social worker
- (B) an officer in a financial organization

- A (A)
- B uncertain
- C (B)
- D none of the above

Answer: C

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Question 103

In a job I do not think I will be able to sit for long hours dealing with the figures and numbers

- A Yes
- B Sometimes
- C No
- D none of the above

Answer: C

Question 104

I would rather have a wife or husband who is able to____

- (A) impress people and exert a strong social influences
- (B) give interesting intellectual companionship

- A (A)
- B uncertain

- C (B)
- D none of the above

Answer: C

Question 105

I crave travel

- A Yes
- B Occasionally
- C No
- D none of the above

Answer: B

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Question 106

I have very strong views on issues of social concern

- A No
- B Yes
- C Upto some extent
- D none of the above

Answer: C

Question 107

The use of foul language (even if not in a mixed group) disgusts me

- A Yes
- B Not much
- C No
- D none of the above

Answer: A

Question 108

I get concerned about whether I shall always have enough money to live upon ?

- A Yes
- B Rarely
- C No
- D none of the above

Answer: C

Question 109

I would prefer the life of

- (A) an artist
- (B) a secretary running a social club

- A (A)
- B Uncertain
- C (B)
- D none of the above

Answer: C

Question 110

People sometimes called me a proud stuck-up individual

- A Yes
- B In between
- C No
- D none of the above

Answer: C

Question 111

For a vacation I would rather go to

- (A) a well attended holiday town
- (B) a quiet cottage away from the crowd

- A (A)
- B Sometimes in between
- C (B)
- D none of the above

Answer: A

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Question 112

When I make a complaint I ordinarily expect to receive satisfaction

- A Yes
- B Probably
- C No

D none of the above

Answer: A

Question 113

I think that society ought to pay more attention scientific thinking about its problems

A Yes

B Uncertain

C No

D none of the above

Answer: A

Question 114

I believe in

(A) the motto "laugh and be merry " on most occasions

(B) being properly serious in everyday business

A (A)

B Uncertain

C (B)

D none of the above

Answer: C

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Question 115

I spend much time in thinking or talking about social events which I enjoyed in the past

A Yes

B Sometimes

C No

D none of the above

Answer: C

Question 116

I have difficulty in collecting my thoughts settling down to write a letter working on a problem etc.

A Yes

B Not often

C No

D none of the above

Answer: C

Question 117

I tend to have as many or more friends of the opposite sex, as of my own

- A Yes
- B Possibly
- C NO
- D none of the above

Answer: C

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Question 118

I sometimes get so angry that i become speechless

- A Yes, often
- B Sometimes
- C Almost never
- D none of the above

Answer: C

Question 119

I would rather have a job_____

- (A) that is not so interesting but brings social prestige
- (B) that I find very absorbing

- A (A)
- B In between
- C (B)
- D none of the above

Answer: C

Question 120

I can deliberately like to a friend and keep a straight face

- A Yes
- B Sometimes
- C No
- D none of the above

Answer: C

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English

Instructions

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

A large majority of the poor in India are outside the formal banking system. The policy of financial inclusion sets out to **remedy** this by making available a basic banking 'no frills' account either with nil or very minimum balances as well as charges that would make such accounts **accessible** to vast sections of the population. However the mere opening of a bank account in the name of every household or adult person may not be enough, unless these accounts and financial services offered to them are used by the account holders. At present, commercial banks do not find it viable to provide services to the poor especially in the rural areas because of huge transaction costs, low volumes of savings in the accounts, lack of information on the account holder, etc. For the poor, interacting with the banks with their paper work, economic cost of going to the bank and the need for flexibility in their accounts, make them turn to other informal channels or other institutions. Thus, there are constraints on both the supply and the demand side.

Till now, banks were looking at these accounts from a **purely** credit perspective. Instead, they should look at this from the point of view of meeting the huge need of the poor for saving. Poor households want to save and contrary to the common perception do have funds to save, but lack control. Informal mutual saving system like the Rotating Saving and Credit Associations (ROSCAs) widespread in Africa, and 'thrift and credit group's in india **demonstrate** that poor households save. For the poor household which lack access to the formal insurance system and the credit system, saving provide a safety net and help them tide over crises. Saving can also keep them away from the clutches of moneylenders, make formal institutions more favourable to lending to them, encourage investment and make them shift to more productive activities as they may invest in slightly more risky activities which have an overall higher rate of return.

Research shows the efficacy of informal institutions in increasing the savings of the small account holders. An MFI in the Philippines, which had existing account holders, was studied. They offered new products with 'commitment features' One type had withdrawal restrictions in the sense that it required individuals to restrict their right to withdraw any funds from their own accounts until they reached a self-specified and documented goal. The other type was deposit options. Clients could purchase a locked box for a small fee. The key was with the bank and the client has to bring the box to the bank to make the deposit. He could not dip into the savings even if he wanted to. These accounts did not pay extra money and were illiquid. Surprisingly these products were popular even though these had restrictions. Results showed that those who opted for these accounts with restrictions had substantially greater saving rates than those who did not. The policy of financial inclusion can be a success if financial inclusion focuses on both saving needs and credit needs having a diversified product portfolio for the poor but recognising that self control problems needed to be addressed by having commitment devices. The product with commitment features should be **optional**. Furthermore transaction costs for the poor could be cut down, by making innovative use of technology available and offering mobile vans with ATM and deposit collection features which could visit villages periodically.

Question 121

What is the aim of the financial inclusion policy ?

- A A focus on saving needs rather than credit needs of the poor
- B Minimising utilisation of technology in banks so as to reduce transaction costs for the poor
- C To boost low saving among the rural poor
- D To make formal basic banking service available to the poor
- E To regulate the rate at which moneylenders lend to the poor

Answer: D

Explanation:

It is clearly mentioned at the start of paragraph that the financial inclusion aims to make formal banking system available to the poor. Hence, the correct option is option D.

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Question 122

The authors main objective in writing the passage is to.....

- A criticise the concept of financial inclusion
- B point out the problems of financial inclusion
- C discuss ways of making the financial inclusion policy successful
- D compare financial inclusion policies of different countries
- E cite research in support of role of MFIs in achieving financial inclusion

Answer: C

Explanation:

Initially, it may seem that author is just comparing financial inclusion policies of different countries. However, on little introspection it is revealed that, author is just making us aware of different financial inclusion policies to suggest ways to make our financial inclusion successful.

Question 123

Which of the following can be inferred about products with commitment features ?

- (A) Demand for such products
- (B) They were an effective means of increasing the savings of small account holders
- (C) Such facilities can only be offered by informal institutions like MFIs.

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

Answer: D

Explanation:

All the inferences are made from the third paragraph.

This paragraph talks about the demand for such products, their role in increasing the savings of people and the fact that they can only be given by informal institutions.

Hence, all three inferences are correct.

Option D is correct.

Question 124

Why do the poor not utilise banking services ?

- (A) Informal institutions offer higher rates of interest than those in banks
- (B) Costs of reaching banks have to be borne by the poor
- (C) Bank personnel do not treat the poor respectfully because their savings amounts are minimal.

- A Only (B)
- B Both (A) and (B)
- C Both (B) and (C)
- D All (A), (B) and (C)

E None of these

Answer: A

Explanation:

Many a times, the banks are located in cities or distant town. The expenses to reach them have to be born by poor and hence they refrain from utilising the banking services.

Therefore, the correct option is option A.

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Question 125

Which of the following is a recommendation made by the author regarding financial inclusion ?

- A Reduce the paper work involved by seeking less information about the account holder
- B Lower transaction costs by utilising latest technology
- C Make commitment features compulsory for all saving accounts
- D Entrust the responsibility of financial inclusion solely to MFI,s
- E Provide credit facilities even to those without savings accounts

Answer: B

Explanation:

In the last paragraph, author recommends the use of latest technology for making the services more affordable. This in turn will help poor people to avail them more readily.

Hence, the correct option is option B.

Question 126

Which of the following factors affects 'saving' behaviour among the poor ?

- (A) Threats from moneylenders if they avail of banking services.
- (B) Documentation required before availing of banking services.
- (C) Lack of self-control.

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

Answer: D

Explanation:

The author outlines that poor do not have necessary documentation and also that self control is a big issue.

Both these factors contribute in affedcting the 'saving' habit negatively among the poor.

Therefore, the correct option is option D.

Question 127

What do the result of the study conducted in the Philippines indicate ?

- A Account holders in MFIs have higher saving rates than banks

- B Many of the poor have to turn to moneylenders because of strict restrictions in MFIs.
- C Having accounts with restriction on withdrawal requires the bank to offer a higher rate interest
- D There should be strong measures for deposit option accounts for the poor
- E None of these

Answer: A

Explanation:

Only the option A statement states the results of the study. All other option statements are out of contextual inference in one way or other.

Hence, option A is the correct option.

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Question 128

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

- A There are no informal means for the poor to save in India
- B Having saving encourages the poor to invest only in low risk ventures
- C There is a huge demand for saving facilities among the poor households
- D Presently commercial banks feel that it is feasible to provide banking services to the poor in rural areas
- E There are many official innovative savings systems like ROSCAs in Africa

Answer: C

Explanation:

In second paragraph of text, author clearly mentions that there is demand of savings system among the poor households.

All other statement either lack factual correctness or draw incorrect inferences.

Hence, the correct option is option C.

Question 129

What is/are the outcome(s) of encouraging savings for the poor ?

- (A) It frees them from the exploitation of moneylenders
- (B) Banks are more willing to disburse loans to those who save
- (C) They should invest in risky but high return ventures

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

Answer: B

Explanation:

The text clearly points out that exploitation by moneylender can be avoided if savings habit is encouraged among the poor. Even banks are more willing to give loans if households have savings in some form or other.

Hence, statement 1 and 2 are correct.

Therefore, the correct option is B.

Question 130

What was the view of banks regarding the bank accounts of the poor in the past ?

- A They were considered a problem since account holders information needed to be updated
- B Banks were looking at these accounts from a credit perspective
- C Moneylenders should be regulated so that they share responsibility of disbursing loans to the poor
- D Products with commitment features will not be successful
- E None of these

Answer: B

Explanation:

In the second paragraph, it is clearly mentioned that the banks were viewing the poor household from only the credit perspective. Hence, the correct option is option B.

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Question 131

Choose the word which is most nearly the SAME in the meaning to the word printed in bold as used in the passage.

Purely

- A morally
- B honestly
- C completely
- D perfectly
- E cleanly

Answer: C

Explanation:

The banks were viewing the poor household completely from a credit perspective.

Within the context of passage purely does mean completely.

Hence, the correct option is option C.

Question 132

Choose the word which is most nearly the SAME in the meaning to the word printed in bold as used in the passage.

Demonstrate

- A protest
- B occur
- C estimate
- D appear
- E prove

Answer: E

Explanation:

In the context of given passage, demonstrate means to show.

The closest word in the options that matches with this meaning is "prove". The correct option is option E.

Question 133

Choose the word which is most nearly the **SAME** in the meaning to the word printed in bold as used in the passage:

Remedy

- A medicine
- B solve
- C restore
- D therapy
- E heal

Answer: B

Explanation:

In the text, 'remedy' has been used in context of 'solving' the problem.

Hence, the correct option is B.

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Question 134

Choose the word which is most **OPPOSITE** in the meaning of the word printed in bold as used in the passage.

Optional

- A voluntary
- B compromise
- C pressure
- D mandatory
- E free

Answer: D

Explanation:

Optional means voluntary in the passage.

It's opposite is mandatory.

The correct option is option D.

Question 135

Choose the word which is most **OPPOSITE** in the meaning of the word printed in bold as used in the passage.

Accessible

- A convenient
- B unavailable
- C unfavourable

D unpleasant

E formal

Answer: B

Explanation:

Accessible means available.

And the opposite of available is unavallable.

Instructions

Read each of the following sentences to find out whether there is any error in it. The error, if any, will be in one part of sentence. The number of that part is the answer. If there is no error (E) (Ignore errors of punctuation, if any)

Question 136

The scheme failed because (A)/ some states could not,(B)/ manage not to raise(C)/ the necessary funds(D)/No error(E).

A (A)

B (B)

C (C)

D (D)

E (E)

Answer: C

Explanation:

In part C, there is no need of 'not'.

The statement should read as;

The scheme failed because some states could not manage to raise the necessary funds.

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Question 137

Real estate prices in the(A)/ business district of the city(B)/ are expected to rise(C)/ at 15% this year(D)/ No error (E).

A (A)

B (B)

C (C)

D (D)

E (E)

Answer: E

Explanation:

The statement is correct and does not have any errors.

Question 138

By so early as next year(A)/ that leading investment bank(B)/ has plans to open(C)/ an office in New Delhi(D)/ No error(E)

A (A)

- B (B)
- C (C)
- D (D)
- E (E)

Answer: A

Explanation:

There is error in part A of the statement.

The correct statement would read as:

By as early as next year that leading investment bank has plans to open an office in New Delhi.

Hence, the correct option is option A.

Question 139

There is lots of(A)/ supports from the employees(B)/ for the proposal to(C)/ merge with the parent company(D)/ No error(E).

- A (A)
- B (B)
- C (C)
- D (D)
- E (E)

Answer: B

Explanation:

The error is in part B.

The correct statement would read as:

There is lots of support from the employees for the proposal to merge with the parent company.

Question 140

Experts have recommended that(A)/ the government reconsidered(B)/ restrictions imposed on foreign (C)/ investment in real estate(D)/ No error(E).

- A (A)
- B (B)
- C (C)
- D (D)
- E (E)

Answer: B

Explanation:

The error is in part B.

The sentence is in present perfect tense while past form of the verb has been wrongly used.

Hence, the correct option is B.

Question 141

The crucial point to(A)/ be discussed at the(B)/ meeting is how to(C)/ well implement the policy(D)/ No error(E).

- A (A)
- B (B)
- C (C)
- D (D)
- E (E)

Answer: D

Explanation:

The error is in part D.

The position of preposition is wrong.

Hence, the correct option is D.

Question 142

He wants to(A)/ set up a laboratory(B)/ to undertake research(C)/ into a vaccine for cancer(D)/ No error(E)

- A (A)
- B (B)
- C (C)
- D (D)
- E (E)

Answer: E

Explanation:

The sentence is grammatically correct and has no errors.

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Question 143

According to him(A)/ two factors which are(B)/ needy for success(C)/ are discipline and diligence(D)/ No error(E)

- A (A)
- B (B)
- C (C)
- D (D)
- E (E)

Answer: C

Explanation:

In part C, 'needy' has been used instead of 'necessary'.

Therefore, the sentence should read as:

According to him two factors which are necessary for success are discipline and diligence.

Hence, the correct option is option C.

Question 144

Because of the pace at(A) which the company is growing(B)/ I believe it will easily(C)/ achieve their target(D)/ No error(E)

- A (A)
- B (B)
- C (C)
- D (D)
- E (E)

Answer: D

Explanation:

The error is in part D.

The statement should read as:

Because of the pace at which the company is growing I believe it will easily achieve it's target.

Question 145

It is truth(A)/ that India(B)/ is the largest consumer of(C)/ gold in the world(D)/No error(E)

- A (A)
- B (B)
- C (C)
- D (D)
- E (E)

Answer: A

Explanation:

The error is in part A.

The statement should read as:

It is true that India is the largest consumer of gold in the world.

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Instructions

Which of the phrases at (a), (b),(c)and (d) given below should replace the phrase given in bold in the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and 'No correction is required', mark(e) as the answer.

Question 146

The bank is overstaffed, has led to low productivity.

- A led to
- B Will lead towards

- C and has led in
- D which has led to
- E No correction is required

Answer: D

Explanation:

From the context, we can infer that the phrase indicates causality between overstaffing and low productivity. Hence, the correct phrasal verb to use in this case is 'led to'. As the event has already occurred, the correct tense to use would be the past tense. The phrase is part of the subordinate clause and hence should begin with "which". Hence, option D.

Question 147

You delay in taking a decision conveys a negative impression

- A you delay to take
- B If you delay taking
- C Your delay in taking
- D To delay by taking
- E No correction is required

Answer: C

Explanation:

The verb "conveys" is modifying "delay". Hence, "delay" is the subject. Therefore, "your", which is an object form of "you", must be present here. Hence, option C is the answer.

Question 148

Today management student it self are opted to work for NGOs even though salaries offered to them are low

- A student itself is
- B student themselves are
- C students have
- D student himself has
- E No correction is required

Answer: C

Explanation:

"Them" is used => Plural. Hence, the subject must be plural. Only option C satisfies this condition. Hence, option C is the answer.

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Question 149

Absence off any guidelines they are unwilling to take up the project

- A Absent of
- B In the absence of
- C Because of the absence
- D Without being absent
- E No correction is required

Answer: B

Explanation:

The grammatically correct sentence would read as:

In the absence of any guidelines they are unwilling to take up the project

Question 150

Without the development of rural people country can no claim to be developed.

- A Can never claim
- B being claimed
- C not able to claim
- D have not any claim
- E No correction is required

Answer: A

Explanation:

Gramatically correct statement would read as:

Without the development of rural people, country can never claim to be developed.

Hence, the correct option is A.

Instructions

In each question below a sentence with four words printed in bold type given. These are (A),(B),(C)and (D). One of these four words printed in bold may be either wrongly spelt or in appropriate in the context of the sentence. Find out the word which is wrongly spelt or inappropriate, if any. The number of the word is your answer. If all the words printed in bold are correctly spelt and also appropriate in the context of the sentence, mark (E) i.e 'All Correct' as your answer

Question 151

The organization preferred(A)/ to hire locale (B)/ population as they understood the language(C)/ and customer preferences(D)/All correct(E)

- A (A)
- B (B)
- C (C)
- D (D)
- E (E)

Answer: B

Explanation:

'Local' has been misspelt in part B as 'locale'.

Hence, the correct option is option B.

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Question 152

In our opinion the existing(A)/ assessment(B)/system required immediate(C)/revision(D)/All correct(E).

A (A)

B (B)

C (C)

D (D)

E (E)

Answer: A

Explanation:

There is no need of definitive article 'the' in the part A.

Hence, the correct option is A.

Question 153

In responds(A)/to the advertisement a sizeable(B)/number of candidates have submitted(C)/their applications.(D)/All correct(E)

A (A)

B (B)

C (C)

D (D)

E (E)

Answer: A

Explanation:

Past tense of the verb 'response' is wrongly used in part A.

The grammatically correct statement should read as.

In response to the advertisement a sizeable number of candidates have submitted their applications.

Hence, the correct option is option A.

Question 154

There is no guarantee(A)/that if this model is adopted(B)/the entire(C)/sector will prosper(D)All correct(E)

A (A)

B (B)

C (C)

D (D)

E (E)

Answer: E

Explanation:

The sentence is grammatically correct.

There are no errors.

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Question 155

With this unique(A)/ initiative (B)/ the company hopes to sustain(C)/ its currant(D)/All correct(E).

A (A)

B (B)

C (C)

D (D)

E (E)

Answer: D

Explanation:

'current' has been misspelt as 'currant'.

Hence, the correct option is option D.

Instructions

In each of the following sentence there are two blank spaces. Below each five pairs of words have been denoted as (a),(b),(c),(d) and (e). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence meaningfully complete.

Question 156

Mr.Srinivasan is _____to become Chairman of the group_____the retirement of his father

A set, following

B voted, subsequent

C selected, despite

D approved, because

E decided, after

Answer: A

Explanation:

Here, option E as well as option option A can be chosen.

However, option A words are more eloquent.

The sentence would now read as:

Mr.Srinivasan is set to become Chairman of the group following the retirement of his father

Hence, the correct answer is A.

Question 157

_____to your error the _____consignment has been delayed by a week.

A According, important

- B Duly, urgent
- C Owing, entire
- D Added, crucial
- E Admitting, special

Answer: C

Explanation:

Only the pair of words corresponding to the option C matches the context of the sentence.

The statement would read as: Owing to your error the entire consignment has been delayed by a week.

Hence, the correct option is option C.

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Question 158

On account of the _____ in sales the software firm has achieved an eight per cent _____ in net profit.

- A surge, fall
- B increase, rise
- C decline, slope
- D hike, loss
- E growth, advance

Answer: B

Explanation:

Only pair of words corresponding to option B fits the context.

Hence, the corrected statement would read as:

On account of the increase in sales the software firm has achieved an eight per cent rise in net profit.

Question 159

We are proud to say that today _____ 26 per cent of our total accounts are _____ by women and senior citizens.

- A approximate, held
- B nearly, authorised
- C over, maintain
- D above, open
- E around, operated

Answer: E

Explanation:

The pair of words corresponding to option E suit the context better than other pair of words.

Hence, the statement would read as:

We are proud to say that today around 26 per cent of our total accounts are operated by women and senior citizens.

Question 160

The company has ____ special training to employees on ____ to trade online.

- A announced, benefits
- B offered, course
- C imparted, risks
- D sanction, skills
- E provided, how

Answer: E

Explanation:

The pair of words corresponding to option E suit the context better.

The sentence which is read as:

The company has provided special training to employees on how to trade online.

Hence, the correct option is E.

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Quant

Instructions

What should come in place of question mark (?) in the following questions ?

Question 161

$(8.2\% \text{ of } 365) - (1.75\% \text{ of } 108) = ?$

- A 16.02
- B 28.04
- C 42.34
- D 53.76
- E None of these

Answer: B

Explanation:

$$8.2\% * 365 = 29.93$$

$$1.75\% * 108 = 1.89$$

$$\text{So, } 8.2\% * 365 - 1.75\% * 108 = 29.93 - 1.89 = 28.04$$

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Question 162

$$[(135)^2 \div 15 \times 32] \div ? = 45 \times 24$$

- A 18
- B 24

- C 36
- D 44
- E None of these

Answer: C

Explanation:

The number in the place of the question mark equals $\frac{135^2 \div 15 \times 32}{45 \times 24} = \frac{135 \times 135 \div 15 \times 32}{45 \times 24}$

$$\frac{135 \times 135 \div 15 \times 32}{45 \times 24} = \frac{9 \times 9 \times 32}{3 \times 24} = 36$$

Question 163

$$(96)^2 + (63)^2 = (?)^2 - (111)^2 - 8350$$

- A 33856
- B 30276
- C 174
- D 184
- E None of these

Answer: D

Explanation:

Let the number in the question mark be X.

$$\text{So, } X^2 = 96^2 + 63^2 + 111^2 + 8350$$

$$\text{So, } X^2 = 9216 + 3969 + 12321 + 8350 = 33856 = 184^2$$

$$\text{So, } X = 184$$

Question 164

$$4368 + 2158 - 596 - ? = 3421 + 1262$$

- A 1066
- B 1174
- C 1247
- D 1387
- E None of these

Answer: C

Explanation:

Let the number in the question mark be X.

$$\text{So, } X = 4368 + 2158 - 596 - 3421 - 1262 = 1247$$

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Question 165

$$2172 \div ? = 1832 - 956 - 514$$

- A 6
- B 8
- C 10
- D 12
- E None of these

Answer: A

Explanation:

Let the number in the question mark be X.

$$\text{So, } 2172 \div X = 1832 - 956 - 514 = 362$$

$$\text{So, } 2172 \div X = 362$$

$$\text{Or, } X = 2172 \div 362 = 6$$

Question 166

$$666.06 + 66.60 + 0.66 + 6.06 + 6 + 60 = ?$$

- A 819.56
- B 808.38
- C 826.44
- D 798.62
- E None of these

Answer: E

Explanation:

The number in the question mark equals $666.06 + 66.60 + 0.66 + 6.06 + 6 + 60 = 805.38$

Question 167

$$15.594 - 4.312 - 3.517 - 1.689 = ?$$

- A 6.706
- B 6.760
- C 6.670
- D 6.607
- E None of these

Answer: E

Explanation:

The number in the question mark equals $15.594 - 4.312 - 3.517 - 1.689 = 6.076$

As it doesn't equal any of the four options, the correct answer is 'None of These'

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Question 168

$$205 \times ? \times 13 = 33625 + 25005$$

- A 22
- B 27
- C 33
- D 39
- E None of these

Answer: A

Explanation:

Let the number which should be used in place of the question mark equals X.

$$\text{Hence, } 205 \times X \times 13 = 33625 + 25005 = 58630$$

$$\text{So, } 205 \times X = 4510$$

$$\text{So, } X = 22$$

Question 169

$$69 \div 3 \times 0.85 + 14.5 - 3 = ?$$

- A 36.45
- B 23.85
- C 42.95
- D 18.65
- E None of these

Answer: E

Explanation:

$$69 \div 3 = 23$$

$$23 \times 0.85 = 19.55$$

$$\text{So, } 19.55 + 14.5 - 3 = 31.05$$

As this is not given in the list of options provided, the correct answer is 'None of these'

Question 170

$$(10)^{24} \times (10)^{-21} = ?$$

- A 3
- B 10
- C 100
- D 1000
- E None of these

Answer: D

Explanation:

By rule of indices,

$$a^b \times a^c = a^{b+c}$$

Hence, by this rule, we can solve as,

$$(10)^{24} \times (10)^{-21} = (10)^{24-21} = 10^3 = 1000$$

Therefore, correct option is D.

Instructions

What should come in place of question mark (?) in the following numbers series

Question 171

12, 6.5, 7.5, 12.75, 27.5, 71.25, ?

- A 225.5
- B 216.75
- C 275
- D 236.75
- E 249.75

Answer: B

Explanation:

The given series is based on the following sequence,

$$(12+1)*0.5 = 6.5$$

$$(6.5+1)*1 = 7.5$$

$$(7.5+1)*1.5 = 12.75$$

$$(12.75+1)*2 = 27.5$$

$$(27.5+1)*2.5 = 71.25$$

$$(71.25+1)*3 = 216.75$$

Question 172

16, 24, 36, 54, 81, 121.5 ?

- A 182.25
- B 174.85
- C 190.65
- D 166.55
- E 158.95

Answer: A

Explanation:

Each number in the series is 1.5 times the preceding number.

$$\text{Hence, } 16 * 1.5 = 24$$

$$24 * 1.5 = 36$$

$36 \times 1.5 = 54$

$54 \times 1.5 = 81$

$81 \times 1.5 = 121.5$

So, the next number is $121.5 \times 1.5 = 182.25$

Question 173

12, 12, 18, 45, 180, 1170, ?

A 13485

B 14675

C 15890

D 16756

E 12285

Answer: E

Explanation:

The ratio between preceding terms of the sequence are in a fibonacci sequence.

For example, $12/12 = 1$

$18/12 = 1.5$

$45/18 = 2.5$ (which is $1+1.5$)

$180/45 = 4$ (which is $1.5+2.5$)

$1170/180 = 6.5$ (which is $2.5+4$)

Hence, the next ratio would be $4+6.5=10.5$

And the required number is $1170 \times 10.5 = 12285$

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Question 174

22, 23, 27, 36, 52, 77, ?

A 111

B 109

C 113

D 117

E 115

Answer: C

Explanation:

The difference between consecutive terms of the series is a perfect square.

For example,

$23-22 = 1$

$27-23 = 4$

$36-27 = 9$

$52-36 = 16$

$77-52 = 25$

Hence, the next difference between the numbers will be 36 and the required number is $77+36 = 113$

Question 175

16, 14, 24, 66, 256, 1270, ?

A 8564

B 5672

C 4561

D 7608

E 6340

Answer: D

Explanation:

The given terms are in the following series,

$14 = 16 \times 1 - 2 \times 1$

$24 = 14 \times 2 - 2 \times 2$

$66 = 24 \times 3 - 2 \times 3$

$256 = 66 \times 4 - 2 \times 4$

$1270 = 66 \times 5 - 2 \times 5$

Hence, the next term equals $1270 \times 6 - 2 \times 6 = 7608$

Instructions

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

NUMBER OF BOYS AND GIRLS IN FIVE STREAMS OF A COLLEGE OVER THE YEARS

Year	STREAMS									
	Arts		Science		Commerce		Management		IT	
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls
2002	556	414	619	505	668	612	770	633	670	515
2003	763	608	793	612	781	616	667	439	866	722
2004	672	519	540	516	859	713	778	727	781	619
2005	809	602	928	908	870	811	849	729	977	817
2006	745	510	884	820	967	819	562	938	990	808
2007	698	413	765	616	571	515	1288	1016	1151	1010

Question 176

What is the total number of boys, for all the streams together, in the year 2004?

A 4148

B 3630

C 4433

D 3247

E None of these

Answer: B

Explanation:

The total number of boys in the year 2004 is $672+540+859+778+781 = 3630$

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Question 177

The number of boys in Art stream in the year 2004 is approximately what per cent of the total number of boys for all the years together in Art stream ?

- A 27
- B 34
- C 08
- D 39
- E 16

Answer: E

Explanation:

The number of boys in the Arts stream in 2004 is 672

The total number of boys in the Arts stream in all the years equals $556+763+672+809+745+698 = 4243$

Hence, the required percentage is $672/4243*100 = 15.84\% \sim 16\%$

Question 178

What is the ratio of the total number of boys to the total numbers of girls from all the stream together for the year 2007 ?

- A 2:3
- B 14:13
- C 52:49
- D 213: 170
- E None of these

Answer: D

Explanation:

The total number of boys in 2007 equals $698 + 765 + 571 + 1288 + 1151 = 4473$

The total number of girls in 2007 equals $413 + 616 + 515 + 1016 + 1010 = 3570$

Hence the ratio equals $4473:3570 = 213*21 : 170*21 = 213:170$

Question 179

What is the ratio of the total number of boys to the total number of girls, in the Management stream for all the years together ?

- A 9:8
- B 71:86
- C 91:83
- D 27:23
- E None of these

Answer: C

Explanation:

The total number of boys in the Management stream in all the years equals $770+667+778+849+562+1288 = 4914$

The total number of girls in the Management stream in all the years equals $633+439+727+729+938+1016 = 4482$

Hence the required ratio is $4914:4482 = 91*54 : 83*54 = 91:84$

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Question 180

What is the average number of Girls from Commerce stream for the given years?

- A 681
- B 675
- C 618
- D 657
- E None of these

Answer: A

Explanation:

The total number of girls in the commerce stream in the years given are $612+616+713+811+819+515 = 4086$

The number of years is equal to 6.

Hence, the required average is $4086/6 = 681$

Instructions

What approximate value should come in place of question mark (?) in the following question ? (you are not expected to calculate the exact value)

Question 181

$(935.82)^2 = ?$

- A 870000
- B 867500
- C 888800
- D 875800
- E 899800

Answer: D

Explanation:

Now, $(935.82)^2 = 935.82 * 935.82$

$935.82 * 935.82 = 875759$

Also, 875759 can be approximated to 875800.

Hence, the correct option is D.

Question 182

$628.306 + 6.1325 \times 44.0268 = ?$

- A 820
- B 970
- C 1050
- D 1175
- E 900

Answer: E

Explanation:

By applying BODMAS rule, first we do multiplication,

$$6.1325 \times 44.0268 = 269.9944$$

Now, we subsequently do addition.

$$628.306 + 269.9944 = 898.3004 \approx 900$$

Hence, the correct option is E.

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Question 183

$$(739\% \text{ of } 383) \div 628 = ?$$

- A 10.00
- B 4.50
- C 15.75
- D 19.25
- E 24.15

Answer: B

Explanation:

By BODMAS rule, we will first solve brackets.

$$739\% \text{ of } 383 = 2830.37$$

Now, we go for division,

$$2830.37 \div 628 = 4.50$$

Hence, the correct option is B.

Question 184

$$(9795 + 7621 + 938) \div (541 + 831 + 496) = ?$$

- A 9
- B 13
- C 17
- D 23
- E 29

Answer: A

Explanation:

The numerator in the given fraction equals $9795+7621+938 = 18354$

The denominator in the given fraction equals $541+831+496 = 1868$

So, the given ratio becomes $18354/1868 = 9.82 \sim 9$

Question 185

$$814296 \times 36 = ? \times 96324$$

- A 326
- B 272
- C 304
- D 358
- E 260

Answer: C

Explanation:

Let the number in the question mark be equal to X .

$$\text{So, } X = 814296 \times 36 \div 96324 = 304.33 \approx 304$$

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Instructions

Study the information carefully to answer the following questions:

In an organisation consisting of 750 employees the ratio of Males to Females is 8:7 respectively. All the employees work in five different departments viz. HR, Management, PR, IT and Recruitment. 16 per cent of the Females work in Management Department. 32 per cent of Males are in HR Department. One-fifth of the Females are in the Department of Recruitment. The ratio of Males to Females in the Management Department is 3:2 respectively. 20 per cent of the total numbers of employees are in PR Department. Females working in Recruitment are 50 per cent of the Males working in the same Department. 8 per cent of the Males are in IT Department. The remaining Males are in PR Department. 22 per cent of the Females work in HR Department and the remaining Females are working in IT Department

Question 186

What is the total number of females working in the IT and Recruitment Department together ?

- A 147
- B 83
- C 126
- D 45
- E None of these

Answer: B

Explanation:

The information in numerical format is,

Number of males=400 and Number of females=350

Females in management= 16% of 350=56

Males in management=1.5 *56=84

32% of males are in HR= 0.32*400=128

one fifth of females in Recruitment = $0.20 \times 350 = 70$
 20% of employees in PR = $.2 \times 750 = 150$
 Males in recruitment = twice of females = 140
 8% of males in IT Department = 32
 Males in PR = 16
 Females in IT = 134

The given data can be interpreted in table format as,

	HR	Management	PR	IT	Recruitment
Females	77	56	134	13	70
Males	128	84	16	32	140

The total number of females working in the IT and Recruitment Department together = 83

Question 187

What is the number of females working in the HR Department ?

- A 77
- B 70
- C 56
- D 134
- E None of these

Answer: A

Explanation:

The information in numerical format is,
 Number of males = 400 and Number of females = 350
 Females in management = 16% of 350 = 56
 Males in management = $1.5 \times 56 = 84$
 32% of males are in HR = $0.32 \times 400 = 128$
 one fifth of females in Recruitment = $0.20 \times 350 = 70$
 20% of employees in PR = $.2 \times 750 = 150$
 Males in recruitment = twice of females = 140
 8% of males in IT Department = 32
 Males in PR = 16
 Females in IT = 134

The given data can be interpreted in table format as,

	HR	Management	PR	IT	Recruitment
Females	77	56	134	13	70
Males	128	84	16	32	140

Females in HR Department = 77

Question 188

Number of males working in HR Department forms approximately what per cent of total number of the employees in the organisation ?

- A 20
- B 28
- C 32
- D 9

E 17

Answer: E

Explanation:

The information in numerical format is,
Number of males=400 and Number of females=350
Females in management= 16% of 350=56
Males in management=1.5 *56=84
32% of males are in HR= 0.32*400=128
one fifth of females in Recruitment = 0.20*350=70
20% of employees in PR= .2*750=150
Males in recruitment = twice of females = 140
8% of males in IT Department= 32
Males in PR=16
Females in IT= 134

The given data can be interpreted in table format as,

	HR	Management	PR	IT	Recruitment
Females	77	56	134	13	70
Males	128	84	16	32	140

Number of males working in HR Department of per cent of total number of the employees in the organisation= $(128/750)*100=17\%$

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Question 189

Number of males working in PR Department forms what per cent of the numbers of Females working in the same Department ?
(rounded off to two digits after decimal)

- A 22.98
- B 16.68
- C 11.94
- D 6.79
- E 27.86

Answer: C

Explanation:

The information in numerical format is,
Number of males=400 and Number of females=350
Females in management= 16% of 350=56
Males in management=1.5 *56=84
32% of males are in HR= 0.32*400=128
one fifth of females in Recruitment = 0.20*350=70
20% of employees in PR= .2*750=150
Males in recruitment = twice of females = 140
8% of males in IT Department= 32
Males in PR=16
Females in IT= 134

The given data can be interpreted in table format as,

	HR	Management	PR	IT	Recruitment
Females	77	56	134	13	70
Males	128	84	16	32	140

Number of males working in PR Department of per cent of the numbers of Females working in the same Department = $(16/134)*100=11.94$

Question 190

What is the total number of employees working in the Management Department ?

- A 128
- B 77
- C 210
- D 140
- E None of these

Answer: D

Explanation:

The information in numerical format is,
Number of males=400 and Number of females=350
Females in management= 16% of 350=56
Males in management= $1.5 * 56=84$
32% of males are in HR= $0.32*400=128$
one fifth of females in Recruitment = $0.20*350=70$
20% of employees in PR= $.2*750=150$
Males in recruitment = twice of females = 140
8% of males in IT Department= 32
Males in PR=16
Females in IT= 134

The given data can be interpreted in table format as,

	HR	Management	PR	IT	Recruitment
Females	77	56	134	13	70
Males	128	84	16	32	140

The total number of employees working in the Management Department = 140

Instructions

For the following questions answer them individually

Question 191

The simple interest accrued on an amount of Rs 19,800 at the end of three years is Rs 7,128. What would be the compound interest accrued on the same amount at the same rate in the same period ?

- A Rs. 8934.6784
- B Rs. 8017.5744
- C Rs. 7861.8754
- D Cannot be determined
- E None of these

Answer: B

Explanation:

Let the rate of interest on the principal be R.

So, $19800*R*3/100 = 7128$

So, $R = 12\%$

Hence, the compound interest on the same amount for the same time period equals

$$19800 \times 1.12^3 - 19800 = 27817.57 - 19800 = \text{Rs. } 8017.57$$

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Question 192

If the numerator of a fraction is increased by 400% and the denominator is increased by 500% the resultant fraction is $\frac{10}{21}$. What was the original fraction ?

- A $\frac{5}{12}$
- B $\frac{8}{13}$
- C $\frac{17}{14}$
- D $\frac{4}{7}$
- E None of these

Answer: D

Explanation:

Let the original fraction be $\frac{X}{Y}$

After 400% increase, the numerator becomes $5X$ and after 500% increase, the denominator becomes $6Y$

Hence, the resulting fraction becomes $\frac{5X}{6Y} = \frac{10}{21}$

$$\text{So, } \frac{X}{Y} = \frac{4}{7}$$

Question 193

What is 26% of 55% of $\frac{10}{13}$ th of 6100 ?

- A 617
- B 681
- C 706
- D 734
- E None of these

Answer: E

Explanation:

The required number is $\frac{26}{100} * \frac{55}{100} * \frac{10}{13} * 6100 = 671$

As this is not among the options given, the correct answer is 'None Of These'

Question 194

The ages of Aarzo and Arnav are in the ratio of 11:13 respectively. After 7 years the ratio of their ages will be 20:23. What is the difference in years between their ages ?

- A 4 years

- B 7 years
- C 6 years
- D 5 years
- E None of these

Answer: C

Explanation:

Let the ages of Aarzo and Arnav be X and Y respectively.

$$\text{Hence, } \frac{X}{Y} = \frac{11}{13}$$

$$\text{Similarly, } \frac{X+7}{Y+7} = \frac{20}{23}$$

Solving both the equations, we get $X = 33$ and $Y = 39$

So, the difference in ages equals 6

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Question 195

One-eighth of a number is 17.25. What will 73% of the number be ?

- A 100.74
- B 138.00
- C 96.42
- D 82.66
- E None of these

Answer: A

Explanation:

The number equals 8 times $17.25 = 138$

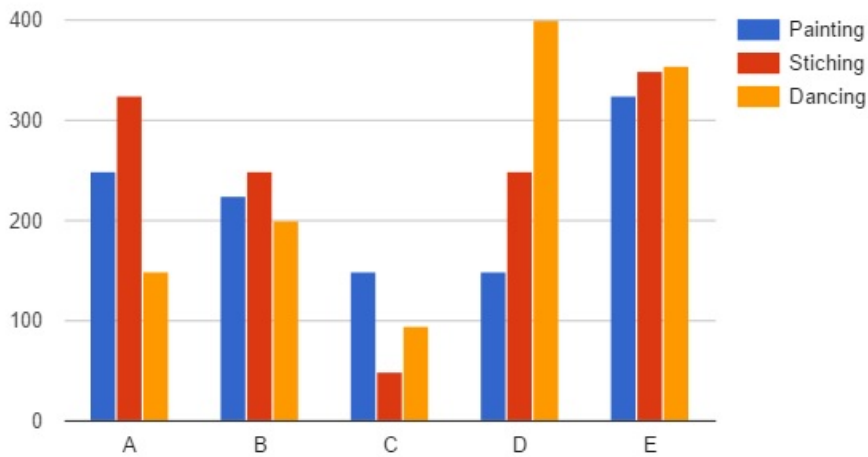
Hence, 73% of the number equals $0.73 \times 138 = 100.74$

Instructions

Study the graph carefully to answer the question that follow:

Number of Girls Enrolled in Different Hobby Classes in various Institutes in a year

Painting , Sticing and Dancing



Question 196

What is the respective ratio of total number of girls enrolled in painting in the Institutes A and C together to those enrolled in stitching in the Institutes D and E together ?

- A 5:4
- B 5:7
- C 16:23
- D 9:8
- E None of these

Answer: C

Explanation:

Total number of girls enrolled in painting in institution A and C = $250+150=400$

Total number of girls enrolled in stitching in institution D and E = $250+325 = 575$

The ratio = $400/575=16:23$

Question 197

Number of girls enrolled in stitching in Institute B forms approximately what per cent of the total number of girls enrolled in stitching in all the Institutes together ?

- A 29
- B 21
- C 33
- D 37
- E 45

Answer: B

Explanation:

The number of girls for stitching in institute B= 250

Total number of girls enrolled in stitching in all institutes = $250+325+50+250+350=1225$

Now,
Percent of girls enrolled in stitching in Institute B of the total number of girls enrolled in stitching in all the Institutes together = $250/1225*100= 20.4\sim 21$

Hence, correct option is option B.

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Question 198

What is the respective ratio of total number of girls enrolled in Painting, Stitching and Dancing from all the Institutes together ?

- A 44:48:47
- B 43:47:48
- C 44:47:48
- D 47:48:44
- E None of these

Answer: A

Explanation:

Number of girls enrolled in painting = $250+225+150+150+325=1100$

Number of girls enrolled in stitching = $325+250+50+250+350= 1225$

Number of girls enrolled in dancing = $150+200+90+400+350= 1190$

The require ratio is = $1100:1225:1190\sim 44:48:47$

Question 199

Number of girls enrolled in Dancing in Institute A forms what per cent of total number of girls enrolled in all the Hobby classes together in that Institute ? (rounded off to two digits after decimal)

- A 23.87
- B 17.76
- C 31.23
- D 33.97
- E 20.69

Answer: E

Explanation:

Number of girls enrolled in dancing = 150

Total number of girls enrolled in hobby classes = $150+250+325 = 725$

Percent number of girls enrolled in Dancing in Institute A of total number of girls enrolled in all the Hobby classes together in that Institute = $(150/725)*100= 20.69$

Question 200

What is the total number of girls enrolled in painting from all the Institutes together ?

- A 1150

- B 1200
- C 1275
- D 1100
- E None of these

Answer: D

Explanation:

Total number of girls enrolled in painting together in all institutions = $250+225+150+150+325=1100$

Hence, the correct option is option D.

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Reasoning

Instructions

For the following questions answer them individually

Question 201

Among M, T, R and P, M is older than only P. T is older than R. Who among them is the oldest ?

- A T
- B R
- C T or R
- D Data inadequate
- E None of these

Answer: A

Explanation:

With given information, we can establish the relation that,

$M > P$ and $T > R$.

and also given "M is older than only P" \implies Both T, R are older than M.

\implies The oldest among them is T.

So the correct option to choose is A - T.

Question 202

Four of the following five are like in a certain way and so form a group. Which is the one that does not belong to that group ?

- A Hill
- B Valley
- C Dam
- D River
- E Mountain

Answer: C

Explanation:

Apart from Dam, all others are natural topographic features. Dam is the only man made structure. Hence, the correct option is C.

Question 203

How many meaningful English words can be formed with the letters of the words EROS only once in each word ?

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

Answer: E

Explanation:

The words that can be formed are:
ROSE, EROS, SORE, SERO.
4 words can be formed.

Therefore, more than 3 i.e option E is correct option.

Question 204

If 'P' denotes '+', 'R' denotes '÷', 'T' denotes '-' and 'W' denotes 'x', then $40 R 8 W 10 T 12 P 16 = ?$

- A 50
- B 46
- C 30
- D 70
- E None of these

Answer: E

Explanation:

$40 R 8 W 10 T 12 P 16$ means $40 \div 8 \times 10 - 12 + 16$.

Now, going by BODMAS rule, we first divide and then multiply.

$40/8=5$, $5 \times 10=50$, $50-12=38$, $38+16=54$

Here, none of the options is 54.

Therefore, the correct answer is option E.

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Question 205

What should come next in the following numbers sequence ?

2 2 3 2 3 4 2 3 4 5 2 3 4 5 6 2 3 4 5 6 7 2 3 4

- A 8
- B 5

- C 6
- D 2
- E None of these

Answer: B

Explanation:

In the given number sequence, the 2 is repeated and at nth place starting from 2 to (n+1) number is repeated. This can also be visualised by viewing the series as:

2
 2 3
 2 3 4
 2 3 4 5
 2 3 4 5 6
 2 3 4 5 6 7

Hence, the next number in series, going by this logic would be 5.
 The correct option is B

Question 206

How many such pairs of letters are there in the word CONSTABLE 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: D

Explanation:

In the word CONSTABLE, the pair of words,
 1. O&N,
 2. S&T and
 3. A&B
 are immediate to each other as in alphabetical series.
 Hence, there are three such pairs and correct option is D.

Question 207

In a certain code BOARD is written as 54#12 and MORE is written as 941\$. How is DREAM written in that code ?

- A 21\$#9
- B 2\$1#9
- C 51\$#9
- D 25\$#9
- E None of these

Answer: A

Explanation:

By analysing the coding of the words, we get the key as:

M=2,
E=Dollar,
R=1,
A=# and
D=9.

Hence the word DREAM will be coded as 21\$#9.

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Question 208

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

- A 50
- B 65
- C 170
- D 255
- E 290

Answer: D

Explanation:

Here, each number is perfect square + 1.

For eg:

$$65=8^2 + 1$$

$$290=17^2 + 1$$

This is true for all except 255.

Hence, the correct option is D.

Question 209

How many such digits are there in the number 5231698 each of which is as far away from the beginning of the number as when the digits are rearranged in ascending order ?

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

Answer: D

Explanation:

After rearranging the digits we get, 1235689

Now, the pairs of digit 1&5, 2&3 and 8&9 have same distance from one another as that in the arrangement 5231698.

There are evidently three such pairs.

Hence, the correct option is D.

Question 210

In a certain code CREAM is written as NBDBQ. How is BREAD written in that code ?

- A EBFAQ
- B EBDAQ
- C BEDQA
- D BEFQA
- E None of these

Answer: B

Explanation:

Here, the code is obtained by first switching the first two and last two letters. After the interchange first two letters are changed to next letter in alphabetical series. The next three letters are changed to previous letters in alphabetical series i
Thus BREAD after interchanging becomes DAEBR. Now, performing the change operation we get, EBDAQ.

Thus, option B is correct.

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Instructions

In each of the following question below are given three statements followed by three conclusion numbered I, II, III. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusion logically follows from the given statements disregarding commonly known facts

Question 211

Statements:

Some flowers are bins.

Some bins are handles

All handles are sticks

Conclusion:

I: Some sticks are bins.

II: Some handles are flowers.

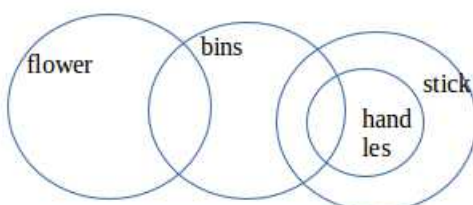
III: Some sticks are flowers.

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

Answer: E

Explanation:

The syllogism can be better explained with the help of a Venn diagram.



Some sticks are bins. This conclusion is true.
Some handles are flowers. This conclusion, apparent from Venn diagram, does not follow.
Some sticks are flowers. The sets of sticks and flowers are disjoint as apparent from Venn diagram. Hence, this conclusion does not follow.

Question 212

Statements:

Some towers are windows.

All windows are houses.

Some houses are temples.

Conclusions:

I: Some towers are temples.

II: some houses are towers.

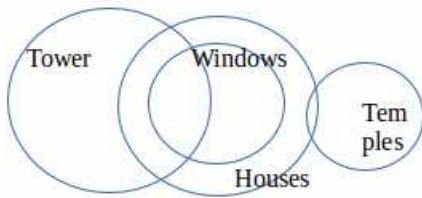
III: Some temples are windows.

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

Answer: B

Explanation:

The syllogism can be explained with following Venn Diagram.



Some towers are temples. This conclusion cannot be made.
Some houses are towers. This conclusion is true.
Some temples are windows. This conclusion again cannot be made with surety.
Only II follows.

Question 213

Statements:

Some walls are doors.

Some doors are cots.

Some cots are chairs.

Conclusions:

I: Some chairs are doors.

II: Some cots are walls.

III: No chair is door

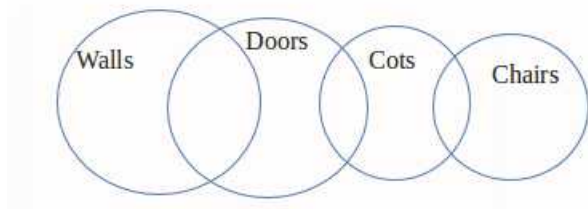
- A Only II follows
- B Only III follows
- C Only either I or III follows

- D Only I follows
- E None of these

Answer: C

Explanation:

The syllogisms can be interpreted as:



Some chairs are doors. We cannot make this conclusion.

Some cots are walls. We also cannot make this conclusion as both them are disjoint sets.

No chair is door. This conclusion is true and follows.

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Question 214

Statements:

All trees are garden.

All gardens are stones.

All stones are fences.

Conclusion:

I: Some fences are gardens.

II: All gardens are fences.

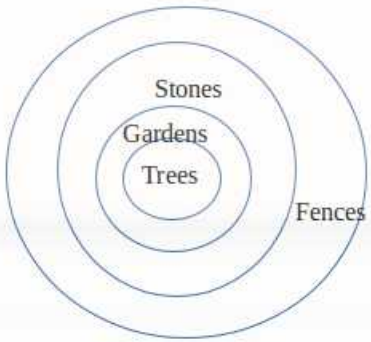
III: Some stones are trees.

- A Only I and II follows
- B Only I and III follows
- C Only II and III follows
- D All follows
- E None of these

Answer: D

Explanation:

The given information can be interpreted in Venn diagram form as:



Here, if we assume - trees, gardens, stones and fences as sets then
 Tree is subset of gardens. Gardens is subset of stones. Stones is subset of fences.
 Therefore, all the conclusions are true.
 Option D is correct answer.

Question 215

Statements:

- All books are leaves.
- Some leaves are jungles
- No jungles is box

Conclusions:

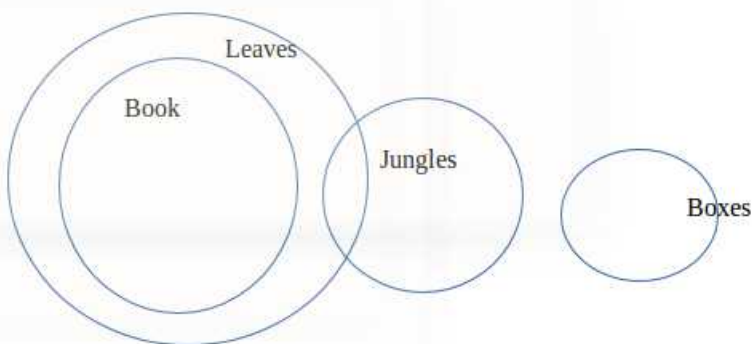
- I: Some jungles are books.
- II: No book is box.
- III: Some leaves are boxes

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

Answer: A

Explanation:

The syllogism can be interpreted in Venn Diagram form as:



Some jungles are books. This can't be said with surety.
 No book is box. This also cannot be concluded with any assurance.
 Some leaves are boxes. The definite position of box set with respect to other sets is not known.
 Hence, none of the conclusion follow.

Instructions

Study the following arrangement carefully and answer the questions given below:

7 R E T 4 A 9 % D F I U # B @ 8 H I © W M ★ 3 2 V \$ 5 N P 6 Q

Question 216

How many such consonants are there in the above arrangement, each of which is immediately preceded by a consonant and immediately followed by a number ?

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

Answer: B

Explanation:

In the given series, NP6 is only such pattern.

Here, P is preceded by consonant N and followed by number 6.

Hence, the correct option is B.

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Question 217

How many such numbers are there in the above arrangement each of which is immediately followed by a symbol ?

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

Answer: B

Explanation:

Only 9 is immediately followed by %. Only one such pattern exists for the entire series.

Hence, option B signifying 1 pattern is correct.

Question 218

How many vowels are there in the above arrangement each of which is immediately followed by a symbol ?

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

Answer: C

Explanation:

Only two such pattern of vowel followed by symbol exists
U# and I© are the only two such pattern followers.

Hence, the correct option is c.

Question 219

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

- A RTA
- B 9DF
- C #@H
- D 3V5
- E IW★

Answer: B

Explanation:

In each group of words, the group is formed by taking alternate words in the series.
Only in 9DF, this pattern has not been followed.
Hence, the correct option is B.

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Question 220

Which of the following is the fourth to the left of the twelfth from the left end ?

- A %
- B 8
- C 2
- D H
- E None of these

Answer: A

Explanation:

Twelfth from left end is U.
Fourth to left of U is %
Hence, option A is the correct answer.

Instructions

In each question below is given a group of digits followed by four combinations of letters or symbols (a),(b)(c) and (d). You have to find out which of the combinations correctly represent the group of digits based on the coding system and the conditions given below and mark the number of that combination as your answer. If none of the combinations correctly represents the group of digits mark (e) i.e 'None of these' as your answer

Digits 5 1 3 4 9 6 8 2 7
code P A K % R @ D © M
Conditions:

- (i) If the first digit is odd and the last digit is even the codes for the first and last digits are to be interchanged
(ii) If both the first and the last digits are even both are to be coded as ★
(iii) If both the first and the last digits are odd both are to be coded as \$.

Question 221

215349

- A RAPK% ©
B ★APK%\$
C \$APK%\$
D © PAK%R
E None of these

Answer: E

Explanation:

Digits 5 1 3 4 9 6 8 2 7
code P A K % R @ D © M
Conditions:

- (i) If the first digit is odd and the last digit is even the codes for the first and last digits are to be interchanged
(ii) If both the first and the last digits are even both are to be coded as ★
(iii) If both the first and the last digits are odd both are to be coded as \$.

Here, first digit is even and last digit is odd. Therefore, no conditions can be applied.

Question 222

671254

- A @MA©P%
B \$MA©P\$
C ★MA©P★
D %MA©P©
E None of these

Answer: C

Explanation:

The data given to us is:

Digits 5 1 3 4 9 6 8 2 7
code P A K % R @ D © M
Conditions:

- (i) If the first digit is odd and the last digit is even the codes for the first and last digits are to be interchanged
(ii) If both the first and the last digits are even both are to be coded as ★
(iii) If both the first and the last digits are odd both are to be coded as \$.

Both first and last will be coded as ★

Now, after coding, we get

★MA©P★ which is option C

Question 223

813469

- A RAK%@D
- B DAK%@R
- C M%RD©A
- D ★AK%@★
- E None of these

Answer: B

Explanation:

The data given to us is:

Digits 5 1 3 4 9 6 8 2 7
code P A K % R @ D © M
Conditions:

- (i) If the first digit is odd and the last digit is even the codes for the first and last digits are to be interchanged
- (ii) If both the first and the last digits are even both are to be coded as ★
- (iii) If both the first and the last digits are odd both are to be coded as \$.

Here, by choosing proper symbols, we get code as: DAK%@R.

Question 224

794821

- A MR%D©A
- B AR%D©M
- C M%RD©A
- D \$R%D©\$
- E None of these

Answer: D

Explanation:

The data given to us is:

Digits 5 1 3 4 9 6 8 2 7
code P A K % R @ D © M
Conditions:

- (i) If the first digit is odd and the last digit is even the codes for the first and last digits are to be interchanged
- (ii) If both the first and the last digits are even both are to be coded as ★
- (iii) If both the first and the last digits are odd both are to be coded as \$.

As both the digits are odd, they can be coded as \$.

Only option D has \$ at the end. Hence, the correct option is D.

Question 225

591426

- A @RA%©P
- B PRA%@@

C @AR%©P

D \$RA%©★

E None of these

Answer: A

Explanation:

The data given to us is:

Digits 5 1 3 4 9 6 8 2 7
code P A K % R @ D © M

Conditions:

- (i) If the first digit is odd and the last digit is even the codes for the first and last digits are to be interchanged
- (ii) If both the first and the last digits are even both are to be coded as ★
- (iii) If both the first and the last digits are odd both are to be coded as \$.

Here, 5 is odd and 6 is even, there symbols would be reversed.

591426 would be coded as @RA%©P

Hence, option A is correct.

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Instructions

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

A,B,C,D,E,F,G and H are sitting around a circle facing at the center. D is second to the left of F and third to the right of H. A is second to the right of F and on immediate neighbour of H C is second to the right of B and F is third to the right of B. G is not an immediate neighbour of F.

Question 226

How many of them are there between H and C ?

A Two

B Three

C Two or Three

D Data inadequate

E None of these

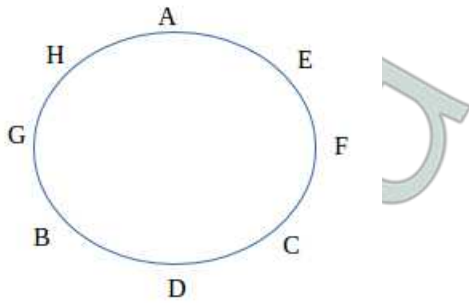
Answer: B

Explanation:

The data provided to us is:

A,B,C,D,E,F,G and H are sitting around a circle facing at the center. D is second to the left of F and third to the right of H. A is second to the right of F and on immediate neighbour of H C is second to the right of B and F is third to the right of B. G is not an immediate neighbour of F.

This can be interpreted as:



There are 3 members between H and C.

Option B is correct.

Question 227

Who is to the immediate left of A ?

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

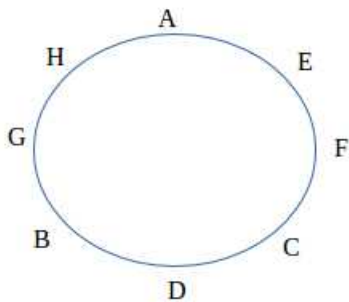
Answer: B

Explanation:

The data provided to us is:

A,B,C,D,E,F,G and H are sitting around a circle facing at the center. D is second to the left of F and third to the right of H. A is second to the right of F and on immediate neighbour of H C is second to the right of B and F is third to the right of B. G is not an immediate neighbour of F.

This can be interpreted as:



To immediate left of A is E.

Question 228

In which of the following pairs is the first person sitting to the immediate left of the second person ?

- A CD
- B BG
- C HA
- D FC

E None of these

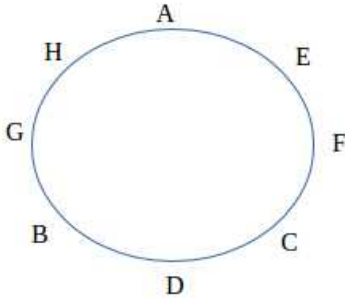
Answer: E

Explanation:

The data provided to us is:

A,B,C,D,E,F,G and H are sitting around a circle facing at the center. D is second to the left of F and third to the right of H. A is second to the right of F and on immediate neighbour of H C is second to the right of B and F is third to the right of B. G is not an immediate neighbour of F.

This can be interpreted as:



Here, nowhere in the given pairs, is the first person sitting to the immediate left of the second person.

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Question 229

Who is fourth to the right of B ?

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

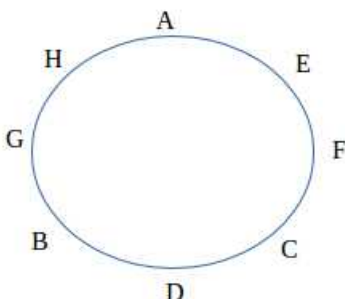
Answer: A

Explanation:

The data provided to us is:

A,B,C,D,E,F,G and H are sitting around a circle facing at the center. D is second to the left of F and third to the right of H. A is second to the right of F and on immediate neighbour of H C is second to the right of B and F is third to the right of B. G is not an immediate neighbour of F.

This can be interpreted as:



E is fourth to the right of B.

Question 230

What is E's position with respect to G ?

- A Second to the right
- B Third to the left
- C Third to the right
- D Second to the left
- E None of these

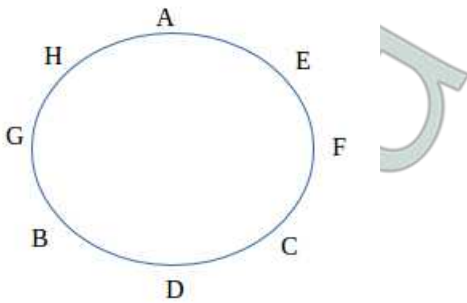
Answer: B

Explanation:

The data provided to us is:

A,B,C,D,E,F,G and H are sitting around a circle facing at the center. D is second to the left of F and third to the right of H. A is second to the right of F and on immediate neighbour of H C is second to the right of B and F is third to the right of B. G is not an immediate neighbour of F.

This can be interpreted as:



E is third to the left of G.

Instructions

In each of the following questions the symbols @, ©, #, \$ and % are used with the following meaning as illustrated below:

'P©Q' means 'P is either greater than or equal to Q'

'P%Q' means 'P is either smaller than or equal to Q'

'P@Q' means 'p is neither greater than nor smaller than Q'

'P#Q' means 'p is smaller than Q'

'P\$Q' means 'p is greater than Q.'

Now in each of the following question assuming the given statements to be true find which of the two conclusion I and II given below them is /are definitely true ?

Question 231

Statement:

D\$N,N#F,F© T

Conclusions:

I. T # N

II. D \$ F

- A if only Conclusion I is true
- B if only Conclusion II is true
- C if either Conclusion I or II is true

- D if neither Conclusion I nor II is true
- E if both Conclusion I and II are true

Answer: D

Explanation:

$D \$ N, N \# F, F @ T$

which means D is greater than N, N is smaller than F and F is greater than or equal to T.

$T \# N$ which means T is smaller than N. This cannot be true. as T is greater than N.

$D \$ F$ which means D is greater than F. We cannot establish relationship D and F with given data.

Hence, the correct option is D.

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Question 232

Statements:

$J \$ M, M @ K, K \# N$

Conclusions:

I. $J \$ K$

II. $N \$ M$

- A if only Conclusion I is true
- B if only Conclusion II is true
- C if either Conclusion I or II is true
- D if neither Conclusion I nor II is true
- E if both Conclusion I and II are true

Answer: A

Explanation:

$J \$ M$, which means J is greater than M.

$M @ K$, which means M is greater than or equal to K

$K \# N$ which means K is smaller than N

Hence, naturally J is greater than K i.e $J \$ K$.

But we cannot establish any relationship between N and M.

Therefore only I follows.

Question 233

Statements:

$F \# T, T @ W, W \$ H$

Conclusions:

I. $F \# H$

II. $F @ H$

- A if only Conclusion I is true
- B if only Conclusion II is true
- C if either Conclusion I or II is true
- D if neither Conclusion I nor II is true
- E if both Conclusion I and II are true

Answer: C

Explanation:

$F \# T$ which means F is smaller than T.

$T @ W$ which means T is equal to W.

$W \$ H$ which means W is greater than H.

Here, F can be greater than H or F can be smaller than H. Either of the conclusion can be true.

Hence, the correct answer is option C.

Question 234

Statements:

$M \% T, T \# R, R @ D$

Conclusions:

I. $D \$ T$

II. $R \$ T$

A if only Conclusion I is true

B if only Conclusion II is true

C if either Conclusion I or II is true

D if neither Conclusion I nor II is true

E if both Conclusion I and II are true

Answer: E

Explanation:

$M \% T$ which means M is smaller than or equal to T

$T \# R$ which means T is smaller than R

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

Now, R is greater than T. And also D is greater than T as both R and D are equal.

Question 235

Statements:

$K \textcircled{>} R, R \$ F, F \# B$

Conclusions:

I. $B \$ R$

II. $F \# K$

A if only Conclusion I is true

B if only Conclusion II is true

C if either Conclusion I or II is true

D if neither Conclusion I nor II is true

E if both Conclusion I and II are true

Answer: B

Explanation:

$K \textcircled{>} R$ which means K is greater than or equal to R

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

$F \# B$ which means F is smaller than B

$B \$ R$ which means B is greater than R. But we cannot establish relationship between B and R with surety.

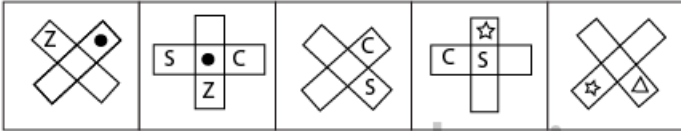
F # K which means F is smaller than K. We know that F is K $>R>F$, hence $F < K$
 Only II follow.

Instructions

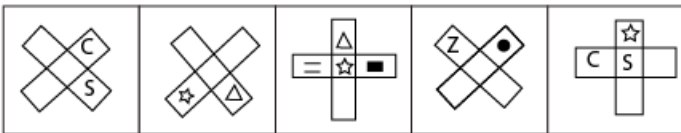
In each of the following question below which one of the five answer figures should come after the problem figure.

Question 236

Problem figures



Answer figures



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

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

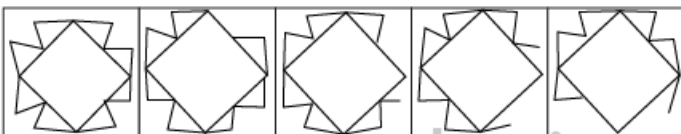
Answer: C

Explanation:

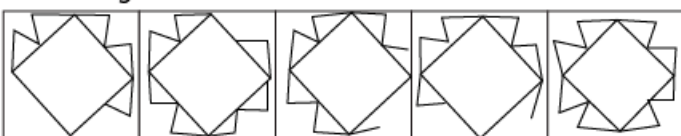
Here, there are three sets of three figures.
 The relation between first and second figure in first set will be followed in the next set's second and third figure.
 In first two set's first and second figure, the cross is rotating and a new figure is introduced.
 Same will be true for next set.
 Among all the options, only (3) and (5) are inverted and answer figure is supposed to have inverted figure.
 Also, there is new symbol introduced in (3) whose shifting is pattern is followed in first two sets pattern.
 Hence, option (3) is correct.

Question 237

Problem figures



Answer figures



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

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

Answer: A

Explanation:

As we can see in the given figure that first a triangle is getting deleted then next a triangle and a line is deleted then a triangle and 2 line is deleted similarly the same pattern will be followed for the upcoming figures also. Hence, according to the pattern depicted answer will be A

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Question 238

Problem figures

↑	C →	S C ↓	T S C ←	T ← S C ↑
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Answer figures

C → T	T ← S C ↑	T S C ←	T T → S C	S C ↓ T
-------------	-----------------	---------------	-----------------	------------------

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

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

Answer: D

Explanation:

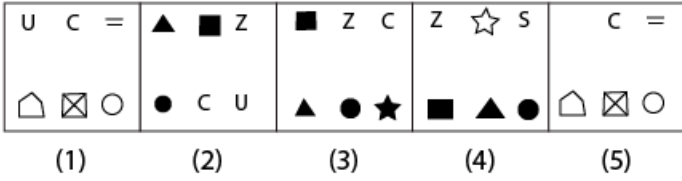
Here if we observe the arrow, we can get a set pattern which arrow is following. Arrow is shifting one place in anticlockwise direction along the edges of the square. Simultaneously it is also rotating in clockwise direction. The arrow in last figure is upwards and hence in answer figure it will shift one place up and rotate rightwards. Therefore, the correct figure is 4 or option D.

Question 239

Problem figures



Answer figures



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

Answer: A

Explanation:

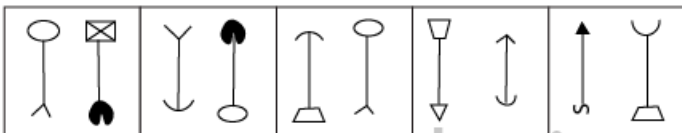
Here, there are two sets of three figures each.

In the first set, we observe that symbols are shifting clockwise and there is no introduction of new figures or truncation of any figure. Hence, going by this logic, the same pattern will be followed in set 2.

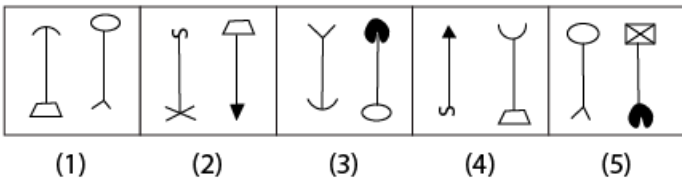
Only fig(1) follows this pattern. Hence, the correct answer is option A.

Question 240

Problem figures



Answer figures



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

Answer: B

Explanation:

Given problem figures follow a pattern where design at the bottom of the first line will go to the top position of first line and top position design of first line will move to the bottom of 2nd line and bottom design of the second line will move to the top design of second line. Now the top design of second line has been replaced and bottom design of first line will be replaced. Hence, answer will be B

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