

PREVIOUS PAPER

NABARD Bank Officer

Test-I: General Awareness

1. In the present context of socio-economic development, the concept of "meeting the needs of the present without compromising the ability of future generations to meet their needs" is popularly known as the concept of
 - 1) Sustainable Development
 - 2) Uniform Growth
 - 3) Target-driven Growth
 - 4) No risk-No growth
 - 5) Social Viability
2. Which of the following statements about the agricultural sector in the economy of India is/are correct?
 - (A) Agricultural growth has reduced poverty of the people locally and, through its external effects, also in many other parts of the country.
 - (B) Food and nutrition security in the country has increased substantially.
 - (C) The area of cultivation has increased in recent past as agriculture has become a full-time employment for the people, which was not so a few years back.
 - 1) Only A
 - 2) Only B
 - 3) Only C
 - 4) Both A & B only
 - 5) All A, B & C
3. In recent years it has been recognized increasingly that a large segment of the rural population is out of the reach of the formal banking services. Which of the following is the name of the concept floated to bring most of these rural persons in the net of financial and banking services?
 - 1) Corporate Governance
 - 2) Financial Inclusion
 - 3) Wealth Creation
 - 4) Credit Management
 - 5) Risk Management
4. As we all know, the present pattern of agricultural growth has resulted in a variety of environmental degradation of soil, water, air and bio-diversity. Which of the following is/are the main practice(s) of the present pattern of agriculture, which has given birth to such degradation?
 - (A) Excess use of chemical inputs in the form of fertilizers, pesticides/insecticides and boosters
 - (B) Abandonment of traditional practices built over several millennia
 - (C) Continuous flogging of land through multiple cropping
 - 1) Only A
 - 2) Only B
 - 3) Only C
 - 4) Both A & C only
 - 5) All A, B & C
5. As we all know, the per capita food availability is far better in the country these days and it has also reduced our dependence on imports of most of the food commodities. Which of the following are the agriculture-related things for which we are still dependent on imports largely?
 - (A) Wheat
 - (B) Sugar
 - (C) Edible oils
 - (D) Pulses
 - 1) Only A & B both
 - 2) Only C & D both
 - 3) Only A, C & D
 - 4) Only B, C & D
 - 5) All A, B, C & D
6. As we all know, migration of people from one place to the other has always been a topic of interest to economists and social scientists. Which of the following migrations is called a historical one and is often referred as "Mother of All Migrations in the World"?
 - 1) Intercontinental migration from Europe to America and beyond
 - 2) Migration of agricultural labour from Bihar and UP to various states in India
 - 3) Migration of Keralites to Gulf countries
 - 4) Migration of Gujaratis to USA and UK after the outbreak of plague, communal riots, and several major earthquakes in the state
 - 5) None of these
7. As per the recent research reports published in papers/journals, more than half of all child deaths are associated with malnutrition. Which of the following is/are the major reasons of malnutrition in India?
 - (A) Low birth weight because of poor nutritional status of the mother
 - (B) High levels of disease caused by poor hygienic conditions and polluted water
 - (C) Improper feeding practices
 - 1) Only A
 - 2) Only B
 - 3) Only C
 - 4) All A, B & C
 - 5) None of these
8. The agro processing sector in India has shown a positive growth in recent past. What is/are the major factors which has/have contributed to this growth in this sector?
 - (A) There is a change in consumption pattern. Food budget is allocated to high-value commodities like raw fruits, vegetables, livestock, etc.
 - (B) Growth in export demands for high-value and processed food items. Hence more people are taking up that business.
 - (C) More and more people are migrating to cities and urban areas where demand for processed food is high.
 - 1) Only A
 - 2) Only B
 - 3) Only C
 - 4) All A, B & C
 - 5) None of these

9. The phenomenon of the decline, howsoever initiated or instigated, occurring in some measures of aggregate economic activity and causing cascading declines in GDP and other key measures of economic activity in the terms of economics, is called
- terminal growth
 - business cycle
 - domino effect
 - recession
 - deflation
10. As we all know, the Govt of India has given much attention to improve public health in the country. Why is so much attention given to improve the same, which in the opinion of the general public, is a personal goal and should be an individual effort?
- Poor public health conditions take economic toll in various ways.
 - Govt wishes to invest in it because it wants to prevent diseases rather than treat them.
 - If the general health of the people in a country is weak, investors do not wish to invest in that country. Even tourists do not want to visit the land.
 - Only A
 - Only B
 - Only C
 - All A, B & C
 - None of these
11. The Govt of India is giving much importance to the development of "Special Economic Zones" these days. Which of the following statements is/are TRUE about the features of the Special Economic Zones?
- Special Economic Zones refer to areas within a country where some of the economic laws and restrictions of the land are relaxed.
 - Special Economic Zones are being developed to give an opportunity to the weaker sections of society, who did not have enough opportunities to develop financially and economically.
 - In India, the development of Special Economic Zones started way back in 1980 when the first such project was launched in Karnataka.
 - Only A
 - Only B
 - Only C
 - All A, B & C
 - None of these
12. India has several major dams almost in all states. Which of the following was/were the reasons for which these dams were built?
- Flood control and water supply
 - Relocating the population
 - Power generation
 - Irrigation facilities
 - Only A & B
 - Only C & D
 - Only A, C & D
 - Only B, C & D
 - None of these
13. Which of the following is not a major concept frequently referred in the economic literature of Dr Amartya Sen, the Nobel Prize-winning economist?
- Positive freedom
 - Corporate ethics
 - Capability to function
 - Negative freedom
 - Welfare economics
14. Which of the following statements is/are correct about the Pradhan Mantri Gram Sadak Yojana?
- The Yojana was launched in the year 1955 with the aim to connect each and every village with the National Highway.
 - The Yojana was to be completed by the year 2000. But only 60% job has been done so far.
 - The funds for the Yojana were arranged by a loan from the Asian Development Bank, which sanctioned an amount of Rs 1,20,000 lakh crore that time. India has availed 95% of that amount but the job done is only 60%.
 - Only A
 - Only B
 - Only C
 - All A, B and C
 - None of these
15. Which amongst the following organizations make major credit policies for the Regional Rural Banks (RRBs)?
- NABARD
 - Asian Development Bank
 - World Bank
 - State Bank of India
 - None of these
16. As we all know, the Govt of India has launched many schemes for the welfare of the workers from unorganized sectors. As per recent estimates, about what per cent of all workforce in India is engaged in informal or unorganised sector?
- 50%
 - 90%
 - 70%
 - 80%
 - 60%
17. Which of the following is/are true about the Indira Awas Yojana of the Govt of India?
- The scheme was the sub-scheme of the Jawahar Rozgar Yojana (JRY).
 - The scheme was launched to provide housing accommodation to rural people Below Poverty Line (BPL) only.
 - Under the scheme, the allotment of the house is done in the name of the female members of the household in the joint names of the husband and wife.
 - Only A
 - Only B
 - Only C
 - All A, B and C
 - None of these
18. As we all know, the Govt gives enough emphasis on the development of Small Scale Industry (SSI) Sector. What is the role of the SSI sector in a developing economy like India?
- SSI sector plays an important role in development of economy as around 40 per cent of the GDP comes from this sector.
 - SSI absorbs surplus labour and helps in equitable distribution of income.
 - Approximately 33% of total exports of India comes from SSI Sector.
 - Only A
 - Only B
 - Only C
 - All A, B and C
 - None of these
19. Which of the following is not true about the National Rural Employment Guarantee Act (NREGA)?
- NREGA was enacted first to provide job to rural

people only but now people in urban areas can also avail the jobs under it.

~~B~~ NREGA is applicable in all districts of the country now.

C. NREGA initially provided 100 days' job but now the number of days has been increased to 150.

- 1) Only A ~~2) Only B~~
3) Only C 4) All A, B and C
5) None of these

20. Which of the following is not true about National Food for Work Programme (NFFWP) of the Govt of India?

~~A~~ NFFWP was launched to provide additional resources to the most backward 150 districts of India.

B. The beneficiary of the NFFWP is required to work for 5 days a week for at least 10 weeks at a stretch.

C. The beneficiaries of NFFWP are paid their wages in the form of wheat and rice for their work. The payment of ration is done to them daily at 6.30 pm or immediately after the day's work is over, which should be latest by 9.30 pm.

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

21. Which of the following schemes is/are now the part of the National Rural Employment Guarantee Act (NREGA)?

A. Pradhan Mantri Gram Sadak Yojana

~~B~~ National Food for Work Programme

~~C~~ Sarva Purna Gramin Rozgar Yojana

- 1) Only A 2) Only B ~~3) Both B and C~~
4) All A, B and C 5) None of these

22. Micro credit or micro finance is a novel approach to banking with the poor. In this approach bank credit is extended to the poor through

- ~~1) Self Help Groups~~ 2) Anganwadis
3) Cooperative Credit Societies
4) Reserve Bank of India
5) Small Industries Development Bank

23. Which of the following is/are the major problem(s) of rural indebtedness?

~~1) A~~ The Indian farmer borrows year after year but is not in a position to clear off his loans.

~~2) B~~ The size of the loans taken by the Indian farmer is too large whereas his agricultural output is not large enough to pay off his debt.

~~3) C~~ Most of the farmers are still taking loans from the informal sources, who charge a very high rate of interest.

- 1) Only A 2) Only B 3) Only C
4) Only A & B ~~5) All A, B & C~~

24. The concept of micro finance was launched in which of the following countries initially?

- ~~1) Bangladesh~~ 2) India 3) Egypt
4) Israel 5) Sri Lanka

25. Which of the following is NOT an institutional credit agency?

- 1) Cooperative Society 2) Moneylender
3) Commercial Banks ~~4) Regional Rural Banks~~
5) Government Agencies

26. The National Bank for Agriculture and Rural Development (NABARD) gets some amount of its funds from which of the following organizations for its various schemes?

~~1) A~~ World Bank (B) Bank of America ~~3) C~~ IDA

- 1) Only A 2) Only B 3) Only C
4) All A, B & C 5) Only A & C both

27. The National Bank for Agriculture and Rural Development (NABARD) was established in the year

- 1) 1970 ~~2) 1982~~ 3) 1977 4) 1980 5) 1975

28. Which of the following statements is/are TRUE about the activities of the NABARD?

~~1) A~~ NABARD has the responsibility to inspect RRBs and Cooperative Banks.

~~2) B~~ NABARD maintains Research and Development Fund to promote research in agriculture and rural development.

~~3) C~~ NABARD is a wing of the Planning Commission of India.

- 1) Only A 2) Only B ~~3) Both A & B~~
4) Only C 5) All A, B & C

29. The Union Budget for 1995-96 proposed the creation of RIDF in NABARD, with a corpus of Rs 2000 cr. What is the full form of RIDF?

- 1) Rural India Development Forum
2) Research and Industrial Development Forum
~~3) Rural Infrastructure Development Fund~~
4) Research and Industrial Development Fund

30. Which of the following statements about the NABARD is/are TRUE?

~~1) A~~ NABARD has a dual role to play as it is an apex body and a refinancing institution.

~~2) B~~ NABARD services as a refinancing institution for all kinds of production and investment credit to agriculture and cottage and village industries.

~~3) C~~ NABARD accepts short-term deposits from the public like any other bank to improve its capital base.

- 1) Only A 2) Only B 3) Only C
~~4) Only A & B~~ 5) All A, B & C

31. The head office of the National Bank for Agriculture & Rural Development (NABARD) is located in

- 1) New Delhi 2) Hyderabad ~~3) Mumbai~~
4) Lucknow 5) None of these

32. India's first transgenic crop was

- 1) Sugarcane 2) Brinjal ~~3) Bt Cotton~~
4) Potato 5) None of these

33. India and some other countries raised strong objection on a major issue in the meetings of the World Trade Organization (WTO). What was the issue?
 1) Use of genetically modified crops
 2) Providing subsidy to agro-products
 3) Method of deciding cost of crude oil by OPEC members
 4) Use of hydrogen as alternative fuel in future
 5) None of these
34. Who amongst the following is the winner of the Ramon Magsaysay Award 2008?
 1) Dr Prakash & Mandakini Ante
 2) Dr Amartya Sen
 3) Ms Barkha Dutt
 4) Dr MSAhluwalia
 5) None of these
35. Which of the following is the organization, which is the apex body in cooperative sector and deals in procurement, distribution, export and import of selected agricultural commodities?
 1) NAFED
 2) NABARD
 3) SIDBI
 4) EXIM Bank
 5) None of these
36. Mahesh Bhupathi and Sania Mirza won their first Grand Slam Title together when they defeated their opponents in the
 1) Wimbledon
 2) Australian Open
 3) Davis Cup Final
 4) US Open
 5) Wightman Cup Final
37. Which of the following states in India is at the top in the list of those who availed credit through Self Help Groups (SHGs)?
 1) Andhra Pradesh
 2) Goa
 3) Arunachal Pradesh
 4) West Bengal
 5) Kerala
38. Which of the following is the amount Govt of India has sanctioned to provide relief to farmers so that they may come out of their debt?
 1) Rs 10,000 cr
 2) Rs 20,000 cr
 3) Rs 30,000 cr
 4) Rs 40,000 cr
 5) None of these
39. Which of the following is/are the goals of the Bharat Nirman?
 (A) To bring additional one crore hectare under assured irrigation
 (B) To provide cooked food to about 12 crore children in their school itself
 (C) To construct 60 lakh additional houses for the rural poor.
 1) Only A
 2) Only B
 3) Only C
 4) Both A & C
 5) Both A & B
40. As we all know, flood is a major natural calamity in India. Which of the following statements is/are true about the various aspects of flood and flood management in India?
 (A) Out of a total geographical area of 329 million hectare, about 40 million hectare is prone to flood.
 (B) Till 2007, about 18 million hectare was provided with protection against floods by way of construction of embankments, drainage channels and raising of platforms.
 (C) Since the installation of a flood forecasting system in 2003, no major flood has taken place in India.
 1) Only A
 2) Only B
 3) Only C
 4) Both A & B only
 5) Only B & C Both
41. Which of the following is an easy way of providing credit to the farmer community?
 1) Kisan Credit Card
 2) Indira Vikas Patra
 3) National Saving Certificates
 4) Loan against gold
 5) None of these
42. India recently test-fired a new surface-to-surface missile called
 1) Meghavarna
 2) Columbus
 3) Antariksha
 4) Pawan
 5) Shourya
43. The Summit of Leaders of the G-20 was organised in November 2008 in
 1) Paris
 2) Tokyo
 3) Washington DC
 4) London
 5) Milan
44. Who amongst the following is the author of the book *Between the Assassinations*?
 1) Danielle Steel
 2) Anita Desai
 3) Aravind Adiga
 4) Nandan Nilekani
 5) Arundhati Roy
45. Who amongst the following is the winner of the Jawaharlat Nehru Award for International Understanding for the year 1999? (The Award was given in November 2008.)
 1) Albert Bayona
 2) Mallika Sarabhai
 3) Dr Romila Thapar
 4) Dr Mohamed El Baradei
 5) Hosni Mubarak
46. Which film got the Golden Peacock Award in the 39th International Film Festival of India held in December 2008?
 1) Good Night
 2) Akasa Kusum
 3) The Song of the Sparrow
 4) Tulpan
 5) None of these
47. Who amongst the following is the Union minister for home affairs at present?
 1) Sharad Pawar
 2) Lalit Prasad Yadav
 3) P Chidambaram
 4) Shilraj Patil
 5) None of these
48. Shilraj Singh Chauhan is the new Chief Minister of which of the following states, where elections were held in December 2008?
 1) Uttar Pradesh
 2) Mizoram
 3) Delhi
 4) Madhya Pradesh
 5) None of these
49. MC Marykom, who won a gold medal for India in an international sports event, is basically a
 1) Table Tennis player
 2) Boxer
 3) Badminton player
 4) Marathon runner
 5) Golfer
50. John Key, whose name was in the news is the Prime Minister of
 1) Australia
 2) United Kingdom
 3) Canada
 4) France
 5) New Zealand

Test-II: English

Directions (Q. 51-57): Read the following passage carefully and answer the questions given below it. Certain phrases in the passage have been printed in bold to help you locate them while answering some of the questions.

Any one who forms his own opinions and beliefs will feel that he owes no responsibility to the majority for his conclusions. If he is a genuine lover of truth, if he is inspired by a passion for seeing things as they are and a detestation of holding ideas which do not conform to facts, he will be wholly independent of the acquiescence of those around him. When he proceeds to apply his beliefs in the practical conduct of life, the position is different. There are then good reasons why his attitude should be less rigid. The society in which he is placed is an ancient and composite growth. The people from whom he dissents have not come by their opinions and institutions by a process of mere haphazard. These opinions and customs all had their origin in a certain real or supposed fitness. They have a certain depth of root in the lives of a proportion of the existing generation. Their fitness for satisfying needs may have misplaced, and their congruity with one another may have come to an end. That is only one side of the truth. The most passionate propagandist cannot penetrate to them.

In common language we speak of a generation as something possessed of a kind of exact unity, with all its parts and members homogeneous. Yet plainly it is not this. It is a whole, but a whole in a state of constant flux, its factors and elements are eternally shifting. It is not one, but many generations. Each of the seven ages of man is neighbour to all the rest. The column of the veterans is already sinking into the last abyss, while the column of the newest recruits is forming. To its tradition, the tendency and its possibilities, only a proportion of each can have nerve enough to grasp the banner of a new truth and endurance to bear it along rugged and unbroken ways.

Then we must remember the substance of which life is made. We must consider what an overwhelming preponderance of the most persistent energies and most concentrated interests of a society must be absorbed between material cares and the solitude of the affections. It is obviously unreasonable to lose patience and quarrel with one's time because it is tardy in throwing off its institutions and beliefs, and slow to achieve the transformation which is the problem in front of it. Men and women have to live. The task for most of us is hard enough to make us well pleased with even such imperfect shelter as we find in daily use and customs. To insist on a whole community being made at once to submit to the supremacy of new practices and ideas that have just begun to acclaim themselves to the most advanced speculative intelligence of the time. This, even if it were a possible process, would do much to make life impracticable and to hurry on social dissolution.

51. Overnight changes in social settings are not desirable because they will
 - 1) retard the progress
 - 2) lead to social disintegration
 - 3) give vitality to social life
 - 4) make a society too narrow to survive
 - 5) None of these
52. The hard task, according to the author, is to
 - (A) change the society
 - (B) earn a living
 - (C) change according to times
 - 1) Only A and C
 - 2) Only B and C
 - 3) Only A and B
 - 4) Only A
 - 5) Only C
53. The problem, which is discussed in the passage, reflects
 - 1) the realist attitude of the author
 - 2) the pessimistic views expressed by a group of people
 - 3) a doctrine that explains the role of culture
 - 4) making good use of a genuine lover of truth
 - 5) None of these
54. Which of the following best describes the phrase "apply his beliefs in the practical conduct of life" as used in the passage?
 - 1) To indoctrinate what he believes
 - 2) To denounce what he believes
 - 3) To preach what is practiced
 - 4) To practice what is preached
 - 5) None of these
55. According to the author, a generation, which is heterogeneous, should be perceived as
 - 1) sum total of the parts of the sub-system
 - 2) a whole, which is not a total of the parts
 - 3) a fragmented group of people
 - 4) individual interlinkages connected through synergy
 - 5) None of these
56. According to the passage, which of the following is true?
 - 1) Impatience of intellectuals with practical problems is the source of progress.
 - 2) Day-to-day concerns dominate the life of most people.
 - 3) Intellectuals are the leaders of social transformation.
 - 4) Social change will be slow in the absence of effective leaders.
 - 5) None of these
57. According to the passage, from which of the following do the customs and traditions originate?
 - 1) Ignorance of events happening around
 - 2) Leadership prevailing in the contemporary society
 - 3) Social utility of the societal set-up
 - 4) Conflicts of individuals living in society
 - 5) None of these

Directions (Q. 58-62): In each of the following questions, an idiomatic expression is given and its four possible meanings are given. Find out the correct meaning of idiomatic expression and mark the number of that meaning as your answer in the answer sheets. If you do not find any correct answer, mark 5, i.e. 'None of these', as your answer.

58. runs down
1) squandering away 2) amounts to
3) incurring 4) taking chance to meet
5) None of these
59. stand over
1) vindicate 2) postpone 3) enduring
4) support 5) None of these
60. knocked up
1) get exhausted 2) die in an accident
3) wandered about 4) sold at an auction
5) None of these
61. make over
1) prove 2) decipher 3) discover
4) give in charity 5) None of these
62. work on
1) solve 2) influence 3) excite
4) apply force to 5) None of these
- Directions (Q. 63-75): 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). (Ignore errors of punctuation, if any.)
63. Selling peanuts / on the road is / the only means of
1) 2) 3)
earning / in respect of most of the people. / No error
4) 5)
64. Her talk was / judged by many / as one of the most
1) 2) 3)
important talks / given in the seminar. / No error
4) 5)
65. The boy who was guilty with / having stolen the cell
1) 2)
phone / came out / with the truth. / No error
3) 4) 5)
66. She is the teacher/whom I know/has helped my son/in
1) 2) 3)
the examination. No error
4) 5)
67. You cannot demand / all your articles / unless you do not
1) 2) 3)
/give advance notice. / No error
4) 5)
68. We insisted, but neither / Jona nor her assistant / are
1) 2)
ready to / work on Sunday. / No error
3) 4) 5)
69. There is just not enough / time in my unit to sit round /
1) 2)
talking about how we feel/ about each other. / No error
3) 4) 5)
70. The act will be passed / with a comfortable majority if all
1) 2)
/ the partisans of / her group favours it. / No error
3) 4) 5)

71. Hardly had I / entered the airport / than I met / my cousin
1) 2) 3) 4)
Tilak. / No error
5)
72. An anti-terrorism cell is opened / by the town police /
1) 2)
three months ago / as a precautionary measure / No error
3) 4) 5)
73. The artist who was giving / detailed description of / the
1) 2)
sculptures was / speaking fluently French. / No error
3) 4) 5)
74. Martin would attempt / to open the umbrella / when her
1) 2)
spectacles slipped off / and fell down. No error
3) 4) 5)
75. If you had not/reached so quickly, /we might well/have
1) 2) 3)
had a disaster. No error
4) 5)
- Directions (Q. 76-85): Which of the phrases 1), 2), 3) and 4) given below each sentence should replace the phrase printed in bold type to make the sentence grammatically correct? If the sentence is correct as it is, mark 5), i.e. 'No correction required', as the answer.
76. She had created problems even when she was on training while she was still waiting to take full charge of her duties.
1) she has been waiting 2) she had been still
3) she would have still 4) she has still to wait
5) No correction required
77. The director insisted on his orders being carried out with the letter.
1) for the letter 2) to the letter 3) by the letter
4) into the letter 5) No correction required
78. He admired the speed with which Koti completed the work and appreciating the method adopted by him.
1) appreciate the method being adopted
2) appreciated the method adopted
3) appreciate the method of adoption
4) appreciate the adopting method
5) No correction required
79. Unless I get some break, I should not be able to do any more work.
1) shall not be able 2) should be unable
3) shall not be unable 4) should not be unable
5) No correction required
80. Some people have a habit of wearing their heart on their sleeves.
1) bearing their heart on their sleeves.
2) wearing heart on their sleeves.
3) wearing their heart on sleeves.
4) bearing their heart on their sleeve.
5) No correction required.

81. Your plea that you were thorough ignorant of the consequences can not be accepted.
 1) had thorough ignorance
 2) were thoroughly ignorance
 3) had thoroughly ignorant
 4) were thoroughly ignorant
 5) No correction required
82. I had met him after the party where he had been given an inspiring speech.
 1) when he had
 2) where he would have
 3) in which he was given
 4) where he had
 5) No correction required
83. Because of scientific progress, we expect to live better than our parents have.
 1) should expect to live better than our parent
 2) expect to live as good as our parents live
 3) expect to live better than our parents did
 4) expected to live better than our parents
 5) No correction required
84. I cannot put up with that nasty fellow.
 1) put up
 2) put at
 3) put on with
 4) put up in
 5) No correction required
85. It is useless to run away from every danger; risks must not be taken.
 1) no risk must be
 2) any risk must be
 3) although risks must be
 4) some risks must be
 5) No correction needed

Directions (Q. 86-90): In each question below, a sentence with four words printed in bold type is given. These are numbered as 1), 2), 3) and 4). One of these four words may be either wrongly spelt or inappropriate in the context of the sentence. Find out the word that is wrongly spelt or inappropriate, if any. The number of that word is your answer. If all the four words are correctly spelt and also appropriate in the context of the sentence, mark 5), i.e. 'All correct' as your answer.

86. After several rounds of discussions the Manager
 1) accented to our proposal. All correct
 3) 4) 5)
87. The indafatigable zeal and fearlessness with which the
 1) youth worked rejoiced me beyond measure. All correct
 3) 4) 5)
88. He slipped away in the night and reached there in the
 1) morning. All correct
 4) 5)

89. He let the faugher wash away the tension and then held
 1) up her hand. All correct
 2) 3) 4) 5)
90. The author also advocated fresh vegetable and fruits as
 1) naturel diet of aged peoples. All correct
 4) 5)

Directions: (Q. 91-100): 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.

It is a pity that we do not have good books on insurance written by Indian authors 91 to the steady growth of literature on the subject in other countries, especially the USA, whose insurance laws and 92 are very much similar to those of our country. And students studying in our colleges and the millions of insurance employees appearing for various insurance examinations have to depend 93 on books written by foreign authors. As these books mainly deal with the problems of insurance industry of foreign countries, the 94 of the insurance scene in India and the various legal 95 and insurance procedures remains very weak. To 96 the insurance employees and the college students who have opted for 97 courses in insurance with different aspects of theory and practice of insurance, we should have good and 98 textbooks. The book under review written by VMR Nair himself, an experienced and 99 expert on insurance law based on leading Indian cases, will be found very useful by students of insurance sector as a 100 guide to the principles of insurance.

91. 1) paving 2) corresponding 3) following
 4) emphasize 5) correcting
92. 1) process 2) product 3) notes
 4) currency 5) procedures
93. 1) slightly 2) upon 3) still
 4) at 5) until
94. 1) prove 2) search 3) application
 4) understanding 5) acknowledge
95. 1) law 2) aspects 3) experts
 4) books 5) loop
96. 1) equip 2) arm 3) decorate
 4) promote 5) load
97. 1) optional 2) expensive 3) tough
 4) deep 5) specialized
98. 1) authentic 2) voluminous 3) many
 4) prompt 5) shining
99. 1) consulting 2) qualified 3) rich
 4) merchant 5) tired
100. 1) learned 2) powerful 3) ready
 4) comprehensive 5) prescribed

Test-III: Quantitative Aptitude

Directions (Q. 101-105): What should come in place of the question mark (?) in the following questions?

101. $\sqrt{7} = (756 \times 67) - 804$
 1) 195112 2) 250047 3) 226981
 4) 274025 5) None of these
102. $0.3 + 3 + 3.33 + 3.3 + 3.03 + 333 = ?$
 1) 375.66 2) 345.99 3) 375.93
 4) 355.96 5) None of these
103. $(73425 - 33267 - 22418 - 17650) \times \sqrt{1025} = ?$
 1) 10165 2) 9785 3) 8370
 4) 9450 5) None of these
104. $-76 \times 33 + 221 = ?$
 1) -2287 2) -19304 3) 2287
 4) 19304 5) None of these
105. $(34.12)^2 - \sqrt{7396} = ?$
 1) 1080.1744 2) 1078.1474 3) 1078.1744
 4) 1080.1474 5) None of these

Directions (Q. 106-110): What should come in place of the question mark (?) in the following number series?

106. 15 25 40 130 ?
 1) 500 2) 520 3) 490 4) 480 5) None of these
107. 186 91 48 25 ?
 1) 13.5 2) 14.8 3) 12.5 4) 14 5) None of these
108. 124 112 176 420 1488 ?
 1) 8568 2) 7140 3) 5712
 4) 6150 5) None of these
109. 381 381 372 345 264 ?
 1) 23 2) 25 3) 43
 4) 24 5) None of these
110. 282 286 302 ? 502
 1) 366 2) 318 3) 326 4) 338 5) None of these

Directions (Q. 111-115): Study the following table carefully and answer the questions given below.

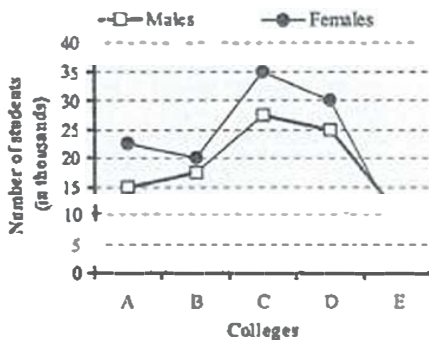
Annual Income of Various Individuals over the Years
(Income in Lac Rupees)

Years	Individuals					
	A	B	C	D	E	F
2002	5.50	3.20	4.80	6.35	6.15	3.50
2003	5.65	3.25	4.85	6.55	6.25	3.65
2004	5.7	3.725	4.95	7.155	6.425	3.75
2005	6.20	4.25	5.10	7.35	7.15	4.0
2006	6.50	4.50	5.20	7.40	7.25	4.25
2007	6.75	5.0	5.25	7.48	7.285	4.80
2008	7.0	5.35	5.30	8.0	7.30	5.10

111. What is the approximate average monthly income of A over the years?
 1) Rs 44,762 2) Rs 48,348 3) Rs 53,216
 4) Rs 51,245 5) Rs 42,102
112. What is the ratio of the annual income of B to that of C in the year 2005?
 1) 6 : 5 2) 6 : 7 3) 5 : 6
 4) 7 : 6 5) None of these
113. What is the difference between the total annual income of all the individuals in the year 2003 and the total annual income of all the individuals in the year 2007?
 1) Rs 7,36,500 2) Rs 6,45,400 3) Rs 6,36,500
 4) Rs 7,43,300 5) None of these
114. The annual income of E in the year 2004 is approximately what per cent of the average annual income earned by E over the years?
 1) 98 2) 86 3) 88
 4) 94 5) 91
115. What is the average annual income of F over the years?
 1) Rs 4,16,000 2) Rs 4,25,000
 3) Rs 4,01,500 4) Rs 4,15,500
 5) None of these
116. Asha's monthly income is 60% of Deepak's monthly income and 120% of Maya's monthly income. What is Maya's monthly income if Deepak's monthly income is Rs 78,000?
 1) Rs 39,000 2) Rs 42,000 3) Rs 36,000
 4) Cannot be determined 5) None of these
117. The sum of 5 numbers is 924. The average of the first two numbers is 201.5 and the average of the last two numbers is 196. What is the third number?
 1) 133 2) 129 3) 122
 4) Cannot be determined 5) None of these
118. In how many different ways can the letters of the word 'FINANCE' be arranged?
 1) 5040 2) 2040 3) 2510
 4) 4080 5) None of these
119. The profit earned after selling a wrist watch for Rs 4,080 is the same as the loss incurred after selling the same wrist watch for Rs 3,650. What is the cost price of the wrist watch?
 1) Rs 3,785 2) Rs 3,800 3) Rs 3,775
 4) Rs 3,865 5) None of these
120. If the numerator of a fraction is increased by 240% and the denominator of the fraction is decreased by 50%, the resultant fraction is $2\frac{5}{6}$. What is the original fraction?
 1) $\frac{1}{4}$ 2) $\frac{2}{3}$ 3) $\frac{5}{12}$
 4) $\frac{4}{11}$ 5) None of these

Directions (Q. 121-125): Study the following graph carefully and answer the questions below it.

Number of students (males & females) passed out from various colleges in a year
(Number in thousands)



121. What is the average number of students (Males & Females) passed out from all the colleges together?

1) 38000 2) 48000 3) 42000
4) 51000 5) None of these

122. The number of Females passed out from college C is approximately what per cent of the total number of Females passed out from all the colleges together?

1) 28 2) 30 3) 36
4) 25 5) 40

123. What is the difference between the total number of students passing out from college A and the total number of students passing out from college E?

1) 20,500 2) 21,000 3) 10,500
4) 10,000 5) None of these

124. What is the ratio of the total number of Males to the total number of Females passed out from all the colleges together?

1) 19:23 2) 18:25 3) 23:19
4) 25:18 5) None of these

125. The number of Males passing out from colleges A and B together is what per cent of the number of Females passing out from colleges C and D together?

1) 45 2) 40 3) 35 4) 50 5) None of these

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

126. $7428 \div 346 \times 12 = ?$

1) 256 2) 251 3) 258 4) 247 5) 266

127. $15.2\% \text{ of } 725 \times 12.8\% \text{ of } 643 = ?$

1) 9110 2) 9088 3) 9100 4) 9696 5) 9082

128. $(36.14)^2 - (21.28)^2 = ?$

1) 888 2) 853 3) 846 4) 871 5) 865

129. $\sqrt{769} \times \sqrt{478} = ?$

1) 150 2) 180 3) 190 4) 200 5) 196

130. $496 \div 0.6 \times 0.5 = ?$

1) 413 2) 595 3) 148 4) 1653 5) 498

131. $40\% \text{ of } 60\% \text{ of } \frac{3}{5} \text{ of a number is } 504$. What is $25\% \text{ of } \frac{2}{5}$ of that number?

1) 130 2) 175 3) 360
4) 350 5) None of these

132. The difference between a two-digit-number and the number obtained by interchanging the two digits of the number is 9. What is the difference between the two digits of the number?

1) 3 2) 2 3) 1
4) Cannot be determined 5) None of these

133. In a class there are 32 boys and 28 girls. The average age of the boys in the class is 14 years and the average age of the girls in the class is 13 years. What is the average age of the whole class? (Rounded off to two digits after decimal)

1) 13.50 2) 13.53 3) 12.51
4) 13.42 5) None of these

134. In a test consisting of 80 questions carrying one mark each, Arpita answers 65% of the first 40 questions correctly. What per cent of the other 40 questions does she need to answer correctly to score 75% on the entire test?

1) 60 2) 80 3) 75
4) 40 5) None of these

135. Manisha invests an amount of Rs 39,300 for 4 years at the rate of 4 pcpa. What amount of approximate compound interest will she obtain at the end of 4 years?

1) Rs 6,675 2) Rs 6,650 3) Rs 6,288
4) Rs 6,356 5) Rs 6,450

Directions (Q. 136-140): Study the following table carefully and answer the questions given below it.

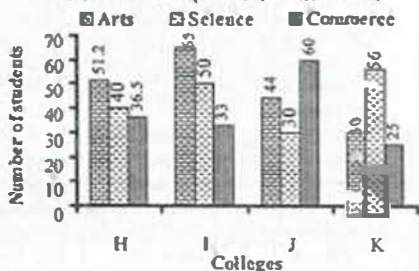
Price per kilogram (in Rs) at which 5 different farmers sell 6 different products

Products	Farmers				
	P	Q	R	S	T
Rice	20	15	20.5	24	22
Wheat	18	16	15	15.5	20
Jowar	16.5	15	18	20	15
Bajra	15	14	14.5	13.5	12
Maize	13	14	12.5	12	14.5
Sugarcane	10	8	11.5	10.5	8

136. What is the difference between the average price of per kg of Maize sold by all the farmers and the average price of per kg of Sugarcane sold by all the farmers?
1) Rs 3 2) Rs 4.5 3) Rs 4.2 4) Rs 3.6 5) None of these
137. What is the ratio of the total price (per kg) of all the products sold by Q to that sold by R?
1) 41:43 2) 43:48 3) 43:46 4) 41:48 5) None of these
138. If farmer Q sells 14 kg of Wheat, 21 kg of Jowar and 30 kgs of Sugarcane, what will be his total earning?
1) Rs 699 2) Rs 779 3) Rs 650 4) Rs 786 5) None of these
139. If farmer P sells 50 kgs. of Rice and farmer S sells 60 kg of Wheat, what is the difference in amount by either of the farmers in selling their products?
1) Rs 70 2) Rs 65 3) Rs 80 4) Rs 85 5) None of these
140. If each farmer sells 100 kg of Jowar and 50 kg of Bajra, which farmer will earn the most?
1) P 2) R 3) S 4) Q 5) T

Directions (Q. 141-145): Study the following graph carefully and answer the questions given below it.

Number of Students studying in Various Colleges from Various Faculties (Number in thousands)



141. What is the difference between the total number of students studying in college H and that studying in college K?
1) 16100 2) 15800 3) 16300 4) 16700 5) None of these

142. What is the total number of students studying in all the colleges together?
1) 520900 2) 520700 3) 610200 4) 510800 5) None of these

143. What is the ratio of the students from the faculty of Science from colleges H and I together to the students from the same faculty from colleges J and K together?
1) 43:45 2) 41:43 3) 45:43 4) 43:41 5) None of these

144. The number of students from the faculty of Science from college I is approximately what per cent of the total number of students studying in that college?
1) 34 2) 37 3) 29 4) 31 5) 39

145. What is the average number of students from the faculty of Commerce from all the colleges together?
1) 36825 2) 38655 3) 35025 4) 36585 5) None of these

146. 12 children can complete a piece of work in 21 days. Approximately, how many children will be required to complete the same piece of work in 15 days?
1) 24 2) 14 3) 22 4) 17 5) 20

147. Mangesh spends 17% of his monthly income on travelling. He spends 25% of his monthly income on household expenses and 36% of his monthly income on medical expenses. He has remaining amount of Rs 10,032 as cash with him. What is Mangesh's annual income?
1) Rs 5,50,300 2) Rs 5,36,500 3) Rs 5,47,200 4) Cannot be determined 5) None of these

148. The product of two consecutive even numbers is 3248. Which is the larger number?
1) 58 2) 62 3) 56 4) 60 5) None of these

149. The average marks of 65 students in a class was calculated as 150. It was later realised that the marks of one of the students was calculated as 142, whereas his actual marks was 152. What is the actual average marks of the group of 65 students? (Rounded off to two digits after decimal)
1) 151.25 2) 150.15 3) 151.10 4) 150.19 5) None of these

150. The sum of five consecutive odd numbers is 575. What is the sum of the next set of the consecutive odd numbers?
1) 615 2) 635 3) 595 4) Cannot be determined 5) None of these

Test-IV: Reasoning

151. In a certain code DESPAIR is written as TFEQSJB. How is NUMERAL written in that code?
1) OVNFMB 2) NVQFSBN 3) NVQFBS 4) NVQFMB 5) None of these
152. If it is possible to make only one meaningful word with the first, second, sixth and tenth letters of the word DISCLAIMER, which of the following will be the third

letter from the left? If no such word can be made, give 'X' as your answer and if more than one such word can be made, give 'Y' as the answer.

- 1) I 2) R 3) D 4) X 5) Y

153. How many such digits are there in the number 27561493 each of which is as far away from the beginning of the number as when the digits are arranged in descending order within the number?

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

154. If 'yellow' is called 'red', 'red' is called 'blue', 'blue' is called 'white', 'white' is called 'black', 'black' is called 'green', and 'green' is called 'violet', what is the colour of clear sky?

- 1) Green 2) Violet 3) Yellow 4) Red 5) None of these

155. It was 9.35 am in Rakhi's watch, which kept correct time, when Reena informed her that the last bus left the bus stop at 9.25 am. Reena's watch is 5 minutes fast. The frequency of the bus is every 20 minutes. For how long must Rakhi wait to catch the next bus?

- 1) 5 minutes 2) 10 minutes 3) 15 minutes
4) 25 minutes 5) None of these

156. Which of the following should come next in the given sequence of numbers?

- 2 4 3 2 4 3 1 2 4 3 1 2 2 4 3 1 2 3 2 4 3 1 2 3
1) 2 2) 3 3) 4 4) 5 5) None of these

157. How many meaningful English words can be formed with the letters ELDOM, using each letter only once in each word?

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

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

- 1) Nephew 2) Cousin 3) Mother
4) Brother 5) Sister

159. How many pairs of letters are there in the word SECURITY each of which has as many alphabets between them as there are in the English alphabetical series?

- 1) None 2) Two 3) Three 4) Four 5) More than four

160. In a certain code STAR is written as \$S*2 and TORE is written as \$32@. How is OATS written in that code?

- 1) 3*\$S 2) 3*\$S 3) 3S*\$S
4) 3S*\$S 5) None of these

Directions (Q. 161-165): In each of the questions below are given four statements followed by four conclusions numbered I, II, III and IV. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

161. **Statements:** Some doctors are lawyers.

All teachers are lawyers.

Some engineers are lawyers.

All engineers are businessmen.

- Conclusions:** I. Some teachers are doctors.
II. Some businessmen are lawyers.

IV. Some lawyers are teachers.

- 1) None follows 2) Only II follows 3) Only III follows
4) Only II and IV follow 5) None of these

162. **Statements:** All plastics are glasses.
Some sponges are glasses.
All sponges are clothes.
All clothes are liquids.

- Conclusions:** I. All liquids are sponges.
II. Some plastics are clothes.
III. All glasses are plastics.
IV. All liquids are clothes.

- 1) None follows 2) Only either II or IV follows
3) Only IV follows 4) Only III and IV follow
5) None of these

163. **Statements:** All sands are beaches.
All shores are beaches.
Some beaches are trees.
All trees are hotels.

- Conclusions:** I. Some shores are hotels.
II. All beaches are shores.
III. Some beaches are hotels.
IV. Some sands are trees.

- 1) None follows 2) Only II follows
3) Only either I or III follows 4) Only IV follows
5) None of these

164. **Statements:** All parrots are pigeons.
Some crows are pigeons.
Some sparrows are crows.
All sparrows are koels.

- Conclusions:** I. Some koels are crows.
II. Some parrots are crows.
III. Some sparrows are pigeons.
IV. No crow is a parrot.

- 1) Only I follows 2) Only III follows
3) Only I and either II or IV follow
4) Only either I or III follows 5) None of these

165. **Statements:** All chairs are tables.
All tables are cushions.
Some cushions are trolleys.
All trolleys are lamps.

- Conclusions:** I. Some lamps are tables.
II. Some trolleys are chairs.
III. Some cushions are lamps.
IV. All chairs are cushions.

- 1) Only I follows 2) Only III and IV follow
3) Only either I or II follows 4) All follow
5) None of these

Directions (Q. 166-170): Study the following information carefully and answer the given questions:

A, B, C, D, E, F, G and H are eight friends sitting around a circular table facing the centre. A sits second to the left of D, who is third to the left of E, C sits third to the right of G, who is not an immediate neighbour of E, H sits third to the right of B, who sits second to the right of G.

167. Who sits second to the right of E?
 1) B 2) F 3) G 4) C 5) None of these
168. What is the position of A with respect to H?
 1) Third to the left 2) Third to the right
 3) Second to the left 4) Second to the right
 5) Fourth to the left
169. Four of the following five are alike based upon their seating arrangements and so form a group. Which is the one that does not belong to that group?
 1) CH 2) FG 3) DA 4) BE 5) GB
170. Which of the following pairs has the second person sitting to the immediate left of the first person?
 1) DB 2) EH 3) FA 4) GD 5) None of these
- Directions (Q. 171-175): These questions are based on the following letter/number/symbol arrangement. Study it carefully and answer the questions.
- 8 # B 2 @ E K 7 % 5 A 1 S G D 9 4 U * C 6 H @ 1 3
171. How many such numbers are there in the above arrangement each of which is immediately preceded by a consonant and also followed by a symbol?
 1) None 2) One 3) Two 4) Three 5) More than three
172. Which of the following should replace the question mark in the following series based on the above arrangement?
 2EK, %A1, G94, ?
 1) *6H 2) UC6 3) *CH
 4) *6@ 5) None of these
173. Which of the following is the fifth to the left of the seventeenth from the left end of the arrangement?
 1) \$ 2) G 3) A 4) D 5) None of these
174. If all the numbers are deleted from the above arrangement, which of the following will be the twelfth from the right end?
 1) % 2) K 3) * 4) C 5) None of these
175. How many such symbols are there in the above arrangement each of which is immediately preceded by a

number and also immediately followed by a letter?

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

Directions (176-180): Read the following information carefully and answer the questions, which follow :

'P - Q' means 'P is son of Q'

'P x Q' means 'P is sister of Q'

'P + Q' means 'P is brother of Q'

'P - Q' means 'P is mother of Q'

176. How is T related to S in the expression 'T x R + V + S'?

- 1) Sister 2) Mother 3) Aunt

- 4) Uncle 5) None of these

177. How is T related to S in the expression 'T x R + V - S'?

- 1) Father 2) Sister 3) Daughter

- 4) Aunt 5) None of these

178. How is S related to T in the expression 'T + R - V + S'?

- 1) Uncle 2) Nephew 3) Son

- 4) Cannot be determined 5) None of these

179. Which of the following means that 'S is the husband of T'?

- 1) T x R - V + S 2) T - R + V x S 3) T - R + V + S

- 4) T + R x V + S 5) None of these

180. How is V related to T in the expression 'T + R + V x S'?

- 1) Aunt 2) Nephew 3) Niece

- 4) Uncle 5) None of these

Directions (Q. 181-185): Each of the questions below consists of a question and two statements numbered I and II are given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and

Give answer 1) if the data in Statement I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question.

Give answer 2) if the data in Statement II alone are sufficient to answer the question, while the data in Statement I alone are not sufficient to answer the question.

Give answer 3) if the data in Statement I alone or in Statement II alone are sufficient to answer the question.

Give answer 4) if the data in both the Statements I and II even together are not sufficient to answer the question.

Give answer 5) if the data in both the Statements I and II together are necessary to answer the question.

181. How is A related to B?

I. A is the sister-in-law of C, who is the daughter-in-law of B, who is the wife of D.

II. B is the mother of A's son's only uncle's son.

182. Amongst A, B, C, D, E and F, each are having different height. Who is the shortest?

I. C is shorter than only B.

II. A is taller than only D and F.

183. Point X is in which direction with respect to Y?

I. Point Z is at equal distance from both point X and

point Y.

- II. Walking 5 km to the East of point X and taking two consecutive right turns after walking 5 kms before each turn leads to point Y.

184. How is 'must' written in a code language?

I. 'you must see' is written as 'la pa ni' and 'did you see' is written as 'jo ni pa' in that code language.

II. 'you did that' is written as 'pa si jo' in that code language.

185. On which day of the week does Arti's birthday fall?

I. Sonu correctly remembers that Arti's birthday falls after Wednesday but before Sunday.

II. Raj correctly remembers that Arti's birthday falls before Friday but after Tuesday.

Directions (Q. 186-190): Below In each question are given two statements I and II. These statements may be either independent causes or may be effects of independent causes or a common cause. One of these statements may be the effect of the other statement. Read both the statements and decide which of the following answer choices correctly depicts the relationship between these two statements.

Mark answer 1) if statement I is the cause and statement II is its effect.

Mark answer 2) if statement II is the cause and statement I is its effect.

Mark answer 3) if both the statements I and II are independent causes.

Mark answer 4) if both the statements I and II are effects of independent causes.

Mark answer 5) if both the statements I and II are effects of some common cause.

186. I. Computer education has been made compulsory for all the classes by many schools.
II. The current job market prefers computer-literate workforce.
187. I. The standard of education in evening colleges of the State has been deteriorating.
II. The standard of school education has been fast deteriorating in the State.
188. I. All domestic airlines increased the fares in all sectors with immediate effect.
II. Railways increased the fare of all its classes with immediate effect.
189. I. The prices of fruits and vegetables fell substantially over the last few days.
II. The quality of fruits and vegetables improved considerably over the last few days.
190. I. Recent floods in the area changed the nutritional contents of the soil.
II. Farmers in the area switched over to cultivating rice instead of wheat.

Directions (Q. 191-195): In the following questions, the symbols #, \$, %, * and @ are used with the following meaning as illustrated below:

'A # B' means 'A is not greater than B'.

'A \$ B' means 'A is neither smaller nor equal to B'.

'A % B' means 'A is neither smaller nor greater than B'.

'A * B' means 'A is neither greater nor equal to B'.

'A @ B' means 'A is not smaller than B'.

Now in each of the following questions, assuming the given statements to be true, find which of the two conclusions I and II given below them is/are definitely true and give your answers accordingly.

Mark answer 1) if only conclusion I is true.

Mark answer 2) if only conclusion II is true.

Mark answer 3) if either conclusion I or II is true.

Mark answer 4) if neither conclusion I nor II is true.

Mark answer 5) if both conclusions I and II are true.

191. Statements: A # B, B % C, C * D

Conclusions: I. C @ A II. A # D

192. Statements: P \$ Q, Q @ S, S % R

Conclusions: I. P @ R II. R \$ Q

193. Statements: W * X, X # Y, Y \$ Z

Conclusions: I. W * Z II. W @ Z

194. Statements: G @ H, H \$ J, J % K

Conclusions: I. K * G II. J * G

195. Statements: N @ M, M \$ P, P # T

Conclusions: I. T # N II. P * N

Directions (Q. 196-200): Study the following information carefully and answer the given questions.

A, B, C, D, E, F and G are seven friends studying seven different branches of engineering, namely Mechanical, Chemical, Electrical, Electronics, Civil, Computer and Aeronautical Engineering, not necessarily in this order. Each of them studies in three different colleges, X, Y and Z. Not less than two study in any college. D studies Electrical engineering in College X. The one who studies Chemical Engineering does not study in college Z. F studies Aeronautical Engineering in college Y with only B. A does not study in college X and does not study Civil Engineering. E studies Computer Engineering and does not study in college X. G studies Electronics Engineering but not in college X. None in college X studies Mechanical or Civil Engineering.

196. Which of the following groups represents the persons studying in college Z?

1) D, B 2) C, E, G 3) A, G

4) G, E, A 5) None of these

197. In which of the following colleges does C study?

1) X 2) Y 3) Z

4) Either X or Z 5) Cannot be determined

198. Which of the following combinations is correct?

1) A - Civil - Z 2) B - Chemical - Y

3) C - Chemical - Z 4) G - Electronics - Y

5) None of these

199. B studies which of the following branches of engineering?

1) Chemical 2) Mechanical 3) Civil

4) Cannot be determined 5) None of these

200. Who studies Chemical engineering?

1) B 2) C 3) E

4) A 5) None of these

Answers

1. 1 2. 4 3. 2 4. 5 5. 4
6. 1 7. 4 8. 4 9. 2 10. 2
11. 1 12. 3 13. 2 14. 5 15. 1
16. 2: As per recent report 2008, about 90% of all workforce in India is engaged in informal or unorganised sector.
17. 4.
18. 3: Small Scale Industries contribute nearly 40% share in the total industrial output and 35% share in total exports of India.
19. 2 20. 1 21. 3 22. 1 23. 5
24. 1 25. 2 26. 5 27. 2 28. 3
29. 3 30. 4 31. 3 32. 3 33. 2
34. 1 35. 1 36. 2 37. 5 38. 5
39. 4 40. 4 41. 1 42. 3 43. 3
44. 3 45. 5 46. 4 47. 3 48. 4
49. 2 50. 5
51. 2: The last sentence talks of "social dis-solution".
52. 4: Before mentioning "the task for most of us is hard enough", the author talks about how the society is slow in its transformation.
53. 1: The author cautions us how our zeal for transformation should not blind us to the realities that exist.
54. 4: 'Beliefs' are what one preaches. To "apply" them is to practise them.
55. 3: The passage says: "It is not one, but many generations. Each of the seven ages of man is neighbour to all the rest."
56. 2: Read the second sentence of the third para.
57. 3: The author says that these originated "in a certain real or supposed fitness" and then relates the fitness to "satisfying need".
58. 5: If something runs down, it loses power.
59. 5: It means to supervise or watch closely.
60. 5: If something is knocked up, it is prepared quickly and without any special care.
61. 5: If you make something over to somebody, you transfer its ownership to them.
62. 2: Example: His charm doesn't work on me.
63. 5
64. 3: Substitute ones for talks.
65. 1: Substitute of.
66. 2: Substitute who.
67. 3: Delete do not.
68. 3: Substitute is.
69. 4: Substitute one another.
70. 4: Substitute favour.
71. 3: Substitute when.
72. 1: Substitute was.
73. 4: Substitute sweat.
74. 1: Substitute was attempting.
75. 5
76. 5 77. 2 78. 2 79. 1 80. 5
81. 4 82. 4 83. 3 84. 5 85. 4
86. a: There are two wrong usages: In (1) the word several is misspelled, and in (3) as-perised should be the appropriate word.
87. 1: indelible 88. 1: slipped
89. 1: laughter 90. 4: natural

91. 2 92. 5 93. 5 94. 4 95. 2
96. 1 97. 5 98. 1 99. 2 100. 4

$$101. 2: \left(\frac{756 \times 67}{804} \right)^3 = 250047$$

$$102. 5: \text{Sum} = 345.96$$

$$103. 4 \quad 104. 1 \quad 105. 3$$

$$106. 5: \text{The series is } \times 1 + 10, \times 2 - 10, \times 3 + 10, \times 4 - 10, \times 5 + 10$$

$$130 \times 4 - 10 = 520 - 10 = 510$$

$$107. 1: \text{The series is } +2 +1.$$

$$\frac{25}{2} + 1 = 13.5$$

$$108. 1$$

$$109. 5: \text{The series is } -3, -9, -27, -81, -243$$

$$264 - 243 = 21$$

$$110. 4: \text{The series is}$$

$$+2^2, +4^2, +6^2, +8^2, +10^2, \dots$$

$$302 + 6^2 = 302 + 36 = 338$$

$$111. 4: \text{Total income of A} = 43.3 \text{ lakh}$$

$$\text{Monthly income of A} = \frac{43.3}{7 \times 12} = \text{Rs } 51547$$

$$112. 3: \frac{425}{510} = \frac{5}{6} = 5 \text{ } 6$$

$$113. 3: (36.565 - 30.2) \text{ lakhs} \\ = \text{Rs } 6,36,500$$

$$114. 4: \frac{6425}{47810} \times 100 \times 7 = 94\%$$

$$\text{Total income} = \frac{29.05}{?} = 4.15 \text{ lakh}$$

$$115. 5: \text{No of years} = ?$$

$$116. 1: \text{Maya's monthly income} \\ = 78,000 \times \frac{60}{100} \times \frac{100}{120} = \text{Rs } 3900$$

$$117. 2$$

$$118. 5: N \text{ is repeated twice.}$$

Hence the required answer will be

$$\frac{17}{2} = 2520$$

$$119. 4: \frac{4080 + 3650}{2} = 3865$$

$$120. 3: \text{Let the fraction be } x/y.$$

Then

$$\frac{x + \frac{240x}{100}}{\frac{y - \frac{y}{2}}{2}} = \frac{17}{6}$$

$$\Rightarrow \frac{17x}{5} \cdot \frac{y}{2} = \frac{17}{6} \Rightarrow \frac{x}{y} = \frac{5}{12}$$

$$121. 3: \text{Average} = \frac{115 + 95}{5} = \frac{210}{5} = 42$$

$$122. 2: \text{Reqd \%} = \frac{35}{115} \times 100$$

$$= \frac{7}{23} \times 100 = 30\%$$

$$123. 5: 37.5 - 17.5 = 20$$

$$124. 1: \frac{95}{115} = \frac{19}{23}$$

$$125. 4: \frac{32.5}{65} \times 100 = 50\%$$

$$126. 3: \frac{7428}{246} \approx 1258$$

$$127. 5$$

$$128. 2: 57.42 \times 14.86$$

$$\{a^2 - b^2 = (a+b)(a-b)\}$$

$$= 57 \times 14 + .4 \times 14 + .8 \times 57 = 857$$

$$129. 4: \sqrt[3]{729} = 9$$

$$\sqrt{478} = 22$$

$$9 \times 23 = 198 = 200$$

$$130. 1$$

$$132. 4: 10x + y - 10y - x = 9$$

$$\Rightarrow 9(x - y) = 9$$

$$\Rightarrow x - y = 1$$

$$133. 2: \frac{32 \times 14 + 28 \times 13}{60} = \frac{812}{60} = 13.53$$

134. 5: Required percentage is

$$\frac{60 - 40 \times \frac{65}{100}}{40} \times 100 = \frac{34}{40} \times 100 = 85\%$$

Note: Use allegation. Since ratio is 1 : 1, 75% should be between 65% and the reqd %. Ans = 85%

135. 1

$$136. 4: \frac{66 - 48}{5} = \frac{18}{5} = R: 3.6$$

137. 5

$$138. 2: 16 \times 14 + 21 \times 15 = 30 \times 8 = 224 + 315 = 240 = 779$$

$$139. 1: 1000 - 930 = Rs 70$$

140. 3: By viewing the data given.

141. 4: The difference is

$$21.2 - 11.5 - 16 = 16.7$$

$$16.7 \times 1000 = 16,700$$

142. 2

$$143. 3: \frac{90}{86} = \frac{45}{43}$$

$$144. 2: \frac{50}{148} \times 100 = \frac{100}{3} = 33.33\% \approx 34\%$$

$$145. 5: \frac{154.5}{4} \times 100 \approx 38625$$

$$146. 4: \frac{12 \times 21}{15} = \frac{84}{5} = 16.8 \approx 17$$

$$147. 5: \text{Remaining} = 100 - (17 + 25 + 36) = 22\%$$

$$\text{Given, } 22\% = 10032$$

$$100\% = \frac{10032}{22} \times 100 = Rs 45,600$$

148. 1: Let one number be x . Then the other number is $x + 2$.

Also,

$$x(x + 2) = 3248$$

$$\Rightarrow x^2 + 2x - 3248 = 0$$

$$\Rightarrow (x - 56)(x + 58) = 0$$

$x = -58$ not given in option.

$$\text{Hence } x = 56$$

Bigger number is $x + 2 = 58$

Note: Check through given choices.

$$149. 2: \text{Total marks calculated} = 65 \times 150$$

$$\text{Actual total} = 65 \times 150 + 10$$

$$= 9750 + 10 = 9760$$

$$\text{Actual average} = \frac{9760}{65} = \frac{1952}{13} = 150.15$$

150. 5: 5 consecutive odd numbers are $x, x + 2, x + 4, x + 6, x + 8$

Also,

$$x + x + 2 + x + 4 + x + 6 + x + 8 = 575$$

$$\Rightarrow 5x + 20 = 575$$

$$\Rightarrow x = \frac{555}{5} = 111$$

Next set of consecutive odd numbers are $x + 10, x + 12, \dots, x + 18$

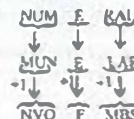
$$\text{Sum} = 5x + 70$$

$$= 5 \times 111 + 70 = 625$$

151. 4:



Similarly,



152. 5: The desired letters are D, I, A and R. The words that can be formed of these letters are ARID and RAID.

153. 2:

The number: 2 7 3 6 1 4 9 3
In descending order: 9 7 6 5 4 3 2 1

154. 5: The colour of the sky is blue. But

'blue' is called 'white'.

155. 1: The last bus left at 9.25 a.m. by Reena's watch.

\therefore It left at $(9.25 - 0.05) = 9.20$ a.m. correct time.

\therefore Next bus will leave at $(9.20 + 0.20) = 9.40$ a.m.

\therefore Rakhi must wait for $(9.40 - 9.35) = 5$ minutes.

156. 3: 243/2431/24312/243123/2431234

157. 4: DEMO. DOME and MODE

158. 2: In all others, the sex can be determined.

199. 3: S E C U R I T Y

S	T	A	R	O	E
S	S	*	Z	J	@

160. 2:

\therefore OATS $\Rightarrow 3 \star 55$

161. 4: All teachers are lawyers (A) \rightarrow conversion \rightarrow Some lawyers are teachers (I). Hence IV follows. Now, Some doctors are lawyers \star Some lawyers are teachers $= I \star I =$ No conclusion. Hence I does not follow. Some engineers are lawyers (I) \rightarrow conversion \rightarrow Some lawyers are engineers \star All engineers are businessmen $= I \star A = I =$ Some lawyers are businessmen \rightarrow conversion \rightarrow Some businessmen are lawyers. Hence II follows. But, All teachers are lawyers \star Some lawyers are businessmen $= A \star I =$ No conclusion. Hence III does not follow.

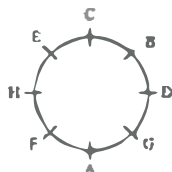
162. 1: All sponges are clothes \star All clothes are liquids $= A \star A =$ All sponges are liquids \rightarrow conversion \rightarrow Some liquids are sponges (I). Hence I does not follow. All plastics are glasses \star conversion \rightarrow Some sponges are glasses $= A \star I =$ No conclusion. Hence II does not follow. All plastics are glasses (I) \rightarrow conversion \rightarrow Some glasses are plastics (I). Hence III does not follow. All clothes are liquids (A) \rightarrow conversion \rightarrow Some liquids are clothes (I). Hence IV does not follow.

163. 5: Some beaches are trees \star All trees are hotels $= I \star A = I =$ Some beaches are hotels. Hence III follows. Now, All shores are beaches \star Some beaches are hotels $= A \star$

1 = No conclusion. Hence I does not follow
All shores are beaches (A) → conversion →
Some beaches are shores (I). Hence II does
not follow. All sands are beaches + Some
beaches are trees = A + I = No conclusion
Hence IV does not follow

164. 3; Some sparrows are crows + Some crows
are pigeons = I + I = No conclusion Hence
III does not follow. Some crows are pigeons
(I) → conversion → Some pigeons are crows
(II). Now, All pigeons are pigeons + Some pi-
geons are crows = A + I = No conclusion
Hence II does not follow. Nor does IV follow.
However, conversion of II forms an I-E
complementary pair with IV. Hence either II
or IV follows. Some sparrows are crows (I)
→ conversion → Some crows are sparrows +
All sparrows are koels = I + A = I = Some
crows are koels → conversion → Some koels
are crows (I) Hence I

165. 2; Some cushions are trolleys + All trol-
leys are lamps = I + A = I = Some cushions are
lamps. Hence III follows. All chairs are tables
+ All tables are cushions = A + A = A = All
chairs are cushions. Hence IV follows. All
tables are cushions + Some cushions are lamps
= A + I = No conclusion. Hence I does not
follow. All chairs are cushions + Some cush-
ions are trolleys = A + I = No conclusion.
Hence II does not follow
166-170:



166. I 167. 2 168. 4

169. 3; In all others, the second person is
second to the right of the first.

170. 5 171. 3; 2 and 7

172. I; The corresponding element moves
five places forward in the subsequent group

173. 5; 5th to the left of 17th from the left
= (17 - 5) = 12th from the left = I

174. 2; If all the numbers are deleted, the
arrangement becomes

B O E K % A \$ G D U * C H @ I

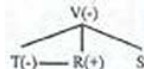
175. 4, B, O and S

176. 5;

T(-) → R(+)

Hence T is the daughter of S

177. 2;



178. 4;

T(+)

V(+)

S is either the nephew or niece of T.
179. 3;

T(-)

V(+)

S

(1)

S is nephew or niece of T. Absurd relationship.

T(-) ↔ S(+)

R(+)

V(+)

(3)

S is husband of T
We need not go further
180. I;

R(+)

V(-)

S

T(+)

Hence V is the aunt of T

181. 5; From I: A is a female.

Using this in II, we get:

B = mother of A's son's only uncle's son

= mother of A's son's cousin

= mother of A's brother-in-law's wife

182. 4; Statement I gives us the two tallest
persons. Hence it is not sufficient.

From II, either D or F is the shortest. Hence II
is also not sufficient.

183. 2; Statement I is often false because we don't
know the directions.

Statement II is sufficient because distances and
directions have been given properly

184. I; Statement I:

you must see = la pa m (i)

did you see = jo ni pa (ii)

From (i) and (ii), you see = pa ni

Using (II) in (i), we get must = la

Hence I alone is sufficient

But II is not even remotely connected with
'must'

185. 3; From I: Ani's birthday falls on Thu. Fri
or Sat

From II: It falls on Sat, Sun or Mon

Combining I and II, it falls on Sat.

186. 2; Job market is an important consid-
eration in determining the curriculum of schools

187. 5; There seems to be some common cause
that is leading to deterioration in both kinds of
education.

188. 5; Hike in fuel prices seems to be the com-
mon cause

189. 4; The two effects are unrelated

190. 1; The farmers' decision is apparently an
effect of change in the soil

191. I: A ≤ B (i); B < C ... (ii); C < D ... (iii)
Combining these, we get A ≤ B < C < D.

Hence C ≥ A and I follows.

Next, A < D and hence II (A ≤ D) does not fol-
low.

192. 4; P > Q ... (i); Q ≥ S ... (iii); S = R ... (iii)

Combining these, we get P > Q ≥ S = R

Hence P > R and I (P ≥ R) does not follow

Also, R ≤ Q and II (R > Q) does not follow

193. 3; W < X ... (i); X ≤ Y ... (ii); Y > Z ... (iii)

Combining these, we get W < X ≤ Y > Z. Hence W
and Z can't be compared. But either I (W < Z)
or II (W ≥ Z) must follow as they form a
complementary pair

194. 5; G ≥ H ... (i); H > J ... (ii) J = K ... (iii)

Combining these, we get G ≥ H > J = K

Hence K < G and I follows

Also, J < G and II follows.

195. 2; N ≥ M ... (i); M > P ... (ii); P ≤ T ... (iii)

From (i) and (ii), N ≥ M > P or N > P (iv)

Hence P < N and II follows

From (iii) and (iv), However, T and N can't be
compared

Hence I does not follow

196-200:

Friend	College	Branch
A	Z	Mechanical
B	Y	Civil
C	X	Chemical
D	X	Electrical
E	Z	Computer
F	Y	Automatizal
G	Z	Electronics

196. 4 197. 1 198. 5 199. 3 200. 2