IBPS POs & Management Trainees
Question Paper
Held on: 17-6-2012

Reasoning

Directions (Q. 1 - 4): Study the following information carefully and answer these questions.

A word and number arrangement machine when given an inputline of words and numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement. (All the numbers are two digits numbers)

Input : tall 48 13 rise alt 99 76 32 wise jar high 28 56 barn

Step I : 13 tall 48 rise 99 76 32 wise jar high 28 56 barn alt

Step II : 28 13 tall 48 rise 99 76 32 wise jar high 56 alt barn

Step III : 32 28 13 tall 48 rise 99 76 wise jar 56 alt barn high

Step IV : 48 32 28 13 tall rise 99 76 wise 56 alt barn high jar

Step V : 56 48 32 28 13 tall 99 76 wise alt barn high jar rise

Step VI : 76 56 48 32 28 13 99 wise alt barn high jar rise tall

Step VII : 99 76 56 48 32 28 13 alt barn high jar rise tall wise

and **Step VII** is the last step of the above input, as the desired arrangement is obtained.

As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.

Input : 84 why sit 14 32 not best ink feet 51 27 vain 68 92 (All the numbers are two digits numbers)

1. Which step number is the following output?

   32 27 14 84 why sit not 51 vain 92 68 feet best ink

   1) Step V 2) Step VI 3) Step IV

   4) Step III 5) There is no such step

2. Which word/number would be at 5th position from the right in Step V ?

   1) 14 2) 92 3) feet

   4) best 5) why

3. How many elements (words or numbers) are there between 'feet' and '32' as they appear in the last step of the output?

1) One   2) Three   3) Four

4) Five   5) Seven

4. Which of the following represents the position of 'why' in the fourth step?

1) Eighth from the left   2) Fifth from the right   3) Sixth from the left

4) Fifth from the left   5) Seventh from the left

Directions (Qs. 5 - 11): Study the following information carefully and answer the given questions:

A, B, C, D, E, F, G and H are sitting around a circle facing the centre but not necessarily in the same order.

★ B sits second to left of H's husband. No female is an immediate neighbour of B.

★ D's daughter sits second to right of F, F is the sister of G. F is not an immediate neighbour of H's husband.

★ Only one person sits between A and F. A is the father of G. H's brother D sits to the immediate left of H's mother. Only one person sits between H's mother and E.

★ Only one person sits between H and G. G is the mother of C. G is not an immediate neighbour of E.

5. What is the position of A with respect to his mother-in-law?

1) Immediate left   2) Third to the right   3) Third to the left

4) Second to the right   5) Fourth to the left

6. Who amongst the following is D's daughter?

1) B   2) C   3) E

4) G   5) H

7. What is the position of A with respect to his grandchild?

1) Immediate right   2) Third to the right   3) Third to the left

4) Second to the left   5) Fourth to the left

8. How many people sit between G and her uncle?

1) One   2) Two   3) Three

4) Four   5) More than four

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

    1) F   2) C   3) E

    4) H   5) G

10. Which of the following is true with respect to the given seating arrangement?

    1) C is the cousin of E

    2) H and H's husband are immediate neighbours of each other

    3) No female is an immediate neighbour of C

    4) H sits third to left of her daughter

    5) B is the mother of H

11. Who sits to the immediate left of C?

    1) F's grandmother   2) G's son   3) D's mother-in-law

    4) A   5) G

Directions (Qs. 12 - 18): In each group of questions below are two/three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the two/three statements disregarding commonly known facts.

Give answer:

    1) If only conclusion I follows

    2) If only conclusion II follows

    3) If either conclusion I or conclusion II follows

    4) If neither conclusion I nor conclusion II follows

    5) If both conclusion I and conclusion II follow

12. Statements:

Some exams are tests.

No exam is a question.

Conclusions:

I. No question is a test.

II. Some tests are definitely not exams.

Qs. (13 - 14):

Statements:

All forces are energies.

All energies are powers.

No power is heat.

13. Conclusions:

I. Some forces are definitely not powers.

II. No heat is force.

14. Conclusions:

I. No energy is heat.

II. Some forces being heat is a possibility.

Qs. (15 - 16):

Statements:

No note is a coin.

Some coins are metals.

All plastics are notes.

15. Conclusions:

I. No coin is plastic.

II. All plastics being metals is a possibility.

16. Conclusions:

I. No metal is plastic.

II. All notes are plastics.

17. Statements:

Some symbols are figures.

All symbols are graphics.

No graphic is a picture.

Conclusions:

I. Some graphics are figures.

II. No symbol is a picture.

18. **Statements:**

All vacancies are jobs.

Some jobs are occupations.

Conclusions:

I. All vacancies are occupations.

II. All occupations being vacancies is a possibility.

Directions (Qs. 19 - 21): Study the following information carefully to answer the given questions:

Each of the six friends A, B, C, D, E, and F scored different marks in an examination. C scored more than only A and E. D scored less than only B. E did not score the least. The one who scored the third highest marks scored 81 marks. E scored 62 marks.

19. Which of the following could possibly be C's score?

    1) 70   2) 94   3) 86

    4) 61   5) 81

20. Which of the following is true with respect to the given information?

    1) D's score was definitely less than 60.

    2) F scored the maximum marks.

    3) Only two people scored more than C

    4) There is a possibility that B scored 79 marks.

    5) None is true.

21. The person who scored the maximum, scored 13 marks more than F's marks. Which of the following can be D's score?

    1) 94   2) 60   3) 89

    4) 78   5) 81

Directions (Qs. 22 - 29): Study the following information carefully to answer these questions:

Eight persons from different banks viz. UCO Bank, Syndicate Bank, Canara Bank, PNB, Dena Bank, Oriental Bank of Commerce, Indian Bank and Bank of Maharashtra are sitting in two parallel rows containing four people each, in such a way that there is an equal distance between adjacent persons. In row-1 A, B, C and D are

seated and all of them are facing South. In row-2 P, Q, R and S are seated and all of them are facing North. Therefore in the given seating arrangement each member seated in a row faces another member of the other row. (All the information given above does not necessarily represent the order of seating as in the final arrangement.)

★ C sits second to right of the person from bank of Maharashtra. R is an immediate neighbour of the person who faces the person from bank of Maharashtra.

★ Only one person sits between R and the person for PNB. Immediate neighbour of the person from PNB faces the person from Canara Bank.

★ The person from UCO Bank faces the person from Oriental Bank of Commerce. R is not from Oriental Bank of Commerce. P is not from PNB. P does not face the person from Bank of Maharashtra.

★ Q faces the person from Dena Bank. The one who faces S sits to the immediate left of A.

★ B does not sit at any of the extreme ends of the line. The person from Bank of Maharashtra does not face the person from Syndicate Bank.

22. Which of the following is true regarding A?

    1) The person from UCO Bank faces A.

    2) The person from Bank of Maharashtra is an immediate neighbour of A.

    3) A faces the person who sits second to right of R.

    4) A is from Oriental Bank of Commerce.

    5) A sits at one of the extreme ends of the line.

23. Who is seated between R and the person from PNB?

    1) The person from Oriental Bank of Commerce

    2) P   3) Q

    4) The person from Syndicate Bank   5) S

24. Who amongst the following sits at extreme ends of the rows?

    1) D and the person from PNB.

    2) The person from Indian Bank and UCO Bank.

    3) The person from Dena Bank and P.

    4) The person from Syndicate Bank and D.

    5) C, Q

25. Who amongst the following faces the person from Bank of Maharashtra?

1) The person from Indian Bank.   2) P

3) R   4) The person from Syndicate Bank.

5) The person from Canara Bank.

26. P is related to Dena Bank in the same way as B is related to PNB based on the given arrangement. To who amongst the following is D related to following the same pattern?

1) Syndicate Bank   2) Canara Bank   3) Bank of Maharashtra

4) Indian Bank   5) Oriental Bank of Commerce

27. Four of the following five are alike in a certain way based on the given seating arrangement and thus form a group. Which is the one that does not belong to that group?

1) Canara Bank   2) R   3) Syndicate Bank

4) Q   5) Oriental Bank of Commerce

28. Who amongst the following is from Syndicate Bank?

1) C   2) R   3) P   4) D   5) A

29. C is from which of the following banks?

1) Dena Bank   2) Oriental Bank of Commerce   3) UCO Bank

4) Syndicate Bank   5) Canara Bank

Directions (Qs. 30 - 34): Each of the questions below consists of a question and three statements numbered I, II and III given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read all the three statements and give answer-

1)   If the data in Statement I and II are sufficient to answer the question, while the data in Statement III are not required to answer the question.

2)   If the data in Statement I and III are sufficient to answer the question, while the data in Statement II are not required to answer the question.

3)   If the data in Statement II and III are sufficient to answer the question, while the data in Statement I are not required to answer the question.

4)   If the data in either Statement I alone or Statement II alone or Statement III alone are sufficient to answer the question.

5)   If the data in all the Statements I, II and III together are necessary to answer the question.

30. Among six people P, Q, R, S, T and V each lives on a different floor of a six-storey building having six floors numbered one to six (the ground floor is numbered 1, the floor above it, number 2 and so on and the topmost floor is numbered 6. Who lives on the topmost floor?

I) There is only one floor between the floors on which R and Q live. P lives on an even numbered floor.

II) T does not live on an even numbered floor. Q lives on an even numbered floor. Q does not live on the topmost floor.

III) S lives on an odd numbered floor. There are two floors between the floors on which S and P live. T lives on a floor immediately above R's floor.

31. There are six letters W, A, R, S, N and E. Is "ANSWER" the word formed after performing the following operations using these six letters only?

I) E is placed fourth to the right of A. S is not placed immediately next to either A or E.

II) R is placed immediately next (either left or right) to E. W is placed immediately next (either left or right) to S.

III) Both N and W are placed immediately next to S. The word does not begin with R. A is not placed immediately next to W.

32. Point D is in which direction with respect to Point B?

I)   Point A is to the west of Point B.

Point C is to the north of Point B.

Point D is to the south of Point C.

II)   Point G is to the south of Point D.

Point G is 4m. from Point B. Point D is 9m. from point B.

III)   Point A is to the west of Point B.

Point B is exactly midway between Points A and E.

Point F is to the south of Point E.

Point D is to the west of Point F.

33. How is 'one' coded in the code language?

I) 'one of its kind' is coded as 'zo pi ko fe' and 'in kind and cash' is coded as 'ga to ru ko'

II) 'Its point for origin' is coded as 'ba le fe mi' and 'make a point clear' is coded as 'yu si mi de'

III) 'make money and cash' is coded as 'to mi ru hy' and 'money of various kind' is coded as 'qu ko zo hy'.

34. Are all the four friends viz. A, B, C and D who are sitting around a circular table, facing the centre?

I) B sits second to right of D. D faces the centre. C sits to immediate right of both B and D.

II) A sits to immediate left to B. C is not an immediate neighbour of A. C sits to immediate right of D.

III) D is an immediate neighbour of both A and C. B sits to the immediate left of A. C sits to the immediate right of B.

35. Read the following information carefully and answer the question which follows:

Farmers found using chemical fertilisers in the organic-farming area of their farms would be heavily fined.

Which of the following statements is an assumption implicit in the given statement?

(An assumption is something supposed or taken for granted.)

1) Chemical fertilisers harm the crop.

2) A farm's area for organic and chemical farming is different.

3) Farmers who do not use chemical fertilisers in the chemical farming area would be penalised as well.

4) All farmers undertake both these kinds of farming (chemical as well as organic) in their farms.

5) Organic fertilisers are banned in the area for chemical farming.

Directions (Qs. 36 - 40): Read the following information carefully and answer the questions which follow:

Small brands are now looking beyond local grocery stores and are tying up with Supermarkets such as Big Bazaar to pull their business out of troubled waters.

36. Which of the following can be inferred from the given information?

(An inference is something that is not directly stated but can be inferred from the given information.)

1) Merchandise of smaller brands would not be available at local grocery stores in the near future.

2) Smaller brands cannot compete with bigger ones in a supermarket set-up.

3) There is a perception among small brands that sale in a supermarket is higher than that of small grocery stores.

4) Supermarkets generate more revenue by selling products of bigger brands as compared to the smaller ones.

5) Smaller brands have always had more tie-ups with supermarkets as compared to small grocery stores.

Directions (Qs. 37 - 40): These questions are based on the information given above and the sentences labelled A, B, C, D, E and F as given below:

A) A smaller brand manufacturing a certain product of quality comparable with that of a bigger brand, makes much more profit from the local grocery stores than from the supermarkets.

B) As the supermarkets have been set up only in bigger cities at present, this step would fail to deliver results in the smaller cities.

C) Supermarkets help the smaller brands to break into newer markets without investing substantially in distribution.

D) Supermarkets charge the smaller brands 10% higher than the amount charged to the bigger brands.

E) Being outnumbered by the bigger brands, visibility of the smaller brands at local grocery stores is much lower as compared to the supermarkets.

F) Smaller brands are currently making substantial losses in their businesses.

37. Which of the statements numbered A, B, C, D, E and F can be assumed from the facts/ information given in the statement? (An assumption is something supposed or taken for granted.)

1) Only A   2) Only B   3) Both B and C
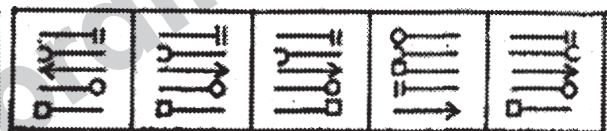
4) Both D and E   5) Only F

38. Which of the statements numbered A, B, C, D, E and F represents a disadvantage of the small grocery stores over the supermarkets from the perspective of a smaller brand?

1) Only A   2) Only C   3) Only E

4) Only F   5) Both B and C

39. Which of the statements numbered A, B, C, D, E mentioned above represents a reason for the shift from local grocery stores to supermarkets by the smaller brands?

1) Only A   2) Only B   3) Only D

4) Both A and D   5) Both C and E

40. Which of the statements numbered A, B, C, E and F mentioned above would prove that the step taken by the smaller brands (of moving to supermarkets) may not necessarily be correct?

1) Only A   2) Only C   3) Only E

4) Only F   5) Both B and E

Directions (Qs. 41 - 45): In each of the questions given below which one of the five answer figures should come after the problem figures, if the sequence were continued?

41.   **Problem Figures**   **Answer Figures**
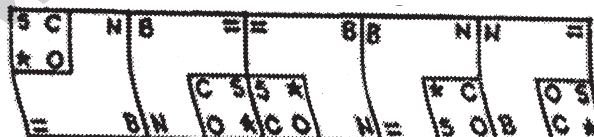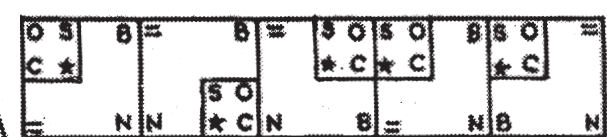

          1   2   3   4   5

42.   **Problem Figures**   **Answer Figures**

          1   2   3   4   5

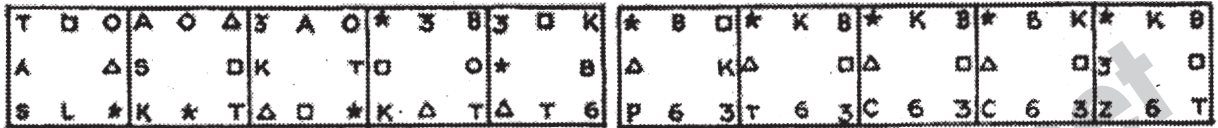**43.**   **Problem Figures**   **Answer Figures**

          1   2   3   4   5

44.   **Problem Figures**   **Answer Figures**

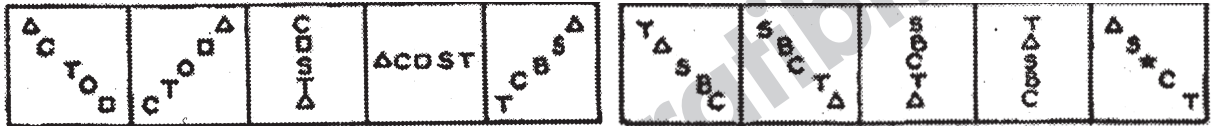

1 2 3 4 5

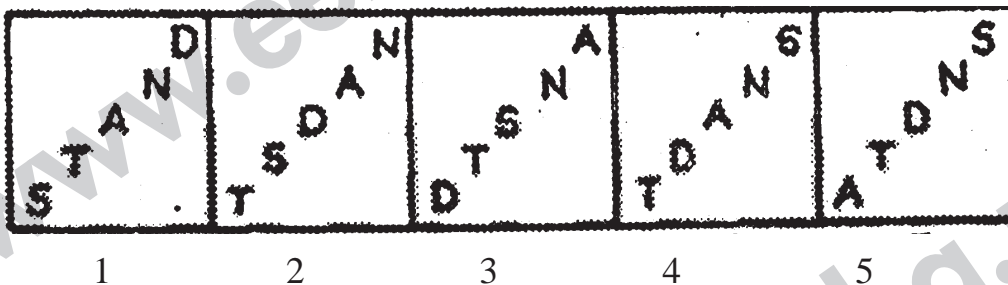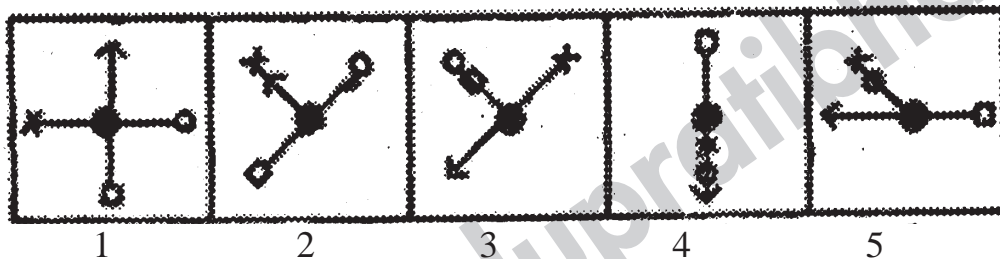**45.**   **Problem Figures**   **Answer Figures**

1 2 3 4 5

Directions (Qs. 46 - 50): In each of the following questions below, the figures ollow a series/sequence (like Qs. 41-45). One and only one out of the five figures does not fit in the series/ sequence. The number of that figure is your answer.
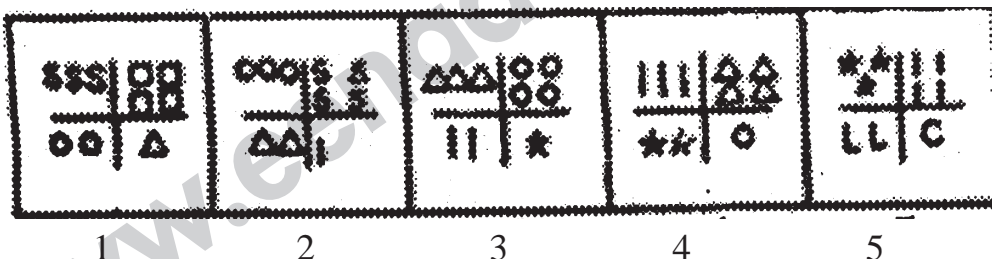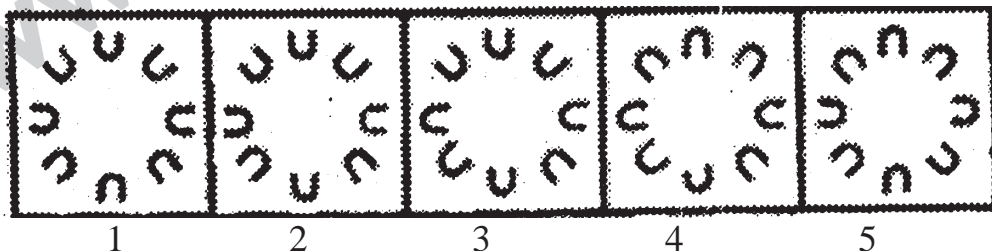
46.

1   2   3   4   5

47.

1   2   3   4   5

48.

1   2   3   4   5
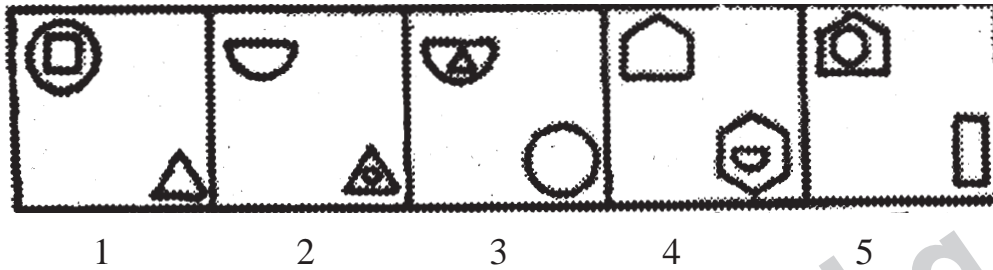
49.

1   2   3   4   5

50.

1   2   3   4   5

QUANTITATIVE APTITUDE

Directions (Qs. 51 - 55): What will come in place of the question mark (?) in the following questions?

51. $4003 \times 77 - 21015 = ? \times 116$

    1) 2477   2) 2478   3) 2467

    4) 2476   5) None of these

52. $\left[\left(5\sqrt{7} + \sqrt{7}\right) \times \left(4\sqrt{7} + 8\sqrt{7}\right)\right] - (19)^2 = ?$

    1) 143   2) $72\sqrt{7}$ 3) 134

    4) $70\sqrt{7}$ 5) None of these

53. $(4444 \div 40) + (645 \div 25) + (3991 \div 26) = ?$

    1) 280.4   2) 290.4   3) 295.4

    4) 285.4   5) None of these

54. $\sqrt{33124} \times \sqrt{2601} - (83)^2 = (?)^2 + (37)^2$

    1) 37   2) 33   3) 34

    4) 28   5) None of these

55. $5\frac{17}{37} \times 4\frac{51}{52} \times 11\frac{1}{7} + 2\frac{3}{4} = ?$

    1) 303.75   2) 305.75   3) $303\frac{3}{4}$

    4) $305\frac{1}{4}$ 5) None of these

Directions (Qs. 56 - 60): What approximate value should come in place of the question mark (?) in the following questions.

    (Note: You are not expected to calculate the exact value).

56. $8787 \div 343 \times \sqrt{50} = ?$

    1) 250   2) 140   3) 180

    4) 100   5) 280

57. $\sqrt[3]{54821} \times (303 \div 8) = (?)^2$

     1) 48   2) 38   3) 28   4) 18   5) 58

58. $\dfrac{5}{8}$ of $4011.33 + \dfrac{7}{10}$ of $3411.22 = ?$

     1) 4810   2) 4980   3) 4890   4) 4930   5) 4850

59. 23% of 6783 + 57% of 8431 = ?

     1) 6460   2) 6420   3) 6320   4) 6630   5) 6360

60. $335.01 \times 244.99 \div 55 = ?$

     1) 1490   2) 1550   3) 1420   4) 1590   5) 1400

Directions (Qs. 61 - 65): In each of these questions a number series is given. In each series only one number is wrong. Find out the wrong number.

61. 5531   5506   5425   5304   5135   4910   4621

     1) 5531   2) 5425   3) 4621   4) 5135   5) 5506

62. 6   7   9   13   26   37   69

     1) 7   2) 26   3) 69   4) 37   5) 9

63. 1   3   10   36   152   760   4632

     1) 3   2) 36   3) 4632   4) 760   5) 152

64. 4   3   9   34   96   219   435

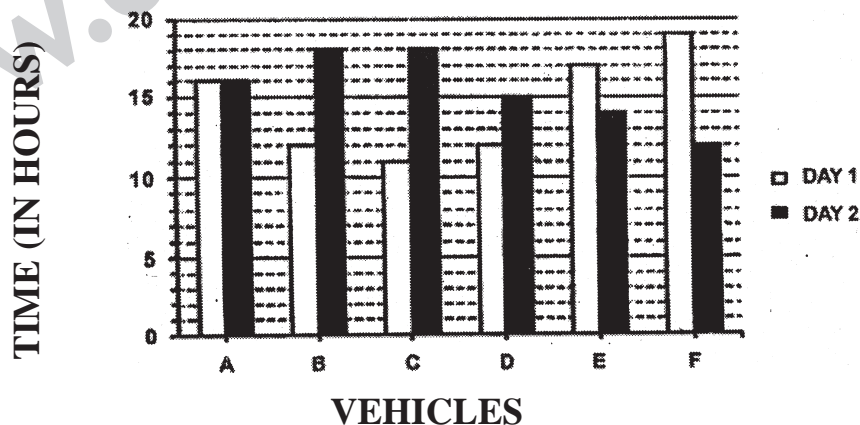   1) 4   2) 9   3) 34   4) 435   5) 219

65. 157.5   45   15   6   3   2   1

     1) 1   2) 2   3) 6   4) 157.5   5) 45

Directions (Qs. 66 - 70): Study the following graph and table carefully and answer the questions given below:

Time taken to travel (in Hours) by six vehicles on two different Days

Distance covered (in Kilometres) by six vehicles on each Day

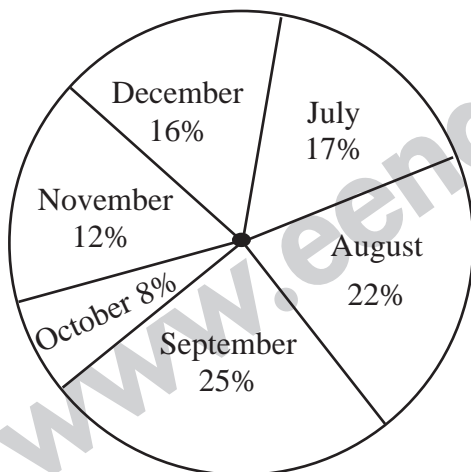| Vehicle	Day 1	Day 2
A	832	864
B	516	774
C	693	810
D	552	765
E	935	546
F	703	636

66. Which of the following Vehicles travelled at the same speed on both the days?

    1) Vehicle A   2) Vehicle C   3) Vehicle F

    4) Vehicle B   5) None of these

67. What was the difference between the speed of vehicle A on day 1 and the speed of vehicle C on the same day?

    1) 7 km/hr.   2) 12 km/h.   3) 11 km/hr.

    4) 8 km/hr.   5) None of these

68. What was the speed of vehicle C on day 2 in terms of metres per second?

    1) 15.3   2) 12.8   3) 11.5

    4) 13.8   5) None of these

69. The distance travelled by vehicle F on day 2 was approximately what percent of the distance travelled by it on day 1?

    1) 80   2) 65   3) 85

    4) 95   5) 90

70. What is the respective ratio between the speeds of vehicle D and Vehicle E on day 2 ?

    1) 15 : 13   2) 17 : 13   3) 13 : 11

    4) 17 : 14   5) None of these

71. An article was purchased for Rs.78,350. Its price was marked up by 30%. It was sold at a discount of 20% on the marked up price. What was the profit percent on the cost price?

    1) 4   2) 7   3) 5

    4) 3   5) 6

72. When X is subtracted from the numbers 9, 15 and 27 the remainders are in continued proportion. What is the value of X?

1) 8   2) 6   3) 4

4) 5   5) None of these

73. What is the difference between the simple and compound interest on Rs.7,300 at the rate of 6 p.c.p.a. in 2 years?

1) Rs.29.37   2) Rs.26.28   3) Rs.31.41

4) Rs.23.22   5) Rs.21.34

74. Sum of three consecutive numbers is 2262. What is 41% of the highest number?

1) 301.51   2) 303.14   3) 308.73

4) 306.35   5) 309.55

75. In how many different ways can the letters of the word 'THERAPY' be arranged so that the vowels never come together?

1) 720   2) 1440   3) 5040

4) 3600   5) 4800

Directions (Qs. 76 - 80): Study the following pie- chart and table carefully and answer the questions given below.

Percentagewise distribution of the number of Mobile phones sold by a shopkeeper during six months.
Total number of mobile phones sold = 45,000

The respective ratio between the number of mobile phones sold of company A and company B during six months

Month	Ratio
July	8 : 7
August	4 : 5
September	3 : 2
October	7 : 5
November	7 : 8
December	7 : 9

76. What is the respective ratio between the number of mobile phones sold of company B during July and those sold during December of the same company?

1) 119 : 145   2) 116 : 135   3) 119 : 135

4) 119 : 130   5) None of these

77. If 35% of the mobile phones sold by company A during November were sold at a discount, how many mobile phones of company A during that month were sold without a discount?

1) 882   2) 1635   3) 1638

4) 885   5) None of these

78. If the shopkeeper earned a profit of Rs. 433 on each mobile phone sold of company B during October, what was his total profit earned on the mobile phones of that company during the same month?

1) Rs.6,49,900   2) Rs.6,45,900   3) Rs.6,49,400

4) Rs.6,49,500   5) None of these

79. The number of mobile phones sold of company A during July is approximately what percent of the number of mobile phones sold of company A during December?

1) 110   2) 140   3) 150

4) 105   5) 130

80. What is the total number of mobile phones sold of company B during August and September together?

1) 10,000   2) 15,000   3) 10,500

4) 9,500   5) None of these

Directions (Qs. 81 - 85): Study the following information and answer the questions that follow.

The premises of a bank are to be renovated. The renovation is in terms of flooring. Certain areas are to be floored either with marble or wood. All rooms/halls and pantry are rectangular. The area to be renovated comprises of a hall for customer transaction measuring 23 m × 29 m, branch manager's room measuring 13 m × 17 m, a pantry measuring 14 m × 13 m, a record keeping-cum-server room measuring 21 m × 13 m and locker area measuring 29 m × 21 m. The total area of the bank is 2000 square metres. The cost of wooden flooring is Rs.170 per square metre and the costs of marble flooring is Rs. 190 per square metre. The locker area, record keeping-cum-server room and pantry are to be floored with marble. The branch manager's room and the hall for customer transaction are to be floored with wood. No other area is to be renovated in terms of flooring.
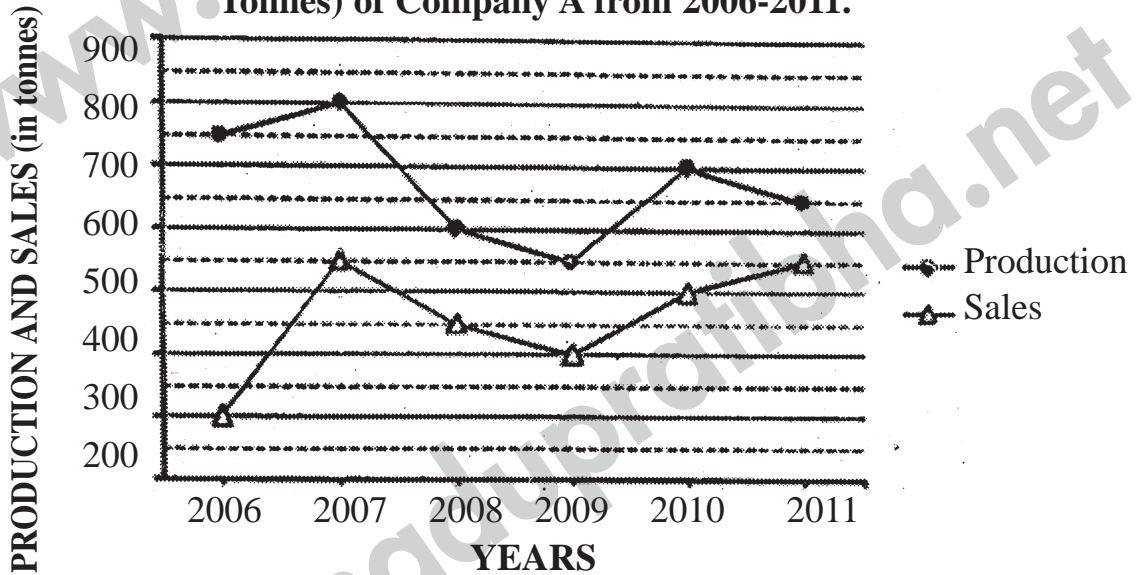
81. What is the respective ratio of the total cost of wooden flooring to the total cost of marble flooring?

1) 1879 : 2527   2) 1887 : 2386   3) 1887 : 2527

4) 1829 : 2527   5) 1887 : 2351

82. If the four walls and ceiling of the branch manager's room (the height of the room is 12 metres) are to be painted at the cost of Rs. 190 per square metre, how much will be the total cost of renovation of the branch manager's room including the cost of flooring?

1) Rs.1,36,800   2) Rs.2,16,660   3) Rs.1,78,790

4) Rs.2,11,940   5) None of these

83. If the remaining area of the bank is to be carpeted at the rate of Rs.110 per square metre, how much will be the increment in the total cost of renovation of bank premises?

1) Rs.5,820   2) Rs.4,848   3) Rs.3,689

4) Rs.6,890   5) None of these

84. What is the percentage of area of the bank that is not to be renovated?

1) 2.2   2) 2.4   3) 4.2

4) 4.4   5) None of these

85. What is the total cost of renovation of the hall for customer transaction and the locker area?

1) Rs.2,29,100   2) Rs.2,30,206   3) Rs.2,16,920

4) Rs.2,42,440   5) None of these

86. A certain amount was to be distributed among A, B and C in the ratio 2 : 3 : 4 respectively, but was erroneously distributed in the ratio 7 : 2 : 5 respectively. As a result of this, B got Rs.40 Less. What is the amount?

1) Rs.210   2) Rs.270   3) Rs.230

4) Rs.280   5) None of these

87. Rachita enters a shop to buy ice-creams, cookies and pastries. She has to buy at least 9 units of each. She buys more cookies than ice-creamss and more pastries than coockies. She picks up a total of 32 items. How many cookies does she buy?

1) Either 12 or 13   2) Either 11 or 12   3) Either 10 or 11

4) Either 9 or 11   5) Either 9 or 10

88. The fare of a bus is Rs.X for the first five kilometres and Rs.13 per kilometre thereafter. If a passenger pays Rs.2,402 for a journey of 187 kilometres, what is the value of X?

1) Rs. 29   2) Rs. 39   3) Rs. 36

4) Rs. 31   5) None of these

89. The product of three consecutive even numbers is 4032. The product of the first and the third number is 252. What is five times the second number?

1) 80   2) 100   3) 60

4) 70   5) 90

90. The sum of the ages of 4 members of a family 5 years ago was 94 years. Today, when the daughter has been married off and replaced by a daughter-in-law the sum of their ages is 92. Assuming that there has been no other change in the family structure and all the people are alive, what is the different in the age of the daughter and the daughter-in-law?

1) 22 years   2) 11 years   3) 25 years

4) 19 years   5) 15 years

91. A bag contains 13 white and 7 black balls. Two balls are drawn at random. What is the probability that they are of the same colour?

1) $\dfrac{41}{190}$ 2) $\dfrac{21}{190}$ 3) $\dfrac{59}{190}$

4) $\dfrac{99}{190}$ 5) $\dfrac{77}{190}$

92. Akash scored 73 marks in subject A. He scored 56% marks in subject B and X marks in subject C. Maximum marks in each subject were 150. The overall percentage marks obtained by Akash in the three subjects together were 54%. How many marks did he scored in subject C

1) 84   2) 86   3) 79

4) 73   5) None of these

93. The area of a square is 1444 square metres. The breadth of a rectangle is $\dfrac{1}{4}$th the side of the square and the length of the rectangle is thrice the breadth. What is the difference between the area of the square and the area of the rectangle?

1) 1152.38 sq.mtr.   2) 1169.33 sq.mtr.   3) 1181.21 sq.mtr.

4) 1173.25 sq.mtr.   5) None of these.

94. Rs.73,689 are divided between A and B in the ratio of 4 : 7. What is the difference between thrice the share of A and twice of the share of B?

1) Rs.36,699   2) Rs.46,893   3) Rs.20,097

4) Rs.26,796   5) Rs.13,398

95. A and B together can complete a task in 20 days. B and C together can complete the same task in 30 days. A and C together can complete the same task in 40 days. What is the respective ratio of the number of days taken by A when completing the same task along to the number of days taken by C when completing the same task alone?

1) 2 : 5   2) 2 : 7   3) 3 : 7

4) 1 : 5   5) 3 : 5

Directions (Qs. 96 - 100): Study the following information and answer the questions that follow.

The graph given below represents the Production (in Tonnes) and Sales (in Tonnes) of Company A from 2006-2011.

The table given here represents the respective ratio of the production (in tonnes) of Company A to the production (in tonnes) of Company B, and the respective ratio of the sales (in tonnes) of Company A to the sales (in tonnes) of company B.

Year	Production	Sales
2006	5 : 4	2 : 3
2007	8 : 7	11 : 12
2008	3 : 4	9 : 14
2009	11 : 12	4 : 5
2010	14 : 13	10 : 9
2011	13 : 14	1 : 1

96. What is the approximate percentange increase in the production of Company A (in tonnes) from the year 2009 to the production of Company A (in tonnes) in the year 2010?

1) 18   2) 38   3) 23

4) 27   5) 32

97. The Sales of Company A in the year 2009 was approximately what percent of the production of company A in the same year?

1) 65   2) 73   3) 79

4)83   5) 69

98. What is the average production of Company B (in tonnes) from the year 2006 to the year 2011?

1) 574   2) 649   3) 675

4) 593   5) 618

99. What is the respective ratio of the total production (in tonnes) of Company A to the total sales (in tonnes) of Company A.

1) 81 : 64   2) 64 : 55   3) 71 : 81

4) 71 : 55   5) 81 : 55

100. What is the respective ratio of production of Company B (in tonnes) in the year 2006 to production of Company B (in tonnes) in the year 2008?

1) 2 : 5   2) 4 : 5   3) 3 : 4

4) 3 : 5   5) 1 : 4

GENERAL AWARENESS

101. A money deposited at a bank that cannot be withdrawn for a preset fixed period of time is known as a

1) Term deposit   2) Checking Account   3) Savings bank Deposit

4) No Frills Account   5) Current Deposit

102. A worldwide financial messaging network which exchanges messages between banks and financial institutions is known as

1) CHAPS   2) SWIFT   3) NEFT

4) SFMS   5) CHIPS

103. Which of the following Ministries along with Planning Commission of India has decided to set up a Corpus Fund of Rs.500 Crore, so that Tribals in naxal-hit areas can be provided proper means for livelihood?

1) Ministry of Rural Development

2) Ministry of Home Affairs

3) Ministry of Tribal Affairs

4) Ministry of Corporate Affairs

5) Ministry of Finance

104. Which of the following was the issue over which India decided to vote against Sri Lanka in the meeting of one of the UN governed bodies/agencies?

1) Violations of human rights in Sri Lanka

2) Allowing China to establish a military base in Indian Ocean.

3) Issue of subsidy on agricultural products in the meeting of the WTO.

4) Allowing part of Sri Lanka to become an independent country governed by LTTE.

5) Sri Lanka's claim to become a permanent member of UN Security Council.

105. The term 'Smart Money' refers to

1) Foreign Currency   2) Internet Banking   3) US Dollars

4) Traveller's Cheques   5) Credit Cards

106. Which one of the following is not a 'Money Market Instrument'?

1) Treasury Bills   2) Commercial Paper   3) Certificate of Deposit

4) Equity Shares   5) None of these

107. Which one of the following is a retail banking product?

1) Home loans   2) Working capital finance

3) Corporate term loans 4) Infrastructure financing

5) Export credit

108. Which of the following statements is true about political situation in Mali, where a military coup burst out recently?

1) General elections were due there in March/April 2012 but did not take place.

2) The country was under the control of US army since last 18 months.

3) Army of the country was not happy as Amadou Toure was made President without elections for the next five years.

4) Coup broke out in Mali when Amadou toure, the Military Chief got seriously injured in a bomb blast.

5) NATO and its associates had planned a coup there.

109. In the summit of which of the following organisations/ group of Nations it was decided that all members should enforce Budget Discipline?

    1) G-8   2) OPEC   3) European Union

    4) SAARC   5) G-20

110. As per newspaper reports, India is planning to use 'SEU' as fuel in its 700 MW nuclear reactors being developed in new plants. What is full form of 'SEU' as used here?

    1) Safe Electrical Units   2) Small Electrical Units

    3) Slightly Enriched Uranium   4) Sufficiently Enriched Units

    5) Safely Enriched Uranium

111. Technological Advancement in the recent times has given a new dimension to banks, mainly to which one of the following aspects?

    1) New Age Financial Derivatives

    2) Service Delivery Mechanism

    3) Any Banking

    4) Any Type Banking

    5) Multilevel Marketing

112. When there is a difference between all receipts and expenditure of the Govt. of India, both capital and revenue, it is called.

    1) Revenue Deficit   2) Budgetary Deficit   3) Zero Budgeting

    4) Trade Gap   5) Balance of Payment Probelm

113. Which of the following is not a function of the Reserve Bank of India?

    1) Fiscal Policy Functions

    2) Exchange Control Functions

    3) Issuance, Exchange and Destruction of Currency Notes.

    4) Monetary Authority Functions.

    5) Supervisory and Control Functions.

114. Which of the following is not required for opening a bank account?

    1) Identity Proof   2) Address Proof   3) Recent Photographs

    4) Domicile Certificate   5) None of these

115. The Golden Jubilee of Afro-Asian Rural Development Organization was organised in which of the following places in March 2012?

1) Dhaka   2) Tokyo   3) Cairo

4) Kuala Lumpur   5) New Delhi

116. What is the maximum deposits amount insured by DICGC?

1) Rs.2,00,000 per depositor per bank

2) Rs.2,00,000 per depositor across all banks

3) Rs.1,00,000 per depositor per bank

4) Rs.1,00,000 per depositor across all banks

5) None of these.

117. The present Foreign Trade Policy of India will continue till

1) December 2012   2) March 2013   3) March 2014

4) June 2013   5) December 2014

118. With reference to a cheque which of the following is the 'drawee bank'?

1) The bank that collects the cheque   2) The payee's bank

3) The endorsee's bank   4) The endorser's bank

5) The bank upon which the cheque is drawn.

119. In which of the following fund transfer mechanisms, can funds be moved from one bank to another and where the transaction is settled instantly without being bunched with any other transaction?

1) RTGS   2) NEFT   3) TT

4) EFT   5) MT

120. What was the reason owing to which Enrica Lexie, an Italian ship was detained by the Port Authorities in Kerala and was brought to Cochin Port for inspection and search?

1) It was carrying objectionable material.

2) It was involved in sea piracy.

3) It was detained as the crew killed two Indian fishermen.

4) The ship started sailing without making payments of iron ore it loaded.

5) It was detained as it was dumping nuclear waste in deep sea.

121. Which of the following agencies/organisations recently gave 'go-ahead' verdict to India's one of the most controversial project of inter-linking rivers? (some of the rivers are international rivers)

1) UN Food and Agricultural Organisation.

2) World Meteorological Organisation.

3) International Court of Justice.

4) Central Water Commission.

5) Supreme Court of India.

122. Who among the following was the Captain of the Australian Team which played 4 Test matches against India in January 2012 and won all of them?

1) Ricky Ponting   2) Michael Clarke   3) Nathan Lyon

4) Stuart Clark   5) Andrew Symonds.

123. The committee on review of National Small Saving Fund (NSSF) was headed by

1) Dr. C. Rangarajan   2) Mr. U.K. Sinha

3) Dr. Y.V. Reddy   4) Mrs. Shyamala Gopinath

5) Dr. Usha Thorat

124. Banking Ombudsman Scheme is applicable to the business of

1) All scheduled commercial banks excluding RRBs

2) All scheduled commercial banks including RRBs

3) Only Public Sector Banks

4) All Banking Companies

5) All scheduled banks except private banks.

125. The 5th Asian Indoor Athletics Championship was organised in February 2012 in

1) Bangladesh   2) India   3) Qatar

4) China   5) South Korea

126. Nationalisation of banks aimed at all of the following except.

1) Provision of adequate credit for agriculture, SME & exports.

2) Removal of control by a few capitalists.

3) Provision of credit to big industries only.

4) Access of banking to masses.

5) Encouragement of a new class of entrepreneurs.

127. Who among the following was the Chief Guest at the three-day Pravasi Bharatiya Divas function held in January 2012?

1) Kamla Persad-Bissessar
2) Ram Baran Yadav
3) Lakshmi Mittal
4) Salman Rushdie
5) Benjamin Netanyahu

128. Which of the following banks is headed by a woman CEO

1) Bank of Baroda   2) HDFC Bank   3) Central Bank of India
4) Punjab National Bank   5) ICICI Bank

129. As per revised RBI Guidelines, provision on secured portion of loan accounts classified as Doubtful Assets for more than one year and upto 3 (three) years is to be made at the rate of

1) 15%   2) 20%   3) 40%
4) 25%   5) 30%

130. As per the provisions in the Food Security Bill-2011, per month how much food grain should be given to each person of the target group?

1) 5 kg   2) 7 kg   3) 9 kg
4) 10 kg   5) 20 kg

131. Which of the following acts in vogue in India is against the thinking of raising school fee as per demand of the market forces?

1) Prevention of Corruption Act.
2) Child Labour (Prohibition & Regulation) Act.
3) Sharada Act
4) Right to Education Act.
5) MG National Rural Employment Guarantee Act.

132. Which of the following states has launched "Panch Parmeshwar Yojana" under which panchayats are allowed to use the fund for developing infrastructure and basic amenities in villages?

1) Uttar pradesh   2) Maharashtra   3) Gujarat
4) Madhya Pradesh   5) Tamil Nadu

133. Base Rate is the rate below which no Bank can allow their lending to anyone. Who sets up this 'Base Rate' for Banks?

1) Individual banks' Board   2) Ministry of Commerce

3) Ministry of Finance   4) RBI

5) Interest Rate Commission of India

134. National Table Tennis Championship was organised in January 2012 in

1) Mumbai   2) Delhi   3) Hyderabad

4) Lucknow   5) Jaipur

135. Who among the following is the author of the book 'Nirbasan'?

1) Mahashweta Devi   2) Taslima Nasreen   3) Sunil Gangopadhyay

4) Vikram Seth   5) Kiran Desai

136. What is a 'Debit Card'?

1) It is a cad issued by a Rating Agency.

2) It is a card which can be used for withdrawing cash or making payment even in the absence of any balance in the account.

3) It is a card which can be used for withdrawing cash or making payment if there is balance in the account.

4) It is a card which carries prepaid balance.

5) It is a card which can be used for making STD calls.

137. Who among the following Indian Lawn Tennis players won a Doubles of Australian Open 2012?

1) Mahesh Bhupati   2) Kamlesh Mehta   3) Leander Paes

4) Sania Mirza   5) Achanta Sarath Kamal

138. 'Akula-11' Class 'K-152 Nerpa' was inducted in Indian Navy recently. These are

1) Aircrafts   2) Radar System   3) Submarines Missiles

4) Warship   5) Submarines

139. Which of the following awards was conferred upon Late Mario De Miranda (Posthumously) in January 2012?

1) Padma Vibhushan   2) Bharat Ratna   3) Kalidas Samman

4) Saraswati Samman   5) Padma Shri

140. Bad advances of a Bank are called.

1) Bad debt   2) Book debt   3) Non Performing Asset

4) Out of order accounts   5) Overdrawn accounts.

141. Axis Bank is a

1) Public Sector Bank   2) Private Sector Bank   3) Co-perative Bank

4) Foreign Bank   5) Gramin Bank

142. By increasing repo rate, the economy may observe the following effects:

1) Rate of interest on loans and advances will be costlier.

2) Industrial output would be affected to an extent.

3) Banks will increase rate of interest on deposits.

4) Industry houses may borrow money from foreign countries.

5) All of these.

143. Increased interest rates, as is existing in the economy at present will

1) Lead to higher GDP growth

2) Lead to lower GDP growth

3) Mean higher cost of raw materials.

4) Mean lower cost of raw materials.

5 Mean higher wage bill

144. Which of the following schemes is launched to provide pension to people in unorganised sectors in India?

1) Swabhiman   2) Jeevan Dhara   3) Jeevan kalyan

4) ASHA   5) Swavalamban

145. The 10th Basic Ministerial Meeting on Climate Change was organised in February 2012 in

1) Tokyo   2) Beijing   3) Manila

4) Moscow   5) New Delhi

146. Finance Ministry has asked the Reserve BanK of India to allow common ATM's that will be owned and managed by non-banking entities hoping to cut transaction costs for banks. Such ATM's are known as

1) Black Label ATM's   2) Off site ATM's

3) On site ATM's or red ATM's   4) Third party ATM's

5) White lable ATM's

147. Which of the following schemes of the Government of India has provided electricity to 99,000 villages and total 1.7 crore households uptill now?

1) Kutir Jyoti

2) Rajiv Gnadhi Grameen Vidyutikaran Yojana

3) Bharat Nirman

4) PURA

5) SEWA

148. Ranbir Kapoor was awarded Best Actor Award at the 57th Filmfare Award Function for his performance in

1) No One Killed Jessica

2) Stanley Ka Dabba

3) 7 Khoon Maaf

4) Rockstar

5) Zindagi Na Milegi Dobara

149. An ECS transaction gets bounced and you are unable to recover your money from your customer. Under which Act criminal action can be initiated?

1) Indian Penal Code

2) Negotiable Instruments Act

3) Criminal Procedure Code

4) Payment and Settlements Act

5) Indian Contract Act

150. Mr. Rajendra had filed a complaint with Banking Ombudsman but is not satisfied with the decision. What is the next option before him for getting his matter resolved?

1) Write to the CMD of the Bank.

2) File an appeal before the Finance Minister.

3) File an appeal before the Banking Ombudsman again.

4) File an appeal before the Dy. Governor Of RBI.

5) Simply close the matter as going to court involves time and money.

Computer Knowledge

151. .... allows users to upload files to an online site so they can be viewed and edited from another location.

    1) General-purpose applications   2) Microsoft Outlook

    3) Web-hosted technology   4) Office Live

    5) None of these

152. What feature adjusts the top and bottom margins so that the text is centered vertically on the printed page?

    1) Vertical justifying   2) Vertical adjusting   3) Dual centering

    4) Horizontal centering   5) Vertical centering

153. Which of these is not a means of personal communication on the Internet?

    1) Chat   2) instant messaging   3) instanotes

    4) electronic mail   5) None of these

154. What is the overall term for creating editing, formatting, storing, retrieving, and printing a text document?

    1) Word processing   2) Spreadsheet design   3) Web design

    4) Database management   5) Presentation generation

155. Fourth-generation mobile technology provides enhanced capabilities allowing the transfer of both .... data, including full-motion video, high speed internet access and video conferencing.

    1) video data and information   2) voice and nonvoice

    3) music and video   4) Video and audio

    5) None of these

156. .... is a form of denial of service attack in which a hostile client repeatedly sends SYN Packets to every port on the server using fake IP addresses.

    1) Cybergaming crime   2) Memory shaving   3) Syn. flooding

    4) Software piracy   5) None of these

157. Which of these is a point-and-draw device?

    1) Mouse   2) Scanner   3) Printer

    4) CD-ROM   5) Keyboard

158. The letter and number of the intersecting column and row is the

    1) cell location   2) cell positon   3) cell address

    4) cell coordinates   5) cell contents

159. A set of rules for telling the computer what operations to perform is called a

1) Procedural language   2) structures   3) natural language

4) command language   5) programming language

160. A detailed written description of the programming cycle and the program, along with the test results and a printout of the program is called

1) documentation   2) output   3) reporting

4) spec sheets   5) directory

161. Forms that are used to organise business data into rows and columns are called

1) transaction sheets   2) registers   3) business forms

4) sheet-spreads   5) spreadsheets

162. In Power Point, the Header & Footer button can be found on the Insert tab in which group?

1) Illustrations group   2) Object group   3) Text Group

4) Tables group   5) None of these

163. A(n) .... is a set of programs designed to manage the resources of a computer, including starting the computer, managing programs, managing memory and coordinating tasks between input and output devices.

1) application suite   2) compiler   3) input/output system

4) interface   5) operating system (OS)

164. A typical slide in a slide presentation would not include

1) photo images, charts, and graphs   2) graphs and clip art

3) clip art and audio clips   4) full-motion video

5) content templates

165. The PC productivity tool that manipulates data organised in rows and columns is called a

1) spreadsheet   2) word processing document

3) presentation mechanism   4) database record manager

5) EDI creator

166. In the absence of parentheses, the order of operation is

1) Exponentiation, addition or subtraction, multiplication or division

2) Addition or substraction, multiplication or division, exponentiation

3) Multiplication or division, exponentiation, addition or subtraction.

4) Exponentiation, multiplication or division, addition or subtraction

5) Addition or subtraction, exponentiation, multiplication or division

167. To find the Paste Special option, you use the Clipboard group on the tab of Power point.

1) Design   2) Slide Show   3) Page Layout

4) Insert   5) Home

168. A(n) .... program is one that is ready to run and does not need to be altered in any way

1) interpreter   2) high-level   3) compiler

4) COBOL   5) executable

169. Usually downloaded into folders that hold temporary Internet files, --- are written to your computer's hard disk by some of the Websites you visit.

1) anonymous files   2) behaviour files   3) banner ads

4) large files   5) cookies

170. What is the easiest way to change the phrase 'revenues, profits, gross margin', to read revenues profits and gross margin?

1) Use the insert mode, position the cursor before the g in gross, then type the word and followed by a space.

2) Use the insert mode, position the cursot after the g in gross, then type of the word and followed by a space.

3) Use the overtype mode, position the cursor before the g in gross, then type the word followed by a space.

4) Use the overtype mode, position the cursor after the g in gross, then type the word the and followed by a space.

5) None of these.

171. A program, either talk or music that is made available in digital format for automatic download over the Internet is called a

1) wiki   2) slide show   3) vodcast

4) blog   5) podcast

172. Which Power Point view displays each side of the presentation as a thumbnail

and is useful for rearranging slides?

1) Slide Sorter   2) Slide Show   3) Slide Master

4) Notes Page   5) Slide Design

173. Different components on the motherboard of a PC unit are linked together by sets of parallel electrical conducting lines. What are these lines called?

1) Conductors   2) Buses   3) Connectors

4) Consecutives   5) None of these

174. What is the name given to those applications that combine text, sound, graphic, motion video, and/or animation?

1) motionware   2) anigraphics   3) videoscapes

4) multimedia   5) maxomedia

175. A USB communication device that supports data encryption for secure wireless communication for notebook users is called a

1) USB wireless network adapter   2) wireless switch

3) wireless hub   4) router

5) None of these

176. A(n) .... language reflects the way people think mathematically.

1) cross-platform programmiong

2) 3 GL business programming

3) event-driven programming

4) functional

5) None of these

177. When entering text within a document, the Enter key is normally pressed at the end of every

1) Line   2) Sentence   3) Paragraph

4) Word   5) File

178. When a real-time telephone call between people is made over the Internet using computers, it is called

1) a chat session   2) an e-mail   3) an instant message

4) Internet telephony   5) None of these

179. Which of the following is the first step in sizing a window?

   1) Point to the title bar

   2) Pull down the view menu to display the toolbar

   3) Point to any corner or border

   4) Pull down the View menu and change to large icons

   5) None of these

180. Which of the following software could assist someone who cannot use their hands for computer input?

   1) Video conferencing   2) Speech recognition   3) audio digitiser

   4) Synthesiser   5) None of these

181. .... a document means the file is transferred from another computer to your computer.

   1) Uploading   2) Really Simple Syndication(RSS)

   3) Accessing   4) Downloading

   5) Upgrading

182. Which computer memory is used for storing programs and data currently being processed by the CPU?

   1) Mass memory   2) Internal memory

   3) Non-volatile memory   4) PROM

   5) None of these

183. Computers that control processes accept data in a continuous ---

   1) data traffic pattern   2) data highway   3) infinite loop

   4) feedback loop   5) slot

184. What refers to a set of characters of a particular design?

   1) keyface   2) formation   3) calligraph

   4) stencil   5) typeface

185. .... is used by public and private enterprises to publish and share financial information with each other and industry analysts across all computer platforms and the Internet.

1) Extensible Markup Language (EML)

2) Extensible Business Reporting Language (XBRL)

3) Enterprise Application Integration (EAI)

4) Sales Force Automation (SFA) Software

5) None of these

186. Which part of the computer is used for calculating and comparing

1) ALU   2) Control unit   3) Disk unit

4) Modem   5) None of these

187. The method of Internet access that requires a phone line, but offers faster access speeds than dial-up is the connection

1) Cable access   2) Satellite access

3) Fiber-optic service   4) Digital Subscriber Line (DSL)

5) Modem

188. ....software creates a mirror image of the entire hard disk, including the operating system, applications, files and data.

1) Operating system   2) Backup software

3) Utility programmes   4) Driver imaging

5) None of these

189. What is a URL?

1) a computer software program

2) a type of programming object

3) the address of a document or "page" on the World Wide Web

4) an acronym for Unlimited Resources for Learning

5) a piece of hardware.

190. What is the significance of a faded (dimmed) command in a pull down menu?

1) The command is not currently accessible.

2) A dialog box appears if the command is selected.

3) A Help window appears if the command is selected.

4) There are no equivalent keystrokes for the particular command.

5) None of these.

191. Your business has contracted with another company to have them host and run an application for your company over the Internet. The company providing this service to your business is called an -

1) Internet service provider   2) Internet access provider

3) Application service provider   4) Application access provider

5) Outsource agency

192. A (n) ....zing information systems focuses on making manufacturing processes more efficient and of higher quality?

1) Computer-aided manufacturing

2) Computer-integrated manufacturing

3) Computer-aided software engineering

4) Computer-aided system engineering

5) None of these

193. Which of the following would you find on Linked in?

1) Games   2) Connections   3) Chat

4) Applications   5) None of these

194. ....is a technique that is used to send more than one call over a single line.

1) Digital transmission   2) Infrared transmission   3) Digitising

4) Streaming   5) Multiplexing

195. The Search Companion can

1) locate all files containing a specified phrase.

2) restrict its search to a specified set of folders.

3) locate all files containing a specified phrase and restrict its search to a specified set of folders.

4) cannot locate all files containing a specified phrase or restrict its search to a specified set of folders.

5) None of these.

196. Which of the following cannot be part of an email address?

1) Period (.)   2) At sign (@)   3) Space ( )

4) Underscore (_)   5) None of these

197. Which of the following must be contained in a URL?

1) a protocol identifier

2) the letteers, www.

3) the unique registered domain name

4) www. and the unique registered domain name

5) a protocol identifier, www. and the unique registered domain name

198. Which of the following information systems focuses on making manufacturing processes more efficient and of higher quality?

1) Computer-aided manufacturing

2) Computer-integrated manufacturing

3) Computer-aided software engineering

4) Computer-aided system engineering

5) None of these

199. A mistake in an algorithm that causes incorrect results is called a

1) logical error   2) syntax error   3) procedural error

4) compiler error   5) machine error

200. A device for changing the connection on a connector to a different configuration is

1) a converter   2) a component   3) an attachment

4) an adapter   5) voltmeter

English Language

Directions (Qs. 201 – 205): Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

When times are hard, doomsayers are aplenty. The problem is that if you listen to them too carefully, you tend to overlook the most obvious signs of change. 2011 was a bad year. Can 2012 be any worse? Doomsday forecasts are the easiet to make these days. So let's try a contrarian's forecast instead.

Let's start with the global economy. We have seen a steady flow of good news from the US. The employement situation seems to be improving rapidly and consumer sentiment, reflected in retail expenditures on discretionary items like electronics and clothes, has picked up. If these trends sustain, the US might post better growth numbers for 2012 than the 1.5 - 1.8 percent being forecast currently.

Japan is likely to pull out of a recession in 2012 as post-earthquake reconstruction efforts gather momentum and the fiscal stimulus announced in 2011 begins to pay off. The consensus estimate for growth in Japan is a respectable 2 percent for 2012.

The "hard landing' scenario for China remains and will remain a **myth**. Growth might decelerate further from the 9 percent that is expected to **clock** in 2011 but is unlikely to drop below 8 - 8.5 percent in 2012.

Europe is certainly in a spot of trouble. It is perhaps already in recession and for 2012 it is likely to post mildly negative growth. The risk of implosion has dwindled over the last few months- peripheral economies like Greece, Italy and Spain have new governments in place and have made progress towards genuine economic reform.

Even with some the these positive factors in place, we have to accept the fact that global growth in 2012 will be **tepid.** But there is a flipside to this. Softer growth means lower demand for commodites and this is likely to drive a correction in commodity prcies. Lower commodity inflation will enable emerging market central banks to reverse their monetary stance. China for instance, has already reversed its stance and have pared its reserve ratio twice. The RBI also seems poised for a reversal in its rate cycle as headline inflation seems well one its way to its target of 7 percent for March 2012.

That said, oil might be an exception to the general trend in commodities. Rising geopolitical tensions, particularly the continuing face-off between iran and the US, might lead to a spurt in prices. It might make sense for our oil companies to hedge this risk instead of buying oil in the spot market.

As inflation fears **abate** and emerging market central banks begin to cut rates, two things could happen. Lower commodity inflation would mean lower interest rates and better credit vailability. This could set floor to growth and slowly reverse the business cycle within these economies. Second, as the fear of untamed, runaway inflation in these economies abates, the global investor's comfort levels with their markets will increase.

Which of the **emerging** markets will outperform and who will left behind? In an environment in which global growth is likely to be weak, economies like India that have a powerful domestic consumption dynamic should lead; those dependent on exports should, prima facie, fall behind. Specifically for India, a fall in the exchange rate could not have come at a better time. It will help Indian exporters gain market share even if global trade remains depressed. More importantly, it could lead to massive import substitution that favours domestic producers.

Let's now focus on India and start with a caveat. It is important not to confuse a short-run cyclical dip with a permanent de-rating of its long-term structural potential. The arithmetic is simple Our growth rate can be in the range of 7 - 10 percent depending on policy action. Ten percent if we get everything right, 7 percent if we get it all wrong. Which policies and reforms are critical to taking us to our 10 percent potential? In judging this, let's agian be careful. Let's not go by the launrdy list of reforms that FILs like to wave: increase in foreign equity limits in foreign shareholding, greater voting rights for institutional shareholders in banks, FDI in retail, etc. These can have an impact only at the margin. We need not bend over backwards to appease the FILs through these reforms - they will invest in our markets when momentum picks up and will be the first to exit when the momentum flags, reforms or not.

The reforms that we need are the ones that can actually raise our sustainable long-term growth rate. These have to come in areas like better targeting of subsidies, making projects in infrastructure viable so that they **draw** capital, raising the productivity of agriculture, improving healthcare and education, bringing the parrallel economy under the tax net, implementing fundamental reforms in taxation like GST and the direct tax code finally easing the myriad rules and regulations that make doing business in India such a nightmare. A number of these things do not require new legislation and can be done through executive order.

201. Which of the folowing is not true according to the passage?

1. China's economic growth may decline in the year 2012 as compared to the year 2011.

2. The European economy is not doing very well.

3. Greece is on the verge of bringing about economic reforms.

4. In the year 2012, Japan may post a positive and thus pull out of recession.

5. All are true.

202. Which of the following will possibly be a result of softer growth estimated for the year 2012?

A. Prices of oil will not increase.

B. Credit availability would be lesser.

C. Commodity inflation would be lesser.

1) Only B   2) Only A and B   3) Only A and C

4) Only C   5) All A, B and C

203. Which of the following can be said about the present status of the US economy?

1) There is not much improvement in the economic scenario of the country from the year 2011.

2) The growth in the economy of the country in the year 2012, would definitely be lester than 1.8 percent.

3) The expenditure on clothes and electronic commodities, by consumers is lesser than that in the year 2011.

4) There is a chance that in 2012 the economy would do better than what has been forecast.

5) The pace of change in the employment scenario of the country is very slow.

204. Which of the following is possibly the most appropriate title for the passage?

1) The economic Disorder

2) Indian Economy Versus the European Economy

3) Global Trade

4) The Current Economic Scenario

5) Charactristics of the Indian Economy

205. According to the author, which of the following would characterise Indian growth scenario in 2012?

A. Domestic producers will take a hit because of depressed global trade scenario.

B. On account of its high domestic consumption, India will lead.

C. Indian exporters will have a hard time in gaining market share.

1) Only B   2) Only A and C   3) Only B and C

4) Only A   5) All A, B, C

206. Why does the author not recommended taking up the reforms suggested by FIIs?

1) These will bring about only minor growth.

2) The reforms suggested will have no effect on the economy of our country whereas will benifit the ITs significantly.

3) The previous such recommended actions had backfired.

4) These reforms will be the sole reason for our country's economic downfall.

5) The reforms suggested by them are not to be trusted as they will not bring about any positive growth India.

207. Which of the following is true as per the scenario prsented in the passage?

1) The highest growth rate that India can expect is 7 percent.

2) The fall in the exchange rate will prove benficial to India.

3) Increased FDI in retail as suggested by FIIs would benefit India tremendously.

4) The reforms suggested by the author require new legislation in India.

5) None is true.

208. According to the author, which of the following reform/s is /are needed to ensure long-term growth in India?

A. Improving healthcare and educational facilities.

B. Bringing about reforms in taxation.

C. Improving agricultural productivity.

1) Only B   2) Only A and C   3) Only B and C

4) Only A   5) All A, B and C

Directions (Qs. 209 - 212) : Choose the word/ group of words which is most similar in meaning to the word/ group of words printed in bold as used in the passage.

209. DRAW

1) entice   2) push   3) decoy

4) attract   5) persuade

210. CLOCK

1) watch   2) achieve   3) time

4) second   5) regulate

211. ABATE

1) rise   2) gear   3) hurl

4) lessen   5) retreat

212. EMERGING

1) raising   2) developing   3) noticeable

4) conspicuous   5) uproaring

Directions (Qs. 213 - 215) : Choose the word/group of words which is most opposite in meaning to the word / group of words printed in bold as used in the passage.

213. MYRIAD

1) trivial   2) difficult   3) few

4) effortless   5) countless

214. TEPID

1) moderate   2) high   3) warm

4) irregular   5) little

215. MYTH

1) reality   2) belief   3) contrast

4) idealism   5) falsehood

Directions (Qs. 216 - 220): Rearrange the following six sentences A, B, C, D, E and F in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

A) If China is the world's factory, India has become the world's outsourcing centre keeping in line with this image.

B) But India's future depends crucially on its ability to compete fully in the Creative Economy not just in tech and software, but across design and entrepreneurship; arts, culture and entertainment; and the knowledge-based professions of medicine, finance and law.

C) While its creative assets outstrip those of other emerging competitors, India must address several challenges to increase its international competitiveness as the world is in the midst of a sweeping transformation.

D) This transformation is evident in the fact that the world is moving from an industrial economy to a Creative Economy that generates wealth by harnessing intellectual labour, intangible goods and human creative capabilities.

E) Its software industry is the world's second-largest, its tech outsourcing accounts for more than half of the $300 billion global industry, according to a technology expert.

F) If the meeting of world leaders at Davos is any indication, India is rapidly becoming an economic 'rock star'.

216. Which of the following should be the **SIXTH (LAST)** sentence after the rearrangement?

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

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

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

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

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

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

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

220. Which of the following should be the SECOND sentence after the rearrangement?

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

Directions (Qs. 221 - 225) The following questions consist of a single sentence with one blank only. You are given six words denoted by A, B, C, D, E & F as answer choices and from the six choices you have to pick two correct answers, either of which will make the sentence meaningfully complete.

221. .... before the clock struck 8 on Saturday night, India Gate was swamped with people wearing black teeshirts and holding candles.

    (A) Minutes   (B) Time   (C) Later

    (D) Quickly   (E) Since   (F) Seconds

    1) B and E   2) A and C   3) A and F

    4) B and D   5) C and E

222. The States should take steps to .... the process of teachers' appointments as the Centre has already sanctioned six lakh posts.

    (A) fasten   (B) move   (C) hasten

    (D) speed   (E) early   (F) quicken

    1) D and F   2) A and C   3) C and F

    4) D and E   5) B and D

223. A senior citizen's son .... threatened her every day and physically harmed her, forcing her to transfer her property to him.

    A) superficially   B) mistakenly   C) allegedly

    D) miserably   E) doubtfully   F) purportedly

    1) C and F   2) A and E   3) C and E

    4) D and F   5) A and C

224. Medical teachers said that the management had continued to remain .... to their cause leading to the stretching of their strike.

    (A) unmoved   (B) lethargic   (C) unconcerned

    (D) apathetic   (D) indifferent   (F) boted

    1) B and C   2) C and F   3) A and E

    4) A and D   5) D and E

225. The parents had approached the high court to .... the government order after their children, who passed UKG, were denied admission by a school.

(A) void   (B) quash   (C) annul

(D) stay   (E) lift   (F) post

1) A and D   2) B and C   3) C and E

4) E anf F   5) C and D

Directions (Qs. 226 - 235): Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is 'No error', the answer is V. (Ignore errors of punctuation, if any).

226. The Government has asked individuals (1)/ with income of overt Rs.10 lakhs to (2)/ electronic file tax returns for the year 2011-12 (3)/ something which was optional till last year. (4)/ No error (5)

227. The power tariff had already (1)/ been increased twice in (2)/ the last 15 months and the Electricity Board had also (3)/ levied additional monthly charges to consumers. (4)/ No error (5)

228. Despite of curfew (1)/ in some areas, minor (2)/ communal incidents were reported (3)/ from different areas of the walled city. (4)/ No error (5)

229. This comes (1)/ at a time (2)/ when fund allocation (3)/ is been doubled. (4)/ No error (5)

230. As the prison will get (1)/ an official telephone facility soon, the prisoners (2)/ won't have to make calls in discreet manner (3)/ through smuggled mobile phones. (4)/ No error (5)

231. The area was plunged into (1)/ darkness mid a wave of (2)/ cheering and shouting (3)/ slogans like 'Save The Earth'. (4)/ No error (5)

232. The poll contestants approached (1)/ the commission complaining that the hoarding (2)/ violated the code of conduct (3)/ and influenced public perception. (4)/ No error (5)

233. The country has (1)/ adequate laws but problems (2)/ arise when these are not (3)/ implemented in letter and spirit. (4)/ No error (5)

234. The Management feels that (1)/ the employees of the organisation are (2)/ non-productive, and do not want (3)/ to work hard (4). No error (5)

235. As far the issue of land encroachment (1)/ in villages is concerned, people will (2)/ have to make a start from their villages by (3)/ sensitising and educating the villagers about this issue. (4)/ No error (5)

Directions (Qs. 236 - 240): Which of the phrases 1, 2, 3 and 4 given below each sentence should replace the word/ phrase printed in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, mark 5 as the answer.

236. US Secretary of State made it clear that time **running out** for diplomacy over Iran's nuclear programme and said that talks aimed at preventing Tehran from acquiring a nuclear weapon would resume in April.

   1) runs out   2) was running out   3) ran out

   4) run   5) No correction required

237. While the war of the generals **rage on,** somewhere in small town India, Wonderful things are happeing, quetly and minus fanfare.

   1) rage   2) raging   3) rages on

   4) raged on   5) No correcton required

238. According to WWF, the small island nation of Samoa was **the first in switch off** its lights for Earth Hour

   1) first ot switch of   2) the first to switch off   3) the first of switch off

   4) first in switch of   5) No correction required

239. The campaign is significant **because not just** the youths are directly appealing to the world but because thier efforts challenge the chimera of normalcy in the area.

   1) not just because   2) just not because   3) not just

   4) because just   5) No Correction required

240. The doctor's association has threatened to go on indefinite strike **support of** their teacehrs.

   1) on supporting to   2) to supporting   3) for support

   4) in support of   5) No correction required

Directions (Qs. 241 - 250): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words/ phrases are suggested, on of which fits the blank appropriately. Find out the appropriate word/ phrase in each case.

Greenhouse gases are only... **(241)**... of the story when it comes to global warning. Changes to one part of the climate system can.. **(242)**... Additional changes to the way the planet absorbs or reflects energy. These secondary changes are... **(243)**... climate feedbacks, and they could more than double the amount of warming caused by carbon dioxide alone. The primary feedbacks are... **(244)**... to snow and nice, water vapour, clouds, and the carbon cycle.

Perhaps the most well... **(245)**... feedback comes from melting snow and ice in the Northern Hemisphere. Warming temperatures are already... **(246)**... a growing percentage of Arctic Sea ice, exposing dark ocean water during the ... **(247)**... sunlight of summer. Snow cover on land is also.. **(248)**... in many areas. In the... **(249)**... of snow and ice, these areas go from having bright, sunlight reflecting surfaces that cool the planet to having dark, sunlight **absorbing** surfaces that... **(250).**.. more energy into the Earth system and cause more warming.

241.	1) whole	2) part	3) material
	4) issue	5) most	
242.	1) raise	2) brings	3) refer
	4) stop	5) cause	
243.	1) sensed	2) called	3) nothing
	4) but	5) term	
244.	1) due	2) results	3) reason
	4) those	5) because	
245.	1) done	2) known	3) ruled
	4) bestowed	5) said	
246.	1) mastering	2) sending	3) melting
	4) calming	5) increasing	
247.	1) make-shift	2) ceasing	3) troubled
	4) perpetual	5) absent	

248. 1) dwindling   2) manufactured   3) descending

       4) generating   5) supplied

249. 1) progress   2) reduced   3) existence

       4) Midstc   5) absence

250. 1) repel   2) waft   3) monitor

       4) bring   5) access

ANSWERS

1-5; 2-4; 3-2; 4-3; 5-4; 6-3; 7-1; 8-3; 9-2; 10-5; 11-1; 12-4; 13-2; 14-1; 15-5; 16-4; 17-5; 18-4; 19-1; 20-5; 21-3; 22-2; 23-5; 24-4; 25-1; 26-4; 27-4; 28-3; 29-5; 30-5; 31-2; 32-2; 33-5; 34-4; 35-2; 36-3; 37-5; 38-2; 39-5; 40-1; 41-4; 42-1; 43-4; 44-3; 45-2; 46-4; 47-5; 48-4; 49-5; 50-1; 51-4; 52-1; 53-2; 54-5; 55-2; 56-3; 57-2; 58-3; 59-5; 60-1; 61-1; 62-2; 63-4; 64-4; 65-1; 66-4; 67-5; 68-5; 69-5; 70-2; 71-1; 72-5; 73-2; 74-5; 75-4; 76-3; 77-3; 78-4; 79-5; 80-1; 81-3; 82-5; 83-5; 84-2; 85-1; 86-1; 87-3; 88-3; 89-1; 90-1; 91-4;92-2; 93-4; 94-5; 95-4; 96-4; 97-2; 98-3; 99-5; 100-3; 101-1; 102-2; 103-1; 104-1; 105-5; 106-4; 107-1; 108-3; 109-3; 110-3; 111-2; 112-1; 113-1; 114-4; 115-5; 116-4; 117-3; 118-5; 119-1; 120-3; 121-5; 122-2; 123-4; 124-1; 125-4; 126-3; 127-1; 128-5; 129-2; 130-5; 131-4; 132-4; 133-1; 134-4; 135-2; 136-3; 137-3; 138-3; 139-1; 140-3; 141-2; 142-3; 143-2; 144-5; 145-5; 146-5; 147-2; 148-4; 149-3; 150-4; 151-3; 152-5; 153-3; 154-1; 155-1; 156-3; 157-1; 158-3; 159-5; 160-4; 161-5; 162-5; 163-5; 164-4; 165-1; 166-4; 167-5; 168-5; 169-5; 170-1; 171-5; 172-1; 173-2;174-4; 175-1; 176-4; 177-3; 178-4; 179-1; 180-2; 181-4; 182-3; 183-4; 184-5; 185-2; 186-1; 187-4; 188-2; 189-3; 190-1; 191-5; 192-2; 193-2; 194-5; 195-1; 196-3; 197-5; 198-1; 199-1; 200-4; 201-5; 202-3; 203-4; 204-5; 205-2; 206-1; 207-2; 208-5; 209-4; 210-2; 211-4; 212-2; 213-3; 214-2; 215-1; 216-1; 217-5; 218-2; 219-1; 220-4; 221-3; 222-3; 223-1; 224-5; 225-3; 226-2; 227-4; 228-1; 229-4; 230-1; 231-2; 232-4; 233-4; 234-5; 235-1; 236-2; 237-3; 238-3; 239-1; 240-4; 241-2; 242-5; 243-2; 244-1; 245-2; 246-3; 247-4; 248-1; 249-4; 250-4.