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**IBPS PO CWE – III
SOLVED PAPER**

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Test-I: Reasoning Ability

Directions (Q. 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 the other six people are facing away from 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 on 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 persons are there between B and D?

- 1) Two 2) Four 3) Three 4) One 5) None

Directions (Q. 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 per cent marks in the Entrance Examination.
- (ii) have a Graduate Degree with at least 60 per cent marks.
- (iii) have a Postgraduate Degree/Diploma in Human Resources Management/Business Management System.

(iv) be less than 30 years of age as on 01.09.2013.

(v) have secured at least 55 per cent marks in the Higher Secondary School Examination.

In the case of a candidate who satisfies all conditions except

- (a) (i) above, but has secured 65 per cent marks in the final semester in Management and 45 per cent marks in the Entrance Examination, will be recruited as Head HR.
- (b) (v) above, but has post-qualification work experience of one year in a company and has 50 per cent 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 completed his Postgraduation in Human Resources Management. He secured 65 per cent marks in the Entrance Examination and 60 per cent in the Higher Secondary School Examination. He completed his Graduation with 62 per cent marks.

- 1) Can be recruited as Head HR of the company
- 2) Can be recruited as Manager HR of the company
- 3) Data are 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 Postgraduate in Business Management System. He was born on April 9, 1988. He secured 64 per cent marks in Graduation and 70 per cent 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 are 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 Postgraduate in Business Management System. He secured 71 per cent marks in the final semester and 50 per cent marks in the Entrance Examination. He secured 60 per cent marks in the Higher Secondary School Examination. He completed Graduation with 63 per cent marks.

- 1) Can be recruited as Head HR of the company
- 2) Can be recruited as Manager HR of the company
- 3) Data are 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 per cent marks, was born on March 3, 1984. He holds a Postgraduate Diploma in Human Resources Management. He has been working in a company for the past two years and has 60 per cent marks in the Higher Secondary School Examination. He secured 60 per cent 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 are 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 a work experience of five years in Human Resources Team of Law. She secured 60 per cent marks in the Higher Secondary School Examination and 65 per cent marks in the Entrance Examination. She secured 58 per cent marks in 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 are inadequate to take a decision
- 4) Can be recruited as CEO of the company
- 5) Cannot be recruited in the company

Directions (Q. 11-15): In each of the questions 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 with 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 digit 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 follows
- 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 (Q. 16-20): Study the following information carefully and answer the questions given below :

Seven people – A, B, C, D, E, F and G – have different hobbies, viz Travelling, Reading, Dancing, Painting, Sculpting, Singing and Pottery making, but not necessarily in the same order. Each of them belongs to a different State, viz Punjab, Odisha, Kerala, Rajasthan, Maharashtra, Gujarat and Karnataka, but not necessarily in the same order. A belongs to Maharashtra. 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 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 (Q. 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 of 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 : class 25 war 15 race 73 heap 58 just 88 take 38

21. What is the position of 'war' in 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 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 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 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 (Q. 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 nor 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

Conclusions: 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 numbers can be formed using the 4th, 7th and 9th digit 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 fe ja ra'; and 'no one was absent' is written as 'da ge ra fe'. What does 'si' stand for ?

- 1) was 2) not 3) one 4) he 5) case

35. Eight persons – 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 persons are sitting between N and S. P is the immediate neighbor of S. R and N are not immediate neighbours. O sits second to the left of P. Only three persons 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 persons – 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 immediately below the floor of A. E lives on the floor immediately below the floor of D. Three persons 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 D. E and F live on even-numbered floors. Who lives on the 5th floor ?

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

38. A certain amount was distributed among six persons – 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 (Q. 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 brother of D. S is wife of J's nephew. II. R is brother of N. T is son of N. S is mother of T. III. B is wife of D. D is 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) Question 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 the students of the class are divided into groups, each group has exactly 11 students.

III. There are more than 29 but less than 45 students in the class.

- 1) Only I and II
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 at 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 firearms 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.

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

- 1) It is not necessary to license gun or firearms.
2) The gun or firearms act is opposed by the people of the country.
3) The Government should make all necessary arrangements to enact firearms act.
4) Many countries in the world have no firearms 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 College XYZ.
3) The rate of enrolment in College XYZ has come down in recent years.
4) Majority of the institutes have contradicted the findings 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) A person can know how long his 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 statement 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 advertisements and buy such goods as 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 FMCG 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 car by about 45 per cent. Which of the following can be the **best possible reason** for the above step taken by the 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 posing any challenge to this car.
- 4) Car buyers prefer to buy limousine car as it provides efficient after-sales service.
- 5) None of these

47. Statement: Experts define 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 business entrepreneurship.
- 3) Business entrepreneurship does not care about social problems while devising its 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 a 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 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) 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

Test-II: English Language

Directions (Q. 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 to 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 28th February ended in a hung parliament. Wilson subsequently secured a three seats 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 economy began in 1979 with the election of Margaret Thatcher who won the General Election on 3rd 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 at 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 lacklustre 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 attributed 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 to 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's projected annual growth of just 0.6%. In 2013 Q1 the economy grew by 0.4%, in Q2 the economy grew by 0.7% and in Q3 the economy is predicted to have grown at 0.8%.

51. A new period of neo-liberal economy began in United Kingdom with the election of Margaret Thatcher after five years of Labour government. Margaret Thatcher came to 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 per cent 2) 80 per cent
3) 87.3 per cent 4) 93 per cent
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 (Q. 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 (Q. 59-60): In the following questions, choose the word/group of words which is MOST OPPOSITE in meaning of 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), ie '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 crore. 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 (Q.66-70): Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and answer the questions that follow:

(A) However, while reading, they would not know when to pause and what to emphasise.

(B) Since then, their use has been regularised and the punctuation rules have been followed by all.

(C) In earlier days, people learnt by reading out loud.

(D) But not everybody 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 a 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 (Q. 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. As unemployment has risen throughout the world, governments have become more focused on protecting their own industries than on promoting international commerce. The US, though typically an enthusiastic supporter of open markets, included flailing "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 expansion. 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 region's exposure to the United States by giving Asian companies preferential treatment in selling to Asian companies and consumers. These 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 US 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 US 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 sceptical 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 over- exposure 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/are **NOT TRUE** in the context of the passage?

- (A) Political and economic rivalries between Asian countries are non-existent today.
 - (B) Asian countries hold America responsible for the recession and have imposed economic sanctions against the US.
 - (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 shortlived 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 US 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 demands 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 outnumber 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 (Q. 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 in 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 but 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 one's 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 in 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 castes 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) driven 3) devastating 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) strike 2) striking 3) negative 4) damnable 5) horrifying

90. 1) for need 2) needful 3) in need of 4) for want of 5) required

Test-III: Quantitative Aptitude

Directions (Q. 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 to girls is 7 : 8. 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 while boys are 30% of their total number. Finance discipline has girls 20% of their total number and the boys are 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 ratio of boys to 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 the number of boys in Marketing and Finance both to that of girls only in Finance is

1) 5 : 3 2) 3 : 5 3) 5 : 4 4) 4 : 7 5) None of these

94. By what per cent is the number of boys in Marketing discipline more than the number of girls in HR discipline?

- 1) % 31 13 2) % 31 33 3) % 32 14
4) % 32 16 5) None of these

95. The ratio of boys to girls enrolled only in HR discipline is

- 1) 10 : 11 2) 9 : 10 3) 7 : 5 4) 5 : 7 5) None of these

Directions (Q. 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 a boat in still water?

- I.** The boat covers 12 km in 2 hours downstream.
II. The boat covers the same distance in 4 hours upstream.
III. The speed of the stream is one-third that of the boat in still water.
- 1) Both I and II
2) I and either II or III
3) All I, II and III
4) The question cannot be answered even with the information in all three statements.
5) None of these

97. What is the speed of a train?

- I.** The length of the train is 240 metres.
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 the three
5) None of these

98. What is the age of a class teacher ?

- I.** There are 11 students in the class.
II. The average age of the students and the teacher is 14 years.
III. The average age of the teacher and the students is 3 years more than that of the 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 at 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 a given right-angled triangle?

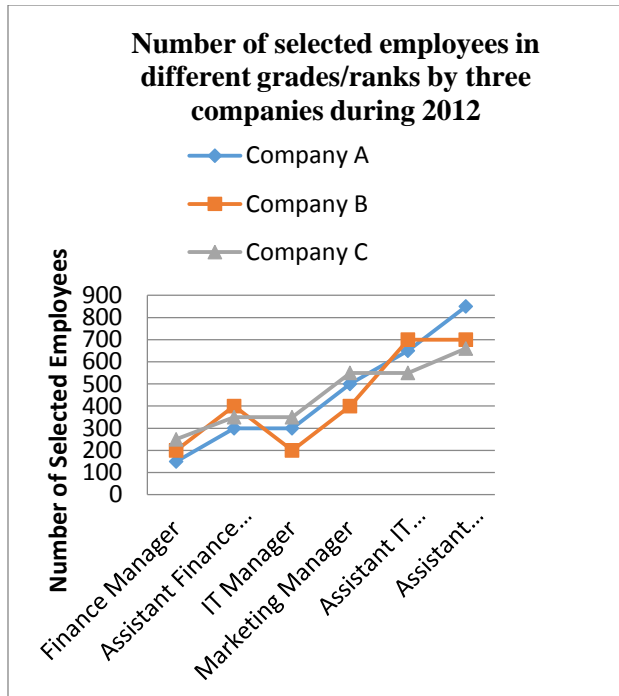
I. The length of the hypotenuse is 5 cm.

II. The perimeter of the triangle is four times that of its base.

III. One of the angles of the triangle is 60°.

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

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



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

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

102. What is the ratio of selected employees for the post of Assistant IT Managers by Companies A, B and C respectively?

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

103. By what per cent is the number of selected employees for Finance Managers by Company C more than that of the 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?

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

105. What is the 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 rate of interest 6% per annum and the other at 8% per annum. After 2 years the total sum received is ₹19000. The sum lent at the rate of 6% simple interest is
1) ₹12200 2) ₹12000 3) ₹11000 4) ₹10000 5) None of these

109. The present age of Romila is one-fourth that of her father. After 6 years the father's age will be twice the age of Kapil. If Kapil celebrated fifth birthday 8 years ago, what is Romil's present age?
1) 7 years 2) 7.5 years 3) 8 years
4) 8.5 years 5) None of these

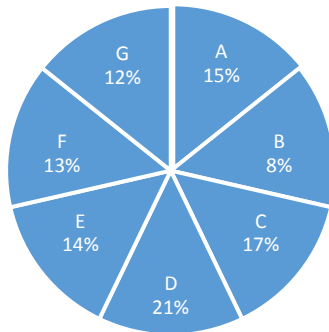
110. In an examination, 30% of the total students failed in Hindi, 45% failed in English and 20% failed in both the subjects. Find the percentage of those who passed in both the subjects.

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

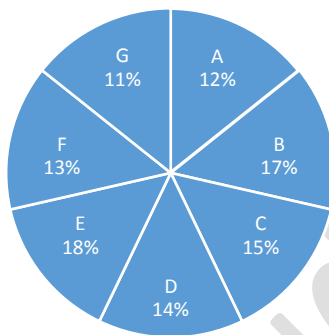
Directions (Q. 111-115): The following questions are based on the pie-charts given below:

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 ratio of the number of students studying Arts to that studying Commerce in Institute E is

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

114. The ratio of the number of students studying Arts in Institute E to that studying commerce in Institute D is

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

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

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

Directions (Q. 116-120): In each of these questions, two equations (I) and (II) are given. You have to solve both the equations and give answer

- 1) if $x < y$
2) if $x > y$
3) if $x = y$
4) if $x \geq y$
5) if $x \leq y$ or no relationship can be established between x and 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. $x^2 - 6x = 7$

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

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

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

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

Percentage of marks obtained by six students in six different subjects

Student → Subject↓	Hist ory (out of 50)	Geograp hy (out of 50)	Mat hs (out of 50)	Scien ce (out of 50)	Hin di (out of 50)	Englis h (out of 50)
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 the approximate 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 students 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 is 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

Directions (Q. 126-130): What value will come in place of question mark(?) in the following questions? (You are not expected to calculate the exact value)

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

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

127. $22.9889 \div ? = 23$

- 1) 23 2) 1 3) 232 4) 24 5) None of these

128. $.000001 \ 1000000 = ?$

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

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

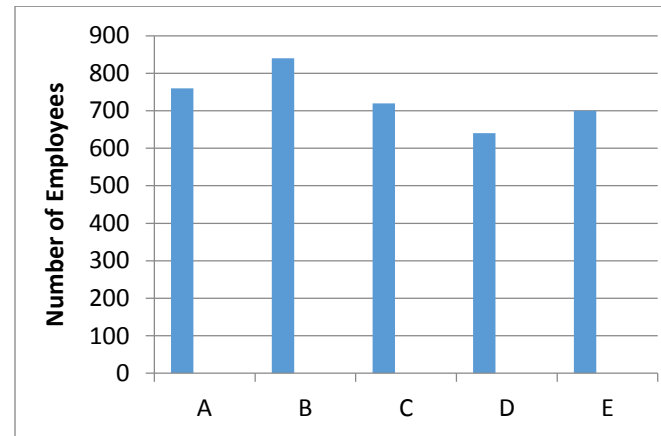
- 1) 11452 2) 10000 3) 10452 4) 1100 5) None of these

130. $103 \times 1003 + 999999999 = 10? + 10?$

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

Directions (Q. 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



Company

Ratio of Male to 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 employees working in Company A and C more than that of female employees working in Company B and D?

- 1) 164 2) 146 3) 144 4) 154 5) 184

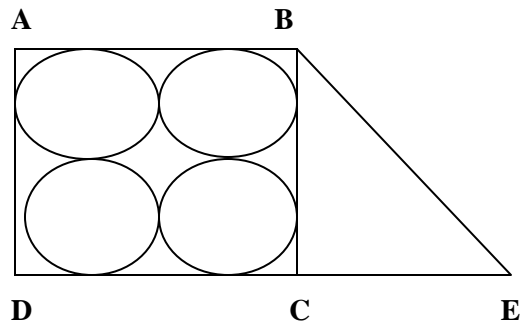
134. What is the ratio of female employees working in Company D and E respectively?

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



136. If the 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) 441 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

**Test-IV: 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 Corporatisation Bill 2012
3) Ethics and Standard Bill 2013 4) Companies Bill 2012 5) None of the above

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) All of the above

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 the 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 the victims of

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

146. 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) 1,50,000 2) 1,80,000 3) 2,00,000 4) 2,50,000
5) 3,00,000

148. According to the MSMED Act 2006, medium enterprise is an enterprise where the investment in equipment is more than _____ but does not exceed 10 crore.

1) 50,000 2) 1 lakh 3) 10 lakh 4) 1 crore 5) 5 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 per cent 2) 1.5 per cent 3) 2 per cent 4) 2.5 per cent 5) 3 per cent

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 Indian movie has been nominated as India's official entry to 2014 Oscars?

- 1) Bhaag Milkha 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) 10000 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 and 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) DP 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) Latvia 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 dishonour of a 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 is returned by the bank unpaid.

- 1) 3 months 2) 6 months 3) 1 year
- 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 Outsourcing 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 Dhyanchand was celebrated recently 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) YV 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 Developmental 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) NK Singh 2) Nandan Nilekani
- 3) RS Sharma 4) SK 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. What 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 enroute 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 indigeneous 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

Test-V: Computer Knowledge

181. GUI stands for _____.

- 1) Gnutella Universal Interface
- 2) Graphical User Interface
- 3) Graphic 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) flowchart 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) menubar 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. _____ are 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 processes data, converting it into information.

- 1) computer 2) processor 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. _____ invented the mechanical calculator for adding numbers.

- 1) Charles Babbage 2) Newton 3) Pascal 4) Peano 5) EF Codd

197. A unit of hardware used to monitor computer processing is called

- 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 permanent 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

ANSWER

- | | |
|-------|-------|
| 1. 2 | 45. 4 |
| 2. 4 | 46. 5 |
| 3. 1 | 47. 3 |
| 4. 5 | 48. 3 |
| 5. 3 | 49. 1 |
| 6. 2 | 50. 2 |
| 7. 3 | 51. 3 |
| 8. 1 | 52. 1 |
| 9. 5 | 53. 2 |
| 10. 5 | 54. 3 |
| 11. 3 | 55. 4 |
| 12. 5 | 56. 1 |
| 13. 5 | 57. 2 |
| 14. 5 | 58. 2 |
| 15. 2 | 59. 1 |
| 16. 2 | 60. 4 |
| 17. 4 | 61. 4 |
| 18. 3 | 62. 3 |
| 19. 1 | 63. 3 |
| 20. 5 | 64. 4 |
| 21. 5 | 65. 5 |
| 22. 2 | 66. 1 |
| 23. 4 | 67. 2 |
| 24. 1 | 68. 5 |
| 25. 3 | 69. 4 |
| 26. 3 | 70. 3 |
| 27. 1 | 71. 5 |
| 28. 4 | 72. 1 |
| 29. 2 | 73. 3 |
| 30. 5 | 74. 3 |
| 31. 3 | 75. 4 |
| 32. 3 | 76. 4 |
| 33. 1 | 77. 4 |
| 34. 4 | 78. 1 |
| 35. 2 | 79. 2 |
| 36. 4 | 80. 2 |
| 37. 1 | 81. 1 |
| 38. 4 | 82. 2 |
| 39. 3 | 83. 3 |
| 40. 2 | 84. 5 |
| 41. 4 | 85. 1 |
| 42. 3 | 86. 1 |
| 43. 1 | 87. 3 |
| 44. 4 | 88. 1 |
| | 89. 2 |

90. 3	137. 2
91. 1	138. 4
92. 2	139. 3
93. 3	140. 1
94. 4	141. 4
95. 1	142. 5
96. 2	143. 1
97. 2	144. 4
98. 4	145. 2
99. 3	146. 3
100. 4	147. 4
101. 1	148. 5
102. 2	149. 3
103. 3	150. 1
104. 4	151. 5
105. 1	152. 4
106. 2	153. 2
107. 3	154. 3
108. 1	155. 3
109. 2	156. 4
110. 4	157. 4
111. 1	158. 2
112. 3	159. 3
113. 2	160. 4
114. 3	161. 5
115. 2	162. 1
116. 1	163. 2
117. 4	164. 2
118. 5	165. 5
119. 2	166. 4
120. 4	167. 3
121. 1	168. 2
122. 2	169. 5
123. 3	170. 2
124. 4	171. 2
125. 5	172. 4
126. 1	173. 1
127. 2	174. 2
128. 1	175. 1
129. 3	176. 3
130. 2	177. 2
131. 1	178. 2
132. 2	179. 2
133. 3	180. 1
134. 4	181. 2
135. 1	182. 1
136. 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. 3
196. 3
197. 2
198. 2
199. 4
200. 2

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