

# IBPS Bank

## PO/MT CWE - III

Held on : 26.10.2013

Based on Memory

### REASONING

**Directions (1-5):** Study the following information carefully and answer the questions given below.

Eight people – A, B, C, D, E, F, G and H – are sitting around a circular table. A and B are facing towards the centre while other six people are facing opposite to the centre. A is sitting second to the right of H. B sits third to the left of A. D sits second to the right of G. G is immediate neighbour of neither B nor A. E and F are immediate neighbours and are facing outside.

1. What is the position of C with respect to D?  
1) Third to the right    2) Third to the left  
3) Fourth to the left    4) Fourth to the right  
5) Second to the left
2. Who is sitting to the immediate right of G?  
1) C                                  2) D  
3) F                                  4) H  
5) None of these
3. Which of the following pairs represents the people who are immediate neighbours of C?  
1) B and G                          2) B and H  
3) G and H                          4) D and G  
5) None of these
4. Who is sitting third to the left of G?  
1) A                                  2) D  
3) E                                  4) F  
5) Either E or F
5. How many people are there between B and D?  
1) Two                                  2) Four  
3) Three                                  4) One  
5) None

**Directions (6-10):** Study the following information carefully and answer the questions given below.

Following are conditions for selecting Human Resources (HR) Manager in a company.

The candidate must

- (i) have secured at least 55 percent marks in the Entrance Examination
- (ii) have a Graduate Degree with at least 60 percent marks
- (iii) have a Post Graduate Degree / Diploma in the Human Resources Management / Management
- (iv) be less than 30 years of age as on 01.09.2013
- (v) have secured at least 55 percent marks in the Higher Secondary School Examination.

In the case of a candidate who satisfies all other conditions.

#### Except

- (a) at (i) above, but has secured 65 percent marks in the final semester in the Management and 45 percent marks in the Entrance Examination, will be recruited as Head HR.
- (b) at (ii) above, but has post qualification work experience of one year in a company and has 50 percent marks in the Higher Secondary School Examination will be recruited as CEO of the Company.

In each question below are given details of one candidate. You have to take one of the following courses of action based on the information provided and the conditions and sub-conditions given above and mark the appropriate course of action as your answer. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 01.09.2013.

6. Shiva Kumar Kamath was born on August 13, 1987 and he has complete his Post Graduate in the Human Resources Management. He has secured 65 percent marks in the Entrance Examination and 60 percent in the Higher Secondary School Examination. He has completed his Graduation with 62 percent marks.
- 1) can be recruited as Head HR of the company
  - 2) can be recruited as Manager HR of the company
  - 3) Data and inadequate to take a decision
  - 4) can be recruited as CEO of the company
  - 5) cannot be recruited in the company
7. Rahil Khan is a Post Graduate in the Business Management System. He was born on April 9, 1988. He has secured 64 percent marks in Graduation and 70 percent marks in the Higher Secondary School Examination.
- 1) can be recruited as Head HR of the company
  - 2) can be recruited as Manager HR of the company
  - 3) Data and inadequate to take a decision
  - 4) can be recruited as CEO of the company
  - 5) cannot be recruited in the company
8. Nakul Bhatnagar was born on May 17, 1985 and is a Post Graduate in Business Management System. He has secured 71 percent marks in the final semester and 50 percent marks in the Entrance Examination. He has secured 60 percent marks in the Higher Secondary School Examination. He has completed Graduation with 63 percent marks.
- 1) can be recruited as Head HR of the company
  - 2) can be recruited as Manager HR of the company
  - 3) Data and inadequate to take a decision
  - 4) can be recruited as CEO of the company
  - 5) cannot be recruited in the company
9. Manohar Tambe, a Graduate with 58 percent marks, was born on March 3, 1984. He has a Diploma in the Human Resources Management. He has been working in a company for the past two years and has 60 percent marks in the Higher Secondary School Examination. He secured 60 percent marks in the Entrance Examination.

- 1) can be recruited as Head HR of the company
- 2) can be recruited as Manager HR of the company
- 3) Data and inadequate to take a decision
- 4) can be recruited as CEO of the company
- 5) cannot be recruited in the company

10. Swati Shinde was born on January 1, 1986. She has work experience of five years in Human Resources Team of Law. She has secured 60 percent marks in the Higher Secondary School Examination and 65 percent marks in the Entrance Examination. She has secured 58 percent marks in the Graduation. She has completed her Diploma in Management with distinction.

- 1) can be recruited as Head HR of the company
- 2) can be recruited as Manager HR of the company
- 3) Data and inadequate to take a decision
- 4) can be recruited as CEO of the company
- 5) cannot be recruited in the company

**Directions (11-15): In each of the question below are given four statements followed by four conclusions numbered I, II, III and IV. You have to assume everything in the statements to be true even if they seem to be at variance from commonly known facts and then decide which of the four given conclusions logically follows from the statements disregarding commonly known facts and select the appropriate answer.**

11. **Statements:**

Some numbers are digits.

All digits are alphabets.

No alphabet is a vowel.

All consonants are vowels

**Conclusions:**

I. No digits is a vowel.

II. No alphabet is a consonant.

III. No vowel is a number.

IV. All vowels are numbers.

1) Only I and III follow

2) Only II and IV follow

- 3) Only I and II follow
- 4) Only I, II and III follow
- 5) Only I, II and either III or IV follow

12. **Statements:**

All documents are files.

Some files are papers.

All papers are certificates.

No certificate is a manuscript.

**Conclusions:**

- I. At least some documents are papers.
  - II. No manuscript is a document.
  - III. At least some certificates are files.
  - IV. No paper is a document.
- 1) Only I, II and IV follow
  - 2) Only II and III follow
  - 3) Only I and IV follow
  - 4) Only III follow
  - 5) None of these

13. **Statements:**

No group is people.

All people are animals.

All animals are plants.

All plants are roots.

**Conclusions:**

- I. No group is a plant.
  - II. All people are plants.
  - III. At least some groups are plants.
  - IV. All plants are groups.
- 1) Only II follows
  - 2) Only I and IV follow
  - 3) Only II and III follow
  - 4) Only III and IV follow
  - 5) None of these

14. **Statements:**

Some jobs are vacancies.

All jobs are works.

No work is a trade.

All professions are trades.

**Conclusions:**

- I. At least some works are jobs.
- II. No vacancy is a trade.

III. No profession is a work.

IV. At least some works are professions.

- 1) All I, II, III and IV follow
- 2) Only II, III and IV follow
- 3) Only I and IV follow
- 4) None follows
- 5) Only I and III follow

15. **Statements:**

All marks are grades.

No grade is a score.

All letters are scores.

All scores are characters.

**Conclusions:**

- I. At least some letters are grades.
  - II. At least some scores are grades.
  - III. At least some characters are marks.
  - IV. Some characters are letters.
- 1) Only II and IV follow
  - 2) Only IV follows
  - 3) Only I and III follow
  - 4) All I, II, III and IV follow
  - 5) None follows

**Directions (16-20): Study the following information carefully and answer the questions given below.**

Seven people – A, B, C, D, E, F and G – are having different hobbies, viz., Travelling, Reading, Dancing, Painting, Sculpting, Singing and Pottery making, but not necessarily in the same order. Each of them belong to different State, viz., Punjab, Odisha, Kerala, Rajasthan, Maharastra, Gujarat and Karnataka, but not necessarily in the same order. A belongs to Maharastra. D likes pottery making. The person who likes sculpting is from the State of Odisha. The person who likes dancing is from the State of Gujarat. F does not belong to Gujarat, Odisha, Punjab or Rajasthan. F does not like singing, reading or painting. B does not belong to Kerala, Odisha, Punjab or Rajasthan. B does not like painting, travelling, reading or singing. C does not like sculpting and he is not from Rajasthan or Punjab. Neither D nor G belongs to Punjab. A does not like reading. The person from Kerala likes singing.

16. Who among the following likes singing?
- 1) A                                      2) C
  - 3) E                                      4) G
  - 5) Cannot be determined
17. Which one of the following combinations is true according to the given information?
- 1) A - Travelling - Maharashtra
  - 2) C - Dancing - Gujarat
  - 3) E - Reading - Karnataka
  - 4) D - Pottery Making - Rajasthan
  - 5) All are true
18. Who among the following belongs to the State of Karnataka?
- 1) B                                      2) D
  - 3) F                                      4) E
  - 5) Cannot be determined
19. Which of the following combinations is true about G?
- 1) Sculpting - Odisha
  - 2) Pottery Making - Karnataka
  - 3) Dancing - Gujarat
  - 4) Singing - Kerala
  - 5) Travelling - Karnataka
20. The person who belongs to Punjab, likes
- 1) Travelling                              2) Sculpting
  - 3) Painting                                4) Pottery making
  - 5) Reading

**Directions (21- 25): Study the following information carefully and answer the questions given below.**

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

Input : 11 day 34 night 93 pace 27 easy 44 joy

Step I : 93 11 day 34 night pace 27 easy 44 joy

Step II : 93 11 34 night pace 27 easy 44 joy day

Step III : 93 44 11 34 night pace 27 easy joy day

Step IV : 93 44 11 34 night pace 27 joy day easy

Step V : 93 44 34 11 night pace 27 joy day easy

Step VI : 93 44 34 11 night pace 27 day easy joy

Step VII : 93 44 34 27 11 night pace day easy joy

Step VIII : 93 44 34 27 11 pace day easy joy night

Step IX : 93 44 34 27 11 day easy joy night pace

And Step IX is the last step of the rearrangement as the desired arrangement is obtained. As per rules followed in the above steps, find out in each of the questions the appropriate step for the given input.

**Input for the questions:**

**class 25 war 15 race 73 heap 58 just 88 take 38**

21. What is the position of 'war' in the Step 'VII'?
- 1) Seventh from the left end
  - 2) Eighth from the right end
  - 3) Fifth from the left end
  - 4) Fifth from the right end
  - 5) Sixth from the left end
22. Which of the following is the ninth from the right in Step VI?
- 1) race                                      2) 25
  - 3) war                                      4) 58
  - 5) 15
23. What is the position of '15' in the Step 'IX'?
- 1) Seventh from the left end
  - 2) Eighth from the left end
  - 3) Fifth from the right end
  - 4) Seventh from the right end
  - 5) Eighth from the right end
24. How many Steps are required to complete this arrangement?
- 1) Eleven                                      2) Twelve
  - 3) Ten                                      4) Nine
  - 5) None of these
25. Which of the following represents the Step X?
- 1) 88 73 58 38 25 war 15 race take class heap just
  - 2) 88 73 58 38 25 15 class heap just race take war



- 3) 88 73 58 38 25 15 war class heap just race take  
 4) 88 73 58 38 25 15 war take class heap just race  
 5) There is no such Step

**Directions (26-30): In the following questions, the symbols ©, #, @, □ and \$ are used with the following meaning as illustrated below:**

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

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

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

'P □ Q' means 'P is neither smaller than or equal to Q'.

'P \$ Q' means 'P is not smaller than Q'.

Now in each of the following questions assuming the given statements to be true, find which of the conclusions given below them are **definitely true**?

26. **Statements**

A □ N, S \$ N, S □ W, W © R

**Conclusions**

- I. R \$ A                      II. S □ R  
 III. S □ A                    IV. W © A

- 1) Only I and II are true  
 2) Only II, III and IV are true  
 3) None is true  
 4) All I, II, III and IV are true  
 5) None of these

27. **Statements**

D # E, E © T, T @ C, C # A

**Conclusions**

- I. D # A                      II. C © D  
 III. A □ E                    IV. T # A

- 1) Only I, III and IV are true  
 2) Only I, II and IV are true  
 3) Only I, II and III are true  
 4) Only I and III are true  
 5) All I, II, III and IV are true

28. **Statements**

O \$ B, B @ S, S # E, E © R

**Conclusions**

- I. S © O                      II. R □ S  
 III. B # R                    IV. B # E

- 1) Only I and II are true  
 2) Only III is true  
 3) Only I, III and IV are true  
 4) All I, II, III and IV are true  
 5) Only III and IV are true

29. **Statements**

D © S, S □ P, P \$ I, P @ T

- I. P # D                      II. P \$ T  
 III. T \$ S                    IV. I © D

- 1) Only I and III are true  
 2) Only III is true  
 3) Only III and IV are true  
 4) Only II, III and IV are true  
 5) Only I, III and IV are true

30. **Statements**

U @ N, N \$ F, F \$ A, A □ R

**Conclusions**

- I. A @ U                      II. N □ R  
 III. R © U                    IV. U □ A

- 1) Only II is true  
 2) Only I and II are true  
 3) Only I, II and IV are true  
 4) Only III and IV are true  
 5) Only II and either I or IV are true

31. How many 3-digit number can be formed using the 4th, 7th and 9th digits of the number 937862541 each of which is completely divisible by 7?

- 1) None                      2) One  
 3) Two                      4) Three  
 5) More than three

32. Point R is 10 metres north of point A. Point K is exactly in the middle of the points R and A. Point N is 7 metres east of point A. Point M is 7 metres east of point K. Point S is 6 metres north of point M. What is the distance between points S and N?

- 1) 13 metres                      2) 16 metres  
 3) 11 metres                      4) 12 metres

- 5) None of these
33. In a certain code language the word COSTLY is written as WORVMF and the word PRAISE is written as CVGDPS. How will the word SOCCER be written in that code language?
- 1) PHAFMV                      2) BJWQRA  
3) PGAENU                      4) AKXPSB  
5) None of these
34. In a certain code language 'he was not absent' is written as 'ja si fe ra'; 'absent case was not' is written as 'ga fa je ra' and 'no one was absent' is written as 'da ge ra fe'. What does 'si' stands for?
- 1) was                              2) not  
3) one                              4) he  
5) case
35. Eight people – M, N, O, P, Q, R, S and T – are sitting around a circular table facing the centre but not necessarily in the same order. N sits second to the left of M. Three people are sitting between N and S. P is the immediate neighbour of S. R and N are not immediate neighbours. O sits second to the left of P. Only three people sit between R and O. Who among the following is sitting third to the right of R?
- 1) Q                                  2) N  
3) T                                  4) M  
5) O
36. In a certain code language DHIE is written as WSRV and AEFB is written as ZVUY. How will GKLH be written in that code language?
- 1) SQNR                          2) TQMP  
3) TRDO                          4) TPOS  
5) None of these
37. Six people – A, B, C, D, E and F – live on six different floors of a building. The ground floor is numbered 1, the floor above it is numbered 2 and so on. C lives on the floor immediate below the floor of A. E lives on the floor immediate below the floor of D. Three people live between the floors of F and E. B does not live on the topmost floor. A does not live on any of the floors below than D. E and F live on the even numbered floors. Who lives on 5th numbered floor?
- 1) A                                  2) C

- 3) D                                  4) F  
5) B

38. A certain amount was distributed among six people – A, B, C, D, E and F. B received more than only A. F received more than B. F received less than C. E received more than C but he did not get the highest amount. Who among the following received less amount than C?
- 1) A, F                              2) A, B  
3) B, F                              4) A, B, F  
5) None of these

**Directions (39-40): 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.**

39. Who is the daughter in law of B?
- I. I is the brother of D. S is the wife of J's nephew.  
II. R is the brother of N. T is the son of N. S is the mother of T.  
III. B is the wife of D. D is the father of N. D has two children.
- 1) Only I and III  
2) All I, II and III are required to answer the question  
3) Only II and III  
4) Questions cannot be answered even with all I, II and III  
5) Only I and II
40. How many students are there in the class?
- I. There are more than 22 but less than 36 students in the class.  
II. If students of the class are divided into groups each group has exactly 11 students.  
III. There are more than 29 but less than 45 student in the class.
- 1) Only II and III  
2) Only II and either I or III are required to answer the question  
3) Only II and III  
4) All I, II and III are required to answer the question

- 5) All I, II and III are not sufficient to answer the question
41. Many sociologists have argued that there is a functional relationship between education and economic systems. They point to the fact that mass formal education began in industrial society and is an established part of all industrial societies.

Which of the following inferences can be drawn from the above statements?

- 1) Formal education has suffered a setback due to industrial society
  - 2) Industrial society is responsible for expansion of education of the mass level
  - 3) Formal education can be traced to industrial society.
  - 4) Industrial society changed the pattern of education
  - 5) None of these
42. **Statements:** A country X has no national gun act. There is no firearm control and licensing mechanism in the country. The general public is free to acquire gun. The people require arms for their safety. This has ultimately increased the crime rate considerably in the country.

Should the gun or firearm not be licensed?

- 1) It is not necessary to license the gun or fire arm.
  - 2) The gun or fire arm act is opposed by the people of country
  - 3) The Government should make all necessary arrangement to enact fire arm act.
  - 4) Many countries in the world have no fire arm act.
  - 5) None of these
43. **Statement:** According to a survey conducted by a magazine Pulse, College XYZ ranked best among all the MBA institutes in the country.

Which of the following statements **substantiates** the fact expressed in the above statement?

- 1) A large number of students of College XYZ find better placement after completing their course.
- 2) There are many institutes which have better infrastructure than the College XYZ

- 3) The rate of enrolment in the College XYZ has come down in the recent years
- 4) Majority of the institutes have contradicted the finding of the magazine Pulse
- 5) None of these

44. **Statements:** There are several types of wrist watches in the world. A new type of digital wrist watch has been introduced in the market which can calculate the life span of a person. The wrist watch stops when the person dies.

Which of the following can be **concluded** from the facts given in the statements?

- 1) This could lead to chaos and confusion in the world.
  - 2) Person can know how long life is left and he could live his life happily
  - 3) The new wrist watch has altered the life pattern of the people
  - 4) The statements implies that death is certain
  - 5) None of these
45. **Statements:** The United States based FMCG Company has developed a new deodorant. The company selected a media person couple for its promotion and marketing. They marketed it through television, radio, print, hoarding and social media.

Which of the **assumptions** is implicit in the above statements?

(An assumption is something supposed or taken for granted)

- 1) People do not pay heed to the advertisements and buy such goods which are available easily
  - 2) Marketing through electronic media has not proved to be very effective
  - 3) People want to see film stars and famous sports personality in the advertisement of an FBCG product
  - 4) Some people may tend to buy the deodorant of the United States based FMCG company
  - 5) None of these
46. **Statement:** The luxury car manufacturer Phantom has increased the price of its stunning, fastest Limousine Cr by about 45 per cent.

Which of the following can be a **best possible reason** for the above step taken by car manufacturer?

- 1) The government is planning to review taxes on the raw materials for manufacturing cars
- 2) The car sales market is going through a jubilant phase as the volume of sales has picked up considerably in the recent past.
- 3) The Limousine car is the best in its segment and no other car is posting any challenge to this car
- 4) Car buyers prefer to buy Limousine car as it provides efficient service after sale.
- 5) None of these

47. **Statement:** Experts define the social entrepreneurship as such that pursues opportunities to serve the mission to give solutions to social problems. Business entrepreneurs typically measure performance in profit and return.

Which of the following can be **concluded** from the above statements?

- 1) It is possible to address social problems while making business profitable.
- 2) Social entrepreneurship is different from the business entrepreneurship
- 3) Business entrepreneurship does not care social problems while devising their business policy.
- 4) Business entrepreneurship is more important than social entrepreneurship
- 5) None of these

48. **Statement:** A first past the post election is one that is won by the candidate with more votes than others. Highest vote, majority vote and plurality voting system use a first past the post voting method but there are subtle differences in the method of execution. Which of the following can be the **best reason** for the assertion made in the above statement?

- 1) It is not possible to execute the plurality voting system
- 2) The plurality voting system uses very complex procedure so it is not a practical approach
- 3) A system which is simple gets wide acceptance
- 4) The method is not so important in electing

a candidate

- 5) None of these

49. **Statement:** According to a survey innumerable diseases and unhealthy habits from the recent pandemic to cancer, AIDS and obesity have plagued the mankind.

Which of the following may be the most **plausible cause** of the situation given in the above statements?

- 1) The lifestyle and food habits of people are responsible for this state
- 2) Environmental degradation has led to the present situation
- 3) The people remain ignorant about their health
- 4) Technological advancement and fast pace of life are contributing to the spread of diseases
- 5) None of these

50. **Statements:** The 'X' Finance company has launched a new tractor loan scheme. It has brought prosperity among the farmers.

Which of the following **assumptions** is implicit in the above statements?

(An assumption is something supposed or taken for granted)

- 1) The prosperity of farmers solely depends upon the tractor loan scheme
- 2) Tractor is an important input for farmers to enhance the farm activities
- 3) Earlier there was no tractor loan scheme for farmers
- 4) Farmers do not prefer to take loans for buying tractors
- 5) None of these

## ENGLISH LANGUAGE

**Directions (51-60):** Read the following passage carefully and answer the questions given below it. Certain words have been printed in **bold** to help you locate them while answering some of the questions.

Following the end of the Second World War, the United Kingdom enjoyed a long period without a major recession (from 1945 - 1973) and a rapid growth in prosperity in the 1950s



and 1960s. According to the OECD, the annual rate of growth (percentage change) between 1960 and 1973 averaged 2.9%, although this figure was far behind the rates of other European countries such as France, West Germany and Italy.

However, following the 1973 oil crisis and the 1973-1974 stock market crash, the British economy fell into recession and the government of Edward Heath was ousted by the Labour Party under Harold Wilson. Wilson formed a minority government on 4 March 1974 after the general election on 28 February ended in a hung parliament. Wilson subsequently secured a three seat majority in a second election in October that year.

The UK recorded weaker growth than many other European nations in the 1970s; even after the early 1970s recession ended, the economy was still blighted by rising unemployment and double-digit inflation.

In 1976, the UK was forced to request a loan of \$ 2.3 billion from the International Monetary Fund. The then Chancellor of the Exchequer Denis Healey was required to implement public spending cuts and other economic reforms in order to secure the loan. Following the Winter of Discontent, the government of James Callaghan lost a vote of no confidence. This triggered the May 1979 general election which resulted in Margaret Thatcher's Conservative Party forming a new government.

A new period of neo-liberal economics began in 1979 with the election of Margaret Thatcher who won the general election on 3 May that year to return the Conservative Party to government after five years of Labour government.

During the 1980s most state-owned enterprises were privatised, taxes cut and markets deregulated. GDP fell 5.9 % initially but growth subsequently returned and rose to 5% at its peak in 1988, one of the highest rates of any European nation.

The UK economy had been one of the strongest economies in terms of inflation, interest rates and unemployment, all of which remained relatively low until the 2008-09 recession. Unemployment has since reached a peak of just under 2.5 million (7.8 %), the highest

level since the early 1990s, although still far lower than some other European nations. However, interest rates have reduced to 0.5 % pa. During August 2008 the IMF warned that the UK economic outlook had worsened due to a twin shock : financial turmoil and rising commodity prices. Both developments harm the UK more than most developed countries, as the UK obtains revenue from exporting financial services while recording deficits in finished goods and commodities, including food. In 2007, the UK had the world's third largest current account deficit, due mainly to a large deficit in manufactured goods. During May 2008, the IMF advised the UK government to **broaden** the scope of fiscal policy to promote external balance. Although the UK's "labour productivity per person employed" has been progressing well over the last two decades and has overtaken productivity in Germany, it still lags around 20% behind France, where workers have a 35 hour working week. the UK's "labour productivity per hour worked" is currently **on a par** with the average for the "old" EU (15 countries). In 2010, the United Kingdom ranked 26th on the Human Development Index.

The UK entered a recession in Q2 of 2008, according to the Office for National Statistics and exited it in Q4 of 2009. The subsequently revised ONS figures show that the UK suffered six consecutive quarters of negative growth, making it the longest recession since records began. As of the end of Q4 2009, revised statistics from the Office for National Statistics demonstrate that the UK economy shrank by 7.2% from peak to trough. The Blue Book 2013 confirms that UK growth in Q2 of 2013 was 0.7 %, and that the volume of output of GDP remains 3.2% below its pre-recession peak; The UK economy's recovery has thus been more lackluster than previously thought. Furthermore The Blue Book 2013 demonstrates that the UK experienced a deeper initial downturn than all of the G7 economies save for Japan, and has experienced a slower recovery than all but Italy.

A report released by the Office of National Statistics on 14 May 2013 **revealed** that over the six-year period between 2005 and 2011, the UK dropped from 5th place to 12th place in terms of household income on an international scale — the drop was partially attrib-

uted to the devaluation of sterling over this time frame. However, the report also concluded that, during this period, inflation was relatively less **volatile**, the UK labour market was more resilient in comparison to other recessions, and household spending and wealth in the UK remained relatively strong in comparison with other OECD countries. According to a report by Moody's Corporation, Britain's debt-to-GDP ratio continues to increase in 2013 and is expected to reach 93% at the end of the year. The UK has lost its triple. A credit rating on the basis of poor economic outlook. 2013 Economic Growth has surprised many Economists, Ministers and the OBR in the 2013 budget projected annual growth of just 0.6 %. In 2013 Q1 the economy grew by 0.4 % Q2 the economy grew by 0.7 % and Q3 the economy is predicted to have grown at 0.8%.

51. A new period of neo-liberal economics began in United Kingdom with the election of Margaret Thatcher after five years of Labour government. Margaret Thatcher came in power in
- 1) 1980
  - 2) 1976
  - 3) 1979
  - 4) 1982
  - 5) None of these
52. According to the OECD, the annual rate of growth of United Kingdom's economy between 1960 and 1973 averaged.
- 1) 2.9%
  - 2) 2.34%
  - 3) 2.87%
  - 4) 5.9%
  - 5) None of these
53. During August 2008, International Monetary Fund warned that the United Kingdom economic outlook had worsened due to a twin shock. What were the twin shocks?
- 1) Financial turmoil and decreasing commodity prices
  - 2) Financial turmoil and rising commodity prices
  - 3) Increasing exports and decreasing imports
  - 4) Low industrial growth and increasing imports
  - 5) None of these
54. A report of Office of National Statistics revealed that between 2005 and 2011, the UK dropped from 5th place to 12th place in terms of

- 1) exports on an international scale
- 2) imports on an international scale
- 3) household income on an international scale
- 4) agricultural productivity
- 5) None of these

55. According to a report by Moody's, Britain's debt to – GDP ratio is expected to reach \_\_\_\_ at the end of 2013.
- 1) 90 percent
  - 2) 80 percent
  - 3) 87.3 percent
  - 4) 93 percent
  - 5) None of these
56. In 2007, the United Kingdom had the world's third largest current account deficit due mainly to large deficit in
- 1) manufactured goods
  - 2) high inflation
  - 3) agricultural produces
  - 4) exports
  - 5) imports

**Directions (57-58): In the following questions, 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.**

57. Broaden
- 1) narrow
  - 2) widen
  - 3) scatter
  - 4) brittle
  - 5) broadcast
58. on a par
- 1) up to a scratch
  - 2) of same value
  - 3) equal to
  - 4) in contrast
  - 5) on the contrary

**Directions (59-60): In the following questions, 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.**

59. Volatile
- 1) stable
  - 2) unstable
  - 3) sincere
  - 4) voracious
  - 5) buxom
60. Reveal
- 1) bring out
  - 2) concentrate
  - 3) concede
  - 4) conceal
  - 5) confer

**Directions (61-65):** Read each sentence to find out whether there is any grammatical 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 (5). i.e., 'No error'. (Ignore the errors of punctuation, if any.)

61. These companies have been asked (1) / to furnish their financial details (2) / and information about (3) / its board members. (4) / No error (5)
62. The scheme which will be launched (1) / during the next two years (2) / require an additional investment (3) / of one hundred crores. (4) / No error (5)
63. Road developers unable (1) / to complete their projects (2) / on time will not be (3) / awarded new ones. (4) / No error (5)
64. We have taken on (1) / the responsibility of (2) / arranging the required training (3) / and supervise the new staff. (4) / No error (5)
65. The government has signed (1) / a memorandum of understanding with (2) / the company to set up (3) / a plant in the state. (4) / No error (5)

**Directions (66-70):** Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and answer the questions which follow.

- (A) However while reading they would not know when to pause and what to emphasize.
  - (B) Since then their use has been regularized and the punctuation rules have been followed by all.
  - (C) In earlier days, people learnt by reading out loud.
  - (D) But not every day used the same punctuations for the same thing.
  - (E) To address this problem, various signs depicting various punctuations were introduced.
  - (F) Thus firmer guidelines regarding punctuations were framed so that everyone used them in similar way.
66. Which of the following sentences should be the **SECOND** after rearrangement?

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

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

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

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

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

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

- 1) C
- 2) E
- 3) D
- 4) B
- 5) F

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

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

**Directions (71-80):** 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.

The great recession hasn't been great for free trade. An unemployment has risen throughout the world, governments have become more focused on protecting their own industries than on promoting international commerce. The U.S., though typically an enthusiastic supporter of open markets, included "buy American" clauses in its stimulus package and propped up its failing auto industry with handouts.

But according to the Asian Development Bank (ADB), in the part of the world that was hit hardest by the trade crash-Asia, the number of Free – Trade Agreements (FTAs) signed by Asian countries has grown from just three in 2000 to 56 by the end of August 2009. Nineteen of those FTAs are among 16 Asian economies, a trend that could help the region become a powerful trading bloc.



The drive to lower trade barriers has taken on **fresh** urgency amid the recession. As Asian manufacturing networks become more intertwined — and as Asian consumers become wealthier — regional commerce is becoming **critical** to future economic expansions. Intraregional trade last year made up 57% of total Asian trade, up from 37% in 1980. **In the past Asia produced for America and Europe, now Asia is producing for Asia.**

of course, Asia is still dependent on sales to the West. But FTAs could reduce the regions exposure to the United States by giving Asian companies preferential treatment in selling to Asian companies and consumers. There benefits could come with downsides, however. According to experts, FTAs create a “non-level playing field with advantages for Asian countries”. If the most dynamically growing part of the global economy gives the U.S. restricted access it will impact global balance. Companies in countries like the United States left out of the trade pacts could face disadvantages when trying to tap fast-growing Asian markets. This, in turn, could have a negative impact on efforts to rebalance excessive debt in the U.S. and excessive savings in Asia. Still, the benefits of greater regional integration could prove powerful enough to overcome the roadblocks. In Asia, the only thing everyone agrees upon is business. If it does, the world economy may never be the same.

71. What do the Asian Development Bank statistics indicate?
- 1) Asian economies are financially more sound than those of the developed world.
  - 2) The financial crisis impacted the West far more than it did Asia.
  - 3) Asian countries have aligned themselves on lines similar to the European Union.
  - 4) Western countries are skeptical about trading with developing countries.
  - 5) Asian countries have been actively opening their markets to one another.
72. What has given rise to the large number of trade agreements between Asian countries?
- 1) The need to insulate Asian economies from overexposure to the American economy
  - 2) Angry reaction among Asian countries

owing to America’s protectionist policy.

- 3) The aim of empowering the poorer Asian economies and bring them on par with Western economies
  - 4) The desire to achieve conditions conducive to global consensus on trade regulations and tariffs
  - 5) Widespread panic in Europe and Asia as Asian economies are yet to recover from the recession
73. Which of the following is NOT TRUE in the context of the passage?
- (A) Political and economic rivalries between Asian countries are not-existent today.
  - (B) Asian countries hold America responsible for the recession and have imposed economic sanctions against the U.S.
  - (C) America has adopted a protectionist strategy after the recession.
- 1) Only (A)                      2) Only (B) and (C)  
 3) Only (A) and (B)    4) Only (C)  
 5) None of these
74. Which of the following describes expert predictions about trade pacts between Asian countries?
- 1) These will be beneficial and are likely to give rise to a common Asian currency
  - 2) Tariffs will be lowered and bureaucratic regulations will become transparent
  - 3) Widening of differences between participant and non-participant countries will hamper global stability
  - 4) Regional conflicts will increase as competition and inequities between Asian nations will intensify.
  - 5) They are likely to be short-lived as it will be difficult to get participating nations to arrive at a consensus
75. Which of the following has/have NOT been (an) impact (s) of the recession?
- (A) Various trade agreements signed between developed and Asian countries have not been honoured.
  - (B) The U.S. government has restructured the automobile industry.
  - (C) Regional conflicts in Asia have substantially reduced



- 1) Only (C)                      2) Only (A)  
 3) Only (A) and (B) 4) All (A), (B) and (C)  
 5) None of these
76. According to the author what danger does creating an Asian trading bloc pose?
- 1) Political instability in Asia will rise as some countries are wealthier than others  
 2) American consumers have ceased their demand for Asian goods  
 3) Unemployment in Asian countries will rise as many plants will be forced to close down  
 4) it will alter the balance of power in the World with small Asian countries becoming most dominant.  
 5) None of these
77. What is the author trying to convey through the phrase “**In the past Asia produced for America and Europe, now Asia is producing for Asia**”?
- 1) The number of wealthy consumers in Asia out number those in America and Europe together  
 2) Asian countries do not support free trade and continue to trade among themselves despite the recession  
 3) Goods manufactured in Asian countries often fail to meet the standards set by developed countries  
 4) Asian countries no longer export to Western markets alone and now cater to Asian markets as well  
 5) Interregional trade barriers between Europe and Asia have weakened considerably.
78. Which of the following is **most opposite** in meaning to the word “**CRITICAL**” as used in the passage?
- 1) Unimportant                      2) Complimentary  
 3) Approval                          4) Sale  
 5) Steady
79. Which of the following is **most similar** in meaning to the word “**FRESH**” as used in the passage?
- 1) Additional                      2) Renewed  
 3) Original                          4) Healthy  
 5) Modern
80. Which of the following can be said about the

American economy in the context of the passage?

- (A) Most American companies have opted to withdraw from Asia.  
 (B) America’s stand on free trade has altered because of the recession.  
 (C) The American economy is far too dependent on Asia for trade.
- 1) Only (A)                      2) Only (B)  
 3) Only (C)  
 4) All (A), (B) and (C)  
 5) None of these

**Directions (81-90): 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 are suggested. One of which fits the blank appropriately. Find out the appropriate word to each case.**

Indian culture is rich and (81) and as a result unique in its very own way. Our manners, way of communicating with one another etc. are one of the important components of our culture. Even though we have accepted modern means of living, improved our lifestyle, our values and beliefs still remain unchanged. A person can change his way of clothing, way of eating and living out the rich values in a person always (82) unchanged because they are deeply rooted within our hearts, mind, body and soul which we receive from our culture.

Indian culture (83) guests as god and serves them and takes care of them as if they are a part and parcel of the family itself. even though we don’t have anything to eat, the guests are never left hungry and are always looked after by the members of the family. Elders and the respect for elders is a major component in Indian culture. Elders are the (84) force for any family and hence the love and respect for elders comes from (85) and is not artificial. An (86) takes blessings from his elders by touching their feet. Elders drill and pass on the Indian culture within us as we grow.

“Respect one another” is another lesson that is taught from the books of Indian culture. All people are alike and respecting one another is ones duty. In foreign countries the relation (87) the boss and the employee is like a (88)

and slave and is purely monetary whereas in Indian culture the relation between the boss and the employee is more like homely relations unlike foreign countries.

Helpful nature is another (89) feature in our Indian culture. Right from our early days of childhood we are taught to help one another (90) help and distress. If not monetary then at least in kind or non-monetary ways. Indian culture tells us to multiply and distribute joy and happiness and share sadness and pain. It tells us that by all this we can develop co-operation and better living amongst ourselves and subsequently make this world a better place to live in.

Even though India is a country of various religions and caste our culture tells us just one thing phir bhi dil hai Hindustani.

81. 1) diverse 2) averse  
3) poor 4) reconciliatory  
5) reverse
82. 1) remains 2) remain  
3) remaining 4) reverent  
5) reformed
83. 1) ill-treat 2) deals in  
3) treats 4) treated  
5) behave
84. 1) diversive 2) devastating  
3) deriving 4) deriving  
5) driving
85. 1) within 2) surrounding  
3) proximity 4) outside  
5) outsourcing
86. 1) individual 2) illiterate  
3) enriched 4) elder  
5) individuals
87. 1) among 2) with  
3) between 4) of  
5) in
88. 1) master 2) zamindar  
3) owner 4) warden  
5) employer
89. 1) stricken 2) striking  
3) negative 4) damnable  
5) horrifying
90. 1) for need 2) needful  
3) in need of 4) for want of  
5) required

## QUANTITATIVE APTITUDE

**Directions (91-95): Read the following information carefully to answer the questions given below.**

In a college, 150 students of MBA are enrolled. The ratio of boys and girls is 7 : 8 respectively. There are three disciplines namely marketing, HR and finance in the college. In marketing discipline there are 50% girls of their total number and the boys are 40% of their total number. In HR discipline, girls are 30% of their total number. Finance discipline has girls, 20% of their total number and boys 30% of their total number. 7 boys and 9 girls are in HR and marketing both. 6 boys and 7 girls are in HR and finance both. 5 boys and 8 girls are in marketing and finance both. 2 boys and 3 girls are enrolled in all three disciplines.

91. What percentage of students are enrolled in all three disciplines?  
1) 3.3% 2) 7.2%  
3) 8.5% 4) 9.32%  
5) None of these
92. What is the respective ratio of boys and girls only in marketing discipline?  
1) 13 : 9 2) 9 : 13  
3) 9 : 11 4) 11 : 9  
5) None of these
93. The ratio of number of boys in marketing and finance both and that of girls in finance only is  
1) 5 : 3 2) 3 : 5  
3) 5 : 4 4) 4 : 7  
5) None of these
94. By what percent is the number of boys in marketing more than the number of girls in HR discipline?  
1)  $13\frac{1}{3}\%$  2)  $33\frac{1}{3}\%$   
3)  $14\frac{2}{3}\%$  4)  $16\frac{2}{3}\%$   
5) None of these
95. The ratio of boys and girls enrolled in HR discipline only is respectively  
1) 10 : 11 2) 9 : 10  
3) 7 : 5 4) 5 : 7

5) None of these

**Directions (96-100): Each of the following questions consists of a question followed by three statements I, II and III. You have to study the question and the statements and decide which of the statement (s) is/are necessary to answer the question.**

96. What is the speed of boat in still water?

- I. The boat covers 12 km in 2 hours in downstream.
- II. The boat covers same distance in 4 hours in upstream.
- III. The speed of stream is one third of that of boat in still water.

- 1) Both I and II
- 2) I and either II or III
- 3) All I, II and III
- 4) Question cannot be answered even with the information in all three statements
- 5) None of these

97. What is the speed of train?

- I. The length of train is 240 metre.
- II. The train crosses a pole in 24 seconds.
- III. The train crosses a platform in 48 seconds.

- 1) Both I and III
- 2) Both I and II
- 3) Both II and III
- 4) Any two of three
- 5) None of these

98. What is the age of class teacher?

- I. There are 11 students in the class.
- II. The average age of students and the teacher is 14 years.
- III. The average age of the teacher and students is 3 years more than that of students.

- 1) Both I and III
- 2) Both I and II
- 3) II and either I or III
- 4) All I, II and III
- 5) None of these

99. Sri Gupta borrowed a sum at compound interest. What is the amount returned in 2 years?

- I. The rate of interest is 5% per annum.

II. The simple interest incurred on the sum in 1 year is ₹ 600.

III. The borrowed sum is ten times the amount earned as simple interest in two years.

- 1) Only I
- 2) Only III
- 3) Both II and III
- 4) Either I or III
- 5) All I, II and III

100. What is the area of the given right angled triangle?

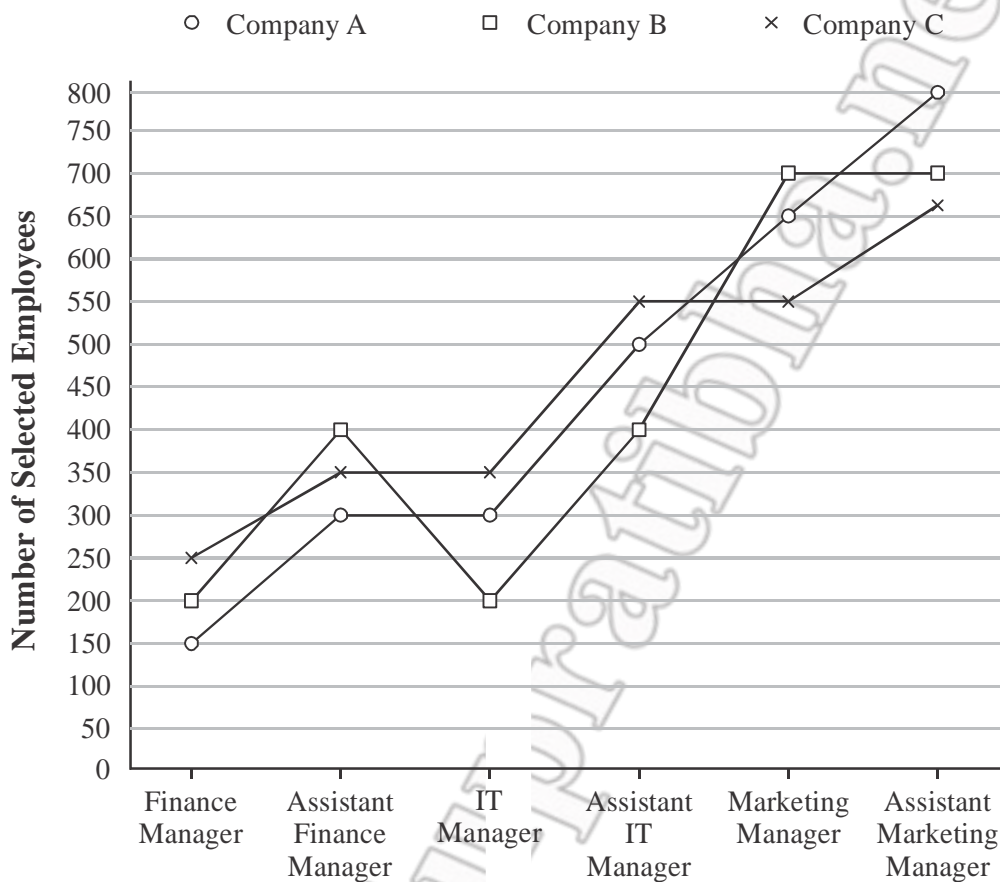
- I. The length of hypotenuse is 5 cm.
- II. The perimeter of triangle is four times of its base.

III. One of the angles of triangle is  $60^\circ$

- 1) Only II
- 2) Only III
- 3) Either II or III
- 4) Both I and III
- 5) Question cannot be answer even with the information in all three statements

**Directions (101-105):** Study the following graph carefully to answer the questions given below.

**Number of selected employees in different grades/ranks by three companies during 2012.**



101. What is the average number of selected employee by company A in all grades taken together?

- 1) 450                      2) 460
- 3) 475                      4) 375
- 5) None of these

102. What is the respective ratio of selected employees for the post of assistant IT managers by all the companies A, B and C together?

- 1) 9 : 10 : 11              2) 10 : 8 : 11
- 3) 11 : 10 : 8              4) 10 : 11 : 8
- 5) None of these

103. By what percent is the number of selected employees for finance managers by company C more than that of selected employees by company B for the same post?

- 1) 35%                      2) 30%
- 3) 25%                      4) 40%
- 5) None of these

104. What is the average number of selected employees for the post of assistant marketing managers by all companies taken together?

employees for the post of assistant marketing managers by all companies taken together?

- 1) 570                      2) 520
- 3) 620                      4) 720
- 5) None of these

105. What is the respective ratio of selected employees for IT managers by all companies A, B and C ?

- 1) 6 : 4 : 7                      2) 5 : 3 : 7
- 3) 4 : 7 : 9                      4) 8 : 7 : 6
- 5) None of these

106. Three men A, B and C start a business together. They invest ` 30000, ` 24000 and ` 42000 respectively in the beginning. After 4 months. B took out ` 6000 and C took out ` 10000. They get a profit of ` 11960 at the end of the year, B's share in the profit is

- 1) ` 2700                      2) ` 2803
- 3) ` 2900                      4) ` 2785
- 5) None of these



107. The edge of an ice cube is 14 cm. The volume of the largest cylindrical ice cube that can be formed out of it is

- 1) 2200 cu. cm      2) 2000 cu. cm
- 3) 2156 cu. cm      4) 2400 cu. cm
- 5) None of these

108. A sum of ₹ 16800 is divided into two parts. One part is lent at the simple interest of 6% per annum and the other at 8% per annum. After 2 years total sum received is ₹ 19000. The sum lent at 6% of simple interest is

- 1) ₹ 12200      2) ₹ 12000
- 3) ₹ 11000      4) ₹ 10000
- 5) None of these

109. The percent age of Romila is one fourth of that of per father. After 6 years the father's age will be twice the age of Kapil. If Kapil celebrated fifth birth day 8 years ago. What is Romil's percent age?

- 1) 7 years      2) 7.5 years
- 3) 8 years      4) 8.5 years
- 5) None of these

110. In an examination, 30% of total students failed in Hindi, 45% failed in English and 20% failed in both subjects. Find the percentage of those who passed in both the subjects.

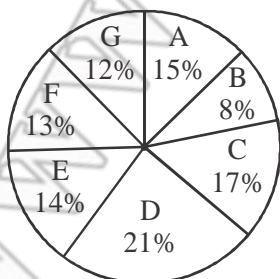
- 1) 35.7 %      2) 35%
- 3) 40%      4) 45%
- 5) 44%

**Directions (111-115): The following questions are based on the pie-charts given below.**

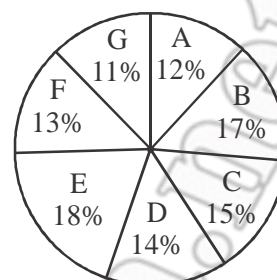
**Percentage wise Distribution of students studying in Arts and commerce in seven different institutions.**

**Different institutions –  
A, B, C, D, E, F and G**

Total number of students studying Arts = 3800



Total number of students studying commerce = 4200



111. What is the total number of students studying Arts in institutes A and G together?

- 1) 1026      2) 1126
- 3) 1226      4) 1206
- 5) 1306

112. How many students from institute B study Arts and Commerce?

- 1) 1180      2) 1108
- 3) 1018      4) 1208
- 5) 1408

113. The respective ratio between the number of students studying Arts and commerce from institute E is

- 1) 27 : 14      2) 19 : 27
- 3) 19 : 16      4) 19 : 28
- 5) None of these

114. The ratio between the number of students studying Arts from institute E and that of students studying commerce from institute D is

- 1) 12 : 17      2) 12 : 7
- 3) 19 : 21      4) 17 : 19
- 5) None of these

115. How many students from institutes B and D together study commerce?

- 1) 1320      2) 1302
- 3) 1202      4) 1220
- 5) None of these

**Directions (116-120): In each of the following questions, two equations are given. You have to solve those equations and give your answer If**

- 1)  $x < y$       2)  $x > y$
- 3)  $x = y$       4)  $x \geq y$
- 5)  $x \leq y$

116. I.  $x^2 - 24x + 144 = 0$

II.  $y^2 - 26y + 169 = 0$

117. I.  $2x^2 + 3x - 20 = 0$

II.  $2y^2 + 19y + 44 = 0$

118. I.  $6x^2 + 77x + 121 = 0$

II.  $y^2 + 9y - 22 = 0$

119. I.  $x^2 - 6x = 7 = 0$

II.  $2y^2 + 13y + 15 = 0$

120. I.  $10x^2 - 7x^2 + 1 = 0$

II.  $35y^2 - 12y + 1 = 0$

**Directions (121-125): Study the following table carefully to answer these questions.**

**Percentage of marks obtained by six students in six different subjects**

Subject Student	History (Out of 50)	Geography (Out of 50)	Maths (Out of 150)	Science (Out of 100)	English (Out of 75)	Hindi (Out of 75)
Amit	76	85	69	73	64	88
Bharat	84	80	85	78	73	92
Umesh	82	67	92	87	69	76
Nikhil	73	72	78	69	58	83
Pratiksha	68	79	64	91	66	65
Ritesh	79	87	88	93	82	72

121. What is approximately the integral percentage of marks obtained by Umesh in all the subjects?

- 1) 80%                      2) 84%  
3) 86%                      4) 78%  
5) 77%

122. What is the average percentage of marks obtained by all subjects in Hindi? (approximated to two places of decimal)

- 1) 77.45%                      2) 79.33%  
3) 75.52%                      4) 73.52%  
5) None of these

123. What is the average marks of all the students in mathematics?

- 1) 128                      2) 112  
3) 119                      4) 138  
5) 144

124. What is the average marks obtained by all the students in geography?

- 1) 38.26                      2) 37.26  
3) 37.16                      4) 39.16  
5) None of these

125. What are the total marks obtained by Ritesh in all the subjects taken together?

- 1) 401.75                      2) 410.75  
3) 402.75                      4) 420.75  
5) None of these

126.  $21 + 3.9 \times 2.9 + 8.99 = ?$

- 1) 42                      2) 46  
3) 44                      4) 34  
5) 36

127.  $22.9889 + 0.002 \div ? = 23$

- 1) 23                      2) 1  
3)  $23^2$                       4) 24  
5) None of these

128.  $\sqrt{1000000.000001} = ?$

- 1) 1000                      2) 100  
3) 1000.001                      4) 10000  
5) 999

129.  $134\% \text{ of } 3894 + 38.94 \text{ of } 134 = ?$

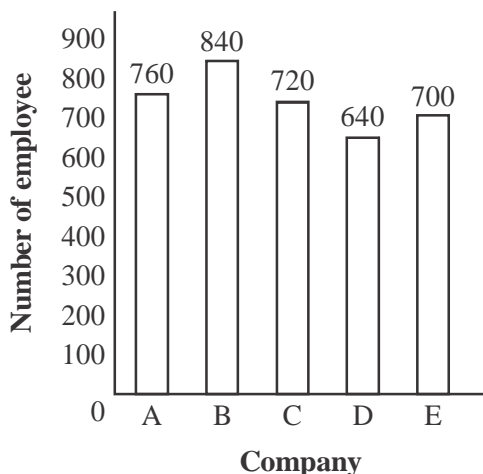
- 1) 11452                      2) 10000  
3) 10452                      4) 1100  
5) None of these

130.  $10^3 \times 100^3 + 999999999 = 10^? + 10^?$

- 1) 6                      2) 9  
3) 7                      4) 10  
5) 12

**Directions (131-135):** Study the following bar diagram and table carefully to answer the questions.

**Number of employees working in five different companies. A, B, C, D and E**



Ratio of male and female employees		
Company	male	Female
A	13	6
B	4	3
C	7	8
D	9	11
E	23	12

131. What is the number of male employees taking all the companies together?
- 1) 2084                      2) 2048  
3) 2064                      4) 2046  
5) 2066
132. What is the approximate average number of female employees taking all the companies together?
- 1) 340                      2) 315  
3) 335                      4) 325  
5) 321
133. By what per cent is the number of male employee working in companies A and C more than that of female employees working in companies B and D?
- 1) 164                      2) 146  
3) 144                      4) 154  
5) 184

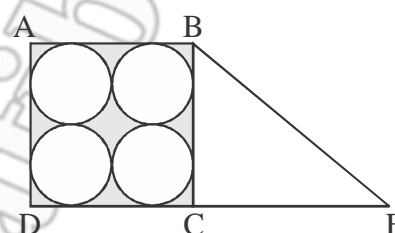
134. What is the ratio of female employees working in companies D and E respectively?

- 1) 17 : 22                      2) 22 : 17  
3) 15 : 22                      4) 22 : 15  
5) None of these

135. By what per cent is the number of total employees of company C more than that of company D?

- 1) 12.5%                      2) 16.5%  
3) 21%                      4) 20%  
5) 16%

**Directions (136-137):** Study the following diagram to answer the questions.



136. If what diameter of each circle is 14 cm and  $DC = CE$ , the area of  $\triangle BDE$  is

- 1) 784 sq. cm                      2) 748 sq. cm  
3) 874 sq. cm                      4) 441 sq. cm  
5) None of these

137. The area of the shaded region of square ABCD is

- 1) 186 sq. cm                      2) 168 sq. cm  
3) 188 sq. cm                      4) 198 sq. cm  
5) None of these

138. A pump can fill a tank with water in 2 hours.

Because of a leak, it took  $2\frac{1}{3}$  hours to fill the tank. The leak can drain all the water of the tank in

- 1)  $4\frac{1}{3}$  hours                      2) 7 hours  
3) 8 hours                      4) 14 hours  
5) None of these

139. A person travels from P to Q at a speed of 40 kmph and returns to Q by increasing his speed by 50%. What is his average speed for both the trips?

- 1) 36 kmph                      2) 45 kmph  
3) 48 kmph                      4) 50 kmph  
5) None of these

140. A shopkeeper sells two watches for ₹ 308 each. On one he gets 12% profit and on the other 12% loss. His profit or loss in the entire transaction was

- 1)  $1\frac{11}{25}\%$  loss      2)  $1\frac{11}{25}\%$  gain
- 3)  $3\frac{2}{25}\%$  loss      4)  $3\frac{2}{25}\%$  gain
- 5) None of these

## GENERAL AWARENESS

(With special reference to Banking Industry)

141. Which new law was recently passed by the Indian Parliament to adopt corporate structures for carrying out business?

- 1) Corporate Business Bill 2011
- 2) Business Ethics and Corporatization Bill 2012
- 3) Ethics and Standard Bill 2013
- 4) Companies Bill 2012
- 5) None of these

142. What is the purpose of celebrating Rajiv Gandhi Sadbhavana Divas?

- 1) To promote national integration
- 2) To promote communal harmony
- 3) To eschew violence
- 4) To promote goodwill among the people
- 5) None of these

143. The central bank of which country has the largest foreign reserves in the world?

- 1) China      2) Saudi Arabia
- 3) European Union      4) Switzerland
- 5) Japan

144. The targets set under priority sector lending for domestic and foreign banks operating in India with more than 20 branches is \_\_\_\_\_ of Adjusted Net Bank Credit (ANBC) or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher.

- 1) 18 per cent      2) 24 per cent
- 3) 32 per cent      4) 40 per cent
- 5) 50 per cent

145. Under the Manodhairya Yojana which was approved by the Maharashtra Cabinet in September 2013, a compensation of ₹ 3 lakhs

will be given to victims of

- 1) Caste prejudice      2) Acid attack
- 3) Communal riot      4) Domestic violence
- 5) All of the above

146. Shri Ramesh Abhishek is the Chairman of

- 1) Competition Commission of India
- 2) Securities and Exchange Board of India
- 3) Forward Markets Commission
- 4) Confederation of Indian Industry
- 5) Insurance Regulatory Development Authority

147. As per the Income Tax laws in India, the maximum amount not liable to tax in case of an individual aged 60 years and above is

- 1) ₹ 150000      2) ₹ 180000
- 3) ₹ 200000      4) ₹ 250000
- 5) ₹ 300000

148. According to the MSMED Act 2006, medium enterprise is an enterprise where the investment in equipment is more than \_\_\_\_\_ but does not exceed ₹ 5 crore.

- 1) ₹ 50000      2) ₹ 2 lakh
- 3) ₹ 10 lakhs      4) ₹ 1 crore
- 5) ₹ 2 crore

149. According to the RBI Annual Monetary Policy Statement 2012-13, Scheduled Commercial Banks (SCBs) can borrow \_\_\_\_\_ of their Net Demand and Time Liabilities under the Marginal Standing Facility scheme.

- 1) 1 percent      2) 1.5 percent
- 3) 2 percent      4) 2.5 percent
- 5) 3 percent

150. Himachal Pradesh Chief Minister rolled out the ambitious food security scheme in September 2013. What is the name of this scheme?

- 1) Rajiv Gandhi Ann Yojana
- 2) Aam Aadmi Ann Yojana
- 3) Mahatma Gandhi Antyodaya Yojana
- 4) Shatabdi Ann Yojana
- 5) Bharat Antyodaya Yojana

151. In business, disinvestment means to sell off certain assets. Which of the following can come under these assets?

- 1) A manufacturing plant
- 2) A division or subsidiary



- 3) A product line  
4) Both 2 and 3  
5) All of the above
152. In a notification issued on 16 September 2013, the Reserve Bank of India laid down that where the gold jewellery pledged by a borrower at any one time or cumulatively on loan outstanding is more than \_\_\_\_\_, NBFCs must keep record of the verification of the ownership of the jewellery.
- 1) 2 grams                      2) 8 grams  
3) 16 grams                    4) 20 grams  
5) 24 grams
153. Which India movie has been nominated as India's official entry to 2014 Oscars?
- 1) Bhaag Malkha Bhaag  
2) The Good Road  
3) Celluloid  
4) The Lunchbox  
5) English Vinglish
154. In the Master Circular on Customer Service in Banks, issued by the RBI on 1 July 2013, Banks were mandated to send online alerts to the cardholders for all Card Not Present (CNP) transactions for the value of \_\_\_\_\_ and above.
- 1) ` 1000                      2) ` 2500  
3) ` 5000                      4) ` 100000  
5) ` 50000
155. Which of the following rates is not controlled by the Reserve Bank of India?
- 1) CASH Reserve Ratio  
2) Statutory Liquidity Ratio  
3) Cess  
4) Marginal Standing Facility  
5) Repo Rate
156. As per a notification issued by the Central Board of Direct Taxes (CBDT) on 23 September 2013, when will the General Anti Avoidance Rules (GAAR) come into force?
- 1) December 2013    2) January 2014  
3) October 2015    4) April 2016  
5) September 2017
157. With which sports is Pullela Gopichand associated?
- 1) Golf                      2) Billiards  
3) Tennis                    4) Badminton  
5) Squash
158. International Standards on Combating Money Laundering and the Financing of Terrorism & Proliferation are framed by
- 1) KYC                      2) FATF  
3) TAPI                      4) ICOA  
5) SWIFT
159. The National Payment Corporation of India (NPCI) has launched a mobile based payment facility. This facility is known as
- 1) NEFT                      2) RTGS  
3) IMPS                      4) USSD  
5) INSTAPAY
160. The State Bank of India (SBI) on 17 August, 2013 achieved another milestone by opening its \_\_\_\_\_ branch in Tamil Nadu.
- 1) 2000th                      2) 5000th  
3) 10000th                    4) 15000th  
5) 20000th
161. Who, at present is the Chairman of the State Bank of India?
- 1) Ashwini Kumar    2) D. P. Singh  
3) Seema Goyal    4) Rajeev Rishi  
5) Arundhati Bhattacharya
162. India recently signed Double Taxation Avoidance Agreement (DTAA) with \_\_\_\_\_ to prevent income tax evasion by entities in both the countries.
- 1) Lativa                      2) Belgium  
3) Argentina                    4) Switzerland  
5) Mauritius
163. Five Year Plans in India is monitored by
- 1) National Development Council  
2) Planning Commission  
3) Finance Minister  
4) Inter State Council  
5) Finance Commission
164. In which state is Sunderbans situated?
- 1) Odisha                      2) West Bengal  
3) Jharkhand                    4) Assam  
5) Uttarakhand
165. Which of the following is not controlled by the Securities and Exchange Board of India?
- 1) Market Intermediaries  
2) Investors  
3) Ponzi Schemes  
4) Derivatives  
5) Insurance

166. In case of dishonor of cheque for insufficiency of funds in the account, a court can punish a person for \_\_\_\_\_ imprisonment or with fine, if the cheque issued by drawer returned by the bank unpaid.
- 1) 3 months                      2) 6 months
  - 3) 1 years                      4) 2 years
  - 5) 3 years
167. What does NOFHC stand for?
- 1) New Operational Financial Hedge Corporation
  - 2) Northern Ontario Heritage Fund Corporation
  - 3) Non-Operative Financial Holding Company
  - 4) New Outstanding Fund of Hedge Companies
  - 5) None of the above
168. What is the name of India's first indigenous aircraft carrier which was launched recently?
- 1) Sindhurakshak      2) Vikrant
  - 3) Pratap                      4) Shaurya
  - 5) Vikramaditya
169. Which one is not a member nation of BRICS?
- 1) Brazil                      2) Russia
  - 3) South Africa      4) India
  - 5) Chile
170. The 108th birthday of Indian Hockey icon Dhyan Chand was recently celebrated as
- 1) National Hockey Day
  - 2) National Sports Day
  - 3) National Day for Olympics
  - 4) National Medals Day
  - 5) National Icon Day
171. Who is the author of "Fault Lines: How Hidden Fractures Still Threaten the World Economy"?
- 1) Amartya Sen      2) Raghuram Rajan
  - 3) Kaushik Basu      4) Bimal Jalan
  - 5) Y. V. Reddy
172. The Global Competitiveness Report 2013-2014, brought out by the World Economic Forum, uses \_\_\_\_\_ pillars to assess the competitiveness of nations.
- 1) 5 pillars                      2) 8 pillars
  - 3) 10 pillars                      4) 12 pillars
  - 5) 15 pillars
173. What is the full form of SIDBI?
- 1) Small Industries Development Bank of India
  - 2) Service Infrastructure Development Bank of India
  - 3) Small Scale Industrial Development Bank of India
  - 4) Securities & Investment Derivatives Bank of India
  - 5) Steel Industries Developmental Bank of India
174. Who, at present, is the Chairman of the Unique Identification Authority of India (UIDAI)?
- 1) N. K. Singh      2) Nandan Nilekani
  - 3) R. S. Sharma      4) S. K. Swamy
  - 5) Dinesh Aggarwal
175. Who was recently sworn-in as India's first woman Chief Information Commissioner?
- 1) Deepak Sandhu      2) Nirmala Singh
  - 3) Ketaki Sharma      4) Sneha Gupta
  - 5) Manorama Shrivastva
176. To disburse short term crop loans to the small and marginal farmers, RRB Credit Refinance Fund is being set up by
- 1) RBI                      2) SEBI
  - 3) NABARD                      4) FICCI
  - 5) Union Ministry of Finance
177. Which secure system was introduced by the Reserve Bank of India in 2005 for facilitating one-to-one funds transfer requirements of individuals/corporates?
- 1) Electronic Clearing Service
  - 2) National Electronic Funds Transfer
  - 3) Real Time Gross Settlement
  - 4) Cheque Truncation
  - 5) Oversight of Payment and Settlement Systems
178. Which is the term for the process of stopping the flow of the physical cheque issued by a drawer at some point with the presenting bank en-route to the drawee bank branch?
- 1) Cheque Coding
  - 2) Cheque Truncation
  - 3) Cheque Embossing
  - 4) Cheque Barring
  - 5) Cheque Bar-coding

179. Which company recently launched the first white label ATM (WLA) of India?
- 1) EBS
  - 2) Tata Communications Payment Solutions
  - 3) Direct Pay
  - 4) ICICI Merchant
  - 5) State Bank of India
180. The reactor of India's first indigenous nuclear submarine recently went critical. What is the name of this submarine?
- 1) INS Arihant
  - 2) INS Chakra
  - 3) INS Sindhughosh
  - 4) INS Aridhaman
  - 5) INS Ghatak

## COMPUTER KNOWLEDGE

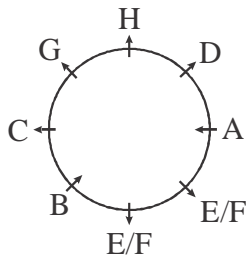
181. "GUI" stands for \_\_\_\_
- 1) Gnutella Universal Interface
  - 2) Graphical User Interface
  - 3) Graphical Uninstall/Install
  - 4) General Utility Interface
  - 5) None of these
182. A \_\_\_\_ is a design tool that graphically shows the logic in a solution algorithm.
- 1) flow chart
  - 2) hierarchy chart
  - 3) structure chart
  - 4) context diagram
  - 5) None of these
183. A file that contains definitions of the paragraph and character styles for your document and all things you customised like toolbars and menus is called a \_\_\_\_.
- 1) guide
  - 2) pattern
  - 3) base document
  - 4) template
  - 5) None of these
184. Programs designed specifically to address general-purpose applications and special purpose applications are called \_\_\_\_.
- 1) operating system
  - 2) system software
  - 3) application software
  - 4) management information systems
  - 5) None of these
185. A \_\_\_\_ contains buttons and menus that provide quick access to commonly used commands.
- 1) toolbar
  - 2) menu bar
  - 3) window
  - 4) find
  - 5) None of these
186. For selecting or highlighting, which of the following is generally used?
- 1) Icon
  - 2) Keyboard
  - 3) Mouse
  - 4) Floppy Disk
  - 5) None of these
187. What does storage unit provide?
- 1) Place for typing data
  - 2) Storage for information and instruction
  - 3) Place for printing information
  - 4) All of the above
  - 5) None of these
188. Which type of memory is closely related to processor?
- 1) Main Memory
  - 2) Secondary Memory
  - 3) Disk Memory
  - 4) Tape Memory
  - 5) None of these
189. Which device is used to access your computer by other computer or for talk over phone?
- 1) RAM
  - 2) CD ROM Drive
  - 3) Modem
  - 4) Hard Drive
  - 5) None of these
190. Permanent Memory in computer is called
- 1) RAM
  - 2) ROM
  - 3) CPU
  - 4) CD ROM
  - 5) None of these
191. Reusable optical storage will typically have the acronym \_\_\_\_
- 1) CD
  - 2) DVD
  - 3) ROM
  - 4) RW
  - 5) None of these
192. \_\_\_\_ is processed by the computer into information.
- 1) Data
  - 2) Numbers
  - 3) Alphabets
  - 4) Pictures
  - 5) None of these
193. A \_\_\_\_ is an electronic device that process data, converting it into information.
- 1) computer
  - 2) processer
  - 3) case
  - 4) stylus
  - 5) None of these
194. File extensions are used in order to
- 1) name the file
  - 2) ensure the filename is not lost
  - 3) identify the file
  - 4) identify the file type
  - 5) None of these

195. The most common type of storage devices are \_\_\_\_\_.  
1) persistent                      2) optical  
3) magnetic                        4) flash  
5) None of these
196. \_\_\_\_\_ has invented the mechanical calculator for adding numbers.  
1) Charles Babbage    2) Newton  
3) Pascal                      4) Peano  
5) E. F. Codd
197. A unit of hardware used to monitor the computer processing  
1) Terminal                      2) Console  
3) CPU                              4) Server  
5) Client
198. Which of these is not a feature of a reentrant procedure  
1) multiple users can share a single copy of a program during the same period  
2) The program code can modify itself  
3) The local data for each user process must be stored separately  
4) The temporary part is the code  
5) The temporary part is the pointer back to the calling program and local variables used by that program
199. What is the split-MAC architecture  
1) The split-MAC architecture uses MAC addresses to create a forward/filter table and break up broadcast domains  
2) The split-MAC architecture uses MAC addresses on the wireless network and IP addresses on the wired network  
3) The split-MAC architecture allows the splitting of 802.11 protocol packets between the AP and the controller to allow processing by both devices  
4) The split-MAC architecture uses MAC addresses to create a forward/filter table and break up collision domains  
5) All of these
200. In \_\_\_\_\_ normal form, all non-key fields of data structure are dependent on the whole key.  
1) First                              2) Second  
3) Third                              4) Fourth  
5) Fifth



## KEY & SOLUTIONS

(1-5):



1. (2) C is third to the left of D.
2. (4) H is sitting to the immediate right of G.
3. (1) B and G are immediate neighbours of G.
4. (5) Either E or F is sitting third to the left of G.
5. (3) There are three people between B and D.

(6-10):

Candidate	Canditions				
	(i) or (a)	(ii) or (b)	(iii)	(iv)	(v)
Shiva	✓	–	✓	–	✓
Rahil	NG	–	✓	–	✓
Nakul	–	✓	✓	–	✓
Manohar	✓	–	–	✓	✓
Swati	✓	–	–	✓	✓

NG: Not Given

6. (2) Shiva Kumar Kamath satisfies all the conditions. Therefore, he can be recruited as Manager HR of the company.
7. (3) There are no information regarding conditions (i) or (a).
8. (1) Nakul Bhatnagar satisfies conditions (a), (ii), (iii), (iv) and (v). Therefore, he can be recruited as the Head HR of the company.
9. (4) Manohar Tambe satisfies conditions (i), (b), (iii), (iv) and (v). Therefore, he can be recruited as the CEO of the company.
10. (4) Swati Shinde satisfies conditions (i), (b), (iii), (iv) and (v). Therefore, she can be recruited as the CEO of the company.

(11-15):

- (i) All digits are alphabets → Universal Affirmative (A-type).

- (ii) Some numbers are digits → particular Affirmative (I-type)
- (iii) No alphabet is a vowel → Universal Negative (E-type)
- (iv) Some alphabets are not vowels → Particular Negative (O-type)

11. (3) Some numbers are digits.

All digits are alphabets

$I + A \Rightarrow$  I-type of Conclusion.

“Some numbers are alphabets”.

All digits are alphabets

No alphabet is a vowel.

$A + E \Rightarrow$  E-type of Conclusion.

“No digit is a vowel”.

This is Conclusion I.

All consonants are vowels.

No vowel is an alphabet.

$A + E \Rightarrow$  E-type of Conclusion.

“No consonant is an alphabet”.

Conclusion II is Converse of it.

Some numbers are alphabets

No alphabet is a vowel.

$I + E \Rightarrow$  O<sub>1</sub> - type of Conclusion.

“Some vowels are not numbers.”

12. (4) Some files are papers.

All papers are certificates.

$I + A \Rightarrow$  I-type of Conclusion.

“Some files are certificates.”

Conclusion III is Converse of it.

All papers are certificates.

No certificate is a manuscript.

$A + E \Rightarrow$  E-type of Conclusion.

“No paper is a manuscript.”

13. (1) No group is people.

All people are animals.

$E + A \Rightarrow$  O<sub>1</sub> - type of Conclusion.

“Some animals are not groups.”

All people are animals.

All animals are plants.

$A + A \Rightarrow$  A - type of Conclusion.

“All people are plants.”

This is Conclusion II.

All people are plants.

All plants are roots.

$A + A \Rightarrow$  A - type of Conclusion.

“All people are roots.”

All animals are plants.

All plants are roots.

$A + A \Rightarrow$  A - type of Conclusion.

“All animals are roots.”

14. (5) Some vacancies are jobs.

All jobs are works.

$I + A \Rightarrow$  I - type of Conclusion.

“Some vacancies are works.”

All jobs are works.

No work is a trade.

$A + E \Rightarrow$  E-type of Conclusion.

“No job is trade.”

All professions are trades.

No trade is a work.

$A + E \Rightarrow$  E-type of Conclusion.

“No profession is a work.”

This is Conclusion III.

Conclusion I is Converse of the second Premise.

15. (2) All marks are grades.

No grade is a score.

$A + E \Rightarrow$  E-type of Conclusion.

“No mark is a score.”

All letters are scores.

All scores are characters.

$A + A \Rightarrow$  A-type of Conclusion.

Conclusion IV is Converse of it.

(16-20):

Person	Hobby	State
A	Painting	Maharastra
B	Dancing	Gujarat
C	Singing	Kerala
D	Pottery making	Rajasthan
E	Reading	Punjab
F	Travelling	Karnataka
G	Sculpting	Odisha

16. (2) C likes singing.

17. (4) The combinations D-Pottery Making-Rajasthan is correct.  
 18. (3) F belongs to Karnataka.  
 19. (1) G-Sculpting - Odisha is correct.  
 20. (5) E belongs to Punjab and he likes reading.  
 (21-25):

After careful analysis of the given input and various steps of rearrangement, it is evident that in the first step the highest number is placed at the extreme left position and in the second step the word which comes first in the alphabetical order is placed at the extreme right position. In the next step second highest number is placed at the second position from the left. After that step the word which comes second in the alphabetical order is placed at the extreme right position. These two steps are continued alternatively till all the numbers get arranged in the descending order from the left and all the words get arranged in alphabetical order after the numbers.

input: class 25 war 15 race 73 heap 58 just 88 take 38

Step I : 88 class 25 war 15 race 73 heap 58 just take 38

Step II : 88 25 war 15 race 73 heap 58 just take 38 class

Step III : 88 73 25 war 15 race heap 58 just take 38 class

Step IV : 88 73 25 war 15 race 58 just take 38 class heap

Step V : 88 73 58 25 war 15 race just take 38 class heap

Step VI : 88 73 58 25 war 15 race take 38 class heap just

Step VII : 88 73 58 38 25 war 15 race take class heap just

Step VIII : 88 73 58 38 25 war 15 take class heap just race

Step IX : 88 73 58 38 25 15 war take class heap just race

Step X : 88 73 58 38 25 15 war class heap just race take

Step XI : 88 73 58 38 25 15 class

heap just race take war

And, Step XI is the last step.

21. (5) The word 'war' is sixth from the left end in step VIII.  
 22. (2) '25' is the ninth from the right in Step VI.  
 23. (4) '15' is seventh from the right end in Step IX.  
 24. (1) Eleven Steps were required to complete the arrangement.  
 25. (3) Option (3) is the Step X.

(26 - 30):

- (i)  $P \odot Q \Rightarrow P \nprec Q \Rightarrow P \leq Q$   
 (ii)  $P \# Q \Rightarrow P \nless Q \Rightarrow P < Q$   
 (iii)  $P @ Q \Rightarrow P \nprec Q, P \prec Q \Rightarrow P = Q$   
 (iv)  $P \square Q \Rightarrow P \nless Q \Rightarrow P > Q$   
 (v)  $P \$ Q \Rightarrow P \prec Q \Rightarrow P \geq Q$

$\odot \Rightarrow \leq$	$\# \Rightarrow <$	$\odot \Rightarrow =$
$\square \Rightarrow >$	$\# \Rightarrow \geq$	

26. (3)  $A \square N \Rightarrow A > N$

$S \$ N \Rightarrow S \geq N$

$S \square W \Rightarrow S > W$

$W \odot R \Rightarrow W \leq R$

Now,  $A > N \leq S > W \leq R$

**Conclusion**

- I.  $R \$ A \Rightarrow R \geq A$  : Not True  
 II.  $S \square R \Rightarrow S > R$  : Not True  
 III.  $S \square A \Rightarrow S > A$  : Not True  
 IV.  $W \odot A \Rightarrow W \leq A$  : Not True

27. (1)  $D \# E \Rightarrow D < E$

$E \odot T \Rightarrow E \leq T$

$T @ C \Rightarrow T = C$

$C \# A \Rightarrow C < A$

Now,  $D < E \leq T = C < A$

**Conclusions**

- I.  $D \# A \Rightarrow D < A$  : True  
 II.  $C \odot D \Rightarrow C \leq D$  : Not True  
 III.  $A \square E \Rightarrow A > E$  : True  
 IV.  $T \# A \Rightarrow T < A$  : True
28. (4)  $O \$ B \Rightarrow O \geq B$   
 $B @ S \Rightarrow B = S$   
 $S \# E \Rightarrow S < E$   
 $E \odot R \Rightarrow E \leq R$   
 Now,  $O \geq B = S < E \leq R$

**Conclusions**

- I.  $S \odot O \Rightarrow S \leq R$  : True  
 II.  $R \square S \Rightarrow R > S$  : True  
 III.  $B \# R \Rightarrow B < R$  : True  
 IV.  $B \# E \Rightarrow B < E$  : True
29. (2)  $D \odot S \Rightarrow D \leq S$   
 $S \square P \Rightarrow S > P$   
 $P \$ I \Rightarrow P \geq I$   
 $P @ T \Rightarrow P = T$   
 Now,  $D \leq S > P = T \geq I$

**Conclusions**

- I.  $P \# D \Rightarrow P < D$  : Not True  
 II.  $P \$ T \Rightarrow P \geq T$  : Not True  
 III.  $T \# S \Rightarrow T < S$  : True  
 IV.  $I \odot D \Rightarrow I \leq D$  : Not True
30. (5)  $U @ N \Rightarrow U = N$   
 $N \$ T \Rightarrow N \geq F$   
 $F \$ A \Rightarrow F \geq A$   
 $A \square R \Rightarrow A > R$   
 Now,  $U = N \geq F \geq A > R$

**Conclusions**

- I.  $A @ U \Rightarrow A = U$  : Not True  
 II.  $N \square R \Rightarrow N > R$  : True

III.  $R \odot U \Rightarrow R \leq U$  : Not True

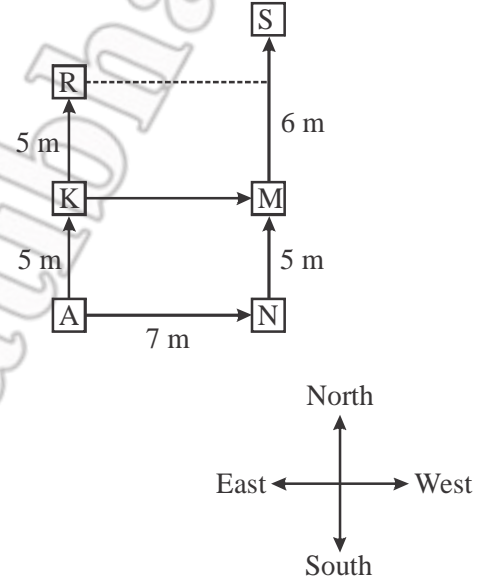
IV.  $U \square A \Rightarrow U > A$  : Not True

$U$  is either greater than or equal to  $A$ .  
 Therefore, either I or IV is true.

31. (3)  $9 \ 3 \ 7 \ \boxed{8} \ 6 \ 2 \ \boxed{5} \ 4 \ \boxed{1}$

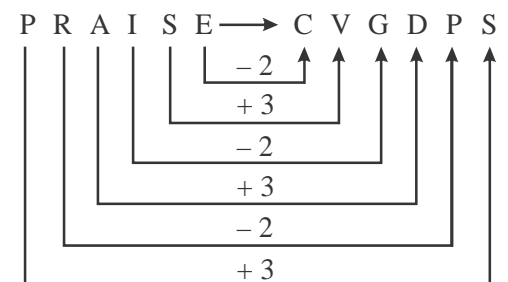
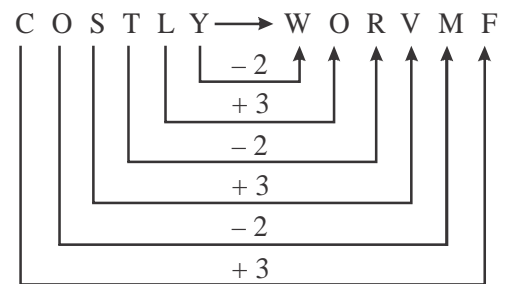
$$\frac{518}{7} = 74; \frac{581}{7} = 83$$

32. (3)



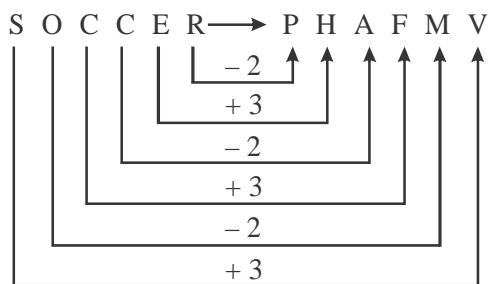
Required distance =  $(6 + 5)$  metres  
 = 11 metres

33. (1)



Similarly,

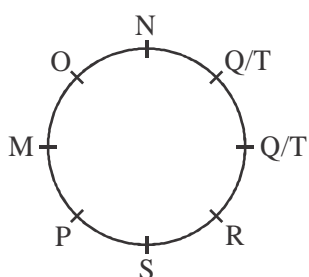




34. (4)

he was not absent → ja si fe ra  
absent case was not → ga ja fe ra  
no one was absent → da ge ra fe

35. (2)



N is sitting third to the right of R.

36. (4)

D H I E  
↓ ↓ ↓ ↓  
W S R V

Pairs of Opposite Letters.

A E F B  
↓ ↓ ↓ ↓  
Z V U Y

Therefore,

G K L H  
↓ ↓ ↓ ↓  
T P O S

37. (1)

6	F
5	A
4	C
3	D
2	E
1	B

38. (4)  $F > B > A$

$E > C > F$

$D > E > C > F > B > A$

39. (3) From statements II and III it is clear that S is the daughter-in-law of B.

B is the mother of N and R.

T is the son of N and S is the mother of T.

So, S is the wife of N.

40. (1) From statements I and II, there are 33 students in the class.

From statements II and III there may be 33 or 44 students in the class.

41. (2) From the given statements, it is clear that industrial society is responsible for expansion of education of the mass level.

42. (3) Obviously, the Government should make all necessary arrangement to enact fire arm act. Fire arms should not be let free. It should be regulated and controlled by the competent authority.

43. (1) Obviously option (1) substantiates the fact given in the statement.

44. (4) It is well known that human being is mortal.

45. (4) We know that some people get influenced by the attractive advertisement.

46. (3) The company decided to increase the price of car as there is no other car in the market in comparison to the Limousine car.

47. (2) Obviously, social entrepreneurship is different from the business entrepreneurship.

48. (3) Obviously a system which is simple is preferred by majority of people.

49. (1) Obviously, the lifestyle and food habits are mainly responsible for the present situation.

50. (2) Tractor is very useful for farmers to carry a host of farm activities.

51. (3) 52. (1) 53. (2) 54. (3)

55. (4) 56. (1)

57. (2) **Broaden (Verb)** = to affect or make something affect more people or things; widen. The party needs to broaden its appeal to voters.
58. (2) **On a par with somebody/something** = as good, bad, important as somebody.
59. (1) **Volatile (Adjective)** = changing easily, likely to change suddenly : unstable.
60. (4) **Reveal (Verb)** = disclose; to make something known to somebody.  
**Conceal (Verb)** = to hide something.
61. (4) The subject 'these companies' is Plural. Hence, 'their board members' should be used.
62. (3) The subject 'the scheme' is Singular. Hence 'requires and additional investment' should be used.
63. (5)
64. (4) For congruence, 'and supervising the new staff should be used.'
65. (5) 66. (1) 67. (2) 68. (5)
69. (4) 70. (3)
71. (5) Asian countries have been actively opening their markets to one another.
72. (4) The desire to achieve conditions conducive to global consensus on trade regulations and tariffs.
73. (3) Only (1) and (2)
74. (3) Widening of differences between participant and nonparticipant countries will hamper global stability.
75. (4) All (1), (2) and (3)
76. (4) It will alter the balance of power in the World with small Asian countries becoming most dominant.
77. (4) Asian countries no longer export to Western markets alone and now cater to Asian markets as well.
78. (1) The word **Critical (Adjective)** as used in the passage means : extremely important because a future situation will be affected by it; crucial; serious.

Hence, the words **critical** and **unimportant** more antonymous.

79. (5) The word **Fresh (Adjective)** means : new; made or experienced recently.

Hence, the words **fresh** and **modern** are synonymous.

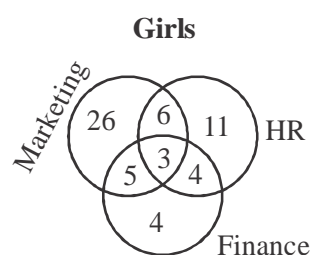
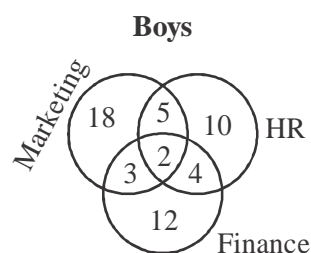
80. (2) Only (2)
81. (1) 82. (2) 83. (3) 84. (5) 85. (1)
86. (1) 87. (3) 88. (1) 89. (2) 90. (3)

#### Calculations (91--95):

$$\text{Boys} = \frac{7}{15} \times 150 = 70$$

$$\text{Girls} = 150 - 70 = 80$$

	Boys	Girls
Marketing n(P)	28	40
GR n(Q)	21	24
Finance n(R)	21	16
HR + Marketing n(P ∩ Q)	7	9
HR + Finance n(Q ∩ R)	6	7
Marketing + Finance n(P ∩ R)	5	8



91. (1) Required percentage
- $$= \frac{5}{150} \times 100 = \frac{10}{3} = 3\frac{1}{3}\%$$
- $$= 3.3\%$$
92. (2) Required ratio = 18 : 26
- $$= 9 : 13$$
93. (3) Required ratio = 5 : 4

94. (4) Required percentage  $= \frac{28-24}{24} = 100$

$$= \frac{50}{3} = 16\frac{2}{3}\%$$

95. (1) Required ratio = 10 : 11

96. (2) From statements I and II.

Rate downstream

$$= u + v = 6 \text{ kmph}$$

Rate upstream

$$= u - v = 3 \text{ kmph}$$

$$u = \frac{1}{2}((u+v) + (u-v))$$

$$= \frac{1}{2}(6+3) = \frac{9}{2} \text{ kmph}$$

From statements I and III.

$$u + v = 6 \text{ kmph}$$

$$\Rightarrow u + \frac{u}{3} = 6$$

$$\Rightarrow 4u = 18$$

$$\Rightarrow u = \frac{18}{4} = \frac{9}{2} \text{ kmph}$$

97. (2) From statements I and II.

$$\text{Speed of train} = \frac{240}{24}$$

$$= 10 \text{ m/sec}$$

98. (4) From all three statements,

$$\begin{aligned} \text{Total age of 11 students + 1 teacher} \\ = 14 \times 12 = 168 \text{ years} \end{aligned}$$

$$\text{Average age of 11 students + 3}$$

$$\begin{aligned} \Rightarrow \text{Average age of 11 students} \\ = 14 - 3 = 11 \text{ years} \end{aligned}$$

$$\text{Their total age} = 11 \times 11 = 121 \text{ years}$$

$$\text{Teacher's age} = 168 - 121 = 47 \text{ years}$$

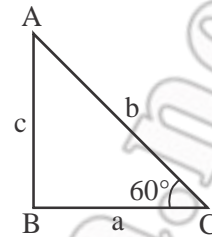
99. (4) From statements II and III,

$$\text{SI for two years} = ₹ 1200$$

$$\text{Principal} = 10 \times 1200 = ₹ 12000$$

Thus we can find C.I. and amount.

100. (4) From statement I and III,



$$\frac{AB}{AC} = \cos 60^\circ \Rightarrow BC = \frac{5}{2}$$

$$a = \frac{5}{2}, b = 5 \text{ and } \theta = 60^\circ$$

$$\therefore \text{We get area by } A = \frac{1}{2} ab \sin C$$

101. (1) Required average  $= \frac{2700}{6} = 450$

102. (2) Required average = 500 : 400 : 550  
= 10 : 8 : 11

103. (3) Required percentage

$$= \frac{250-200}{200} \times 200 = 25\%$$

104. (4) Required average

$$= \frac{800+700+660}{3}$$

$$= \frac{2160}{3} = 720$$

105. (1) Required ratio

$$= 300 : 200 : 350 = 6 : 4 : 7$$

106. (2) Ratio of equivalent capitals for 1 month

$$\begin{aligned} &= 30000 \times 12 : (24000 \times 4 + 18000 \times 8) \\ &\quad : (42000 \times 4 + 32000 \times 8) \end{aligned}$$

$$= 90 : 60 : 106$$

$$= 45 : 30 : 53$$

$$\text{Sum of ratios} = 45 + 30 + 53 = 128$$

$$\therefore \text{B's share}$$

$$= \frac{30}{128} \times 11960 = ₹ 2803$$

107. (3) Radius of cylinder  $= \frac{14}{2} = 7$  cm

Height of cylinder = 14 cm

$\therefore$  Required volume  $= \pi r^2 h$

$$= \frac{22}{7} \times 7 \times 7 \times 14$$

$$= 2156 \text{ cu.cm}$$

108. (1) Sum lent at 6% rate of interest = ` x

S.I. = 19000 – 16800

= ` 2200

$$\therefore \frac{x \times 6 \times 2}{100} + \frac{(16800 - x) \times 8 \times 2}{100} = 2200$$

$$\Rightarrow 12x + 16800 \times 16 - 16x = 220000$$

$$\Rightarrow 4x = 268800 - 220000$$

$$\Rightarrow 4x = 48800$$

$$\Rightarrow x = \text{` } 12200$$

109. (2) Kapil's present age = 12 years

After 6 years, Kapil's age = 18 years

$\therefore$  Father's present age = 36 – 6  
= 36 years

$\therefore$  Romila's present age

$$= \frac{1}{4} \times 30 = 7.5 \text{ years}$$

110. (3)  $n(A) = 35$ ,  $n(B) = 45$ ,  $n(A \cap B) = 20$

$$n(A \cup B) = n(A) + n(B) - n(A \cap B)$$

$$= 35 + 45 - 20 = 60$$

$\therefore$  Percentage of failed students in Hindi or English or both = 60%

$\therefore$  Successful students = 40%

111. (1) Required answer

$$= 3800 \times \frac{27}{100} = 2016$$

112. (3) Required answer

$$= \frac{3800 \times 8}{100} + \frac{4200 \times 17}{100}$$

$$= 304 + 714 = 1018$$

113. (2) Required ratio

$$= \frac{3800 \times 8}{100} : \frac{4200 \times 17}{100}$$

$$= 38 \times 14 : 42 \times 18$$

$$= 19 : 27$$

114. (3) Required ratio

$$= \frac{3800 \times 14}{100} : \frac{4200 \times 14}{100}$$

$$= 19 : 21$$

115. (2) Required answer

$$= \frac{4200 \times 17}{100} + \frac{4200 \times 14}{100}$$

$$= 714 + 588 = 1302$$

116. (1) I:  $x^2 - 24x + 144 = 0$

$$\Rightarrow x^2 - 12x - 12x + 144 = 0$$

$$\Rightarrow x(x - 12) - 12(x - 12) = 0$$

$$\Rightarrow (x - 12)(x - 12) = 0$$

$$\Rightarrow x = 12$$

II.  $y^2 - 26y + 169 = 0$

$$\Rightarrow (y - 13)^2 = 0$$

$$\Rightarrow y - 13 = 0$$

$$\Rightarrow y = 13$$

Clearly,  $x < y$

117. (4) I.  $2x^2 + 3x - 20 = 0$

$$\Rightarrow 2x^2 + 8x - 5x - 20 = 0$$

$$\Rightarrow 2x(x + 4) - 5(x + 4) = 0$$

$$\Rightarrow (x + 4)(2x - 5) = 0$$

$$\Rightarrow x = -4 \text{ or } \frac{5}{2}$$

II.  $2y^2 + 19y + 44 = 0$

$$\Rightarrow 2y^2 + 11y + 8y + 44 = 0$$

$$\Rightarrow y(2y + 11) + 4(2y + 11) = 0$$

$$\Rightarrow (y + 4)(2y + 11) = 0$$

$$\Rightarrow y = -4 \text{ or } -\frac{11}{2}$$

Clearly,  $x \geq y$



118. (5) I.  $6x^2 + 77x + 121 = 0$   
 $\Rightarrow 6x^2 + 66x + 11x + 121 = 0$   
 $\Rightarrow 6x(x + 11) + 11(x + 11) = 0$   
 $\Rightarrow (x + 11)(6x + 11) = 0$

$\Rightarrow x = 11 \text{ or } -\frac{11}{6}$

II.  $y^2 + 11y - 2y - 22 = 0$   
 $\Rightarrow y(y + 11) - 2(y + 11) = 0$   
 $\Rightarrow (y - 2)(y + 11) = 0$   
 $\Rightarrow y = 2 \text{ or } -11$

119. (2) I.  $x^2 - 6x - 7 = 0$   
 $\Rightarrow x^2 - 7x + x - 7 = 0$   
 $\Rightarrow x(x - 7) + 1(x - 7) = 0$   
 $\Rightarrow (x + 1)(x - 7) = 0$   
 $\Rightarrow x = -1 \text{ or } 7$

II.  $2y^2 + 13y + 15 = 0$   
 $\Rightarrow 2y^2 + 10y + 3y + 15 = 0$   
 $\Rightarrow 2y(y + 5) + 3(y + 5) = 0$   
 $\Rightarrow (y + 5)(2y + 3) = 0$   
 $\Rightarrow y = -5 \text{ or } -\frac{3}{2}$

120. (4) I.  $10x^2 - 7x + 1 = 0$   
 $\Rightarrow 10x^2 - 5x - 2x + 1 = 0$   
 $\Rightarrow 5x(2x - 1) - 1(2x - 1) = 0$   
 $\Rightarrow (5x - 1)(2x - 1) = 0$

$\Rightarrow x = \frac{1}{5} \text{ or } \frac{1}{2}$

II.  $35y^2 - 12y + 1 = 0$   
 $\Rightarrow 35y^2 - 7y - 5y + 1 = 0$   
 $\Rightarrow 7y(5y - 1) - 1(5y - 1) = 0$   
 $\Rightarrow (7y - 1)(5y - 1) = 0$

$\Rightarrow x = \frac{1}{7} \text{ or } \frac{1}{5}$

121. (1) Total marks obtained by Umesh

$= 40 + 33.5 + \frac{92}{100} \times 150 + 87$

$+ \frac{69}{100} \times 75 + \frac{76}{100} \times 75$   
 $= 41 + 33.5 + 138 + 87 + 51.75 + 57$   
 $= 408.25$

Required percentage  $= \frac{408}{500} \times 100 = 80$

122. (2) Required average of percentage in Hindi

$= \frac{88 + 92 + 76 + 83 + 65 + 72}{6}$

$= \frac{476}{6} = 79.33$

123. (3) Average marks in mathematics

$= \frac{150(69 + 85 + 92 + 78 + 64 + 88)}{100 \times 6}$

$= \frac{150 \times 476}{100 \times 6} = 119$

124. (4) Average marks in geography

$= \frac{50(85 + 80 + 67 + 72 + 79 + 87)}{6} \times \frac{1}{100}$

$= 50 \times \frac{470}{6} \times \frac{1}{100}$

$= 39.16$

125. (1) Marks obtained by Ritesh

$= 50 \times \frac{68}{100} + 50 \times \frac{79}{100} + 150 \times \frac{64}{100} + 91$

$+ \frac{75 \times 66}{100} + 50 \times \frac{86}{100} + 75 \times \frac{65}{100}$

$= 34 + 39.5 + 96 + 91 + 49.5$

$+ 43 + 48.75 = 401.75$

126. (1)  $? \approx 21 + 4 \times 3 + 9$

$\approx 21 + 12 + 9 = 42$

127. (2)  $\frac{23}{?} \approx 23$

$\Rightarrow ? \approx \frac{23}{23} = 1$

128. (1)  $? \approx \sqrt{1000000} = 1000$

129. (3)  $? \approx \frac{3900 \times 134}{100} + 134 \times 39$   
 $\approx 2 \times 39 \times 134 \approx 10452$

130. (2)  $10^3 \times 10^6 + 10^9 \approx 10^7 + 10^7$   
 $\approx 10^9 + 10^9 = 2 \times 10^9$   
 $\approx ? = 9$

131. (1) **Men:** Company A  $\Rightarrow \frac{13}{19} \times 760 = 520$

Company B  $\Rightarrow \frac{4}{7} \times 840 = 480$

Company C  $\Rightarrow \frac{7}{15} \times 720 = 336$

Company D  $\Rightarrow \frac{9}{20} \times 640 = 288$

Company E  $\Rightarrow \frac{23}{35} \times 700 = 460$

Total =  $520 + 480 + 336 + 288 + 460$   
 $= 2084$

132. (2) **Women:**

Company A  $\Rightarrow 760 - 520 = 240$

Company B  $\Rightarrow 840 - 480 = 360$

Company C  $\Rightarrow 720 - 336 = 384$

Company D  $\Rightarrow 640 - 288 = 352$

Company E  $\Rightarrow 700 - 460 = 240$

Required average

$= \frac{240 + 360 + 384 + 352 + 240}{5}$

$= \frac{1576}{5} \approx 315$

133. (3) Male employees in companies A and C  
 $= 520 + 336 = 856$

Female employees in companies B and D

$= 360 + 352 = 712$

Difference =  $856 - 712 = 144$

134. (4) Required ratio =  $352 : 240 = 22 : 15$

135. (1) Required percentage

$= \frac{720 - 640}{640} \times 100$

$= 12.5\%$

136. (1) In  $\Delta BDE$ ,

De =  $28 + 28 = 56$  cm

BC = 28 cm

$\Delta BDE = \frac{1}{2} \times DE \times BC$

$= \frac{1}{2} \times 56 \times 28 = 784$  sq.cm

137. (2) Area of square =  $28 \times 28 = 784$  sq.cm

Area of four circles =  $4\pi r^2$

$= 4 \times \frac{22}{7} \times 7 \times 7 = 616$  sq.cm

Area of shaded region

$= 784 - 616 = 168$  sq. cm

138. (4) Part of tank emptied in 1 hour by the leak

$\frac{1}{2} - \frac{3}{7} = \frac{1}{14}$

The leak will empty the tank in 14 hours.

139. (3) Speed of return =  $\frac{40 \times 150}{100} = 60$  kmph

Average speed =  $\frac{2 \times 40 \times 60}{40 + 60}$

$= \frac{4800}{100} = 48$  kmph

140. (1) Loss percent

$= \left( \frac{\text{Common gain or loss}}{10} \right)^2 \%$

$= \left( \frac{12}{10} \right)^2 \% = \frac{36}{25} \% = 1 \frac{11}{25} \%$

141. (4) The Rajya Sabha, in August 2013, passed the Companies Bill, 2012 to overhaul auditing, impose stiffer penalties for fraud and create more government oversight of businesses. This law will replace India's 57-year-old corporate legislation that had failed to keep up with changes in business practices.
142. (5) The birth anniversary of late Prime Minister of India Shri Rajiv Gandhi on 20th August is observed as "Sadbhavana Diwas" nation-wide every year. The theme of Sadbhavana is to promote national integration and communal harmony among people of all religions, languages and regions. The idea behind observance of Sadbhavana Diwas is to eschew violence and to promote good will among the people.
143. (1) As of October 2013, China's central bank has \$ 3.66 trillion in foreign-exchange reserves. That is more than the combined reserves of the four runners-up: Japan, the euro zone, Saudi Arabia and Switzerland.
144. (4) The targets set under priority sector lending for Domestic commercial banks / Foreign banks with 20 and above branches is 40 percent of Adjusted Net Bank Credit (ANBC) or credit equivalent amount of off-Balance Sheet Exposure, whichever is higher. For Foreign banks with less than 20 branches, it is 32 percent of ANBC or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher.
145. (2) The Manodhairya Yojana is targeted for victims of various crimes, especially rape, child sex abuse and acid attacks. The highest compensation is for people who suffer from complete disfigurement of face or physical handicap in case of an acid attack. Such victims will be given a compensation of ₹ 3 lakhs.
146. (3) Shri Ramesh Abhishek is the Chairman of the Forward Markets Commission. Abhishek is an IAS officer of 1982 Bihar cadre. Forward Markets Commission (FMC) headquartered at Mumbai, is a regulatory authority which is overseen by the Ministry of Finance, Govt. of India.
147. (4) The maximum amount not liable to tax in case of an individual (below 60 years of age) is ₹ 2 lakhs; in the case of an individual aged 60 years and above, the maximum amount not liable to tax is ₹ 250000. Further, in the case of individuals aged 80 years and above, the proposed maximum amount not liable for tax is ₹ 500000.
148. (5) The Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 gives definition of micro, small and medium enterprises. As per this act, a medium enterprise is an enterprise where the investment in equipment is more than ₹ 2 crore but does not exceed ₹ 5 crore. For plant and machinery, the investment should be more than ₹ 5 crore but does not exceed ₹ 10 crore.
149. (3) As announced in the Reserve Bank of India's Annual Monetary Policy Statement 2012-13 on April 17, 2012, in order to provide greater liquidity cushion, it was decided to raise the borrowing limit of SCBs under the MSF from 1 percent to 2 percent of their NDTL outstanding at the end of the second preceding fortnight with immediate effect. This was done in accordance with powers conferred by subsection (2A) of Section 24 of the Banking Regulation Act, 1949.
150. (1) Himachal Pradesh Chief Minister Virbhadr Singh rolled out the ambitious food security scheme — named Rajiv Gandhi Ann Yojana — on 20 September 2013. Under the scheme, the government proposes to provide 5 kg of rice, wheat and coarse cereals per month per individual at a fixed price of ₹ 3, 2, 1, respectively.
151. (5) In business, disinvestment means to sell off certain assets such as a manufacturing plant, a division or subsidiary, or product line. Also known as divestiture, it is made for either financial or social goals. Divestment is the opposite of investment or capital expenditures.

152. (4) In the notification issued on 16 September 2013, the Reserve Bank laid down certain fair practices to be adopted by NBFCs lending against the collateral of gold. In this regard, it was decided that where the gold jewellery pledged by a borrower at any one time or cumulatively on loan outstanding is more than 20 grams, NBFCs must keep record of the verification of the ownership of the jewellery.
153. (2) Gyan Correa's debut Gujarati movie The Good Road was on 21 September 2013 nominated as India's official entry to 2014 Oscars in the Best foreign Film category. The film tells the story of a boy who is lost and found while his family is on a holiday trip to the Kutch.
154. (3) According to the Master Circular, Banks were mandated to send online alerts to the cardholders for all Card Not Present (CNP) transactions for the value of ` 5000/- and above. Recently, incidents of unauthorized / fraudulent withdrawals at ATMs have come to the notice of RBI.
155. (3) The Reserve Bank of India controls the flow of money in the economy with the help of Cash Reserve Ratio (CRR), SLR (Statutory Liquidity Ratio), Marginal Standing Facility (MSF), Bank Rate, Repo Rate, Reverse Repo Rates, etc. Cess is a type of tax which is imposed and regulated by the Government. It is a synonym for tax, duty, fee, etc.
156. (4) General Anti Avoidance Rules (GAAR), which seeks to check tax evasion by investors routing their funds through tax havens, will come into effect from April 1, 2016. It will apply to entities availing tax benefit of at least ` 3 crore. The GAAR provisions were introduced in the 2012-13 Budget by then Finance Minister Pranab Mukherjee.
157. (4) Pullela Gopichand is a former Indian badminton player. He won the All England Open Badminton Championships in 2001, becoming the second Indian to achieve this feat after Prakash Padukone.
158. (2) The Financial Action Task Force (FATF) is an independent inter-governmental body that develops and promotes policies to protect the global financial system against money laundering, terrorist financing and the financing of proliferation of weapons of mass destruction. The FATF Recommendations are recognised as the global anti-money laundering (AML) and counter terrorist financing (CFT) standard.
159. (3) In a bid to make mobile payments more mainstream, National Payments Corporation of India (NCPI) launched IMPS Merchant Payments in September 2012. It is a value added service which enables mobile banking customers to make payments to merchants/enterprises using their mobile phones.
160. (4) The 15000<sup>th</sup> Branch of the SBI was inaugurated by Union Finance Minister P. Chidambaram at Tamil Nadu's Sooranam, a Christian dominated area, on 17 August 2013. the 15001<sup>st</sup> branch of the bank was opened at nearby Kalayarkovil.
161. (5) Arundhati Battacharya took over as the new chairperson of the State Bank of India (SBI) on 7 October 2013, becoming the first woman to be appointed to the top job at the country's largest lender. Bhattacharya is also the first woman to ever lead a Fortune 500 company in India.
162. (1) India, on 18 September 2013, signed Double Taxation Avoidance Agreement (DTAA) with Latvia. Latvia is the third Baltic country with which DTAA has been signed by India. The pacts have already come into force with Lithuania and Estonia.
163. (2) The Planning Commission is entrusted with the supervision of 5 year plans in India. It has been entrusted with the responsibility of the creation, development and execution of India's five year plans.
164. (2) The Sundarbans covers parts of Bangladesh and the Indian state of West Bengal. it is the largest single block of tidal halophytic mangrove forest in the world and a UNESCO World Heritage



- Site.
165. (5) Insurance in India is regulated and developed by the Insurance Regulatory Development Authority (IRDA). It was constituted by a Parliament of India act called Insurance Regulatory and Development Authority Act, 1999.
  166. (4) The issue of dishonor of cheque is dealt under the Negotiable Instruments (Amendment and Miscellaneous Provisions) Act. 2002. Section 138 of the Act Deals with the dishonor of cheque for insufficiency of funds in the account. It provides that a person shall be punishable for two years imprisonment or with fine, if the cheque issued by drawer returned by the bank unpaid.
  167. (3) The Reserve Bank, on 3 June 2013, said new bank promoters can hold only up to 49% in the proposed non operative financial holding company (NOFHC) under any format and that individuals cannot form a group to set up the bank holding company. A non Operative Financial Holding Company only invest money in other companies. It does not take part in day to day operation.
  168. (2) The Indian navy launched its first indigenous aircraft carrier Vikrant at Kochi on 12 August 2013, making India only the fifth in the world with capability to build such vessels. The warship, which has been named Vikrant after India's first ever aircraft carrier that was inducted in 1961, is the largest ever to be built in India.
  169. (5) BRICS is the acronym for an association of five major emerging national economies: Brazil, Russia, India, China and South Africa. The grouping was originally known as "BRIC" before the inclusion of South Africa in 2010.
  170. (2) The National Sports Day is celebrated in India on in remembrance of Hockey Wizard Dhyan Chand. The day is celebrated on 29 August which is the birthday of Dhyan Chand. He was known as "The Wizard" for his superb ball control.
  171. (2) RBI Governor Raghuram Rajan is the author of "Fault Lines : How Hidden Fractures Still Threaten the World Economy." In this book, Rajan traces the deepening fault lines in a world overly dependent on the indebted American consumer to power global economic growth and stave off global downturns.
  172. (4) The report uses 12 broad categories ("pillars") to rate competitiveness in 148 countries. the WEF report includes rankings of nations with the most effective antimonopoly policy, which assesses which nation's competition regulations promote competition most effectively.
  173. (3) Small Industries Development Bank of India is an independent financial institution aimed to aid the growth and development of micro, small and medium-scale enterprises (MSME) in India. It is the principal financial institution for the promotion, financing and development of the Micro, Small and Medium Enterprise (MSME) sector and for co-ordination of the functions of the institutions engaged in similar activities.
  174. (2) Nandan Nilekani is an Indian entrepreneur and the Chairman of the Unique Identification Authority of India (UIDAI). Nilekani is a co-founder of Infosys and served as its CEO from March 2002 to April 2007.
  175. (1) Deepak Sandhu, on 5 September 2013, became the first woman Chief Information Commissioner of the country. A former Indian Information Service officer of 1971 batch, she was administered the oath of office by President Pranab Mukherjee.
  176. (3) A short term RRB Credit Refinance Fund is being setup to enhance the capacity of Regional Rural Banks to disburse short term crop loans to the small and marginal farmers. NABARD is being provided with ` 10000 crores for refinancing the RRBs through this fund.
  177. (2) In November 2005, a more secure system was introduced for facilitating one-to-one funds transfer requirements

- of individuals/corporates. Available across a longer time window, the NEFT system provides for batch settlements at hourly intervals, thus enabling near real-time transfer of funds.
178. (2) Truncation is the process of stopping the flow of the physical cheque issued by a drawer at some point with the presenting bank en-route to the drawee bank branch. In its place an electronic image of the cheque is transmitted to the drawee branch by the clearing house, along with relevant information like data on the MICR band, date of presentation, presenting bank, etc.
179. (2) Tata Communications payment Solution (TCPS), a wholly owned subsidiary of Tata Communications, on 28 June 2013, launched first white label ATM (WLA) of the country at Chandrapada, a tier-V town near Mumbai. It has been branded 'Indicash' by the company. The Reserve Bank of India had allowed corporates in 2012 to set up white label ATMs to increase the penetration of ATMs in several areas of the country.
180. (1) The miniature reactor on board India's first indigenous nuclear submarine INS Arihant went "Critical: on 10 August 2013, paving the way for its operational development by the Navy. The nuclear submarine will help India achieve the capability of going into high seas without the need to surface the vessel for long durations.
181. (2) 182. (1) 183. (4) 184. (3)
185. (1) 186. (3) 187. (2) 188. (1)
189. (3) 190. (2) 191. (4) 192. (1)
193. (1) 194. (4) 195. (2)
196. (3) The mechanical calculator was invented in 1642 by Blaise Pascal, it was called Pascal's Calculator or Pascaline.
197. (2) A console is a physical device consisting of a keyboard and a screen. The term console usually refers to a terminal attached to a minicomputer or mainframe and used to monitor the status of the system.
198. (2) A useful concept, particularly in system that supports multiple users at the same time, is that of the reentrant procedure. A reentrant procedure is one in which a single copy of the program code can be shared by multiple users during the same period of time. Re entrance have two key aspects : The program code cannot modify itself and the local data for each user must be stored separately.
199. (4) The split-MAC architecture allows the splitting of 802.11 protocol packets between the Cisco LWAPP-based AP, which handles real-time portions of the protocol, and the WLAN controller, and the WLAN controller, which handles those items that are not time sensitive.
200. (2) Table is in 2NF if and only if, it is in 1NF and every non prime attribute of the table is either dependent on the whole of a candidate key or on another non prime attribute.