

# I.B.P.S CLERKS

Institute of Banking Personnel Selection  
Common Written Examination  
Held on: December 2013

Previous  
Paper

## REASONING

**Directions (1 – 5):** Select the related words/letters from the given alternatives:

1. SHOE: NCJZ:: REWA : ?  
1) WBJF                                      2) CITY                                      3) CAYR  
4) MZRV                                      5) None of these
2. Bud: Flower:: ?  
1) Clay: Mud                                      2) Sapling: Tree                                      3) River: Glacier  
4) Bird: Tree                                      5) Paper: Book
3. NEUROTIC: TICRONEU:: PSYCHOTIC: ?  
1) TICCOHPSY                                      2) TICOCHPSY                                      3) TICCHOPSY  
4) TICHCOPSY                                      5) None of these
4. Video: Cassette:: Computer: ?  
1) Reels                                      2) Recordings                                      3) Files  
4) Floppy                                      5) CPU
5. Nightingale: Warble:: Frog: ?  
1) Yelp                                      2) Croak                                      3) Cackle  
4) Squeak                                      5) None of these

**Directions (6 – 10):** Study the following arrangement carefully and answer the questions:

CEBACDBCDACEBEDC **ABADACE** DUBAUBDBU

6. How many such pairs of alphabets are there in the series of alphabets given in BOLD (D to C) in the given arrangement each of which has as many letters between them (in both forward and backward directions) as they have between them in the English alphabetical series?  
1) Three                                      2) One                                      3) Two  
4) None                                      5) More than three

- Directions (11 - 15):** Study the given information and answer the given questions.

**11.** What is A's profession?

- 1) Painter                      2) Doctor                      3) Teacher  
4) Actor                      5) Engineer
12. Which of the following statements is true according to the given arrangements?
- 1) F is the teacher  
2) F is third to the left of E  
3) The painter is to the immediate left of B  
4) The lawyer is standing in the exact middle of the arrangement  
5) None of the given statements is true

13. Who among the following is the actor?  
1) E 2) F 3) C  
4) B 5) A
14. What is D's Position with respect to the painter?  
1) Third to the left 2) Second to the right 3) Fourth to the right  
4) Third to the right 5) Second to the left
15. Four of the following five are alike in a certain way based on the given standing arrangement and so form a group. Which of the following does not belong to the group?  
1) AED 2) DFC 3) GDB  
4) EBF 5) BFC

**Directions (16 – 20): Study the information to answer the given questions.**

In a certain code

'Very large risk associated' is written as 'nu ta ro gi'.

'risk is very low' is written as 'gi se nu mi'.

'is that also associated' is written as 'ta mi po fu'.

'inherent risk also damaging' is written as 'fu nu di yu'

(All the codes are two letter codes only)

16. Which of the following represents 'risk also large'?  
1) nu fu po 2) nu gi ro 3) ro po ta  
4) fu nu ro 5) ro yu tu
17. What is the code for 'very'?  
1) ta 2) fu 3) ro  
4) nu 5) gi
18. What is the code for 'associated'?  
1) mi 2) ta 3) ro  
4) gi 5) nu
19. What does the code 'di stand for'?  
1) Either 'damaging' or 'inherent' 2) inherent  
3) also 4) low 5) risk
20. Which of the following represents 'that is low'?  
1) po mi di 2) se po mi 3) ta mi po  
4) se po ru 5) ta mi se

**Directions (21 – 25):** Study the given information and answer the given questions:

Point A is 11m North of point B.

Point C is 11m East of point B.

Point D is 6m North of point C.

Point E is 7m West of point D.

Point F is 8m North of Point E.

Point G is 4m West of point F.

**21.** How far is point F from Pont A?

- 1) 43m                                      2) 4m                                      3) 3m  
4) 7m                                      5) 5m

**22.** How far and in which direction is point G from pont A?

- 1) 3m North                                      2) 5m North                                      3) 4m North  
4) 4m South                                      5) 3m South

**Directions (23 – 27):** These questions consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the questions. Read both the statements and select the appropriate answer.

**23.** How is 'cost' written in the given code language?

I. In the code language 'tell me the cost' is coded as '@ 0 # 9' and 'cost was very high' is coded as '& 6 # 1'.

II. In the code language 'some cost was discount' is coded as '1 8 7 #' and 'some people like discount' is coded as '8 7 5 %'.

- 1) The data in both the Statements I and II together are necessary to answer the question.  
2) The data neither in Statement I alone or in Statement II alone are sufficient to answer the questions.  
3) The data either in Statement I alone or in Statement II alone are sufficient to answer the question.  
4) The data in Statement II alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.  
5) The data in Statement I alone are sufficient to answer the questions, while the data in Statement II alone are not sufficient to answer the question.

24. Is D the mother of S?

I. L is the husband of D. L has only three children.

II. N is the brother of S and P. P is the daughter of L.

- 1) The data in Statement II alone are sufficient to answer the questions, while the data in Statement I alone are the not sufficient to answer the question.
- 2) The data neither in Statement I nor in Statement II are sufficient to answer the question.
- 3) The data in Statement I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question.
- 4) The data either in Statement I alone or in Statement II alone are sufficient to answer the question.
- 5) The data in both the Statements I and II together are necessary to answer the question.

25. Among five people - A, B, C, D and E sitting around a circular table facing the centre, who is sitting second to the left of D?

I. C is second to the left of A, B and D are immediate neighbours of each other.

II. D is to the immediate left of B. E is not an immediate neighbour of D and B.

- 1) The data in both the statements I and II together are necessary to answer the question.
- 2) The data either in Statement I alone or in Statement II alone are sufficient to answer the question.
- 3) The data in Statement I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question.
- 4) The data in Statement II alone are sufficient to answer the question, while the data in Statement I alone are not sufficient to answer the question.
- 5) The data neither in Statement I nor in Statement II are sufficient to answer the question.

26. Among five friends - J, K, L, M and N each of a different height, who is the second tallest?

I. N is taller than M and K. K is shorter than M.

II. L is taller than N. J is not the tallest.

- 1) The data in Statement II alone are sufficient to answer the question while the data in Statement I alone are not sufficient to answer the question.
- 2) The data neither in Statement I nor in Statement II are sufficient to answer the question.
- 3) The data in both the Statements I and II together are necessary to answer the question.
- 4) The data in Statement I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question.
5. The data either in Statement I alone or in Statement II alone are not sufficient to answer the question.

27. How many students are there in the class?

I. There are more than 20 but less than 27 students in the class.

II. There are more than 24 but less than 31 students in the class. The number of students in the class can be divided into groups such that each group contains 5 students.

- 1) The data in both the Statements I and II together are necessary to answer the question.
- 2) The data neither in Statement I nor in Statement II together are necessary to answer the question.
- 3) The data either in Statement I alone or in Statement II alone are sufficient to answer the question.
- 4) The data in Statement I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question.
- 5) The data in Statement II alone are sufficient to answer the question, while the data in Statement I alone are not sufficient to answer the question.

**Directions (28 – 32):** Study the information carefully and answer the question:

S, T, U, V, W, X, Y and Z are sitting around a circle area, with equal distance amongst each other but not necessarily in the same order. Only two people face the centre and the rest, face outside (i.e. in a direction opposite to the Centre). Y sits second to left of W. S sits second to left of Y. Only one person sits between S and Z. T sits to immediate right of S. T is not an immediate neighbour of Y. V is not an immediate neighbour of Y. Both the immediate neighbours of X face the Centre.

**28.** Who is sitting to immediate right of Z?

- 1) Y                      2) V                      3) T  
4) X                      5) W

29. Which of the following is true regarding U as per the given seating arrangement?

- 1) X sits second to left of U
- 2) Only three people sit between U and Y
- 3) Z is one of the immediate neighbours of U
- 4) U faces the centre
- 5) S sits to immediate left of U.

**30.** What is T's position with respect of Y?

- 1) Second to the right.      2) Second to the left      3) Fifth to the left  
4) Fourth to the right      5) Third to the left

**31.** Which of the following groups represents the immediate neighbours of X?

- [illegible]

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

- 1) Z                      2) T                      3) Y  
4) V                      5) X



**Directions (33 – 37):** In these questions, relationships between different elements is shown in the statement. The statement is followed by two conclusions. Study the conclusions based on the given statement and select the appropriate answer.

**33. Statement:**  $K > I \geq T \geq E$ ;  $O < R < K$

**Conclusion I:**  $R < E$

**Conclusion II:**  $O < T$

1. Neither conclusion I nor I follows
2. Both conclusions I and II follows
3. Only conclusion II follows
4. Either conclusion I or II follows
5. Only Conclusion I follows

**34. Statement:**  $C < L < O = U = D \geq S > Y$

**Conclusion I:**  $O > Y$

**Conclusion II:**  $C < D$

- 1) Neither conclusion I nor II follows
- 2) Both conclusions I and II follow
- 3) Only conclusion I follows
- 4) Only conclusion II follows
- 5) Either conclusion I or II follows

**35. Statement:**  $K \geq L > M \geq N$

**Conclusion I:**  $N \leq K$

**Conclusion II:**  $N < K$

- 1) Both conclusion I and II follow
- 2) Neither conclusion I nor II follows
- 3) Either conclusion I or II follows
- 4) Only conclusion I follows
- 5) Only conclusion II follows

**36. Statement:**  $Z \geq Y = W \leq X$

**Conclusion I:**  $W < Z$

**Conclusion II:**  $W = Z$

- 1) Only conclusion II follows
- 2) Only conclusion I follows
- 3) Neither conclusion I nor II follows
- 4) Either conclusion I or II follows
- 5) Both conclusions I and II follow



37. **Statement:**  $B > A > S < I > C > L > Y$

**Conclusion I:**  $B > L$

**Conclusion II:**  $A > Y$

- 1) Only conclusion I follows
- 2) Only conclusion II follows
- 3) Either conclusion I or II follows
- 4) Neither conclusion I nor II follows
- 5) Both conclusions I and II follow

**Directions (38 – 40): Study the given information and answer the given questions:**

Six people - K, L, M, N, O and P live on six different floors of a building not necessarily in the same order. The lower most floor of the building is numbered 1, the one above that is numbered 2 and so on till the top most floor is numbered 6. L lives on an even numbered floor, L lives immediately below K's floor and immediately above M's floor. P lives immediately above N's floor. P lives on an even number floor. O does not live on floor number 4.

38. Four of the following five are alike in a certain way based on the given arrangement and hence form a group. Which of the following does not belong to that group?

- |       |       |       |
|-------|-------|-------|
| 1) MN | 2) OL | 3) KM |
| 4) LP | 5) PK |       |

39. Who amongst the following lives on floor number 2?

- |      |      |      |
|------|------|------|
| 1) K | 2) P | 3) L |
| 4) M | 5) O |      |

40. On which floor does N live?

- |      |      |      |
|------|------|------|
| 1) 4 | 2) 3 | 3) 5 |
| 4) 1 | 5) 2 |      |

### ENGLISH LANGUAGE

**Directions (41 – 45): Which phrase should replace the phrase given in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given, then mark 'No correction required' as your answer.**

41. We asked her **that how she got** time to write all these books.

- |                         |                           |                    |
|-------------------------|---------------------------|--------------------|
| 1) that how did she got | 2) that how she was going | 3) how did she get |
| 4) how she got          | 5) No correction required |                    |

42. Studies in the past have shown that those who limit their activity span during the day in winters are **more likely to** suffer from depression.
- 1) more likely for
  - 2) mostly likely to
  - 3) most likely for
  - 4) most likeliest for
  - 5) No correction required
43. In some cases, factors like low salary, lack of growth prospects and lack of motivation **compel all employee** to look for a change.
- 1) compel those employees
  - 2) compelling all employees
  - 3) compelling the employee
  - 4) compel employees
  - 5) No correction required
44. Living with compassion and contributing to others lives **would helping us** add happiness to our lives as well.
- 1) will helping us
  - 2) will help us
  - 3) would helped them
  - 4) will helped us
  - 5) No correction required
45. The **easiest way for** prevent stress caused by work or home pressures is to indulge in high levels of physical activity.
- 1) easily way to
  - 2) easier ways for
  - 3) easiest way to
  - 4) easier way from
  - 5) No correction required

**Directions (46 – 50): Read this sentence to find out whether there is any grammatical mistake/error in it. The error, if any, will be in one part of the sentence. Mark that part with the error as your answer. If the sentence is correct as it is, mark 'No Error' as your answer. (Ignore the errors of punctuation if any.)**

46. A red and sore tongue/is an indicator from/lack of iron.Vitamin B<sub>12</sub> /in the body.
- 1) a red and sore tongue
  - 2) is an indicator from
  - 3) lack of iron and Vitamin-B<sub>12</sub>
  - 4) in the body
  - 5) No Error
47. In the high-strung life/of overcrowded metros/there a constantly tug of war/cover space and resources.
- 1) in the high-strung life
  - 2) of over-crowded metros
  - 3) there a constantly tug of war
  - 4) over space and resources
  - 5) No Error

48. The foremost criterion of selection we adopted/ were the number of years of training/a singer had received/under a particular guru.
- 1) The foremost criterion of selection we adopted
  - 2) were the number of years of training
  - 3) a singer had received
  - 4) under a particular guru
  - 5) No Error
49. Excess weight is the result of/unhealthy eating habits/which are inherent risk factors/responsible for many diseases.
- 1) excess weight is the result of
  - 2) unhealthy eating habits
  - 3) which are inherent risk factors
  - 4) responsible for many diseases
  - 5) No Error
50. The therapeutic benefits/ at helping others/ have long been/ recognised by people.
- 1) the therapeutic benefits
  - 2) at helping others
  - 3) have long been
  - 4) recognised by people
  - 5) No Error

**Directions (51 – 52): Rearrange the given five sentences (A, B, C, D) and (E) in a proper sequence so as to form a meaningful paragraph and then answer the given question.**

- A. With so many products and opportunities available in the market, it is very easy to get this planning wrong.
- B. Planning therefore, is imperative and should begin as early as possible.
- C. What amount will we need and when will we need it?
- D. Most of us would put our children's education above any other priority in the including our own retirement.
- E. So, let's try to find the best solution by asking two important question.

51. Which of the following should be the **SECOND** sentence after rearrangement?
- 1) D
  - 2) B
  - 3) C
  - 4) E
  - 5) A

- Directions (56 – 65):** Read the following passage carefully and answer the given question. Certain words/phrases are given in *bold* in the passage to help you locate them while answering some of the questions.

The easy registration process for net banking has improved customers access to several banking products increased customer loyalty, facilitated money transfer to any bank across India and has helped banks-attract new customers. The Indian results closely track the global trends as well conducted among 19,216 people from 24 countries, the survey showed that banking and keeping track of finances and searching for jobs are the main tasks of internet users around the globe.

Overall 60% of people surveyed used the web to check their bank account and other financial assets in the past 90 days, making it the most popular use of the internet globally, shopping was not too far behind at 48%, the survey showed and 41% went online in search of a job in terms of country preferences, almost 90% of respondents in Sweden use e-banking.

Online banking has also caught on in a big way in nations like France, Canada, Australia, Poland, South Africa and Belgium, the survey showed. The Germans and British come on top for using online shopping with 74% of respondents in both countries having bought something online in the past three months. They are followed by 68% of respondents in Sweden. 65% in US and 62% in South Korea.

**56.** If the given sentences were to be arranged in their order of their popularity (from most popular to least popular), which one of the following would represent the correct sequences as given in the passage?

- A. Use internet to gain information about products and services
- B. Use internet to search for jobs
- C. Use internet for online banking

- 1) B, A, C                      2) C, B, A                      3) C, A, B
- 4) A, B, C                      5) A, C, B

**57.** Which of the following is not true on the context of the passage?

- 1) Internet users across the globe are mainly interested in looking for jobs and keeping track of finances
- 2) Germany and Great Britain are the top countries where online shopping is quite popular
- 3) Many people in Sweden use e-banking to maintain their finances
- 4) A majority of Indians prefer shopping online as compared to other online activities
- 5) All the given statements are true

**58.** According to the passage, banks are successful in attracting more customers due to

- A. better training to sales staff
- B. opening more branches at various locations
- C. easy registration process for net banking

- 1) Only B                      2) (B) and (C)                      3) (A) and (B)
- 4) (A) and (C)                      5) Only (C)

59. How many of the Indians using the internet shop online?
- 1) Between 40% and 50%
  - 2) One-fourth of them
  - 3) One-third of them
  - 4) Half of them
  - 5) All of them
60. Which of the following is most nearly the SAME in meaning as the word HASSLE-FREE used in the passage?
- 1) Unskilled
  - 2) Not annoying
  - 3) Subtle
  - 4) Unsaddle
  - 5) Notable
61. Based on the passage, what can be said about the internet is a nutshell?
- 1) It has increased the number of cybercrimes
  - 2) It is useful only for the rich
  - 3) It has been hyped for no reason
  - 4) It is more popular for online shopping than anything else
  - 5) It has made lives easier than before
62. Which of the following can be appropriate title for the passage?
- 1) The growing utility of the internet
  - 2) Internet and its drawbacks
  - 3) The traditional versus modern ways of shopping
  - 4) Use of the internet in different countries
  - 5) Internet-The Curse
63. Which of the following is/are **TRUE** in the context of the passage?
- A. More than 50% Indians using internet prefer online banking
- B. Many banks in India have introduced facilities to suit the needs of customers (customer friendly)
- C. More people shop online in South Korea as compared to those in Sweden.
- 1) Only (B)
  - 2) (B) and (C) both
  - 3) (A) and (B) both
  - 4) (A) and (C) both
  - 5) Only (C)
64. Which of the following is most nearly the same in meaning as the words 'ELIMINATED' as used in the passage?
- 1) taken
  - 2) introduced
  - 3) begun
  - 4) removed
  - 5) cancelled



65. According to the passage, globally, the most popular use of internet is

- 1) looking for a job
- 2) checking bank accounts and maintaining financial assets
- 3) finding out information about various products
- 4) shopping online
- 5) blogging and tweeting every update in one's personal life

**Directions (66 – 70): In the questions, two sentences (I) and (II) are given. Each sentence has a blank in it. Against each five options are suggested. Out of these, only one fits at both the places in the context of each sentence. Mark that option as your answer.**

66. I. The report ended on a --- note.

II. They must take --- steps to deal with the problem.

- |                |            |             |
|----------------|------------|-------------|
| 1) criticising | 2) huge    | 3) positive |
| 4) fancy       | 5) cursory |             |

67. I. In today's world parents usually --- that their children do not talk to them as they are more involved in electronic gadgets and social media.

II. He would --- about every other child on the playground and his parents would fight with other parents so as to protect him.

- |             |            |          |
|-------------|------------|----------|
| 1) feel     | 2) defend  | 3) fight |
| 4) complain | 5) observe |          |

68. I. He was good with mathematics so he could not fathom why other people cribbed about such an ... subject.

II. In a world so riddled with greed and corruption where every man seems to be out to get another, it is not very... to trust others.

- |         |                |         |
|---------|----------------|---------|
| 1) good | 2) exciting    | 3) wise |
| 4) easy | 5) interesting |         |

69. I. The area under our eyes is connected to our kidneys, so any ... change in the dark circles indicates dehydration or accumulating toxins.

II. Many Indian adults are struggling with weight, thus indulging in weight loss programmes that require... changes in their current lifestyle.

- |            |               |              |
|------------|---------------|--------------|
| 1) drastic | 2) frequent   | 3) ambiguous |
| 4) severe  | 5) aggressive |              |



70. I. Usually fund-raising events and charity auctions raise a large amount of money as people from all sections of the society get an opportunity to ... for a cause.

II. Today, a person needs to ... very hard for surviving in the corporate race.

- |           |               |           |
|-----------|---------------|-----------|
| 1) work   | 2) contribute | 3) effort |
| 4) donate | 5) dedication |           |

**Directions (71 – 80): In the given passage there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.**

Trust is the basic tenet for all relationships, so building an environment of trust is one of the (71) important things one can do to (72) a positive work environment. It is a philosophy that must be demonstrated in everything you and your staff does. That is about doing what you say you are going to do and being who you say you (73). It is about showing your staff in everything you do that you are reliable, responsible and accountable and that they can (74) on you for consistency. Also, letting them know you (75) the same from them. When your words and behaviour are congruent you (76) trust. It will take sometime for your staff members to learn that you are a person of your word. If they see that you are consistent you will build trust, but if they see that your words don't match your behaviour their trust in you will be (77). The unfortunate thing about trust is that it takes a long time to build, but is very fragile and breaks easily. Once broken, it takes an (78) longer time to regain, and it may never be fully rebuilt. Therefore, it is of primary importance that you are (79) of all your words and behaviour and ensure that they are worthy of your employees trust. Even while dealing with uncomfortable situations, if you are honest and upfront it will make thing (80) for everyone.

- |     |            |            |            |
|-----|------------|------------|------------|
| 71. | 1) most    | 2) single  | 3) extreme |
|     | 4) high    | 5) crucial |            |
| 72. | 1) believe | 2) accept  | 3) create  |
|     | 4) lift    | 5) add     |            |
| 73. | 1) is      | 2) will    | 3) are     |
|     | 4) would   | 5) could   |            |
| 74. | 1) trust   | 2) rely    | 3) believe |
|     | 4) expect  | 5) try     |            |

75. 1) are 2) belong 3) demands  
4) expect 5) harbour
76. 1) foster 2) seek 3) ask  
4) built 5) collect
77. 1) broke 2) tall 3) degrade  
4) destroyed 5) eliminate
78. 1) even 2) very 3) elaborate  
4) much 5) enormous
79. 1) cautious 2) careful 3) worried  
4) afraid 5) asking
80. 1) simplest 2) easier 3) real  
4) contrast 5) wrong

### Quantitative Aptitude

81. The average score of a cricketer for 13 matches is 42 runs. If his average score for the first 5 matches is 54, then what is his average score (in runs) for last 8 matches?
- 1) 37 2) 39 3) 34.5  
4) 33.5 5) 37.5

**Directions (82 – 86):** Study the table carefully and answer the given questions:

number of Pages Printed by 6 Printers in 5 Different Weeks						
Week↓Printer→	A	B	C	D	E	F
1st	664	618	628	552	638	419
2nd	569	441	519	438	621	537
3rd	440	614	503	527	541	742
4th	256	563	347	651	412	321
5th	717	429	598	582	519	693

82. What is the respective ratio between the number of pages printed by Printer B in 2nd week and the number of pages printed by Printer F in 5th week?
- 1) 4 : 9 2) 11 : 13 3) 9 : 13  
4) 7 : 11 5) 9 : 11

- 83.** What is the average number of pages printed by all the given printers in 4th week?
- 1) 375                                      2) 425                                      3) 415  
4) 430                                      5) 390
- 84.** Which of the following printer printed maximum number of pages in all the given weeks together?
- 1) Printer A                                      2) Printer E                                      3) Printer D  
4) Printer C                                      5) Printer F
- 85.** Number of pages printed by printer A in 3rd week is what percent of the total number of pages printed by Printer D in all the given weeks?
- 1) 22                                      2) 18                                      3) 12  
4) 14                                      5) 16
- 86.** What is the difference between the total number of pages printed by Printer E in 1st, 2nd and 4th week together and total number of pages printed by Printer C in all the given weeks together?
- 1) 952                                      2) 878                                      3) 924  
4) 934                                      5) 918
- 87.** The respective ratio of salaries of A and B is 8 : 7. If the salary of B increases by 20% and the salary of A increases by 21%, the new ratio becomes 96 : 77 respectively. What is A's salary?
- 1) ₹22560                                      2) ₹21600                                      3) ₹20640  
4) ₹23040                                      5) Cannot be determined
- 88.** A, B and C started a business by investing ₹12800, ₹16800 and ₹9600 respectively. If after 8 months B received ₹13125 as his share of profit. What amount did C get as his share of profit?
- 1) ₹7800                                      2) ₹7150                                      3) ₹7750  
4) ₹8250                                      5) ₹7500
- 89.** Simple interest on a sum of money for 4 years at 7 pcpa ₹3584. What would be the compounded annually on the same amount of money for 2 years at 4 pcpa?
- 1) ₹1162.32                                      2) ₹1098.72                                      3) ₹992.38  
4) ₹1231.70                                      5) ₹1044.48

90.  $\frac{1}{3}$  rd of the diagonal of a square is  $3\sqrt{2}$  m. What is the measure of the side of the concerned square?

1) 12m                      2) 9m                      3) 18m  
4) 6m                      5) 7m

**Directions (91 – 105):** What will come in place of Question Mark (?) in the given Question?

91.  $4\frac{1}{2} + \left(1 \div 2\frac{8}{9}\right) - 3\frac{1}{13} = ?$

1)  $1\frac{9}{26}$                       2)  $2\frac{7}{13}$                       3)  $1\frac{11}{26}$   
4)  $2\frac{4}{13}$                       5)  $1\frac{10}{13}$

92.  $\frac{6 \times 136 \div 8 + 132}{628 \div 16 - 2625} = ?$

1) 15                      2) 24                      3) 18  
4) 12                      5) 28

93.  $\left\{(441)^{1/2} \times 207 \times (343)^{1/3}\right\} \div \left\{(14)^2 \times (529)^{1/2}\right\}$

1)  $6\frac{1}{2}$                       2)  $5\frac{1}{2}$                       3)  $5\frac{3}{4}$   
4)  $6\frac{3}{4}$                       5)  $6\frac{1}{4}$

94.  $\left\{\sqrt{7744} \times (11)^2\right\} \div (2)^3 = (?)^3 =$

1) 7                      2) 9                      3) 11  
4) 13                      5) 17

95.  $(4356)^{1/2} \div \frac{11}{4} = \sqrt{?} \times 6$

1) 2                      2) 4                      3) 8  
4) 6                      5) 16

96.  $\frac{3}{8}$  of  $\{4624 \div (564 - 428)\} = ?$

1)  $13 \frac{1}{4}$

2)  $14 \frac{1}{2}$

3)  $11 \frac{5}{6}$

4)  $12 \frac{3}{4}$

5)  $12 \frac{1}{8}$

97.  $456 \div 24 \times 38 - 958 + 364 = ?$

1) 112

2) 154

3) 128

4) 136

5) 118

98.  $(43)^2 + 841 = (?)^2 + 1465$

1) 41

2) 35

3) 38

4) 33

5) 30

99.  $3 \frac{3}{8} \times 6 \frac{5}{12} - 2 \frac{3}{16} \times 3 \frac{1}{2} = ?$

1) 21

2) 18

3) 14

4) 15

5) 16

100.  $(34.5 \times 14 \times 42) \div 28 = ?$

1) 7150

2) 7365

3) 7245

4) 7575

5) 7335

101.  $(216)^4 \div (36)^4 \times (6)^5 = (6)^?$

1) 13

2) 11

3) 7

4) 9

5) 10

102.  $\frac{\sqrt{4356} \times \sqrt{?}}{\sqrt{6084}} = 11$

1) 144

2) 196

3) 169

4) 81

5) 121

103.  $\left(3 \frac{6}{17} \div 2 \frac{7}{34} - 1 \frac{9}{25}\right) = (?)^2$

1)  $\frac{2}{5}$

2)  $\frac{1}{3}$

3)  $\frac{4}{5}$

4)  $\frac{1}{5}$

5)  $\frac{3}{5}$

104.  $(1097.63 \div 2197.36 - 2607.24) \div 3.5 = ?$

- 1) 211.5                      2) 196.5                      3) 209.5  
4) 192.5                      5) 189.5

105.  $\frac{1}{11}$  of  $[17424]^{1/2} \div (66)^2 \times 3^3 = ?^2$

- 1)  $\frac{1}{11}$                       2)  $\frac{3}{11}$                       3)  $\frac{2}{11}$   
4)  $\frac{4}{11}$                       5)  $\frac{5}{11}$

106. 12 years ago the ratio between the ages of A and B was 3 : 4 respectively. The present age of A is  $3\frac{3}{4}$  times of C's present age. If C's present age is 10 Years, then what is B's present age? (in years)

- 1) 48                      2) 46                      3) 60  
4) 54                      5) 36

107. A certain number of capsules were purchased for ₹216.15 more capsules could have been purchased in the same amount if each capsule was cheaper by ₹10. What was the number of capsule purchased?

- 1) 6                      2) 14                      3) 8  
4) 12                      5) 9

108. M, N, O and P divided ₹44352 among themselves. M took  $\frac{3}{8}$  th of the money,

N took  $\frac{1}{6}$  of the remaining amount and rest was divided among O and P is the

ratio of 3 : 4 respectively. How much did O get as his share?

- 1) ₹9600                      2) ₹10600                      3) ₹10300  
4) ₹8700                      5) ₹9900

109. Pure milk costs ₹16 per litre. After adding water the milkman sells the mixture ₹15 per litre and thereby makes a profit of 25%. In what respective ratio does he mix milk with water?

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

**Directions (110 – 114):** What will come in place of question mark (?) in the given number series?

**110.** 37 ? 103 169 257 367

- |       |       |       |
|-------|-------|-------|
| 1) 61 | 2) 59 | 3) 67 |
| 4) 55 | 5) 71 |       |

**111.** 4 6 34 ? 504 1234

- |        |        |        |
|--------|--------|--------|
| 1) 194 | 2) 160 | 3) 186 |
| 4) 156 | 5) 172 |        |

**112.** 3 ? 14 55 274 1643

- |       |      |      |
|-------|------|------|
| 1) 11 | 2) 5 | 3) 6 |
| 4) 8  | 5) 7 |      |

**113.** 960 839 758 709 ? 675

- |        |        |        |
|--------|--------|--------|
| 1) 696 | 2) 700 | 3) 688 |
| 4) 678 | 5) 684 |        |

**114.** 61 72 ? 73 59 74 58

- |       |       |       |
|-------|-------|-------|
| 1) 70 | 2) 60 | 3) 71 |
| 4) 62 | 5) 63 |       |

**115.** Two pipes can full a tank in 10h and 16h respectively. A third pipe can empty the tank in 32h. If all the three pipes function simultaneously, then in how much time the tank will be full? (in hours)

- |                     |                     |                    |
|---------------------|---------------------|--------------------|
| 1) $7\frac{11}{21}$ | 2) $7\frac{13}{21}$ | 3) $8\frac{4}{21}$ |
| 4) $6\frac{5}{12}$  | 5) $8\frac{9}{14}$  |                    |

**116.** A merchant bought some goods worth \* 6000 and sold half of them at 12% profit. At what profit percent should he sell the remaining goods to make and overall profit of 18%?

- |       |       |       |
|-------|-------|-------|
| 1) 24 | 2) 28 | 3) 18 |
| 4) 20 | 5) 26 |       |



117. A and B are two numbers. 6 times of square of B is 340 more than the square of A. If the respective ratio between A and B is 3 : 2. What is the value of B?
- 1) 10                                      2) 12                                      3) 16  
4) 8                                        5) 14
118. The perimeter of a rectangle whose length is 6m more than its breadth is 84m. What would be the area of a triangle whose base is equal to the diagonal of the rectangle and whose height is equal to the length of the rectangle? (in m<sup>2</sup>)
- 1) 324                                      2) 372                                      3) 360  
4) 364                                      5) 348
119. 56 workers can finish a piece of work in 14 days. If the work is to be completed in 8 days, then how many extra workers are required?
- 1) 36                                      2) 48                                      3) 44  
4) 42                                      5) 32
120. A 210m long train takes 6s to cross a man running at 9 kmph in a direction opposite to that of the train. What is the speed of the train? (in kmph)
- 1) 127                                      2) 121                                      3) 117  
4) 108                                      5) 111

### GENERAL AWARENESS

121. A bank's fixed deposit is also referred to as a
- 1) term deposit                                      2) savings bank deposit                                      3) current deposit  
4) demand deposit                                      5) home savings deposit
122. To improve access of the poor to banking, RBI has advise banks to open branches with minimum infrastructure supporting upto 8 to 10 Business Correspondents (BC) at a reasonable distance of 3.4 km. Such branches are know as
- 1) Nodal branches                                      2) Micro branches                                      3) Mini branches  
4) Ultra small branches                                      5) Satellite branches
123. As per Census 2011, Which of the following Indian states has the lowest population density?
- 1) Nagaland                                      2) Manipur                                      3) Arunachal Pradesh  
4) Himachal Pradesh                                      5) Meghalaya

**124.** Which of the following statements regarding the 'Direct Benefits Transfer Scheme (DBT)' of the government of India is 'not' true?

- 1) The scheme covers LPG subsidies, pension payments and scholarships
- 2) Indirect transfers of benefits are more prone to leakage than direct transfer
- 3) Under DBT, money is directly transferred into bank accounts of beneficiaries.
- 4) The scheme was launched on January 1, 2013 to cover 20 districts initially.
- 5) The scheme is likely to increase the subsidy bill of the government

**125.** World Food Day is celebrated every year around the world on

- 1) July 4
- 2) October 16
- 3) Other than those given as options
- 4) August 12
- 5) May 19

**126.** The minimum age for becoming a member of Rajya Sabha is

- 1) 28 years
- 2) 40 years
- 3) 30 years
- 4) 35 years
- 5) 25 years

**127.** Bank's mandatory lending to farmers for agriculture, micro and small enterprises and other weaker sections where in banks are required to lend up to 40% of the loans is generally described as

- 1) Para banking
- 2) Sub-prime lending
- 3) Retail lending
- 4) Non-priority sector lending
- 5) Priority sector lending

**128.** Which of the following services related to execution of transactions directly with consumers, rather than corporations of other banks?

- 1) Wholesale Banking Services
- 2) Industrial Banking Services
- 3) Investment Banking Services
- 4) Corporate Banking Services
- 5) Retail Banking services

**129.** The Aadhar-enabled Payment System (AEPS) is a bank-led model that facilitates banking facilities through banking correspondents across banks. However, Aadhaar-enabled basic types of banking transactions do not include.

- 1) Aadhaar to Aadhaar funds transfer
- 2) Small overdraft facility
- 3) Cash withdrawal
- 4) Balance enquiry
- 5) Cash Deposit

**130.** Which of the following is a receipt listed in India and traded in rupees declaring owner-ship of shares of a foreign company?

- 1) Indian Depository Receipt (IDR)
- 2) European Depository Receipt (EDR)
- 3) Global Depository Receipt (GDR)
- 4) American Depository Receipt (ADR)
- 5) Luxemburg Depository Receipt (LDR)

**131.** A bank without any branch network that offers its services remotely through online banking telephone/ mobile banking and interbank ATM network alliances is known as

- 1) Universal Banking
- 2) Indirect Bank
- 3) Door Step Bank
- 4) A Direct Bank
- 5) Unit Banking

**132.** The target set by the UIDAI for issuance of Aadhaar cards upto 2014 is

- 1) 50 crore cards
- 2) 55 crore cards
- 3) 45 crore cards
- 4) 40 crore cards
- 5) 60 crore cards

**133.** A type of fraud wherein criminals use in innocent person's details to open or use an account to carry our financial transactions is known as

- 1) identity theft
- 2) hacking
- 3) money laundering
- 4) espionage
- 5) phishing

**134.** Deepak Lathore is related to which of the following sports?

- 1) Hockey
- 2) Cricket
- 3) Badminton
- 4) Football
- 5) Weightlifting

- 135.** Who among the following is the author of the book "The Lowland"?
- 1) Jhumpa Lahiri
  - 2) Amitav Ghosh
  - 3) Salman Rushdie
  - 4) Hamid Ansari
  - 5) Chetan Bhagat
- 136.** Who among the following is the current Chief Election Commissioner (CEC) of India?
- 1) K.B. Balakrishnan
  - 2) Ranjit Sinha
  - 3) Montek Singh Ahluwalia
  - 4) V.S. Sampath
  - 5) S.Y. Quraishi
- 137.** Which of the following Indian Universities is Asia's largest residential university?
- 1) Allahabad University
  - 2) Utkal University
  - 3) Banaras Hindu University
  - 4) Anna University
  - 5) Jawaharlal Nehru University
- 138.** In October, 2013, which country has confirmed plans to create a secure mail service to protect its citizens and businesses against foreign espionage?
- 1) Mexico
  - 2) Brazil
  - 3) Sweden
  - 4) Germany
  - 5) None of these
- 139.** The campaign name 'Heal India' aims to create awareness about which of the following diseases?
- 1) Mental illness
  - 2) AIDS
  - 3) Leprosy
  - 4) Alzheimer
  - 5) None of these
- 140.** Which of the following is an investment advisory discipline?
- 1) Corporate Industrial Finance
  - 2) Offshore Banking
  - 3) Wholesale Banking
  - 4) Wealth Management
  - 5) Trade Finance
- 141.** Which of the following nations has signed a comprehensive free trade agreement with European Union?
- 1) Japan
  - 2) China
  - 3) Russia
  - 4) Canada
  - 5) None of these

- 142.** According to the provisions of the Income Tax Act, 1961 a resident individual is categorized as a 'very senior citizen' when he is
- 1) 80 years of age or older
  - 2) 75 years of age or older
  - 3) 90 years of age or older
  - 4) 85 years of age or older
  - 5) 65 years of age or older
- 143.** Which of the following Indian actresses has recently (October, 2013) been honoured at the British House of Commons for her contribution to the global entertainment industry?)
- 1) Shabana Azmi
  - 2) Kareena Kapoor
  - 3) Nandita Das
  - 4) Aishwarya Rai Bachchan
  - 5) Vidya Balan
- 144.** Who among the following has recently been conferred with the first Yash Chopra Memorial Award?
- 1) Other than those given as options
  - 2) Madhuri Dixit Nene
  - 3) Ramesh Sippy
  - 4) Lata Mangeshkar
  - 5) A.R. Rahman
- 145.** The part of a company's earnings or profits which are paid out to shareholders is known as
- 1) capital gains
  - 2) taxes
  - 3) interest on borrowings
  - 4) dividends
  - 5) penal interest
- 146.** NABARD is responsible for regulating and supervising the functions of
- 1) Investment and industrial Finance Banks
  - 2) Cooperative Banks and Regional Rural Banks
  - 3) Corporate Finance and Overseas Banking Units
  - 4) Private Sector and Multinational Banks
  - 5) Reserve Bank of India
- 147.** The government of India has announced a 'funding for lending' scheme. Who are the beneficiaries for this scheme?
- 1) Commercial Banks
  - 2) Regional Rural Banks
  - 3) Micro-finance Institutions
  - 4) Finance Departments of the State Governments
  - 5) None of these

- 148.** The arrangement under which banks sell insurance products acting as the agents of the respective companies is called the
- 1) Insurance joint venture
  - 2) Bancassurance Model
  - 3) Hybrid insurance Model
  - 4) Insurance Broking
  - 5) Integrated Model
- 149.** Which among the following Companies in India has a tie-up with the Japanese Financial Nomura for insurance market?
- 1) ICICI Bank
  - 2) UCO Bank
  - 3) Kotak Finance
  - 4) Life Insurance Corporation of India
  - 5) None of these
- 150.** The seed capital of Bhartiya Mahila Bank is
- 1) ₹2000 crore
  - 2) ₹1000 crore
  - 3) ₹4000 crore
  - 4) ₹3000 crore
  - 5) None of these
- 151.** Which of the following communities is 'not' notified as a 'minority community' by the ministry of Welfare Government of India?
- 1) Sikhs
  - 2) Zoroastrians
  - 3) Buddhists
  - 4) Jains
  - 5) Christians
- 152.** Cheraw, the Bamboo Dance, is of which Indian states?
- 1) Mizoram
  - 2) Sikkim
  - 3) Arunachal Pradesh
  - 4) Manipur
  - 5) Asom
- 153.** The process by which a life insurance policy- holder can transfer all rights, title and interest under a policy contract to third person is known as
- 1) assignment of the policy
  - 2) Hypothecation of the policy
  - 3) Reinvestment of the policy
  - 4) Negotiation of the policy
  - 5) Nomination of the policy

- 154.** In October, 2013, which of the following countries has decided to scrap its two currency system?
- 1) Mongolia
  - 2) Sweden
  - 3) Cuba
  - 4) Jamaica
  - 5) None of these
- 155.** 8<sup>th</sup> National Conference of Krishi Vigyan Kendra – 2013 was held at
- 1) Chennai
  - 2) Mumbai
  - 3) Lucknow
  - 4) Kolkata
  - 5) Bangalore
- 156.** Which of the following institutions is regarded as the 'Lender of the last Resort' by banks in India?
- 1) State Bank of India (SBI)
  - 2) The state Treasury
  - 3) Reserve Bank of India (RBI)
  - 4) World Bank
  - 5) Department of Financial Services (DFS)
- 157.** The Concept of 'Micro Credit' essentially concentrates on
- 1) Consumption smoothening as and when needed
  - 2) providing safe place to hold savings
  - 3) Accepting deposits
  - 4) Provision of credit to the poor
  - 5) facility to transfer money
- 158.** With effect from July 1, 2012, for calculation of lending rates, the Reserve Bank of India has advised banks to switch over to the
- 1) MSF Rate System
  - 2) Reverse Repo Rate System
  - 3) Bank Rate System
  - 4) Repo Rate System
  - 5) Base Rate System
- 159.** An Equity share is also commonly referred to as
- 1) ordinary share
  - 2) debenture
  - 3) convertible share
  - 4) security receipt
  - 5) preferred stock
- 160.** The World Health Organisation (WHO) is a specialised agency of the United Nations (UN) that is concerned with international Public Health. It is headquartered at
- 1) Sweden
  - 2) Switzerland
  - 3) United Kingdom
  - 4) France
  - 5) Germany



## COMPUTER KNOWLEDGE

**161.** Full form of FTP is

- |                             |                            |
|-----------------------------|----------------------------|
| 1) File Transfer Protocol   | 2) File Transit Protocol   |
| 3) Folder Transfer Protocol | 4) File Transfer Procedure |
| 5) None of these            |                            |

**162.** Which area of microprocessor is used to temporarily store instructions and data?

- |                 |                      |                |
|-----------------|----------------------|----------------|
| 1) Register     | 2) ALU               | 3) Accumulator |
| 4) Cache memory | 5) Interrupt control |                |

**163.** --- are usually real technology buffs which modify computer hardware or software in a way that alters the creator's original content.

- |                      |                  |          |
|----------------------|------------------|----------|
| 1) Crackers          | 2) Hackers       | 3) Virus |
| 4) Software engineer | 5) None of these |          |

**164.** In computing --- is a term that means replacing of hardware, software or firmware with a new or better version in order to bring the system up to date or to improve its characteristics.

- |                |                  |                |
|----------------|------------------|----------------|
| 1) Upgrading   | 2) Installing    | 3) New version |
| 4) Replacement | 5) None of these |                |

**165.** What is the blinking symbol on computer screen?

- |          |                |                     |
|----------|----------------|---------------------|
| 1) Mouse | 2) Cursor      | 3) Cathode Ray tube |
| 4) Logo  | 5) Palm cursor |                     |

**166.** Which hardware device enables a computer to send and receive information over telephone lines by converting the digital data used by computer into analog signal used on phone lines and then converting it back once received on the other end.

- |                |                     |          |
|----------------|---------------------|----------|
| 1) Demodulator | 2) Modulator        | 3) Modem |
| 4) Ethernet    | 5) All of the above |          |

**167.** --- are descended from early text formatting tools, it is the earliest applications for the personal computer in office productivity.

- |                   |                  |            |
|-------------------|------------------|------------|
| 1) word processor | 2) Diskettes     | 3) Printer |
| 4) Plotter        | 5) None of these |            |

- 1) Revoke
- 2) Data Manipulation language
- 3) Data Definition language
- 4) Data Control language
- 5) Entity

1) 104857                      2) 1048576                      3) 110485  
4) 1230435                      5) None of these

- 1) Word document, Presentation, Excel
- 2) Presentation, Excel, Word Document
- 3) Excel, Word document, Presentation
- 4) Excel, Presentation, Word document
- 5) None of these

- 1) Password Identification Number
- 2) Public Identification Number
- 3) Private Identification Number
- 4) Public Identification Numer
- 5) None of these

1) Reverse Data                      2) Extraction of data                      3) Back up of data  
4) Version change                      5) All of the above

1) email message      2) email extension      3) inbox  
4) insert file      5) All of the above

**174.** TSO stands for

- 1) Time Sharing Operation
- 2) Time Sharing Option
- 3) Time Support Option
- 4) Time Synchronous Option
- 5) None of these

**175.** Which of the following is known as Network of Networks?

- 1) LAN
- 2) WAN
- 3) MAN
- 4) Internet
- 5) None of these

**176.** What refers to how system can quickly transform to support environmental changes?

- 1) Reliability
- 2) Scalability
- 3) Availability
- 4) Maintainability
- 5) None of these

**177.** Booting up of PC depends on factors like... so that files function without errors.

- 1) the hardware
- 2) BIOS
- 3) Operating system
- 4) All of the above
- 5) None of these

**178.** Which amongst the following is/are pointing devices?

- 1) Mouse
- 2) Trackball
- 3) Joystick
- 4) Stylus
- 5) All of the above

**179.** What of feature adjusts the top and bottom margins so that the text is centred vertically on the printed page?

- 1) Vertical justifying
- 2) Vertical adjusting
- 3) Dual centring
- 4) Horizontal centring
- 5) Vertical centring

**180.** 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

**181.** A(n) ... allows you to access your e-mail from any where

- 1) Forum
- 2) Webmail interface
- 3) Message Board
- 4) Weblog
- 5) None of these

- 182.** When you enter text in a cell in Excel, it also appears in the
- 1) status bar
  - 2) formula bar
  - 3) row heading
  - 4) name box
  - 5) None of these
- 183.** Where is newly received email store?
- 1) Your website
  - 2) Address-box
  - 3) Inbox
  - 4) Your personal laptop
  - 5) None of these
- 184.** When the mouse is moved, it causes a picture to move on the screen which is referred to as a
- 1) menu
  - 2) icon
  - 3) pointer
  - 4) tab
  - 5) None of these
- 185.** To save a document for the first time, ... option is used.
- 1) Save as
  - 2) Save first
  - 3) Save on
  - 4) Copy
  - 5) Paste
- 186.** The basic types of graphics used in Word 2000 are ...
- 1) Autoshapes and ClipArt
  - 2) Header and Footer
  - 3) Drawing Objects and Pictures
  - 4) Spelling and Grammar
  - 5) Word Count
- 187.** Which of the following terms is not related Internet?
- 1) Link
  - 2) Function key
  - 3) Browser
  - 4) Search Engine
  - 5) Hyperlink
- 188.** To move the text form its original position to another position without deleting it is called-
- 1) Scrolling
  - 2) Searching
  - 3) Moving
  - 4) Copying
  - 5) Halting
- 189.** Which of the following is an active cell Excell?
- 1) Recycle Bin
  - 2) Task Bar
  - 3) Tool Bar
  - 4) My Computer
  - 5) None of these
- 190.** All the deleted files go to---
- 1) Recycle Bin
  - 2) Task Bar
  - 3) Tool Bar
  - 4) My Computer
  - 5) None of these

**191.** You organize files by storing them in ---

- 1) archives                                      2) folders                                      3) indexes
- 4) Lists    5) None of these

**192.** Letters, numbers, and symbols found on a key-board are

- 1) Icon    2) Screen                                      3) Keys
- 4) Menu    5) None of these

**193.** ---- is the process of carrying out commands.

- 1) Fetching                                      2) storing                                      3) Decoding
- 4) Executing                                      5) None of these

**194.** The microprocessor contains a special purpose storage areas called

- 1) Cache    2) RAM    3) ROM
- 4) Internal memory                                      5) Registers

**195.** Six aspects of e-mail system in the right order are

- 1) Composition, transfer, conversion, reporting, formating, disposition
- 2) Composition, Conversion, reporting, transfer, formating, disposition
- 3) Composition, transfer, reporting conversion, formatting, disposition
- 4) Composition, formatting, transfer, conversion, reporting, disposition
- 5) Composition, transfer, conversion, reporting, disposition, formatting

**196.** COMMIT, ROLLBACK statements are parts of

- 1) TCL    2) DCL    3) DDL
- 4) DML    5) DQL

**197.** State what is true about XML:

- 1) XML is a markup language very different from HTML
- 2) XML is not a W3C Recommendation
- 3) XML does not do anything
- 4) XML stands for Extra Markup Language
- 5) XML tags are predefined

**198.** --- be used to insert a page break in word at the current position

- 1) Enter    2) Shift + Enter                                      3) CTRL + Break
- 4) CTRL + Enter                                      5) CTRL + B

**199.** System Proposal is prepared in --- phase of SDLC

- |               |                 |             |
|---------------|-----------------|-------------|
| 1) Conception | 2) Initiation   | 3) Analysis |
| 4) Design     | 5) Construction |             |

**200.** --- menu provides an option to check spellings

- |          |           |           |
|----------|-----------|-----------|
| 1) View  | 2) Edit   | 3) Format |
| 4) Tools | 5) Review |           |

## ANSWERS

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