

SBI CLERK JA MAINS **MODEL PAPER**



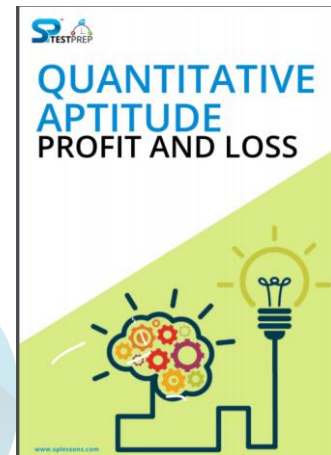
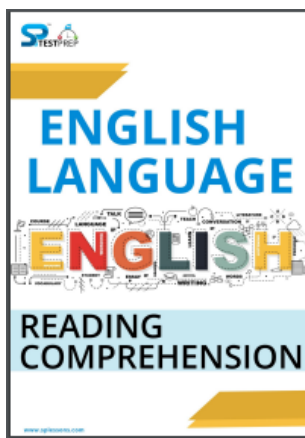


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1. on which date, RBI started working?

- A. 1 January 1934
- B. 1 January 1935
- C. 1 April 1935
- D. 31 March 1934

Answer: C

Explanation: In 1935, Reserve Bank commenced operations as India's central bank on April 1 as a private shareholders' bank with a paid up capital of rupees five crores.

2. What was the initial share capital of Reserve Bank of India?

- A. Rs. 5 Crore
- B. Rs. 10 Crore
- C. Rs. 15 Crore
- D. Rs. 20 Crore

Answer: A

Explanation: RBI did not start as a Government owned bank but as a privately held bank without major government ownership. It started with a Share Capital of Rs. 5 Crore, the amount of Rs. 4,97,8000 was subscribed by the private shareholders while Rs. 2, 20,000 was subscribed by central government.

3. For how many days in a year a person should reside in India before applying for the enrolment of Aadhar Card?

- A. 182 days
- B. 179 days
- C. 132 days
- D. 366 days

Answer: A

Explanation: A person should reside in India for 182 days in a year before applying for the enrolment of Aadhar Card. To obtain an Aadhaar number, an individual has to submit following: Biometric (photograph, finger print, iris scan) **Demographic** (name, date of birth, address) information

4. Who among the following has created the Logo of Aadhar Card?

- A. AtUl sudhakarrrao pandey
- B. Nandan Nileknai
- C. R Chandra Shekha
- D. None of the Above

Answer: A



Explanation: Atul Sudhakar Rao Pande, a Mumbai resident has created the logo of the Aadhaar card. His design was selected among the 2000 entries made for the logo design.

5. Which of the following is the first Aadhaar Gram in India?

- A. Bhagalpur
- B. Tembhli
- C. Buldana
- D. Akola

Answer: B

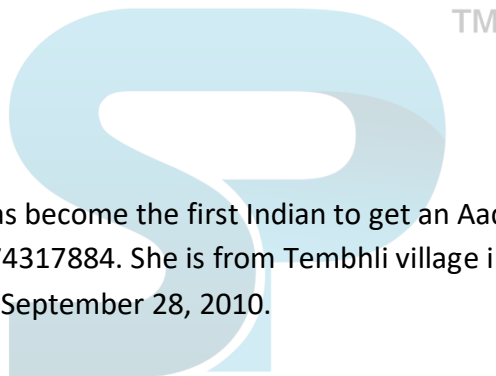
Explanation: Tembhli is the first village in India from where UIDAI started its ambitious Aadhaar Enrolment Project. It is a village in Nandurbar district of Maharashtra state. The Aadhaar Scheme was launched on 29 September 2010 in this village.

6. What was the name of the first person in India who was given an Aadhaar Identity number?

- A. Sonia Gandhi
- B. Nandan Nilekani
- C. Ranjana Sonawane
- D. Atul Bhushan Pandey

Answer: C

Explanation: Ranjana Sonawane has become the first Indian to get an Aadhaar identity number. The number allotted to her was 782474317884. She is from Tembhli village in the state of Maharashtra. She got her Unique Identification on September 28, 2010.



7. What is the full form of PCR?

- A. Public Control Register
- B. Public Control Regulations
- C. Public Credit Registry
- D. Prompt Corrective Regulations

Answer: C

Explanation: PCR stands for Public Credit Registry. It is a digital registry of authenticated granular credit information and will work as a financial information infrastructure providing access to various stakeholders and enrich the existing credit information ecosystem.

8. Global Financial Development Report provides an update on the state of public and private credit reporting. The following institutions?

- A. Niti Aayog
- B. World Bank
- C. IMF



D. WHO

Answer: B

Explanation: Global Financial Development report is always published by World Bank. It presents data on the ownership structure and extent of information collected

9. Forex is generally maintained by which of the following?

- A. Commercial bank of that country**
- B. Central Bank of that country**
- C. Central government of that country**
- D. None of the above**

Answer: B

Explanation: The Foreign exchange reserves of India are managed by the Reserve Bank of India. It includes India's holdings of cash, bank deposits, bonds, and other financial assets denominated in currencies other than rupee.

10. How many banks are there in India which have been authorized to deal in Foreign Exchange ?

- A. 64**
- B. 82**
- C. 92**
- D. 107**

Answer: B

Explanation: There are around 82 banks in India to deal in Foreign Exchange in India. They are known as Authorized Dealers. Public has to conduct all their Foreign Exchange transactions through these banks only.

11. Holidays are provided in banks according to which act?

- A. Banking regulation act**
- B. As per orders of govt.**
- C. Banking nationalization act.**
- D. RBI act**

Answer: A

12. Which is the country outside India in which SBI has launched its first paperless banking?

- A. Bhutan**
- B. Myanmar**
- C. Sri Lanka**
- D. Nepal**



Answer: D

13. Which among these is a mechanism of deficit financing in India?

- I. Borrowing from commercial banks.
 - II. Issuing fresh currency notes.
 - III. Borrowing from RBI.
- A. i and ii
 - B. i and iii
 - C. ii and iii
 - D. none of the above

Answer: C

14. What does money laundering mean?

- A. Converting money that is obtained illegally to make it appear that it originated from legitimate sources.
- B. Hiding income source to avoid income tax.
- C. Money acquired from undisclosed sources.
- D. Money acquired from criminal sources.

Answer: A

15. Give the full forms of the following abbreviations – FRBM, GST, IMPS, IDR

- A. FRBM – Fiscal Responsibility and Budget Management
- B. GST – Goods And Service Tax
- C. IMPS – Interbank Mobile Payment Service
- D. IDR – Indian Depository Receipts

Answer: A

16. Which of the following is a Non-Banking Financial Company in India?

- A. Kotak Mahindra Bank
- B. Punjab National Bank
- C. PNB Housing Finance Limited
- D. IDBI Bank

Answer: C

17. What is the duration of a savings account to be treated as a dormant account?

- A. 2 years
- B. 5 years
- C. 1 year
- D. 3 years



Answer: A

18. What is the time period for Long-term finance funds?

- A. Time exceeding 1 year
- B. None of the these
- C. Time exceeding 5 years
- D. Timeless than 4 years but greater than 1 year

Answer: C

19. In India, when did the regional rural banks start functioning?

- A. 1975
- B. 1947
- C. 1956
- D. 1957

Answer: A

20. Which of the following institutions can issue paper notes in India?

- A. Ministry of Finance
- B. Union Government
- C. Supreme Court
- D. Reserve Bank Of India

Answer: D

21. What is the full form of MDER?

- A. Market Determined Exchange Rate
- B. Market Derivative Exchange Rate
- C. Market Determined Exchange Regime
- D. M anaged Determined Exchange Rate

Answer: A

Explanation: After 1999 the official rate was discontinued and exchange rate became market-determined exchange rate (MDER). Under MDER the forces of demand and supply of dollars in India determine the exchange rate.

22. Which of the following are included in the Forex of India?

- A. Foreign Currency Assets
- B. SDRs
- C. Reserve Position in the IMF
- D. All of the above

Answer: D



Explanation: The Foreign exchange reserves of India consists of below four categories: 1. Foreign currency Assets 2. Gold 3. Special Drawing Rights (SDRs) 4. Reserve Tranche Position

23. Credit Rating Agencies denote the rating score by which of the following symbols?

- A. Simple Alphanumeric Symbols
- B. Special Symbols
- C. Numerical
- D. None of the above

Answer: A

Explanation: Credit Rating Agencies denote the credit ratings by Simple Alphanumeric Symbols like AAA, BBB, and Baa etc. These symbols sometimes include numerical also such as Baa2, Baa3 etc.

24. Who is the CEO of the CRISIL?

- A. Ashu Suyash
- B. Rajesh Mokashi
- C. Naresh Takkar
- D. Varun Mirchandani

Answer: A

Explanation: Ashu Suyash is the current CEO of the CRISIL. Rajesh Mokani is the current head of CARE India. Naresh Takkar is the CEO of ICRA. Varun Miranchandani is the head of ONICRA.

25. Which Credit Rating Agency is the largest in the World?

- A. Moody's Investors Service and Standard & Poor's
- B. Fitch Ratings
- C. CRISIL
- D. ICRA

Answer: A

Explanation: The Big Three credit rating agencies are Standard & Poor's (S&P), Moody's, and Fitch Group. S&P and Moody's are based in the US, while Fitch is dual- headquartered in New York City and London. They hold a collective global market share of "roughly 95 percent with Moody's and Standard & Poor's having approximately 40% each, and Fitch around 15%.

26. What is the full form of NAV?

- A. Net Assessment Value
- B. National Asset Value
- C. Net Asset Value
- D. National Asset Variation

Answer: C



Explanation: NAV stands for Net asset value. It is the value of an entity's assets minus the value of its liabilities. It is used in relation to mutual funds.

27. Which of the following funds is basically an index fund which trades like a closed-end fund?

- A. Open-end fund
- B. Money market fund
- C. Mutual fund
- D. Exchange-traded fund

Answer: D

Explanation: An ETF is a basket of stocks .It looks like a composition of an Index including many stocks like S&P CNX Nifty or BSE Sensex. The ETFs trading value is based on the net asset value of the underlying stocks that it represents.

28. SEBI Mutual Fund Regulations came up in which of the following years?

- A. 1992
- B. 1996
- C. 1994
- D. 1984

Answer: C

Explanation: A High Level Group under the Chairmanship of Dr. C. Rangarajan was set up under the then Deputy Governor, RBI to examine the proposal and recommended the setting up of National Housing Bank as an autonomous housing finance institution. The recommendations of the High Level Group were accepted by the Government of India

29. Which of the following committee formed the basis for the introduction of factoring services in India?

- A. C.Rangarajan Committee
- B. Urjit Patel
- C. S. Kalyan Sundaram Committee
- D. None of the Above

Answer: C

Explanation: A Committee headed by Shri C. S. Kalyan Sundaram went into the aspects of factoring services in India in 1988, which formed the basis for introduction of factoring services in India.

30. What is the normal time period range for factoring in India?

- A. 70-80 days
- B. 80-90 days
- C. 90-120 days



D. 90-150 days

Answer: D

Explanation: Usually the period for factoring is 90 to 150 days. Some factoring companies allow even more than 150 days. Factoring is considered to be a costly source of finance compared to other sources of short-term borrowings.

31. What was the initial share capital of the Reserve Bank of India at the time of its establishment in 1935?

- A. Rs 2 crores
- B. Rs 1 crore
- C. Rs 5 crores
- D. Rs 15 crores
- E. Rs 100 crores

Answer: C

Explanation: The Reserve Bank of India was established in 1935 as per the provisions of the RBI Act 1934. The initial share capital of the organization was Rs 5 crores. It was nationalized in 1949 and it is the central banking authority of the country.

32. There are _____ in the Board of Directors of the Reserve Bank of India including the governor.

- A. 20 members
- B. 21 members
- C. 22 members
- D. 24 members
- E. None of the above

Answer: B

Explanation: The general administration of the Reserve Bank of India is entrusted with 21-member Board of Directors comprising of the Governor, four Deputy Governors, two representatives from the Ministry of Finance, ten government-nominated directors representing various elements of Indian economy and four directors representing the four local boards of the bank situated in Kolkata, Mumbai, Delhi and Chennai.

33. Which among the following is issued by the Government of India, instead of the Reserve Bank of India?

- A. All the coins
- B. One Rupee Notes
- C. Ten Rupee Notes



- D. Five Rupee Notes
- E. Both A and B

Answer: E

Explanation: According to the Section 22 of the RBI Act 1934, the RBI is the sole authority to issue bank notes in the country except the One Rupee notes and the coins. These are issued by the Government of India. The maximum denomination for which a bank note can be issued by the RBI is Rs 10000 and amendment to the RBI Act 1934 will be required to issue any currency above that.

34. What is the maximum time period given to the states to repay the Ways and Means Advances extended to them by the RBI?

- A. 14 days
- B. 7 days
- C. 1 month
- D. 3 months
- E. 6 months

Answer: D

Explanation: Ways and Means Advances are extended by the Reserve Bank of India to the states in order to help them meet the temporary mismatch in the cash flow. The states can repay the advance within a maximum period of 90 days. There is no such facility given to the central government by the central bank. WMA is guided by the Section 17(5) of the RBI Act 1934.

35. Which among the following constitutes the foreign exchange reserves of India as maintained by the Reserve Bank of India?

- A. Gold
- B. Special Drawing Rights by IMF
- C. IMF Reserve Positions
- D. Both A and B
- E. All A, B and C

Answer: E

Explanation: The Reserve Bank of India maintains the foreign exchange reserves of India. The reserves include the foreign exchange and gold, Special Drawing Rights with the IMF and the IMF Reserve Positions. The foreign exchanges are dealt with in India by the authorized dealers as per the FIMMDA guidelines.

36. In the banking domain, DEAF stands for –

- A. Depositor Education and Awareness Fund



- B. Debenture, Equity, ASBA Fund
- C. Direct Early Acquisition Fund
- D. Detailed Early Application Function
- E. None of the above

Answer: D

Explanation: DEAF stands for Depositor Education and Awareness Fund. It was created in 2014 in order to transfer the funds lying for more than 10 years in the inoperative accounts of the banks to the RBI. DEAF committee will have six members headed by a deputy governor of the central bank. The main objective of the fund is to undertake educational and awareness initiatives among the customers.

37. The FATF was formed to fight the menace of black money. It stands for –

- A. Financial Acquisition Terminal Factor
- B. Financial Action Task Force
- C. Finance based Action and Transfer Fund
- D. Fundamental Acquisition Transfer Facility
- E. None of the above

Answer: B

Explanation: The Financial Action Task Force is an inter-governmental organization that was founded in 1989 on the initiative of the G7 countries to combat money laundering. Later the terror financing perspective was also added to its ambit. It has 39 members and is based in Paris, France.

38. The Reserve Bank of India uses the Negotiated Dealing System – Order Matching for bond trading that is operated by

- A. National Automated Clearing House
- B. Clearing Corporation of India Limited
- C. National Payment Corporation of India
- D. Ministry of Finance
- E. None of the above

Answer: B

Explanation: The NDS-OM is a bond trading platform used by the RBI. Through this system, the participants can take part in bidding anonymously by placing their orders or accepting the orders already placed by the other participants. This is operated by the Clearing Corporation of India Limited on behalf of the RBI.



39. The headquarters of the European Investment Bank are situated in –

- A. Germany
- B. Switzerland
- C. Luxembourg
- D. France
- E. UK

Answer: C

Explanation: The European Investment Bank was established in 1958 as a non-profit organization meant for the purpose of long term lending activities. It is based in Kirchberg, Luxembourg. It was established under the Treaty of Rome and all the EU member states are its members as well. It is the largest international public lending institution of the world.

40. Which among the following can also be termed as the National Income of a country?

- A. GDP
- B. GNP
- C. NDP
- D. NNP
- E. None of the above

Answer: D

Explanation: NNP refers to the Net National Product. It is calculated by the gross national product minus the loss due to depreciation of the assets. If the Net National Product figure is divided by the total population of the country, we get the per capita income of the country.

41. What is the timing of clearing of batches in the National Electronic Fund Transfer Mechanism?

- A. 7 am – 7 pm
- B. 8 am – 7 pm
- C. 10 am -6 pm
- D. 11 am – 9 pm
- E. None of the above

Answer: B

Explanation: The National Electronic Fund Transfer (NEFT) mechanism is used in order to transfer funds electronically from any bank branch to an individual, corporate etc. There is no maximum and minimum limit of transaction in the NEFT mechanism. It mainly operates in 23 batches of half-hourly settlements on all the working days of the week (Except the 2nd and 4th Saturdays of the month) starting from 8 am and ending at 7 pm

42. What is the maximum amount that can be transferred through the NEFT mechanism in case of Indo-Nepal Remittance Scheme?



- A. Rs 25000
- B. Rs 50000
- C. Rs 75000
- D. Rs 1 lakh
- E. None of the above

Answer: B

Explanation: The NEFT mechanism is mainly used to transfer funds from one bank account to any individual or corporate, electronically. There is no maximum or minimum amount that can be transferred through this mechanism. However for cash-based remittances and the Indo-Nepal Remittance Scheme, the maximum amount that can be transferred is Rs 50000 through the NEFT route.

43. What is the daily cut-off time for customer transactions for the RTGS transactions for money transfer?

- A. Till 4:30 pm
- B. Till 5 pm
- C. Till 5:30 pm
- D. Till 6 pm
- E. None of the above

Answer: D

Explanation: Real Time Gross Settlement transactions are carried out in order to transfer funds on real time basis. The minimum amount that can be transferred through this mechanism is Rs 2 lakhs whereas there is no maximum limit for RTGS Fund transfer mechanism. The RBI has increased the daily cut-off limit for RTGS transaction for customers to 6 pm from June 01, 2019 from the earlier cut-off time of 4:30 pm.

44. The additional fee that is levied on the RTGS transactions conducted in the third window of 1 pm – 6 pm above the processing charge is

- A. Rs 4
- B. Rs 5
- C. Rs 10
- D. Rs 25
- E. There is no such additional fee

Answer: B

Explanation: The RTGS transactions take place in three windows in a day – 8 am to 11 am, 11 am to 1 pm and 1 pm to 6 pm. The customers who conduct the transactions in the first window do not have to pay any additional fee whereas for the second and third cases, an additional fee of Rs 2 and Rs 5 are levied respectively over and above the normal processing charge



45. In the IFSC Code, which among the following denotes name of the bank concerned?

- A. First five characters
- B. First four characters
- C. First three characters
- D. First six characters
- E. Last seven characters

Answer: B

Explanation: IFSC stands for Indian Financial System Code. It is 11-digit alphanumeric code that identifies the bank branch participating in the NEFT and RTGS fund transfer mechanism. It is used to route the message to the correct bank branch in the electronic fund transfer mechanism. The first four characters indicate the name of the bank in the IFSC code whereas the fifth character is zero and the last six characters represent the concerned branch of the bank.

46. Which among the following is paid to the investors out of the profits of a company in a financial year?

- A. Equity
- B. Debenture
- C. Dividend
- D. Stake
- E. None of the above

Answer: C

Explanation: Dividend is defined as the sum of money paid to the investors of a company out of its profits. Such payments can be done yearly, quarterly or monthly as well. Debentures are medium to long term debt instruments in India whereas equity refers to the shares of a company.

47. Which among the following is/are the area(s) of operation regarding which complaints can be received by the Banking Ombudsman?

- A. Sale of mutual funds by banks
- B. Sale of insurance products by banks
- C. Mobile banking operations
- D. Both A and B
- E. All A, B and C

Answer: E

Explanation: Banking Ombudsman Scheme was introduced in 1995 as per Section 35A of the Banking Regulation Act 1949. Banking Ombudsman can be approached in order to register a complaint against deficiency in certain banking services. All scheduled banks are covered under this scheme. Now, the sale of third party products, complains regarding mobile and online banking services have also been covered under this scheme.



48. Who is the appellate authority to which an appeal can be filed against any award of the Banking Ombudsman?

- A. The Finance Minister
- B. The RBI Governor
- C. One of the Deputy Governors of RBI
- D. The Prime Minister
- E. None of the above

Answer: C

Explanation: Any complaint filed with the Banking Ombudsman should be settled within 30 days from the date of such complaint, failing which, an award is passed by the ombudsman. In case of grievance against the decision of the ombudsman, one can approach the appellate authority within 30 days. The appellate authority is vested with one of the Deputy Governors of the RBI in this case

49. What is the maximum amount of compensation that can be awarded by the Banking Ombudsman?

- A. Rs 10 lakhs
- B. Rs 20 lakhs
- C. Rs 25 lakhs
- D. Rs 30 lakhs
- E. None of the above

Answer: B

Explanation: The Banking Ombudsman can award upto maximum amount of Rs 20 lakhs whereas Rs 1 lakh can be awarded maximum towards the mental agony and harassment. There is no fee involved in filing a complaint with the banking ombudsman in India.

50. What is the maximum award that can be imposed by the NBFC Ombudsman in India, as decided by the RBI?

- A. Rs 10 lakhs
- B. Rs 20 lakhs
- C. Rs 5 lakhs
- D. Rs 1 lakh
- E. Rs 3 lakhs

Answer: A

Explanation: The RBI has recently launched the Ombudsman Scheme for the NBFCs operating in India, under the Section 45L of the RBI Act 1934. The maximum award that can be passed by such an ombudsman will be Rs 10 lakhs whereas an appeal can be filed against the award within 30 days with a deputy governor of the RBI. There is no fee involved in filing a complaint with the NBFC Ombudsman.



51. Bolt from the blue

- A. Thundering
- B. A complete surprise
- C. Inform something bad
- D. No idea

Answer: B

52. Blue blood

- A. Belonging to low class society
- B. Give complain in written
- C. Member of high class society
- D. Complain give verbally

Answer: C

53. When the Principal entered the class, a student..... on the blackboard.

- A. Wrote
- B. was writing
- C. writes
- D. is writing

Answer: B

54. Jawaharlal spent his childhood _____ Anand Bhawan.

- A. at
- B. in
- C. on
- D. across

Answer: D

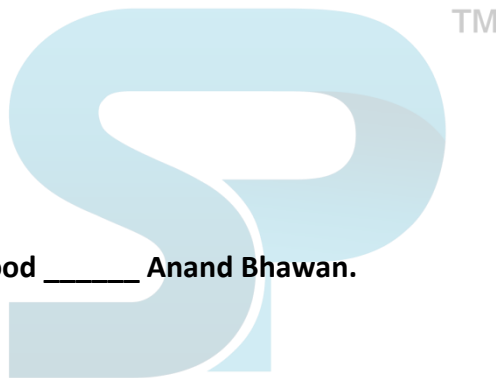
55. The boy was cured _____ typhoid.

- A. from
- B. of
- C. for
- D. through

Answer: B

56. Voracious.....

- A. tenacious
- B. truthful
- C. spacious
- D. ravenous





Answer: D

57. Abortive.....

- A. fruitful
- B. familiar
- C. unsuccessful
- D. consuming

Answer: C

58. Suguganya got —— as an officer in State bank of India.

- A. appoint
- B. appointed
- C. appoints
- D. appointee

Answer: B

59. They listened to him ——

- A. spellbinded
- B. spellbind
- C. spellbinding
- D. spellbound

Answer: D

60. Basis

- A. bassis
- B. bases
- C. basises
- D. basium

Answer: B

61. Flower

- A. flowes
- B. flowers
- C. floweris
- D. floweries

Answer: B

Direction (62- 64): Following are a few examples that we will be answering the Jumbled Paragraphs. In the questions, sentences from I to IV are present. These sentences are all part of a paragraph but





do not necessarily fall in the order that they are in. Find the correct order from the options that are given at the end.

62. I: The main thing that propelled the development of the aeroplanes at such a fast pace was however, the first and the Second World War.

II: An aeroplane was a wonderful invention of its time.

III: But its use as a main means of transport was adopted later only done later.

IV: Some even say that it was one of the greatest inventions of all time.

The correct order of the sentences is:

- A. I – II – IV – III
- B. II – IV – III – I
- C. III – IV – II – I
- D. IV – II – III – I

Answer: B

Explanation: II – IV – III – I. As you can see the topic sentence introduces the aeroplanes as the greatest invention. Now will follow the topic sentences which are IV and II. The I sentence summarises the thought presented in the paragraph.

63. I: An indefinable suspicion, which he could not explain, made him uneasy.

II: It was this, probably, that prompted him to go to the closet in which he knew that Nicholas Bundy kept a pistol.

III: This ought to have quieted him for the night, but it did not.

IV: At times he placed the pistol under his pillow, but he had not done so to-night, considering it quite unnecessary in a quiet boarding-house.

- A. II – III – I – IV
- B. III – II – I – IV
- C. III – I – II – IV
- D. IV – II – I – III

Answer: Here we shall try to find the topic sentence first. The topic sentence is the one that sets the scene here. This is the III sentence. The second sentence will be the one that immediately follows this thought. This is the I sentence. The rest is easy. The pistol is the word that you have to look for.

So the correct order is III-I-II-IV or the option C.



64. I: The explanation of Mr Kenyon's letter is briefly this.

II: If pushed to extremity he would turn against Kenyon, and make public the conspiracy in which he had joined, together with Kenyon's motive in imprisoning his wife.

III: He had had an interview with Dr Fox, in which he had so severely censured the doctor that the latter finally became angry and defiant, and intimidated.

IV: His visit South had done no good.

- A. I – III – IV – II
- B. II – IV – III – I
- C. IV – III – II – I
- D. I – IV – III – II

Answer: D) I – IV – III – II

Direction: Arrange the sentences A, B, C, D and E to form a logical sequence & to construct a coherent paragraph

65.

- A. Whatever the reasons may be, the effects are disastrous leading to both physical and mental ailments like insomnia, hypertension and nervous breakdown etc.
- B. According to psychologists it is the result of fear due to inexperience, deprivation, isolation and feeling of inferiority among them.
- C. It is a matter of grave concern that 'stress' or 'mental pressure' has emerged as a deadly and silent killer for teenagers of the day.
- D. In order to prevent these catastrophic diseases, children need to be taught to 'de-stress themselves' through meditation or cultural activities and this will inculcate feelings of self confidence in them and inspire them to face the realities of life in a better way.
- E. If they are observed closely, this all owes to undue pressure on their mind due to unhealthy competitions and sky rocketing expectations of their parents and teachers from them.

Answer: CBEAD

66.

- A. So basically, we should communicate when the time is right, to the right recipient, sending Right message using the right channel with utmost care because ultimately the success of our Message depends on the result we achieve after the communication.
- B. Nowadays, workforce is mostly multicultural, i.e. teams have players with different cultural backgrounds and this makes the scenario all the more difficult for selection of communication channels and contents
- C. Experts suggest that humour should be strictly avoided because it is like a perfume and you never know when and who it will hurt. But one should be cautious that the image is not damaged even if our recipients do not get our humour.



- D. Globalization and liberalization of economy has created another challenge for professionals besides those inherent in the phenomenon of communication to decide when to communicate, what to communicate and who to communicate.
- E. Communication etiquette differs from culture to culture and therefore in order to make our communication effective, we will have to understand the cultural background of our recipients and be sensitive to that

Answer: DBECA

- A. 67. Whatever the reasons may be, the effects are disastrous leading to both physical and mental ailments like insomnia, hypertension and nervous breakdown etc.
- B. According to psychologists it is the result of fear due to inexperience, deprivation, isolation and feeling of inferiority among them.
- C. It is a matter of grave concern that 'stress' or 'mental pressure' has emerged as a deadly and silent killer for teenagers of the day.
- D. In order to prevent these catastrophic diseases, children need to be taught to 'de-stress themselves' through meditation or cultural activities and this will inculcate feelings of self confidence in them and inspire them to face the realities of life in a better way.
- E. If they are observed closely, this all owes to undue pressure on their mind due to unhealthy competitions and sky rocketing expectations of their parents and teachers from them.

Answer: CBEAD

68.

- A. With the passage of time, vices become more apparent and virtues become objects of jealousy and envy, thereby causing contempt and hatred in the hearts of each other.
- B. They become familiar with not only strengths but also weaknesses of each other's characters.
- C. Generally people think that familiarity should breed love, mutual understanding and tolerance.
- D. They expect that coming together of two persons should bring them closer and forge the bond of kinship between them.
- E. But when two persons come closer, they come to know not only strengths but also weaknesses of each other's character.

Answer: CDEBA

69. Editor

- A. bye
- B. sub
- C. joint
- D. bi

Answer: B

70. Danger



- A. er
- B. ous
- C. ed
- D. en

Answer: B

71. Life is not a bed --- roses.

- A. with
- B. of
- C. for
- D. off

Answer: B

72. My grand father will come here --- a week.

- A. with
- B. before
- C. at
- D. within

Answer: D

73. Selfish people will not come forward --- others.

- A. help
- B. to help
- C. to helping
- D. to helped

Answer: B

74. My teacher came forward --- me in studies.

- A. help
- B. helping
- C. to help
- D. is helpful

Answer: C

75. Beauty

- A. fy
- B. fi
- C. ice
- D. ic





Answer: A

76. King

- A. en
- B. er
- C. hood
- D. dom

Answer: D

77. The longer/ river in / our country is / Ganges.

- A. the longer
- B. river in
- C. our country is
- D. ganges

Answer: D

78. Kanmani / is looking / beautiful / nowadays TM

- A. kanmani
- B. is looking
- C. beautiful
- D. nowadays



Answer: D

79. Vimal / was / murdered/ by a knife.

- A. vimal
- B. was
- C. murdered
- D. by a knife

Answer: B

80. Girls usually / are taking / more time / for dressings.

- A. girls usually
- B. are taking
- C. more time
- D. dressings

Answer: B

81. I / am going / to theatre / now.

- A. i



- B. am going
- C. to theatre
- D. now

Answer: C

82. Suganya / sing / better than / Suriya.

- A. suganya
- B. sing
- C. better than
- D. suriya

Answer: B

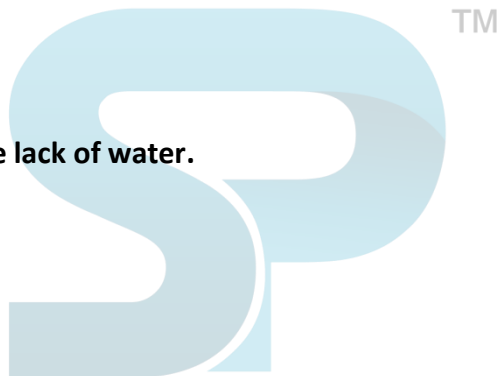
83. Suganya / sing / better than / Suriya.

- A. Each and every one
- B. was
- C. present
- D. at the wedding

Answer: B

84. The / plants are dry / for / the lack of water.

- A. the
- B. plants are dry
- C. for
- D. the lack of water



Answer: D

85. The electrician / is / do / writing work.

- A. the electrician
- B. is
- C. do
- D. writing work

Answer: B

86. Either suganya / nor Kanmani / has attended / the function.

- A. either suganya
- B. nor kanmani
- C. has attended
- D. the function

Answer: A



87. My friend / and myself / and myself / together now.

- A. my friend
- B. and myself
- C. and myself
- D. together now

Answer: C

88. The house / has been / built / in 2012.

- A. the house
- B. has been
- C. built
- D. in 2012

Answer: A

89. The / woods / floats / in waters.

- A. the
- B. woods
- C. floats
- D. in waters

Answer: A

90. Micro towers / are principles / carriers / of telephone.

- A. micro towers
- B. are principles
- C. carriers
- D. of telephone

Answer: A

91. Of the following is the last lecture organized?

- A. Statistics
- B. Research Methods
- C. Psychology
- D. Cannot be determine
- E. None of these

Answer: E

92. If Wednesday is the holiday, then the code will be 2 – 4. If Thursday is a holiday, then code will be 3-3. Which of the following codes is corrects on the basis of the holiday?

- A. 2-4





- B. 3-3
- C. 4-2
- D. Cannot be determined
- E. None of these

Answer: E

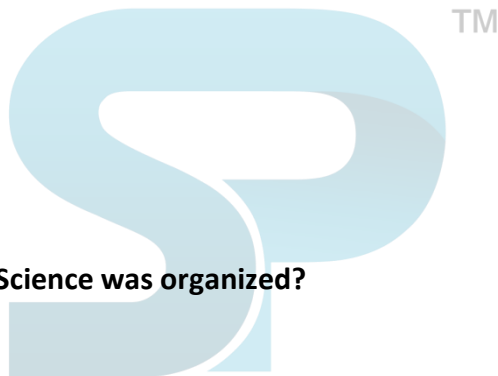
93. Which lecture will be conducted on Friday?

- A. Economic
- B. Psychology
- C. Computer Science
- D. Cannot be determined
- E. None of these

Answer: E

94. How many lectures were organized between Economics & Psychology?

- A. One
- B. Two
- C. Three
- D. Cannot be determined
- E. None of these



Answer: C

95. On which day the Computer Science was organized?

- A. Monday
- B. Wednesday
- C. Thursday
- D. Cannot be determined
- E. None of these

Answer: C

96. Who is sitting in the center of the row?

- A. N
- B. O
- C. S
- D. U

Answer: D

Explanation:

The arrangement of the persons is



Q W M V N U S O T P R

U is sitting in the center of the row.

97. Which of the following people are sitting to the right of S?

- A. OTPQ
- B. OTPR
- C. UNVM
- D. UOTPR

Answer: B

Explanation:

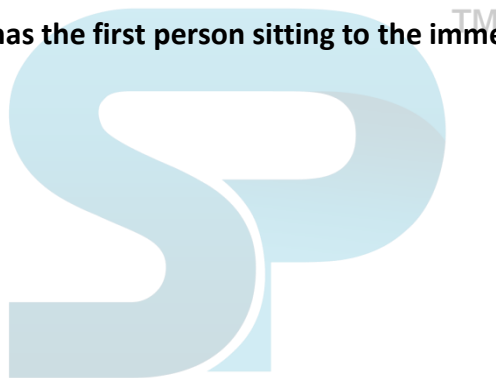
The arrangement of the persons is

Q W M V N U S O T P R

OTPR are sitting to the right of S.

98. Which of the following pairs has the first person sitting to the immediate left of the second person?

- A. QT
- B. RP
- C. VS
- D. SV



Answer: D

Explanation: We can arrange the persons in the following way

S is sitting to the left of V.

99. Which of the following statements is true with respect to the above arrangement?

- A. There are three persons sitting between P and S
- B. W is between M and V
- C. N is sitting between V and U
- D. S and O are neighbours sitting to the immediate right of T

Answer: C

Explanation: The arrangement of the persons is

Q W M V N U S O T P R

Hence N is sitting between V and U.



P is second to the left of M

(Directions 100 – 103): Study the following information carefully and answer the questions follows:

Eight people Pawan, Qureshi, Rashid, Sonam, Tarikh, Veer, Wasim and Yogesh like eight different fruits – Papaya, Grapes, Mango, Pomegranate, Guava, Banana, Cherry and Watermelon but not necessarily in same order. They also like different cars namely Audi, BMW, Mercedes, Honda, Swift, Maruti, Ertiga and Xylo but not necessarily in the same order.

Rashid doesn't like Xylo car but likes Banana. Pawan and Tarikh don't like Mercedes car. Pawan doesn't like Papaya. Yogesh doesn't like Watermelon, but likes Honda car. Qureshi's favourite car is Ertiga. Veer likes Pomegranate. Sonam likes Mango and his favourite car is Maruti. The one who likes Grapes has Mercedes. The one who has swift likes Papaya. The one who like Guava likes Audi car.

100. Which of the following statement is true?

- A. Tarikh likes Mango and has Swift.
- B. The one who has Maruti likes Banana.
- C. The one who likes Cherry has Honda car.
- D. The one who likes Mango has swift.
- E. None of these.

Answer: C

Explanation:

The one who likes Cherry has Honda car.

Hence, 'the one who has Honda likes Cherry' is the true statement.

101. Which of the following combination is true for given people?

- A. Yogesh-Mango-Honda
- B. Veer-Cherry-Xylo
- C. Pawan-Guava-Audi
- D. Tarikh-Papaya-BMW
- E. All are true

Answer: C

Explanation:

Hence, Pawan – Guava – Audi is the true arrangement.

102. Which person likes Xylo?

- A. Qureshi
- B. Veer
- C. Yogesh



- D. Rashid
- E. None of these

Answer: B

Explanation: Hence, Veer likes Xylo.

103. Which car does Qureshi have?

- A. BMW
- B. Audi
- C. Maruti
- D. Ertiga
- E. Honda

Answer: D

Explanation:

Hence, Qureshi has Ertiga car.

104. Kanmani ranked sixteenth from the top and twenty ninth from the bottom among those who passed an examination. Six boys did not participate in the competition and five failed in it. How many boys were there in the class?

- A. 35
- B. 45
- C. 50
- D. 55

Answer: D

Explanation:

Number of boys who passed = $(15 + 1 + 28) = 44$

Total number of boys in the class = $44 + 6 + 5 = 55$.

105. Murugan is sixth from the left end and Prasanna is tenth from the right end in a row of boys. If there are eight boys between Murugan and Prasanna, how many boys are there in the row?

- A. 21
- B. 23
- C. 24
- D. 25

Answer: C



Explanation: Clearly, number of boys in the row = $(6 + 10 + 8) = 24$

106. In a row of girls, Nithya and Suganya occupy the ninth place from the right end and tenth place from the left end, respectively. If they interchange their places, then Nithya and Suganya occupy seventeenth place from the right and eighteenth place from the left respectively. How many girls are there in the row?

- A. 22
- B. 24
- C. 26
- D. 28

Answer: C

Explanation: Since Nithya and Suganya exchange places, so Rita's new position is the same as Monika's earlier position. This position is 17th from the right and 10th from the left. Therefore Number of girls in the row = $(16 + 1 + 9) = 26$

107. In a queue of children, Arun is fifth from the left and Suresh is sixth from the right. When they interchange their places among themselves, Arun becomes thirteenth from the left. Then, what will be Suresh's position from the right?

- A. 8th
- B. 14th
- C. 15th
- D. 16th



Answer: B

Explanation: Since Arun and Suresh interchange places, so Arun's new position (13th from left) is the same as Suresh's earlier position (6th from right).

So, number of children in the queue = $(12 + 1 + 5) = 18$.

Now, Suresh's new position is the same as Arun's earlier position fifth from left.

Therefore Suresh's position from the right = $(18 - 4) = 14$ th.

108. Meena's position from the right is

- A. 5
- B. 9
- C. 11
- D. 13

Answer: D

Explanation: Meena is 6th from the left.

Number of students to the right of meena = $(18 - 6) = 12$.



So, Meena's position is 13th from the right.

(Direction 109 – 111): Study the given information carefully and answer the following questions.

A word arrangement machine when given an input of words, rearranges them following a particular rule in each step. The following is an illustration of input and steps rearrangement.

INPUT: Mobile Bag Plate Charger Mouse Box

STEP 1: Bag Mobile Plate Charger Mouse Box

STEP 2: Bag Box Mobile Plate Charger Mouse

STEP 3: Bag Box Charger Mobile Plate Mouse

STEP 4: Bag Box Charger Mobile Mouse Plate

This is the final arrangement and step 4 is the last step.

As per the rules followed in the given steps, answer the questions given below for the following input.

Input: Rent Dear House Bear Colony

109. What would be the last step of the following input?

- A. Bear Colony Dear House Rent
- B. Dear Bear House Colony Rent
- C. Rent Dear House Bear Colony
- D. Bear Colony House Rent Dear
- E. Bear Colony Dear Rent House

Answer: A

Explanation: Logic

- 1) The rearrangement is taking place from left to right.
- 2) The rearrangement is taking place one word at a time.

In the following arrangement, words in each step are arranged in an increasing alphabetical order.

Input: Rent Dear House Bear Colony

Step 1: Bear Rent Dear House Colony

Step 2: Bear Colony Rent Dear House

Step 3: Bear Colony Dear Rent House

Step 4: Bear Colony Dear House Rent

Hence step 4 is the last step.

Hence, Bear Colony Dear House Rent is the last step of following input.

110. How many steps are there?

- A. 3
- B. 4
- C. 5



- D. 6
- E. Either 3 or 5

Answer: B

Explanation:

Hence, there are 4 steps.

111. Which comes exactly between "Colony" and "House" in the final step?

- A. Dear
- B. Rent
- C. Either Bear or Rent
- D. None of these

Answer: A

Explanation: Hence, "Dear" comes exactly between "Colony" and "House" in the final step.

112. A river flows west to east and on the way turns left and goes in a semi-circle round a hillock, and then turns left at right angles. In which direction in the river finally flowing?

- A. West
- B. East
- C. North
- D. South

Answer: B

113. I am facing south. I turn right and walk 20 m . Then i right again and walk 10 m. Then i turn left and walk 10 m and then turning right walk 20 m . Then i turn right again and walk 60 m. In which direction am I from the starting point?

- A. North
- B. North-west
- C. East
- D. North-east

Answer: D

114. 1A rat runs 20 towards East and turns to right, runs 10 and turns to right, runs 9 and again turns to left, runs 5 and then turns to left, runs 12 and finally turns to left and runs 6. Now, which direction is the rat facing?

- A. East
- B. West
- C. North



D. South

Answer: C

115. Starting from a point P, Sachin walked 20 metres towards South. He turned left and walked 30 metres. He then turned left and walked 20 metres. He again turned left and walked 40 metres and reached a point Q. How far and in which direction is the point Q from the point P?

- A. 20 m west
- B. 10 m east
- C. 10 m north
- D. None of these

Answer: C

116. A girl leaves from her home. She first walks 30 metres in North-west directions and then 30 metres in South-west direction. Next, she walks 30 metres in south-east direction. Finally, she turns towards her house. In which direction is she moving?

- A. North-east
- B. North-west
- C. South-east
- D. South-west

Answer: A

117. A man pointing to a photograph says, "The lady in the photograph is my nephew's maternal grandmother." How is the lady in the photograph related to the man's sister who has no other sister

- A. Mother
- B. Cousin
- C. Mother-in-law
- D. Sister-in-law

Answer: A

Explanation: Clearly, the lady is the grandmother of man's sister's son. i.e., the mother of the mother of man's sister's son. i.e. The mother of man's sister. So, the lady is man's mother.

118. A woman introduces a man as the son of the brother of her mother. How is the man related to the woman?

- A. Son
- B. Nephew
- C. Grandson
- D. Uncle

Answer: D





Explanation: Brother of mother – Uncle; Uncle’s son – Cousin.

119. Prasanna said, “This girl is the wife of the grandson of my mother.” Who is Prasanna to the girl?

- A. Husband
- B. Father
- C. Father-in-law
- D. Grandfather

Answer: A

Explanation: Mother’s grandson – Son Son’s wife – Daughter-in-law.

120. If Arun says, “Vimal’ mother is the only daughter of my mother”, how is Arum related to Ravi?

- A. Father
- B. Brother
- C. Grandfather
- D. None of these

Answer: D

Explanation: Only daughter of Arun’s mother –Arun’s sister. So, Vimal’s mother is Arun’s sister (or) Arun is the brother of Vimal’s mother i.e. Vimal’s maternal uncle

121. Pointing to a man in a photograph. Asha said. “His mother’s only daughter is my mother”. How is Asha related to that man?

- A. Wife
- B. Sister
- C. Niece
- D. Nephew

Answer: C

Explanation: Asha’s mother’s mother is man’s mother i.e., Asha’s mother is man’s sister (or) Asha is man’s niece.

122. In certain code 'TIGER' is written as 'QDFHS'. How is 'FISH' written in that code?

- A. GERH
- B. GRHE
- C. GREH
- D. GHRE
- E. GEHR

Answer: B



Explanation: Reverse the word and move each letter –1. Reverse of FISH is HSIF subtract 1 from each letter of HSIF. So code of FISH become GRHE.

Direction (123 – 124) Study the following information carefully and answer the given questions.

When a word and number arrangement machine is given an input line of words and numbers, it arranges them following a particular rule. The following is an illustration of Input and rearrangement. (All the numbers are two digit numbers.)

Input: 41 snow 10 eagle 97 nose 26 65 animal date

Step I: 97 41 10 eagle nose 26 65 animal date snow

Step II: nose 97 41 10 eagle 26 animal date snow 65

Step III: 41 nose 97 10 26 animal snow 65 eagle

Step IV: date 41 nose 97 10 animal snow 65 eagle 26

Step V: 10 date 41 nose 97 snow 65 eagle 26 animal

Step V is the largest step of above arrangement as the intended arrangement as the intended arrangement is obtained

As per the rules followed in the given steps, find out the appropriate steps for the Input.

Input: orange 36 59 yellow 41 exam test 12 lemon 85

Explanation

Step I: 85 orange 36 59 41 exam test 12 lemon yellow

Step II: test 85 orange 36 41 exam 12 lemon yellow 59

Step III: 41 test 85 36 exam 12 lemon yellow 59 orange

Step IV: lemon 41 test 85 exam 12 yellow 59 orange 36

Step V: 12 lemon 41 test 85 yellow 59 orange 36 exam

123. Which of the following combinations represent the first two and last two elements in the step V of the given input?

- A. 12, lemon and 36, exam
- B. 41, test and orange, 36
- C. lemon, 41 and 59, orange
- D. 12, lemon and orange, 36
- E. lemon, 41 and 36, exam

Answer: A



124. Which element comes exactly between 85 and lake in Step III of the given input?

- A. yellow
- B. 59
- C. exam
- D. test
- E. orange

Answer: C

125. Which of the following explanation is false, if the given expression is true?

$$E = F > G \leq H = I$$

- 1) $E > G$
- 2) $H \geq G$
- 3) $H \geq F$
- 4) $I \geq G$

- A. Only 1
- B. Only 2
- C. Only 3 & 4
- D. Only 3
- E. None of these



Answer: D

Explanation: $E = F > G \leq H = I$

We can't compare H and F because between H & F opposite symbol used. We know that the inequalities does not works between opposite symbol.

126. Which of the following ones is correct?

$$B > E \leq A = T \geq S$$

- 1) $B > S$
- 2) $E = T$
- 3) $E < T$
- 4) $E \leq S$

- A. Only 1
- B. Either 2 or 3
- C. Only 2



- D. Either 3 or 4
- E. None of these

Answer: B

Explanation: $B > E \leq A = T \geq S$

We can compare E and T but either 2 or 3 equation is correct.

127. If all the consonants of each word are changed to their next letter according to the english alphabetical series then how many new such words will be formed that have exactly two vowels

- A. None
- B. One
- C. Two
- D. Three
- E. More than three

Answer: E

Explanation: The given sequence of words: AIR SON EAR BED INE TM

Given sequence after changing the consonants to their next letter according to english alphabetical series.

AIS TOO EAS CEE IOE

Four such words (highlighted in bold) are there that have exactly two vowels.

128. How many letters are between second letter of first word from right end and second letter of second word from left end in english alphabetical series?

- A. Two
- B. Three
- C. None
- D. One
- E. More than three

Answer: C

Explanation: The given sequence of words:

AIRSON EAR BED INE

Here, the second letter of first word from right end is 'N' and second letter of second word from left end is 'O'.

And, we know that there are no letters between N and O in English alphabetical series.

Directions for data sufficiency questions (128- 130):



- A. If data in the statement I alone is sufficient to answer the question.
- B. If data in the statement II alone is sufficient to answer the question.
- C. If data either in the statement I alone or statement II alone are sufficient to answer the question.
- D. If data given in both I & II together are not sufficient to answer the question.
- E. E. If data in both statements I & II together are necessary to answer the question

129. Who is taller among P, Q, R, S & T?

- I. S is shorter than Q. P is shorter than only T.
- II. Q is taller than only S. T is taller than P and R.

Answer: C

Explanation: From I: P is shorter than only T, this means that P is taller than all Q, R & S, so T is tallest.

From II: Q only taller than S, so S is shortest, and Q is second shortest, Now T taller than P and R both, so tallest of all.

130. What is the distance between point P and point Q? TM

- I. Point R is 10 m west of point P and point S is 10 m north of point P.
- II. Point Q is 10 m south-east of point R. Point S is 20 m north-west of point Q.

Answer: D

Explanation: From I: No relation between points P and Q

From II: In this since we don't know the angles between sides of triangle forming with points PQS and PQR, PQ cannot be determined.

131. Look at this series: 12, 11, 13, 12, 14, 13, What number should come next?

- A. 10
- B. 16
- C. 13
- D. 15

Answer: D.

Explanation: This is an alternating number of subtraction series. First, 1 is subtracted, then 2 is added.

132. Look at this series: 36, 34, 30, 28, 24, ... What number should come next?

- A. 22
- B. 26
- C. 23
- D. 20



Answer: A.

Explanation: This is an alternating number of subtraction series. First, 2 is subtracted, then 4, then 2, and so on.

133. A term in computer terminology is a change in technology a computer is/was being used

- A. Development.
- B. generation
- C. advancement
- D. growth

Answer: B

Explanation: Generation in computer terminology is a change in technology a computer is/was being used. The term is used to distinguish between various hardware technologies

134. The fourth generation was based on integrated circuits.

- A. True
- B. False

Answer: B

Explanation: The statement is false. The third generation was based on integrated circuits

135. The generation based on VLSI microprocessor.

- A. 1st
- B. 2nd
- C. 3rd
- D. 4th

Answer: B

Explanation: The 4th gen was VLSI microprocessor based. The period of fourth generation: 1972-1990.

136. Which protocol is used to convert IP addresses to MAC addresses?

- A. IP
- B. RARP
- C. In ARP
- D. ARP
- E. None of these

Answer: D

Explanation: he Address Resolution Protocol (ARP) feature performs a required function in IP routing. ARP finds the hardware address, also known as Media Access Control (MAC) address, of a host from



its known IP address. ARP maintains a cache (table) in which MAC addresses are mapped to IP addresses.

137. Which IEEE Standards is used for Wi-Fi system?

- A. 802.11
- B. 802.1
- C. 802.2
- D. 802.3
- E. 802.10

Answer: C

138. Storage which stores or retains data after power off is called-

- A. Volatile storage
- B. Non-volatile storage
- C. Sequential storage
- D. Direct storage
- E. None of these

Answer: B

139. A permanent memory, which holds data and instruction for start-up the computer and does not erase data after power off.

- A. Network interface card
- B. CPU
- C. RAM
- D. ROM
- E. None of these

Answer: D

140. USB-type storage device is -

- A. Secondary
- B. Axillary
- C. Tertiary
- D. Primary

Answer: A

Directions (141-145): Given below is the information regarding to the result of 3 students Arun, Sanjeev, and Kamal in sessional exams of class 12th. Read it carefully and answer the following questions: –

There are total 5 subjects i.e. Physics, Chemistry, Maths, English, and computers each carrying different maximum marks. Physics and Chemistry both carries equal maximum marks i.e. 35. Math carries maximum marks 5 more than Physics and 10 more than English. Total of maximum marks of the 5



subjects is 160. Kamal scored 60% in Physics, while Sanjeev scored $48\frac{4}{7}\%$ in the same subject. Arun scored only 13.5 marks in Physics. Arun scored 24 marks in Chemistry which is 60% more than the marks scored by Sanjeev in the same subject. The total of the marks of 3 students in chemistry is 58, Kamal scored 15.5 marks in Maths, while Sanjeev scored 35% in the same subject and Arun scored highest in maths with 29 marks. Arun scored 40% in English which is $33\frac{1}{3}\%$ less than the marks of Sanjeev in the same subject. Score of Kamal in English is 14 marks. The sum of marks of Arun and Sanjeev in computers is 32 while the ratio of the same is 9 : 7. Kamal scored 77.5% marks in computers.

141. What is the average marks scored by the 3 students in English? (Round off to nearest integer)

- A. 11
- B. 14
- C. 18
- D. 15
- E. None of these

Answer: D

Explanation:

	Physics (35)	Chemistry (35)	Math's (40)	English (30)	Computers (20)
Arun	13.5	24	29	12	18
Sanjeev	17	15	14	18	14
Kamal	21	19	15.5	14	15.5

$$\text{Required average} = (12 + 18 + 14) / 3 = 15$$

142. Find the difference between total marks scored by Arun in all subjects and the total marks scored by Sanjeev in all subjects together

- A. 12
- B. 18.5
- C. 17
- D. 21
- E. None of these

Answer: B

Explanation: Required difference = $96.5 - 78 = 18$.

143. Calculate the percentage of marks obtained by Kamal in the sessional exams.



- A. 50.5%
- B. 52.25%
- C. 53.125%
- D. 53.75%
- E. None of these

Answer: C

Explanation: required percentage $= (85/160) \times 100 = 53.125\%$

144. Marks of Sanjeev in English and Math's in what percent more or less than by marks of all the 3 students in computers?(round off to 2 decimal places).

- A. 32.63%
- B. 33.33%
- C. 35.63%
- D. 36.63%
- E. 38.63%

Answer: A

Explanation: required percentage $= (47.5 - 32)/47.5 \times 100 = 32.63\%$

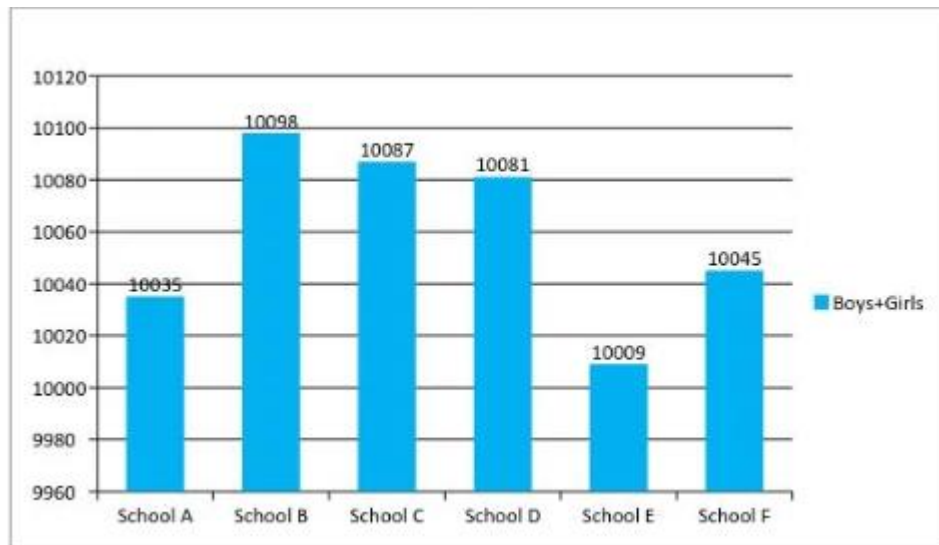
145. If the passing marks in each sessional are 40%, then total number of compartments of all students together?

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

Answer: C

Explanation: total compartment = 3 Arun in physics, Sanjeev & Kamal in Math's

Study the following graph carefully and answer the following questions given below.



146. What is the difference between Number of Girls in School A and Number of Girls in School B?

- A. 100
- B. 101
- C. 102
- D. 103
- E. None

Answer: C

Explanation:

School A:

$$B+G = 10035$$

$$B-G = 373$$

$$\text{Girls} = 4831$$

In School B:

$$B+G = 10098$$

$$B-G = 640$$

$$G = 4729$$

$$\text{Difference} = 102$$

147. Girls in School C forms approximately what percent of the total number students in that School?

- A. 45.5%
- B. 47.5%
- C. 48.5%





D. 49.5%

E. 50%

Answer: C

Explanation: $B+G = 10087$

$$B-G = 285$$

$$G = 4901$$

$$\% = 4901/10087 = 48.58\%$$

148. What is the ratio of Sum of Boys in School D and Girls in School E together to the Sum of Girls in School D and Boys in School E together is?

A. 997:1012

B. 999:1012

C. 1000:1011

D. 1000:1013

E. None

Answer: A

Explanation:

School D:

$$B+G = 10081$$

$$B-G = 475$$

$$B = 5278 \quad G = 4803$$

In School E:

$$B+G = 10009$$

$$B-G = 625$$

$$B = 5317 \quad G = 4692$$

$$\text{Ratio} = (5278+4692):(4803+5317)$$

$$9970:10120$$

$$997:1012$$

149. How many number of Boys are there in School F?





- A. 5134
- B. 5234
- C. 5334
- D. 5444
- E. None

Answer: B

Explanation:

$$B+G = 10045$$

$$B-G = 423$$

$$\text{Boys} = 5234$$

150. In which of the following School least no of Girls are present?

- A. School A
- B. School B
- C. School C
- D. School D
- E. School E

Answer: E

Explanation:

From above calculations:

School A: 4831

School B: 4729

School C: 4901

School D: 4803

School E: 4692



The table below shows the number of the mobile phones that were sold by the showroom in the years from 2006 to 2010. Answer the below questions based on the information given in the table.



Years / Showroom	A	B	C	D	E	F
2006	183	123	277	167	178	237
2007	178	272	269	95	379	198
2008	133	161	226	176	239	277
2009	264	107	237	225	282	237
2010	278	272	213	284	293	196

151. How many percentages of mobile phones were sold by the showroom E in 2008 less than the showroom A in 2010?

- A. 10
- B. 12
- C. 14
- D. 16



Answer: B

Explanation:

The total number of mobile phones there were sold by E in 2008 = 239.

The total number of mobile phones there were sold by P in 2010 = 278.

So, the reduction in percentage will be $((278 - 239)/278) * 100 = 14.02\%$

As the values in the question are rounded off to nearest integer the correct answer 14%.

152. What will be an average number of mobile phones sold by all the showrooms in the year 2007?

- A. 215
- B. 222
- C. 208
- D. 213

Answer: A



Explanation:

We know the formula for the average which is total mobiles sold in 2007/number of stores

Here total number of mobile phones = $(178 + 272 + 269 + 98 + 379 + 198) = 1294$

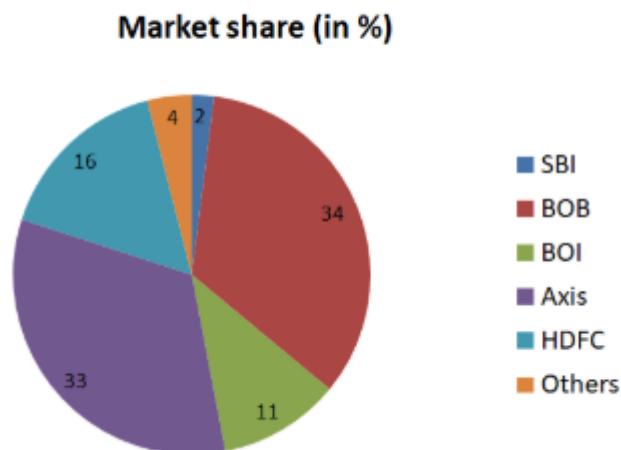
Number of mobile showrooms are 6.

So, $1294/6 = 215$.

Directions:

The following pie-chart shows the market share of different banks in India. Based on this pie-chart determine the questions given below.

153. If the value of the market share of BOI is Rs. 4000 crores, then the market share of BOB and Axis bank together is:



- A. 24,363 crores
- B. 24,432 crores
- C. 24,864 crores
- D. 25, 827 crores

Answer: A

Explanation: This is the most common question asked in the pie chart section. You will be given the share price and based on its comparison with the percentage given in the question you need to determine the answer. Thus, in this question, you can see that BOI accounts for 11 % of the market share. And this 11 % is equal to the 4000 crores. So to calculate the total market share of BOB and axis the formula will be, $67/11 \times 4000 = 24,363$.



154. If the total market share other than Axis and BOB is Rs. 335,000 crores. Then find the market share of BOI and HDFC banks.

- A. 274,560 crores
- B. 274,090 crores
- C. 274,809 crores
- D. Cannot be determined

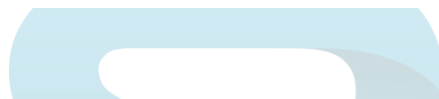
Answer: C

Explanation: Here, from the pie-chart, you can determine that the total market share of Axis and BOB in terms of percentage is 67 % and this is equal to Rs. 335,000. In addition to this the other banks that are left accounts for 33 % which equates to 35,000 crores. HDFC and BOI equal the market share of 27 %. Thus, their market share in terms of crores is $27 \times 335000/33 \Rightarrow 274090$ crores.

155. If $a * b = \frac{a + b}{5}$, find the value of $5 * a$

- A. -3
- B. -10
- C. -1.66
- D. $3/5$

Answer: B



Explanation:

$$(5 * -2) = 5 \times (-2) = -10$$

$$5 + (-2) = 3$$

$$\text{So, } 5 * (5 * -2) = 5 * (-10/3) = 5 * (-10/3) = (-50/3) * (3/5) = -10$$

$$5 + (-10/3)$$

156. If $(a - b)$ is 9 more than $(c + d)$ and $(a + b)$ is 3 less than $(c - d)$, then $(a - c)$ is:

- A. 6
- B. 2
- C. 3
- D. None of these

Answer: C

Explanation:

$$\text{Exp: } (a - b) - (c + d) = 9 \text{ and } (c - d) - (a + b) = 3$$

$$\Rightarrow (a - c) - (b + d) = 9 \text{ and } (c - a) - (b + d) = 3$$

$$\Rightarrow (b + d) = (a - c) - 9 \text{ and } (b + d) = (c - a) - 3$$

$$\Rightarrow (a - c) - 9 = (c - a) - 3 \Rightarrow 2(a - c) = 6 \Rightarrow (a - c) = 3$$

157. The value of $1 + [1/(8 \times 2)] + [1/(8 \times 2^2)] + [1/(8 \times 2^3)]$ is :



- A. $71/64$
- B. $1/16$
- C. $1/4$
- D. None of these

Answer: A

Explanation:

$$\frac{8 \times 2^3 + 2^2 + 2 + 1}{8 \times 2^3} = \frac{64 + 4 + 2 + 1}{64} = 71/64.$$

158. When simplified, the product $(1 - 1/2)(1 - 1/3)(1 - 1/4).....(1 - 1/n)$ gives:

- A. $1/n$
- B. $2/n$
- C. $2(n - 1)/n$
- D. $2/n(n + 1)$

Answer: A

Explanation:

$$1/2 \times 2/3 \times 3/4 \times \dots \times (n - 1)/n = 1/n$$

159. 4, 5, 6, 14,?, 100.5

- A. 32.5
- B. 47.5
- C. 67.5
- D. 37.5
- E. 27.

Answer: A

Explanation

$$4 * 1 + 1 = 5$$

$$5 * 1.5 - 1.5 = 6$$

$$6 * 2 + 2 = 14$$

$$14 * 2.5 - 2.5 = 32.5$$

$$32.5 * 3 + 3 = 100.5$$

160. 2, 2, 7, ?, 87, 342





- A. 21
- B. 26
- C. 23
- D. 24
- E. 22

Answer: E

Explanation:

$$2 + 1^2 - 1 = 2$$

$$2 + 2^2 + 1 = 7$$

$$7 + 4^2 - 1 = 22$$

161. 6, 8, 8, 22, ?, 151

- A. 43
- B. 42
- C. 44
- D. 47
- E. 48

Answer: D

Explanation:

$$6 * 1 + 2 = 8$$

$$8 * 1.5 - 4 = 8$$

$$8 * 2 + 6 = 22$$

$$22 * 2.5 - 8 = 47$$

$$47 * 3 + 10 = 151$$



162. Find the greatest number that will divide 43, 91 and 183 so as to leave the same remainder in each case.

- A. 4
- B. 7
- C. 9
- D. 13

Answer: A

Explanation: Required number = H.C.F. of $(91 - 43)$, $(183 - 91)$ and $(183 - 43)$

= H.C.F. of 48, 92 and 140 = 4.

163. The H.C.F. of two numbers is 23 and the other two factors of their L.C.M. are 13 and 14. The larger of the two numbers is:



- A. 276.
- B. 299
- C. 322
- D. 345

Answer: C

Explanation: Clearly, the numbers are (23×13) and (23×14) .

Larger number = $(23 \times 14) = 322$.

164. Six bells commence tolling together and toll at intervals of 2, 4, 6, 8, 10 and 12 seconds respectively. In 30 minutes, how many times do they toll together ?

- A. 4
- B. 10
- C. 15
- D. 16

Answer: D

Explanation: L.C.M. of 2, 4, 6, 8, 10, 12 is 120.

So, the bells will toll together after every 120 seconds (2 minutes).

In 30 minutes, they will toll together $30 \div 2 + 1 = 16$ times

165. Let N be the greatest number that will divide 1305, 4665 and 6905, leaving the same remainder in each case. Then sum of the digits in N is:

- A. 4
- B. 5
- C. 6
- D. 8

Answer: A

Explanation: $N = \text{H.C.F. of } (4665 - 1305), (6905 - 4665) \text{ and } (6905 - 1305)$

= H.C.F. of 3360, 2240 and 5600 = 1120.

Sum of digits in $N = (1 + 1 + 2 + 0) = 4$

166. The greatest number of four digits which is divisible by 15, 25, 40 and 75 is:

- A. 9000
- B. 9400
- C. 9600



D. 9800

Answer: B

Explanation: Greatest number of 4-digits is 9999.

L.C.M. of 15, 25, 40 and 75 is 600.

On dividing 9999 by 600, the remainder is 399.

Required number $(9999 - 399) = 9600$.

167. The profit obtained by selling an article for Rs. 56 is the same as the loss obtained by selling it for Rs. 42. What is the cost price of the article?

- A. Rs. 40
- B. Rs. 50
- C. Rs. 49
- D. None of these

Answer: B

Explanation: $S.P\ 1 - C.P = C.P - S.P\ 2$

$$56 - C.P = C.P - 42$$

$$2\ C.P = 56 + 42;$$

$$C.P = 98/2 = 49$$



168. The cost price of 20 articles is the same as the selling price of x articles. If the profit is 25%, then the value of x is:

- A. 15
- B. 16
- C. 18
- D. 25

Answer: B

Explanation:



Let C.P. of each article be Re. 1 C.P. of x articles = Rs. x .

S.P. of x articles = Rs. 20.

Profit = Rs. $(20 - x)$.

$$\therefore \left(\frac{20 - x}{x} \times 100 = 25 \right)$$

$$\Rightarrow 2000 - 100x = 25x$$

$$125x = 2000$$

$$\Rightarrow x = 16.$$

169. The compound interest on a certain sum for 2 years at 10% per annum is Rs. 525. The simple interest on the same sum for double the time at half the rate percent per annum is:

- A. Rs. 400
- B. Rs.500
- C. Rs. 600
- D. Rs. 800

Answer: B

Explanation:

Let the sum be Rs. P .

$$\text{Then, } \left[P \left(1 + \frac{10}{100} \right)^2 - P \right] = 525$$

$$\Rightarrow P \left[\left(\frac{11}{10} \right)^2 - 1 \right] = 525$$

$$\Rightarrow P = \left(\frac{525 \times 100}{21} \right) = 2500.$$

\therefore Sum = Rs. 2500.

$$\text{So, S.I.} = \text{Rs. } \left(\frac{2500 \times 5 \times 4}{100} \right) = \text{Rs. 500}$$



170. A and B can do a piece of work in 4 days, while C and D can do the same work in 12 days. In how many days will A, B, C and D do it together?

- A. 12 days
- B. 4 days
- C. 3 days
- D. 2 days
- E. None of these

Answer: C



Explanation: A, B, C and D will together take $\frac{1}{4} + \frac{1}{12} = \frac{4}{12} = \frac{1}{3} \Rightarrow 3$ days to complete the work.

170. In a certain store, the profit is 320% of the cost. If the cost increases by 25% but the selling price remains constant, approximately what percentage of the selling price is the profit?

- A. 30%
- B. 70%
- C. 100%
- D. 250%

Answer: B

Explanation:

Let C.P. = Rs. 100. Then, Profit = Rs. 320, S.P. = Rs. 420.

New C.P. = 125% of Rs. 100 = Rs. 125

New S.P. = Rs. 420.

Profit = Rs. (420 - 125) = Rs. 295.

\therefore Required percentage = $\left(\frac{295}{420} \times 100\right)\% = \frac{1475}{21}\% = 70\%$ (approximately).

171. A can do a piece of work in 12 days. B can do this work in 16 days. A started the work alone. After how many days should B join him, so that the work is finished in 9 days?

- A. 2 days
- B. 3 days
- C. 4 days
- D. 5 days
- E. 1 days
- F.

Answer: D

Explanation:

A's work in 9 days = $9/12 = 3/4$. Remaining work = $1/4$.

This work was done by B in $1/4 \times 16 = 4$ days.

\therefore B would have joined A after $9 - 4 = 5$ days.

172. What is the probability that a two digit number selected at random will be a multiple of '3' and not a multiple of '5'?

- A. 2 / 15
- B. 4 / 15
- C. 1 / 15
- D. 4 / 90



Answer: B

Explanation:

There are a total of 90 two digit numbers. Every third number will be divisible by '3'. Therefore, there are 30 of those numbers that are divisible by '3'.

Of these 30 numbers, the numbers that are divisible by '5' are those that are multiples of '15'. i.e. numbers that are divisible by both '3' and '5'. There are 6 such numbers -- 15, 30, 45, 60, 75 and 90.

We need to find out numbers that are divisible by '3' and not by '5', which will be $30 - 6 = 24$.

24 out of the 90 numbers are divisible by '3' and not by '5'.

The required probability is therefore, th help of C, they did the job in 4 days only. Then, C alone can do the job in:

173. Five digit numbers divisible by 9 are to be formed by using the digits 0, 1, 2, 3, 4, 7, 8 (without repetition). the total number of such numbers that can be formed is

- A. 216
- B. 214
- C. 212
- D. 200



Answer: A

Explanation:

Sum of all given numbers = $0 + 1 + 2 + 3 + 4 + 7 + 8 = 25$

Hence we will select only those five numbers whose sum is 18 or 9. But no five numbers will make the sum 9 So we choose the five numbers which make their sum 18 Since the sum of all the seven digits is 25 so we exclude those two digits out of given seven digits whose sum is 7 Thus we exclude either 0, 7 or 3, 4 as both these have sum 7. Hence we have the following two sets

[(a) 1, 2, 3, 4, 8, (0, 7 excluded) Therefore, sum = 18

They can be arranged in $5! = 120$ ways

[(b) 1, 2, 7, 8, (3, 4 excluded) Therefore, sum = 18

They can be arranged in $5! - 4! (0, \text{ in beginning}) = 120 - 24 = 96$ ways T



Thus the total number of numbers divisible by 9 is $120 + 96 = 216$

174. A sum of money is to be distributed among A, B, C, D in the proportion of 5: 2: 4: 3. If C gets Rs. 1000 more than D, what is B's share?

- A. Rs. 500
- B. Rs. 1500
- C. Rs. 2000
- D. None of these

Answer: C

Explanation:

Let the shares of A, B, C and D be Rs. $5x$, Rs. $2x$, Rs. $4x$ and Rs. $3x$ respectively.

Then, $4x - 3x = 1000$

$x = 1000$.

B's share = Rs. $2x = \text{Rs. } (2 \times 1000) = \text{Rs. } 2000$.

TM

175. A and B started a business investing Rs. 90,000 and Rs 20,000 respectively. In what ratio the profit earned after 2 years be divided between A and B respectively?

- A. 9:2
- B. 3:2
- C. 18:20
- D. 18:4

Answer: A

Explanation:

1. Exp: A: B = 90000: 20000 = 90: 20 = 18: 4 = 9: 2

2. Exp: Let Hari's capital be Rs. x . Then, $3500 * 12 = \frac{2}{3} \Rightarrow 14x = 126000 \Rightarrow x = 9000$.

176. A person can row 750 metres against the stream in $11 \frac{1}{4}$ minutes and returns in $7 \frac{1}{2}$ minutes. The Speed of the person in still water is :

- A. 2 km/hr
- B. 3 km/hr
- C. 4km/hr
- D. 5 km/hr



Answer: D

Explanation: The speed in upstream = $.75 * (4/45) * 60 = 4$ kmph

The speed in downstream = $.75 * (2/15) * 60 = 6$ kmph

Speed in still water = $\frac{1}{2}(4+6) = 5$ kmph

177. Find the average of first 40 natural numbers.

- A. 20.5
- B. 18
- C. 19.5
- D. 19

Answer: A

Explanation: Sum of first n natural numbers = $n(n+1)/2$ TM

So, sum of first 40 natural numbers = $40 * 41 / 2 = 820$

Required average = $820 / 40 = 20.5$

178. Find the average of all the numbers between 6 and 34 which are divisible by 5

- A. 18
- B. 20
- C. 24
- D. 30

Answer: B

Explanation: Multiples of 5 between 6 and 34 are 10,15,20,25,30

Average = $(10+15+20+25+30)/5 = 5(10+30)/2 * 5 = 40/2 = 20$

179. Pipe M and N running together can fill a cistern in 6 minutes. If M takes 5 minutes less than N to fill the cistern, then the time in which N alone can fill the cistern will be

- A. 15 min
- B. 10 min
- C. 30 min



D. 25 min

Answer: A

Explanation:

Let pipe M fills the cistern in x minutes.

Therefore, pipe N will fill the cistern in $(x+5)$ minutes.

Now, $1/x + 1/(x+5) = 1/6 \rightarrow x = 10$

Thus, the pipe M can fill in 10 minutes, so N can fill in $10+5 = 15$ minutes.

180. A cistern normally takes 10 hours to be filled by a tap but because of one open outlet pipe, it takes 5 hours more. In how many hours will the outlet pipe will empty a full cistern?

- A. 20 hours
- B. 24 hours
- C. 30 hours
- D. None of these

Answer: C

Explanation: As cistern is filled in 10 hours, therefore in 1 hour, filled part $\rightarrow 1/10^{\text{th}}$

Now, due to outlet pipe, filled part in 1 hour = $1/15^{\text{th}}$

Part of the cistern emptied, due to leakage in 1 hour = $1/10 - 1/15 = 1/30^{\text{th}}$

Therefore the leak will empty the full cistern in 30 hrs.

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

Give answer

- A. 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
- B. 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
- C. If the data either in statement I alone or in statement II alone are sufficient to answer the question
- D. If the data given in both statements I and II together are not sufficient to answer the question and
- E. If the data in both statements I and II together are necessary to answer the question.

181. In which year was Rahul born?



Rahul at present is 25 years younger to his mother.

Rahul's brother, who was born in 1964, is 35 years younger to his mother.

- A. I alone is sufficient while II alone is not sufficient
- B. II alone is sufficient while I alone is not sufficient
- C. Either I or II is sufficient
- D. Neither I nor II is sufficient
- E. Both I and II are sufficient

Answer: E

Explanation: From both I and II, we find that Rahul is $(35 - 25) = 10$ years older than his brother, who was born in 1964. So, Rahul was born in 1954.

182. What will be the total weight of 10 poles, each of the same weight?

- I. One-fourth of the weight of each pole is 5 kg.
 - II. The total weight of three poles is 20 kilograms more than the total weight of two poles.
- A. I alone is sufficient while II alone is not sufficient
 - B. II alone is sufficient while I alone is not sufficient
 - C. Either I or II is sufficient
 - D. Neither I nor II is sufficient
 - E. Both I and II are sufficient

Answer: C

Explanation: From I, we conclude that weight of each pole = (4×5) kg = 20 kg.

So, total weight of 10 poles = (20×10) kg = 200 kg.

From II, we conclude that:

Weight of each pole = (weight of 3 poles) - (weight of 2 poles) = 20 kg.

So, total weight of 10 poles = (20×10) kg = 200 kg.

183. How many children does M have ?

- I. H is the only daughter of X who is wife of M.
 - II. K and J are brothers of M.
- A. I alone is sufficient while II alone is not sufficient
 - B. II alone is sufficient while I alone is not sufficient
 - C. Either I or II is sufficient
 - D. Neither I nor II is sufficient
 - E. Both I and II are sufficient



Answer: D

Explanation: From I, we conclude that H is the only daughter of M. But this does not indicate that M has no son. The information given in II is immaterial.

184. How much was the total sale of the company?

- I. The company sold 8000 units of product A each costing Rs. 25.
 - II. This company has no other product line.
-
- A. I alone is sufficient while II alone is not sufficient
 - B. II alone is sufficient while I alone is not sufficient
 - C. Either I or II is sufficient
 - D. Neither I nor II is sufficient
 - E. Both I and II are sufficient

Answer: E

Explanation: From I, total sale of product A = Rs. (8000 x 25) = Rs. 200000.

From II, we know that the company deals only in product A. TM

This implies that sale of product A is the total sale of the company, which is Rs. 200000.

185. The last Sunday of March, 2006 fell on which date?

- I. The first Sunday of that month fell on 5th.
 - II. The last day of that month was Friday.
-
- A. I alone is sufficient while II alone is not sufficient
 - B. II alone is sufficient while I alone is not sufficient
 - C. Either I or II is sufficient
 - D. Neither I nor II is sufficient
 - E. Both I and II are sufficient

Answer: C

Explanation:

From I, we conclude that 5th, 12th, 19th and 26th of March, 2006 were Sundays.

So, the last Sunday fell on 26th.

From II, we conclude that 31st March, 2006 was Friday. Thus, 26th March, 2006 was the last Sunday of the month



In each series, look for the degree and direction of change between the numbers. In other words, do the numbers increase or decrease, and by how much

186.

Look at this series: 2, 1, (1/2), (1/4), ... What number should come next?

- A (1/3)
- B. (1/8)
- C. (2/8)
- D. (1/16)

Answer: B

Explanation:

This is a simple division series; each number is one-half of the previous number.

In other terms to say, the number is divided by 2 successively to get the next result.

$$4/2 = 2$$

$$2/2 = 1$$

$$1/2 = 1/2$$

$$(1/2)/2 = 1/4$$

$$(1/4)/2 = 1/8 \text{ and so on.}$$

187. Look at this series: 7, 10, 8, 11, 9, 12, ... What number should come next?

- A. 7
- B. 10
- C. 12
- D. 13

Answer: B

Explanation: This is a simple alternating addition and subtraction series. In the first pattern, 3 is added; in the second, 2 is subtracted.

188. Look at this series: 36, 34, 30, 28, 24, ... What number should come next?

- A. 20
- B. 22
- C. 23
- D. 26

Answer: B



Explanation: This is an alternating number subtraction series. First, 2 is subtracted, then 4, then 2, and so on.

189. Look at this series: 22, 21, 23, 22, 24, 23, ... What number should come next?

- A. 22
- B. 24
- C. 25
- D. 26

Answer: B

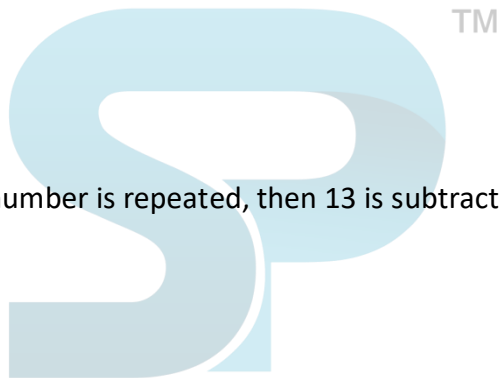
Explanation: In this simple alternating subtraction and addition series; 1 is subtracted, then 2 is added, and so on.

190. Look at this series: 53, 53, 40, 40, 27, 27, ... What number should come next?

- A. 12
- B. 14
- C. 27
- D. 53

Answer: B

Explanation: In this series, each number is repeated, then 13 is subtracted to arrive at the next number.





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