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A PREMIER INSTITUTE FOR MBA-CAT/MCA/BANK P.O. & SSC ENTRANCE ACADEMY

Center I. Agrasain Plaza, Near Nai Sarak, Gard Road Meerut
Centter II. Ist Floor, Utsav complex, Shivaji Road, Near N.A.S. college Meerut*
Center III. IInd Floor, Star Plaza, Near Baccha Park Meerut

IBPS Clerk-4

1. An office bus driver starts from the office, drives 2 km towards North, takes a left turn and drives for 5 km. He then takes a left turn and drives for 8 km before taking a left turn again and driving for 5 km. The driver finally takes a left turn and drives 1 km before stopping. How far and towards which direction should the driver drive to reach the office again?

    (a) 3 km towards North   (b) 7 km towards East
    (c) 6 km towards South   (d) 6 km towards West
    (e) 5 km towards North

Directions (2–3) : Read the following information carefully and answer the questions which follow :

    A, B, C, D, E and F live on different floors in the same building having six floors numbered 1 to 6 (the ground floor is numbered 1, the floor above it, number 2 and so on and the topmost floor is numbered 6).

    A lives on an even numbered floor. There are two floors between the floors on which D and F live. F lives on a floor above D's floor. D does not live on floor number 2. B does not live on an odd numbered floor. C does not live on any of the floors below F's floor. E does not live on a floor immediately

above or immediately below the floor on which B lives.

2. Who amongst the following live on the floors exactly between D and F?

    (a) E, B   (b) C, B   (c) E, C   (d) A, E   (e) B, A

3. On which of the following floors does B live?

    (a) 6th   (b) 4th   (c) 2nd   (d) 5th
    (e) Cannot be determined

Directions (4–5): Study the following information to answer the given questions:

    In a five letter English word (which may or may not be a meaningful English word), there are two letters between L and P. S is not placed immediately next to L. There is only one letter between S and A. S is towards the right of A. S is not placed immediately next to E.

4. Which of the following is correct with respect to the word thus formed?

    (a) E is at one of the extreme ends of the word
    (b) P is not placed immediately next to A
    (c) There are two letters between A and E in the word thus formed
    (d) P is placed second to the right of E
    (e) None is correct

5. Which of the following words will be formed based on the given conditions?

    (a) SPAEL   (b) PEALS   (c) LEAPS   (d) SEPAL
    (e) LAPSE

Directions (6 –10) : In each question below are two/three statements followed by two conclusions numbered I and II. You have to take the two/three given statements to be true even if they seem to be at vari–ance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

    Give answer (1) if only conclusion I follows

    Give answer (2) if only conclusion II follows.
    Give answer (3) if either conclusion I or conclusion II follows.
    Give answer (4) if neither conclusion I nor conclusion II follows.
    Give answer (5) if both conclusion I and conclusion II follow.

6–7 Statements :   All gliders are parachutes
    No parachute is an airplane
    All airplanes are helicopters.

6.   **Conclusions : I.** No helicopter is a glider.
    II. All parachutes being helicopters is a possibility.

7.   **Conclusions : I.** No glider is an airplane.
    II. All gliders being helicopters is a possibility.

8.   **Statements :** Some mails are chats. All updates are chats.
    Conclusions : I. All mails being updates is a possibility.
    II. No update is a mail.

9–10 Statements : No stone is a metal.
    Some metals are papers.
    All papers are glass.

9.   **Conclusions : I.** No glass is a metal.
    II. At least some glass is metal.

10. **Conclusions : I.** All stones being glass is a possibility.
    II. No stone is a paper.

Directions (11 – 15): Study the following information to answer the given questions :–

    A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule. The following is an illustration of input and rearrangement.

    Input : 52 peak 91 snow freeze 46 cold 15 high 31 73 trek
    Step I : 15 52 peak snow freeze 46 cold high 31 73 trek 91
    Step II : 15 31 52 peak snow freeze 46 cold high trek 73 91
    Step III : 15 31 46 peak snow freeze cold high trek 52 73 91
    Step IV : 15 31 46 cold peak snow freeze high trek 52 73 9 1
    Step V : 15 31 46 cold freeze peak snow high trek 52 73 91
    Step VI : 15 31 46 cold freeze high peak snow trek 52 73 91

    Step VI is the last step of the rearrangement. As per the rules followed in the above steps, find out in each of the following questions the appropriate steps for the given input. Input for the questions.

    Input: 67 hot sun 19 best 83 ice 49 ace 77 cut 37

11. How many steps would be needed to complete the arrangement?
    (a) X   (b) VIII   (c) IX   (d) VII
    (e) None of these

12. Which Step number would be the following output?
    19 37 49 ace best hot sun ice cut 67 77 83
    (a) II   (b) VI   (c) V   (d) IV
    (e) None of these

13. Which of the following would be the Step I ?
    (a) 19 37 49 hot sun best ice ace cut 67 77 83
    (b) 83 67 hot sun best ice 49.ace 77 cut 37 19
    (c) 19 67 ace best hot sun ice 49 77 cut 37 83
    (d) 19 67 hot sun best ice 49 ace 77 cut 37 83
    (e) None of these

14. Which of the following would be the final arrangement?
    (a) 67 77 83 ace best cut hot ice sun 19 3749
    (b) 19 37 49 ace best cut hot ice sun 67 77 83
    (c) 19 37 49 67 77 83 ace best cut hot ice sun

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(d) 19 37 49 67 77 83 ace ice best cut hot sun

(e) None of these

15. In Step IV, which of the following word/number would be on 7th position (from the right) ?

(a) sun   (b) best   (c) 67   (d) cut

(e) None of these

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

Representatives from eight different Banks viz. A, B, C, D, E, F, G and H are sitting around a circular table facing the centre but not necessarily in the same order. Each one of them is from a different Bank viz. UCO Bank, Oriental Bank of Commerce, Bank of Maharashtra, Canara Bank, Syndicate Bank, Punjab National Bank, Bank of India and Dena Bank.

F sits second to right of the representative from Canara Bank. Representative from Bank of India is an immediate' neighbour of the representative from Canara Bank. Two people sit between the representative of Bank of India and B. C and E are immediate neighbours of each other. Neither C nor E is an immediate neighbour of either B or the representative from Canara Bank. Representative from Bank of Maharashtra sits second to right of D. D is neither the representative of Canara Bank nor Bank of India. G and the representative from UCO Bank are immediate neighbours of each other. B is not the representative of UCO Bank. Only one person sits between C and the representative from Oriental Bank of Commerce.

H sits third to left of the representative from Dena Bank. Representative from Punjab National Bank sits second to left of the representative from Syndicate Bank.

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

(a) H – UCO Bank   (b) A– Canara Bank

(c) D – Bank of Maharashtra

(d) E – Syndicate Bank

(e) F – Punjab National Bank

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

(a) B is the representative from Bank of Maharashtra

(b) C sits second to right of H

(c) The representative from Dena Bank sits to the immediate left of the representative from UCO Bank

(d) A sits second to right of the representative from Bank of India

(e) The representatives from Bank of Maharashtra and Syndicate Bank are immediate neighbours of each other

18. Who amongst the following sit exactly between B and the representative from Bank of India?

(a) A and the representative from UCO Bank

(b) F and G

(c) H and the representative from Bank of Maharashtra

(d) H and G

(e) Representatives from Syndicate Bank and Oriental Bank of Commerce

19. Who amongst the following is the representative from Oriental Bank of Commerce?

(a) A   (b) C   (c) H   (d) G   (e) D

20. Who amongst the following sits second to left of B?

(a) C   (b) H

(c) The representative from Canara Bank

(d) The representative from Punjab National Bank

(e) G

Directions (21–25): Each of the questions below consists of a question and three statements numbered is, II and III given below it. You have to decide whether the data provided in the statements arc sufficient to answer the question.

21. How many daughters does P have?

I. B and D are sisters of M.

II. M's father T is husband of P.

III. Out of the three children which T has, only one is a boy.

(a) Only I and III

(b) All I, II and III are required to answer the question.

(c) Only II and III

(d) Question cannot be answered even with all I, II and III

(e) Only I and II

22. Who among A, B, C, D, E and F each having a different height is the tallest?

I. B is taller than A but shorter than E.

II. Only two of them are shorter than C.

III. D is taller than only F

(a) Only I and II   (b) Only I and III

(c) Only II and III

(d) All I, II and III are required to answer the question

(e) All I, II and III are not sufficient to answer the question

23. Towards which direction is village J from village W?

I. Village R is to the west of Village W and to the north of Village T.

II. Village Z is to the east of Village J and to the south of Village T.

III. Village M is to the north east of Village J and north of Village Z.

(a) Only III   (b) Only II and III

(c) All I, II and III are required to answer the question

(d) Question cannot be answered even with all I, II and III

(e) None of these

24. On which day of the week starting from Monday did Manoj visit Chennai?

I. Manoj took leave on Wednesday.

II. Manoj visited Chennai the day after his mother's visit to his house

III. Manoj's mother visited Manoj's house neither on Monday nor on Thursday

(a) Only II and III   (b) Only I and II

(c) Only I and III

(d) All I, II and III are required to answer the question

(e) Question cannot be answered even with all I, II and III

25. How is 'go' written in a code language?

I. 'now or never again' is written as 'tom ka na sa' in that code language.

II. 'you come again now' is written as 'ja ka ta sa' in that code language

III. 'again go now or never' is written as 'na ho ka sa torn' in that code language

(a) Only I and III   (b) Only II and III

(c) Only I and II (d) All I, II and III are required to answer the question (e) None of these

Directions (26–30) : Study the following information carefully and answer the questions given below :

P, Q, R, S, T, V, W and Z are travelling to three destinations Delhi, Chennai and Hyderabad in three different vehicles – Honda City, Swift D' Zire and Ford Ikon. There are three females among them one in each car. There are at least two persons in each car.

R is not travelling with Q and W. T, a male, is travelling with only Z and they are not travelling to Chennai. P is travelling in Honda City to Hyderabad. S is sister of P and travels by Ford Ikon. V and R travel together. W does not travel to Chennai.

26. Members in which car are travelling to Chennai?
(a) Honda City (b) Swift D' Zire
(c) Ford Ikon
(d) Either Swift D' Zire or Ford Ikon
(e) None of these

27. In which car are four members travelling?
(a) None   (b) Honda City (c) Swift D'zire
(d) Ford Ikon   (e) Honda City or Ford Ikon

28. Which of the following combinations represents the three female members?
(a) QSZ   (b) WSZ   (c) PSZ
(d) Cannot be determined   (e) None of these

29. Who is travelling with W ?
(a) Only Q   (b) Only P   (c) Both P and Q
(d) Cannot be determined   (e) None of these

30. Members in which of the following combinations are travelling in Honda City?
(a) PRS   (b) PQW   (c) PWS
(d) Data inadequate   (e) None of these

Direction (31–35): Study the following information to answer the given question:

In a certain code.

'more money in market' is written as 'zo li aa to':
'share in market profit' is written as 'vo to je li' :
'making more profit now is written as 'su je zo ka' :
'now the market gains is written as 'do li yo su' :

31. Which of the following does 'vo' stand for?
(a) profit   (b) in   (c) share   (d) market
(e) in or profit

32. What is the code for 'making'?
(a) ka   (b) su   (c) je   (d) zo
(e) Cannot be determined

33. Which of the following is the code for 'gains'?
(a) su   (b) li   (c) yo   (d) do
(e) yo ;k do

34. Which of the following can be the code for 'the more you share'?
(a) do yo zo vo   (b) vo wi zo do
(c) vo zo wi bu   (d) yo je vo wi
(e) su vo zo do

35. 'to ka li aa' is a code for which of the following?
(a) share more in market   (b) now share more gains
(c) the gains in market   (d) the gains in profit
(e) making money in market

Directions 36-40: These questions are based on the letter series. In each of these series, some letters are missing. Select the correct alternative If more than five letters are missing, select the last five letters of the series.

36. ab_d_ _b_ dm _ _ x _ _
(a) abmdx (b) abxdm (c) axdbm (d) abxmd

37. pq_st_p_rss_pq_____
(a) rstqp (b) tsrqp (c) rstpq (d) rtspq

38. uvwxyuv__ __au_ _ _a_ _a_ _
(a) aaaaa (b) uvaaw (c) uvaaa (d) waaaa

39. ab_ __ _bc__e_ c_ _ab_ _a_ _
(a) cbade (b) deabc (c) edacb (d) edcba

40. x_z_ _yz_xy_ _ _ _ _
(a) zuxyz (b) zuyxx (c) xyuzy (d) yxuzx

ENGLISH LANGUAGE AND COMPREHENSION

Directions (41–49): Read the following interview and answer the given questions based on that some words have been printed in bold to help you locate them while answering some of the questions.

A pioneering new book, **Gender and Green Governance,** explores a central question: If women had adequate representation in forestry institutions, would it make a difference to them, their communities, and forests as a national resource? Interview with the author.

Why has access to forests been such a conflictridden issue?

This is not surprising. Forests constitute not just community and national wealth, but global wealth. But for millions, forests are also critical for livelihoods and their daily lives.

Your first book. Cold Hearths and Barren Slopes (1986), was about forests. Is there an evolution of argument here?

Yes indeed : In Cold Hearts and Barren Slopes, I had argued that social forestry, with its topdown implementation and focus on commercial species, was neither 'social' nor forestry', and would protect neither forests nor village livelihoods. The answer, I argued, lay in allowing forests communities to manage local forests. Finally, in 1990, India launched the joint forest management programme and Nepal also started community forestry. So I decided to see for myself how community forestry was actually doing.

Between 1995 and 1999, I travelled extensively across India and Nepal and found **paradox** : Forests were indeed becoming greener but women's problem of firewood shortages persisted and in many cases had become more **acute.** Also, despite their high stakes in forests, women continued to be largely excluded from forest management. I coined the term "participatory exclusions" to describe this. However, the current book is less about women's exclusion.' I ask :What if women were present in forest governance ? What difference would that make?

But has this question not been raised before?

Economists researching environmental collective action have paid little attention to gender. Scholars from other disciplines focusing on gender and governance have been concerned mainly with women's near absence from governance institutions.' The presumption is that once women

are present all good things will follow. But can we as time this? No. Rural women's relationship with forests is complex.

On the one hand, their everyday dependence on forests for firewood fodder, etc, creates a strong stake in conservation. On the other, the same dependence can compel them to extract heavily from

forests. As one landless woman told me. 'Of course, it hurts me to cut **a green** branch but what do I do if my children are hungry? Taking an agnostic position, I decided to test varied propositions, **controlling** for other factors.

What did you find?

First, women's greater presence enhances their effective voice in decision–making. And there is a critical mass effect If forests management groups have 25–33 per cent female members in their executive committees it significantly increases the likelihood of women attending meetings, speaking up and holding office. However, the inclusion of landless women makes a particular difference. When present in sufficient numbers they are more likely to attend meetings and voice their concerns than landed women. So what matters is not just including more women, but more poor women.

Second, and unexpectedly, groups with more women typically make stricter forest use rules. Why is this the case? Mainly because they receive poorer forests from the forest department. To regenerate these they have to sacrifice their immediate needs. Women from households with some land have some fallback. But remarkably even in groups with more landless women, although extraction is higher, they still balance self interest with conservation goals, when placed in decision making positions.

Third, groups with more women outperform other groups in improving forest conditions, despite getting poorer forests. Involving women substantially improves protection and conflict resolution, helps the use of their knowledge of local biodiversity, and raises children's awareness about conservation.

41. What was author's view on 'Social Forestry Scheme'?
   (a) A great success   (b) Beneficial for villagers
   (c) Neither good nor bad
   (d) Should have been implemented as top–down'
   (e) None of these

42. Which of the following is one of the reasons of forests being a conflict ridden issue ?
   (a) Some countries have larger forest cover
   (b) There is less awareness about global warming
   (c) High dependence of many on forests
   (d) Less representation of women
   (e) Less representation of local women

43. The author is advocating inclusion of
   (a) More landless women   (b) More landed women
   (c) More women irrespective of their financial status
   (d) Local people
   (e) Younger women in the age group of 25–33 years

44. Which of the following best describes "participatory exclusion", as used in the interview?
   (a) Outside support   (b) Overdependence
   (c) Benefitting without self interest
   (d) Contributing with profits (e) None of these

45. In the second question, the interviewer asked' Is there an evolution of argument here?' Which of the following best describes that?
   (a) From Barren to Greener slopes
   (b) From local groups to local groups with more women
   (c) A fine balance between conservation and commercial forest ry
   (d) Top–down approach to Community forest ry
   (e) Participatory exclusion to Greener slopes

46. What percent of female members in the Executive Commit tee for Forest Management is being recommended by the author?
   (a) Less than 25%   (b) More than 50%
   (c) 100%   (d) About 75% (e) None of these

47. Why does author say Rural women's relationship with forests is complex'?
   (a) Dependence forces them to extract and also have concern for conservation
   (b) If they protect forests, their livelihood is severely affected
   (c) Poor women have been excluded from forest management
   (d) They cannot be asked to restore forests which are critical for them
(e) Greener forests do not meet the requirement of firewood

48. Landless women, when in decision making role
   (a) extract much more from forest
   (b) improve their own financial status
   (c) do not care for forest
   (d) are able to meet conservation objectives as well as their own interest
   (e) fulfill their own interest at the cost of conservation goals

49. When more women are involved, which of the following also happens?
   (a) They get poorer forests
   (b) They come to know about conservation needs
   (c) Children become more aware about conservation
   (d) They are able to devote more time to conservation
   (e) They get a more comprehensive understanding of local biodiversity

Directions (50–53): Choose the word / group of words which is most nearly the same in meaning to the word/group of words printed in bold.

50. **CONTROLLING**
   (a) holding in check   (b) increasing
   (c) decreasing (d) passing   (e) ignoring

51. **PARADOX**
   (a) similarity   (b) position   (c) anomaly   (d) difference
   (e) excuse

52. **ACUTE**
   (a) accurate   (b) severe   (c) dull   (d) focused
   (e) refined

53. **GREEN**
   (a) colour   (b) dried   (c) old   (d) live (e) big

Directions (54–58) : Which of the phrases (a), (b), (c) and (d) given below each sentence should replace the word/phrase printed in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, mark (e) as the answer.

54. The abduction and return of the local leader within twenty four hours on Wednesday has **left** some **lose end** that have been intriguing investigators probing the case.
   (a) left some loosened endings
   (b) been leaving some loosening ends

(c) leave some lose ends

(d) left some loose ends   (e) No correction required

55. According to the investigators, the hammer used in the crime **was the one who** is used by security guard to sound the hourly bell on a metal plate while on duty.

(a) are those ones which

(b) was the one that

(c) which one (d) is ones that

(e) No correction required

56. The fraud comes at a time when the unregulated microfinance industry is facing a crisis on **its way of** high interest rates and low repayment of loans.

(a) because manner of   (b) since ways are

(c) way of   (d) in the way of (e) No correction required

57. Preliminary investigation revealed that the woman had committed suicide **on account of** her failed attempt to enter the country.

(a) in place of (b) being depressed of

(c) in belief of (d) reason being

(e) No correction required

58. Frustrated families of the missing people **have sought access** to all documents and data concerning the search, and the inclusion of international experts in the inquiry.

(a) have sought accessing   (b) is seeking access

(c) are seeking accessed   (d) has sought accesses

(e) No correction required

Directions (59–63) : Rear range the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) While the reference point for the former is the state, for the latter it's society.

(B) India's' strategic community' comprises two distinct circles with little overlap,

(C) Consequently, mainstream strategists have an external orientation to their discourse, concenrating on high politics; the latter is more internal oriented.

(D) Their prescriptions too are under standably poles apart and thus. the state, to which both their commentary is directed, has to play balancer, and ends up being at the receiving end of criticism from both sides.

(E) Out of the two, one can be termed the 'mainstream' and the other 'alternate'.

(F) To further elaborate on the external and internal concept while one is enamored of India's rise and place in the global order, the other is more sensitive to its vulnerabilities and inadequacies.

59. Which of the following should be the **FOURTH** sentence after rearrangement?

(a) E   (b) D   (c) C   (d) B (e) A

60. Which of the following should be the **SIXTH** sentence after rearrangement?

(a) A   (b) B   (c) C   (d) D (e) E

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

(a) E   (b) D   (c) C   (d) B (e) A

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

(a) A   (b) B   (c) C   (d) D (e) E

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

(a) A   (b) B   (c) C   (d) D (e) F

Directions (64–68) : Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5}. (Ignore errors of punctuation, if any).

64. The dense fog on Friday morning (a)/forced the Airport Authority of India to divert (b)/ eight flights, includes two international flights,(c)/out of the International Airport(d)/No error (e).

65. The civic authorities had scrapped the trade license (a)/of a well known restaurant after investigation proved that (b)/it had chopped down a full grown tree simple because (c)/ the tree was blocking the view of the restaurant. (d)/ No error (e).

66. Investigating officers have found (a)/a lot of gaps between(b)/ the informational gather on their own (c)/ and the version of events narrated by the accused. (d)/ No error (e).

67. The minister told reporters that (a)/ although reservations for the backward classes already existed (b)/ based on social aspects there was no quota for them (c)/ based on political backwardness. (d)/ No error (e).

68. The death of the man has brought (a)/to the fore the plight of thousands of migrants (b)/ languishing behind bars in India after (c)/being apprehended in the border. (d)/ No error (e).

Directions (69–80) : 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 in each case.

With the announcement that he would donate Rs. 8,846 crore of. his equity in the company to the philanthropic trust he controls, the founder and chairman of InfoTech giant Wipro Ltd., Azim Premji has set the **(69)** very high for other mega rich businessmen of the country. The 28th richest man in the world, and India's third richest, could not have made a better and more sound **(70)** choice than this. His Azim Premji Foundation is already working in the rural areas of the country to improve the quality of education and is not in the process of setting up a university for the poor. This **(71)** will be a welcome addition to the kitty of a sector that has the capability to transform India but is badly handicapped due to the lack, of adequate funding. Other IT majors Infosys, Mind Tree, TCS and HCL also support programmes that support social equity.

At a time when India's economic footprint on the global stage is rising, the **(72)** between the different strata of society has also been increasing. This is not a positive development and the underprivileged sections need to be equipped with life skills so that they too can be a part of the growth story. A very basic requirement of this life skills development is to educate them and make them employable. The fact that most of the heads of these IT majors are **(73)** first generation entrepreneurs **(74)** that education, more than anything else, is a great leveler.

At the same time, the improved economic conditions will also push up people into the middleclass bracket and make India a much more attractive market. According to Forbes, which keeps a tab on the **(75)** of the rich and famous, India has 69 billionaires. Yet how many consider **(76)** as a priority when it comes to spending ? Industry reports indicate that Indians spend about Rs. 30,000 crore a year on charitable **(77)** and this includes the money spent by companies on their corporate social responsibility programmes. This is not **(78)** and Indians, especially the corporate czars, have much more ability to give. In a foreword to Corporate Social Responsibility in India, MS Swaminathan correctly says : "Just as good ecology is good business, good philanthropy will also be good business in the **(79)** term." Should the country institutiona lise GSR interventions to deal **(80)** malnutrition, education, health, employment and poverty ? The government would welcome a helping hand, wouldn't it ?

69. (a) expectations   (b) parameters
    (c) status   (d) bar   (e) task
70. (a) investment (b) profit   (c) decision
    (d) significant (e) basic
71. (a) take   (b) interest   (c) step   (d) cause
    (e) endowment
72. (a) status   (b) income   (c) growth   (d) system
    (e) gap
73. (a) seldom   (b) consider   (c) not   (d) themselves
    (e) promoting
74. (a) promotes   (b) places   (c) proves   (d) defy (e) Steps
75. (a) business   (b) areas   (c) activities (d) purses (e) life
76. (a) philanthropy   (b) donations
    (c) philosophy (d) spirituality
    (e) helping
77. (a) types   (b) causes   (c) trusts   (d) donations
    (e) costs
78. (a) enough   (b) expected (c) correct   (d) less
    (e) required
79. (a) financial   (b) social   (c) long   (d) final (e) short
80. (a) against   (b) with   (c) in   (d) of   (e) off

Quantitative Aptitude

Directions (81–90) : What should come in place of the question mark (?) in the following questions?

81. $\dfrac{9}{18} \quad \dfrac{2}{7.5} \quad \dfrac{27}{5} \quad \dfrac{9}{4}$?

    (a) 4.5   (b) 5.7   (c) 2.5   (d) 3.5   (e) 6.8

82. ? % of 280 + 18 % of 550 = 143.8

    (a) 11   (b) 18   (c) 21   (d) 16
    (e) none of these

83. $8.88 \times 8.88 \times 88$ = ?

    (a) 68301.142 (b) 79391.642
    (c) 65365.824 (d) 76218.414
    (e) None of these

84. $\sqrt{\sqrt{2500} \quad \sqrt{961}} \quad (?)^2$

    (a) 81 (b) 3 (c) 6561 (d) 9   (e) None of these

85. $1\dfrac{4}{7} \quad 1\dfrac{3}{5} \quad 1\dfrac{1}{3}$?

    (a) $5\dfrac{47}{105}$ (b) $4\dfrac{58}{105}$ (c) $4\dfrac{53}{105}$ (d) $5\dfrac{43}{105}$

    (e) None of these

86. $(\sqrt{5} \quad \sqrt{10})^2 \quad (\sqrt{2} \quad 5)^2 \quad (?)^3 \quad 22$

    (a) $\sqrt{2}$ (b) 2 (c) 16 (d) 8 (e) None of these

87. $64^{12} \quad 4^{15} \quad 64^?$

    (a) 9 (b) 3 (c) 12 (d) 7 (e) none of these

88. 14% of 80 + ?% of 90 = 31.9

    (a) 16 (b) 23   (c) 18 (d) 26   (e) None of these

89. $\sqrt{97344}$?

    (a) 302 (b) 322 (c) 292 (d) 342 (e) None of these

90. $3\dfrac{6}{7} \quad 6\dfrac{1}{4} \quad 5\dfrac{1}{3}$?

    (a) $1\dfrac{65}{84}$ (b) $8\dfrac{1}{84}$ (c) $2\dfrac{79}{84}$ (d) $5\dfrac{47}{84}$ (e) None of these

Directions (91–95) : What should come in place of the question mark (?) in the following number series ?

91. 15 18 16 19 17 20 ?

    (a) 23   (b) 22   (c) 16   (d) 18
    (e) None of these

92. 1050 420 168 67.2 26.88 10.752 ?

    (a) 4.3008   (b) 6.5038   (c) 4.4015   (d) 5.6002
    (e) None of these

93. 0 6 24 60 120 210 ?

    (a) 343   (b) 280   (c) 335   (d) 295
    (e) None of these

94. 32 49 83 151 287 559 ?

    (a) 1118   (b) 979   (c) 1103   (d) 1120
    (e) None of these

95. 462 552 650 756 870 992 ?

    (a) 1040   (b) 1122   (c) 1132   (d) 1050
    (e) None of these

Directions (96–100) : What approximate value should come in place of the questions mark (?) in the following questions ? (Note : You are not expected to calculate the exact value.)

96. 5554.999 ÷ 50.007 = ?

    (a) 110   (b) 150   (c) 200   (d) 50   (e) 125

97. $(18.001)^3$ = ?

    (a) 5830   (b) 5500   (c) 6000   (d) 6480 (e) 5240

98. 23.001 × 18.999 × 7.998 =?

    (a) 4200   (b) 3000   (c) 3500   (d) 4000 (e) 2500

99. 9999 ÷ 99 ÷ 9 = ?

    (a) 18   (b) 15   (c) 6   (d) 11   (e) 20

100. 22.005% of 449. 999 = ?

    (a) 85   (b) 100   (c) 125   (d) 75   (e) 150

101. A sum of Rs. 731 is divided among A, B and C, such that A receives 25% more than 'B' and 'B' receives 25% less than 'C'. What' is G's share in the amount?

    (a) Rs. 170 (b) Rs. 200 (c) Rs. 262 (d) Rs. 258 (e) None of these

102. In how many different ways' can the letters of the word 'PRAISE' be arranged ?

    (a) 720 (b) 610 (c) 360 (d) 210 (e) None of these

103. If the numerator of a fraction is increased by 150% and the denominator of the fraction is increased by 300%, the resultant fraction is $\dfrac{5}{8}$. What is the original fraction?

(a) $\frac{4}{9}$ (b) $\frac{4}{5}$ (c) $\frac{8}{9}$ (d) $\frac{8}{11}$ (e) None of these

104. A car covers the first 39 km. of its journey in 45 minutes and covers the remaining 25 km. in 35 minutes. What is the average speed of the car?
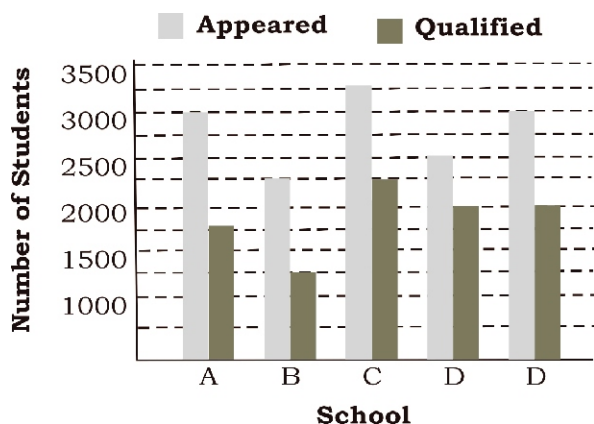
   (a) 40 kmph   (b) 64 kmph   (c) 49 kmph   (d) 48 kmph
   (e) None of these

105. Four examiners can examine a certain number of answer papers in 10 days by working for 5 hours a day. For how many hours in a day would 2 examiners have to work in order to examine twice the number of answer papers in 20 days?

   (a) 8 hours (b) $7\frac{1}{2}$ hours   (c) 10 hours   (d) $8\frac{1}{2}$ hours

   (e) None of these

Directions (106–110): Study the following graph carefully and answer the questions given below it. Total number of students appeared and qualified from various schools at a Scholarship Exam

106. The average number of students qualified at the examination from schools C and D are what percent of the average number of students appeared for the examination from the same school?
   (Rounded off two digits after decimal
   (a) 58.62 (b) 73.91 (c) 62.58 (d) 58.96 (e) None of these

107. What is the respective ratio of the number of students appeared to the number of students qualified at the Scholarship exam from School C ?
   (a) 7 : 12 (b) 6 : 5 (c) 9 : 13 (d) 9 : 10 (e) None of these

108. What is the respective ratio of the number of students qualified at the Scholarship examination from school A and the number of students qualified at the examination from school B?
   (a) 8 : 3 (b) 5 : 7 (c) 7:3 (d) 9 : 5 (e) None of these

109. The number of students appeared for the Scholarship exam from School D are **approximately** what percent of the total number of students appeared for the exam from all the schools together" ?
   (a) 12   (b) 24   (c) 29   (d) 18   (e) 5

110. What is the difference between the average number of students appeared in the Scholarship exam from all the given schools and the average number of students qualified from all the given schools?
   (a) 950 (b) 1100 (c) 990 (d) 1020 (e) None of these

111. The difference between the amount of compound interest and simple interest accured on an amount of? 26000 at the end of 3 years is Rs. 2994.134 What is the rate of interest p.c.p.a. ?

(a) 22   (b) 17   (c) 19
(d) Cannot be determined   (e) None of these

112. On a shelf three are 4 books on Economics, 3 books on Management and 4 books on Statistics. In how many different ways can the books be arranged so that the books on Economics are kept together?
   (a) 967680   (b) 120960   (c) 5040   (d) 40320
   (e) None of these

113. 6 women and 6 men together can complete a piece of work in 6 days. In how many days can 15 men alone complete the piece of work if 9 women alone can complete the work in 10 days?
   (a) 6   (b) 5   (c) 7.2
   (d) Cannot be determined   (e) None of these

114. Ravi borrowed some money at the rate of 4 p.c.p.a. for the first three years, at the rate of 8 p.c.p.a. for the next two years and at the rate of 9 p.c.p.a. for the period beyond 5 years. If he pays a total simple interest of Rs. 19,550 at the end of 7 years, how much money did he borrow?
   (a) Rs. 39,500 (b) Rs. 42 , 500
   (c) Rs. 41,900 (d) Rs. 43,000 (e) None of these

115. What is the area of a circle whose radius is equal to the side of a square whose perimeter is 112 metres?
   (a) 176 sq. m.   (b) 2504 sq. m.
   (c) 284 sq. m.   (d) 1956 sq. m.   (e) None of these

Directions (116–120): Study the following table carefully to answer the questions that follow:
Number of Students studying in Six Different Colleges over the years

college years	P	Q	R	S	T	U
2004	2500	2250	2450	2150	2020	2300
2005	2040	2300	2400	2200	2090	2120
2006	2100	2150	2330	2250	2180	2260
2007	2280	2600	2260	2340	2250	2490
2008	2540	2540	2120	2380	2310	2520
2009	2320	2440	2500	2480	2400	2440

116. What is the total number of students from all the Colleges together in the year 2005?
   (a) 10350 (b) 13150 (c) 15310 (d) 11350   (e) None of these

117. What is the percent increase in the number of students in College T in the year 2007 from the previous year? (rounded off to two digits after decimal)
   (a) 8.33 (b) 5.18 (c) 6.63 (d) 3.21 (e) None of these

118. Number of students in College P in the year 2008 forms approximately what percent of the total number of students in that College from all the years together?
   (a) 11 (b) 31 (c) 18 (d) 26   (e) 23

119. What is the respective ratio of total number of students in College S in the years 2006 and 2009 together to the total number of students in College U from the same years?
   (a) 473 : 470   (b) 470 : 473   (c) 371 : 390
   (d) 390 : 371   (e) None of these

120. What is the average number of students in all the Colleges together in the year 2004 ? (rounded off to the nearest integer)

(a) 2208   (b) 2196   (c) 2144   (d) 2324 (e) 2278

General Awareness

121. When light passes from air into glass it experiences change of

(a) frequency and wavelength (b) frequency and speed

(c) wavelength and speed (d) frequency, wavelength and speed

122. When is the World's **DIABETES** Day?

(a) 14th November (b) 11th December

(c) 15th October (d) 1st July

123. When did Margaret Thatcher became the first women Prime Minister of Britain?

(a) 1998 (b) 1989 (c) 1979 (d) 1800

124. When is the International Workers' Day?

(a) 15th April (b) 12th December (c) 1st May (d) 1st August

125. What is the population density of Madhya Pradesh?

(a) 202/sq. km (b) 196/sq. km (c) 116/sq. km (d) 68/sq. km

126. When a moving bus stops suddenly, the passenger are pushed forward because of the

(a) friction between the earth and the bus

(b) friction between the passengers and the earth

(c) inertia of the passengers

(d) inertia of the bus

127. Who is the father of Geometry?

(a) Aristotle (b) Euclid (c) Pythagoras (d) Kepler

128. What is common between Kutty, Shankar, Laxman and Sudhir Dar?

(a) Film Direction (b) Drawing Cartoons (c) Instrumental Music (d) Classical Dance

129. Who was known as Iron man of India?

(a) Govind Ballabh Pant (b) Jawaharlal Nehru

(c) Subhash Chandra Bose (d) Sardar Vallabhbhai Patel

130. The Indian to beat the computers in mathematical wizardry is

(a) Ramanujam (b) Rina Panigrahi (c) Raja Ramanna (d) Shakunthala Devi

131. Jude Felix is a famous Indian player in which of the fields?

(a) Volleyball (b) Tennis (c) Football (d) Hockey

132. The Homolographic projection has the correct representation of

(a) shape (b) area (c) baring (d) distance

133. The latitudinal differences in pressure delineate a number of major pressure zones, which correspond with

(a) zones of climate (b) zones of oceans (c) zones of land (d) zones of cyclonic depressions

134. The higher the wind speed and the longer the fetch or distance of open water across which the wind blows and waves **TRAVEL**, the ____ waves and the ____ energy they process.

(a) larger, more (b) larger, less (c) smaller, more (d) smaller, less

135. The hazards of radiation belts include

(a) deterioration of **ELECTRONIC CIRCUITS** (b) damage of **SOLAR CELLS** of spacecraft

(c) adverse effect on living organisms (d) All of the above

136. The great Victoria Desert is located in

(a) Canada (b) West Africa (c) Australia (d) North America

137. The intersecting lines drawn on maps and globes are

(a) latitudes (b) longitudes (c) geographic grids (d) None of the above

138. Who **INVENTED** the **BALLPOINT PEN**?

(a) Biro Brothers (b) Waterman Brothers (c) Bicc Brothers (d) Write Brothers

139. In which decade was the first solid state integrated circuit demonstrated?

(a) 1950s (b) 1960s (c) 1970s (d) 1980s

140. What J. B. Dunlop **INVENTED**?

(a) Pneumatic rubber **TIRE** (b) Automobile wheel rim

(c) Rubber **BOOT** (d) **MODEL AIRPLANES**

141. Which scientist discovered the radioactive element radium?

(a) Isaac Newton (b) Albert Einstein

(c) Benjamin Franklin (d) Marie Curie

142. When was barb wire patented?

(a) 1874 (b) 1840 (c) 1895 (d) 1900

143. What is the name of the CalTech seismologist who **INVENTED** the scale used to measure the magnitude of earthquakes?

(a) Charles Richter (b) Hiram **WALKER** (c) Giuseppe Mercalli (d) Joshua Rumble

144. What Galileo **INVENTED**?

(a) Barometer (b) Pendulum clock (c) Microscope (d) Thermometer

145. This statesman, politican, scholar, inventor, and one of early presidents of USA **INVENTED** the swivel chair, the spherical sundial, the moldboard plow, and the cipher wheel.

(a) George Washington (b) Alexander Hamilton (c) John Adams (d) Thomas Jefferson

146. B. C. Roy Award is given in the field of

(a) Music (b) Journalism (c) Medicine (d) Environment

147. In which year was Pulitzer Prize established?

(a) 1917 (b) 1918 (c) 1922 (d) 1928

148. Gandhi Peace Prize for the year 2000 was awarded to the former President of South Africa along with

(a) Sathish Dawan (b) C. Subramanian (c) Grameen Bank of Bangladesh

(d) World Healt Organisation

149. Who has been awarded the first lifetime Achievement Award for his/her contribution in the field of Cinema?

(a) Ashok Kumar (b) Hou Hsio-hsein (c) Akiro Burosova (d) Bernardo Burtolucci

150. The prestigious Ramon Magsaysay Award was conferred was conferred upon Ms. Kiran Bedi for her excellent contribution to which of the following fields?

(a) Literature (b) Community Welfare (c) Government Service (d) Journalism

151. According to know your customer guidelines, which amongst the following are not low risk clients?

a) Salaried customers; b) government owned companies; c) government departments; d) regulatory and statutory bodies; e) high networth individuals

152. In the following categories of bank customers, who are considered as medium risk customers as per KYC guidelines?

a) High networth individuals; b) Non resident Indians; c) Blind people; d) all the above; e) none of the above

153. Which is the odd man out in respect of various risks faced by banks when it comes to risks?

a) Credit risk; b) liquidity risk; c) operations risk; d) personal risk; e) market risk

154. There are various insurance players in the market. Can you identify the public sector insurance companies who take care of general insurance business in the country:
a) United India Insurance company Limited; b) New India Assurance Company Limited; c) Oriental Insurance company Limited; d) National Insurance company Limited; e) all the above

155. Which are the specific principles of insurance?
a) Utmost good faith; b) insurable interest; c) proximate clause; d) all the above; e) none of the above

156. What is the full form of FINO – a term we see frequently in financial newspapers?
a) Financial Information Network and Operations Limited; b) Financial Information National and operations limited; c) Financial Intelligence Information Network and Operations Limited; d)Financial Interest Network and Operations Limited; e) None of the above

157. Banks and other financial insititutions in the country are required to maintain a certain amount of liquid assets like cash, gold, precious metals and other short term securities as a reserve all the time. In the world of banking, this procedure is known as:
a) SLR; b) CRR; c) REPO; d) Reverse repo; e) none of the above

158. What does the letter, "L" denote in the term LAF as referred every now and then in relation to monetary policy of Reserve Bank of India?
a) Liquidity; b) Leverage; c) License; d) Language; e) Lending

159. Personal loans can be canvassed amongst the following:
a) Salaried persons; b) agriculturists; c) daily wage workers; d) Retail traders; e) none of the above

160. Which amongst the following is not a development bank as on date?
a) Industrial Finance Corporation of India; b) Export and Import Bank of India; c) Small Industries Development Bank of India; d) National Bank for agriculture and rural development; e) ICICI bank

Computer Knowledge

161. What menu is selected to print?
   (a) File   (b) Tools   (c) Special   (d) Edit
   (e) None of these

162. Programs or a set of electronic instructions that tell a computer what to do .
   (a) Menu   (b) Monitor   (c) Hardware
   (d) Software (e) None of these

163. A(n) _____ contains commands that can be selected.
   (a) pointer   (b) menu   (c) icon   (d) button
   (e) None of these

164. Microcomputer hardware consists of three basic categories of physical equipment–
   (a) keyboard, monitor, hard drive.
   (b) system unit, input/output, memory
   (c) system unit, input/output, secondary storage.
   (d) system unit, primary storage, secondary storage
   (e) None of these

165. A piece of hardware that is used to enter information into the computer by using keys–
   (a) keyboard   (b) monitor   (c) hard disk
   (d) icon   (e) None of these

166. A command that takes what has been typed into the computer and can be seen on the screen and sends it to the printer for output on paper _____.
   (a) print (b) return (c) jump (d) attention   (e) None of these

167. A CPU contains–
   (a) a card reader and printing device
   (b) an analytical engine and control unit.
   (c) a control unit and an arithmetic logic unit.
   (d) an arithmetic logic unit and a card reader.
   (e) None of these

168. Powerful key that lets you exit a program when pushed–
   (a) arrow keys (b) space bar
   (c) escape key (d) return key
   (e) None of these

169. The ability of an OS to run more than one application at a time is called _____
   (a) multitasking
   (b) object–oriented programming
   (c) multi–user computing
   (d) timesharing
   (e) None of these

170. Which of the following statements best describes the batch method of input?
   (a) Data is processed as soon as it is input
   (b) Data is input at the time it is collected.
   (c) Data is collected in the form of source documents, placed into groups, and then input to the computer.
   (d) Source documents are not used.
   (e) None of these

171. The benefit of using computers is that–
   (a) Computers are very fast and can store huge amounts of data
   (b) Computers provide accurate output even when in put is incorrect
   (c) Computers are designed to be inflexible
   (d) All of the above   (e) None of these

172. The function of CPU is —
   (a) to provide external storage of text
   (b) to communicate with the operator
   (c) to read, interpret and process the information and instruction.
   (d) to provide a hard copy (e) None of these

173. What characteristic of read only memory (ROM) makes it useful?
   (a) ROM information can be easily updated.
   (b) Data in ROM is nonvolatile, that is, it remains there even without electrical power.
   (c) ROM provides very large amounts of inexpensive date storage
   (d) ROM chips are easily swapped between different brands of computers.   (e) None of these

174. ____ is the process of carrying out commands.
   (a) Fetching   (b) Storing   (c) Decoding
   (d) Executing (e) None of these

175. Which of the following peripheral device displays information to a user?
   (a) Monitor   (b) Keyboard
   (c) Secondary storage devices (d) Secondary storage media
   (e) None of these

176. To put information in a file on a magnetic disk, or in a computer's memory, so it can be used later–
   (a) store   (b) ship   (c) shift   (d) centre
   (e) None of these

177. Saving is the process of _____
   (a) copying a document from memory to a storage medium
   (b) making changes to a document's existing content.
   (c) changing the appearance, or overall look, of a document
   (d) developing a document by entering text using a keyboard.

(e) None of these

178. Printed information, called _____ exists physically and is a more permanent form of output than that presented on a display device.

(a) soft copy (b) carbon copy (c) hard copy

(d) desk copy (e) None of these

179. To find a saved document in the computer's memory and bring it up on the screen to view _____.

(a) reverse (b) return (c) retrieve (d) return

(e) None of these

180. The Internet is a system of–

(a) Software bundles (b) Web page

(c) Web site (d) Interconnected Networks

(e) None of these

181. A….. is not a form of Biometrics.

(a) Finger print, (b) Password, (c) retina scan, (d) breath scan,(e) none of these

182. A compiler

(a) translates machine language into a high level language ,

(b) translates one statement at a time as the program executes,

(c) translates two statements at a time as the program executes,

(d) Produces object code,

(e) is less sophisticated than an assembler

183. References to each file on a disks are stored in a

(a) file allocation table, (b) root allocation table,

(c) linking directory, (d) root directory,

(e) directory allocation table

184. A sender must not be able to deny that he sent a specific message when he is fact did. This is an aspect of security called.

(a) privacy, (b) authentication, (c) integrity,

(d) non-repudiation, (e) none of these

185. ……. Is an access method in which collisions are entirely avoided.

(a) CSMA, (b) CSMA/ CD, (c) CSMA/ CA,(d) All of these, (e) none of these

186. Which of the following is a sequential access device?

(a) Hard disk,(b) Optical disk, (c) Tape, (d) Flash memory , (e) none of these

187. MICR stands for

(a) Magnetic Ink Character Recognition, (b) Magnetic Ink Computer Record, (c) Magnetic Industries Corporation Region , (d) Microphone Recording, (e) none of the above

188. Which of the following can hold maximum data?

(a) Optical disk,(b) Floppy disk,(c) Magnetic disk inside computer, (d) Magnetic tape , (e) none of these

189. Program on which of the following storage device is always virus free

(a) Hard disk, (b) Floppy disk, (c) Compact disk,(d) Any of these , (e) none of these

190. A storage that supplements the primary internal storage of a computer.

(a) Secondary storage, (b) Back-end storage, (c) Background storage, (d) Primary storage, (e) none of these

191. MDR (Memory Data Register) holds the

(a) segment number , (b) address of the memory location,

(c) number of transistors ,(d) all of the above,

(e) none of the above

192. Which device can understand difference between data and program?

(a) Input device, (b) Output device, (c) Memory, (d) Microprocessor, (e) none of these

193. The physical devices of a computer system are called as

(a) Firmware, (b) software, (c) hardware, (d) filmware, (e) none of these

194. A pixel is

(a) a computer program that draws picture, (b) a picture stored in the secondary memory , (c) the smallest resolvable part of a picture , (d) a virus,(e) none of the above

195. A co-processor is used to

(a) enhance main memory, (b) track errors in the CPU, (c) Improve performances of business applications, (d) improve the speed of mathematical calculations , (e) none of these

196. Which of the following is not an Internal DOS command?

(a) TIME, (b) RD, (c) FORMAT,(d) TYPE, (e) none of these

197. Which one of the following is not an Internal DOS command?

(a) CLS,(b) PROMPT, (c) DEL, (d) CHKDSKS, (e) none of these

198. Which one of the following is not true?

(a) MSBACKUP is used for backup as well as restore, (b) REN and RENAME are similar commands, (c) XCOPY and faster than COPY, (d) Only (2) and (3), (e) none of the above

199. Mark the invalid statement

(a) MKDIR and MD are similar commands , (b) A 360 KB diskette can be copied to 1.2 MB diskette with DISKCOPY , (c) You have to format a new diskette before using it for any purpose, (d) all of the above, (e) none of the above

200. Which one of the following is not true?

(a) PRINT, prints the file in background while we can execute another DOS command, (b) PRINT is an external DOS command , (c) More than one file can be sent to print queen with a single PRINT command, (d) only (1) and (2) , (e) none of these