

Reasoning

1. Which of the following expressions will be true if the expression $R > O = A > S < T$ is definitely true?

- A $O > T$
- B $S < R$
- C $T > A$
- D $S = O$
- E $T < R$

Answer: B

Explanation:

As per the rules given in Coded Inequalities section of Banking Concepts we get option b : $S < R$ is true.

2. Which of the following symbols should replace the question mark (?) in the given expression in order to make the expressions $P > A$ as well as $T \leq L$ definitely true? $P > L ? A \geq N = T$

- A $\leq$
- B $>$
- C $<$
- D $\geq$
- E Either $\leq$ or $<$

Answer: D

Explanation:

In order for P to be greater than A '?' should be replaced with ' $>$ ' but in order for $T \leq L$ to be true '?' must be replaced by $\geq$.

3. Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that makes the expressions $B > N$ as well as $D \leq L$ definitely true? $B _ L _ O _ N _ D$

- A $=, =, \geq, \geq$
- B $>, \geq, =, >$
- C $>, <, =, \leq$
- D $>, =, =, \geq$
- E $>, =, \geq, >$

Answer: D

Explanation:

Verifying options we find that options a, b and e can be eliminated as they have ' $\geq$ ' in between B and N . In option c we have ' $<$ ' in between B and N which doesn't satisfy the required condition.

Hence the option left is d.

4. Which of the following should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that makes the expression $A < P$ definitely false? $_\leq_\<_\>_\$

- A** L, N, P, A
B L, A, P, N
C A, L, P, N
D N, A, P, L
E P, N, A, L

Answer: E

Explanation:

Verifying the options we find that in options a, b, c and d, P is either $>$ or $\geq$ A, which doesn't satisfy the required condition. So the option left, e, is the right option.

5. Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that makes the expression $F > N$ and $U > D$ definitely false? $F __ O __ U __ N __ D$

- A** $<, <, >, =$
B $<, =, =, >$
C $<, =, =, <$
D $\geq, =, =, \geq$
E $>, >, =, <$

Answer: C

Explanation:

Verifying the options we find that a, d, e do not satisfy the required condition as they have ' $>$ ', ' $\geq$ ' in between F and N. In option B there is ' $>$ ' between U and D. Hence the option left, c is the right choice.

Instructions [6 - 10]

Directions: Study the following information and answer the following questions: A, B, C, D, E, G, and I are seven friends who study in three different standards, namely 5th, 6th, and 7th, such that not less than two friends study in the same standard. Each friend has a different favourite subject, namely History, Civics, English, Marathi, Hindi, Maths and Economics also but not necessarily in the same order.

A likes Maths and studies in the 5th standard with only one other friend who likes Marathi. I studies with two other friends. Both the friends who study with I like languages (here languages include only Hindi, Marathi and English). D studies in the 6th standard with only one person and does not like Civics. E studies with only one friend. The one who likes History does not study in the 5th or 6th standard. E does not like languages. C does not like English, Hindi or Civics.

6. Which combination represents E's favourite subject and the standard in which he studies?

- A** Civics and 7th
B Economics and 5th
C Civics and 6th

D History and 7th

E Economics and 7th

Answer: C

Explanation:

Let us solve the question by the tabular method

5th	6th	7th		History	Civics	English	Marathi	Hindi	Maths	Economics
			A							
			B							
			C							
			D							
			E							
			G							
			I							

A is in 5th standard and likes Maths. So tick the blanks 5th standard and Maths for A and cross the rest of the Maths column. A studies with only one person who likes Marathi. I studies with two other friends who like languages. D studies in 6th standard with only one person and does not like civics. So tick the 6th standard blank corresponding to D and cross the civics blank for D. E studies with only one friend and doesn't like languages. The one who likes history doesn't study in 5th or 6th standard. D, E study with only one person. D is in 6th standard and E doesn't like languages. The remaining are B, C, G and I. I studies with two more persons who like languages. C doesn't like English and Hindi. So C cannot be I's classmate and can only be A's classmate because E doesn't like languages, C should like Marathi. Hence tick 5th standard and Marathi for C, cross the rest of the Marathi column. Similarly E is D's classmate because E studies with only one person and doesn't like Marathi. So tick 6th standard for E. Finally B and G are I's classmates, hence tick the 7th standard for B, G and I. Now that the standards are set, let's move to the subjects. Since B and G like only the languages and Marathi is already chosen by C, they are left with only two blanks each which are English and Hindi. So cross the rest of the row for B and G. The one who likes history is not in 5th and 6th. In seventh standard B and G like only languages, hence I likes history. Mark history blank of I and cross the rest of the column. Now civics column should be left with one blank, which corresponds to E. Tick the blank corresponding to civics for E and cross the rest of the row. Finally a blank in Economics column corresponding to D is left. Mark it and cross the blanks for other subjects of D's row. The table should look like below after following the above steps.

5th	6th	7th		History	Civics	English	Marathi	Hindi	Maths	Economics
/	X	X	A	X	X	X	X	X	/	X
X	X	/	B	X	X		X		X	X
/	X	X	C	X	X	X	/	X	X	X
X	/	X	D	X	X	X	X	X	X	/
X	/	X	E	X	/	X	X	X	X	X
X	X	/	G	X	X		X		X	X
X	X	/	I	/	X	X	X	X	X	X

Now referring to the above table we can say that option c is correct answer for the above question.

7. Which of the following is I's favourite subject?

A History

B Civics

C Marathi

D Either English or Marathi

E Either English or Hindi

Answer: A

Explanation:

Let us solve the question by the tabular method

5th Standard	6th Standard	7th Standard		History	Civics	English	Marathi	Hindi	Maths	Economics
			A							
			B							
			C							
			D							
			E							
			G							
			I							

A is in 5th standard and likes Maths. So tick the blanks 5th standard and Maths for A and cross the rest of the Maths column. A studies with only one person who likes Marathi. I studies with two other friends who like languages. D studies in 6th standard with only one person and does not like civics. So tick the 6th standard blank corresponding to D and cross the civics blank for D. E studies with only one friend and doesn't like languages. The one who likes history doesn't study in 5th or 6th standard. D, E study with only one person. D is in 6th standard and E doesn't like languages. The remaining are B, C, G and I. I studies with two more persons who like languages. C doesn't like English and Hindi. So C cannot be I's classmate and can only be A's classmate because E doesn't like languages, C should like Marathi. Hence tick 5th standard and Marathi for C, cross the rest of the Marathi column. Similarly E is D's classmate because E studies with only one person and doesn't like Marathi. So tick 6th standard for E. Finally B and G are I's classmates, hence tick the 7th standard for B, G and I. Now that the standards are set, let's move to the subjects. Since B and G like only the languages and Marathi is already chosen by C, they are left with only two blanks each which are English and Hindi. So cross the rest of the row for B and G. The one who likes history is not in 5th and 6th. In seventh standard B and G like only languages, hence I likes history. Mark history blank of I and cross the rest of the column. Now civics column should be left with one blank, which corresponds to E. Tick the blank corresponding to civics for E and cross the rest of the row. Finally a blank in Economics column corresponding to D is left. Mark it and cross the blanks for other subjects of D's row.

The table should look like below after following the above steps.

5th Standard	6th Standard	7th Standard		History	Civics	English	Marathi	Hindi	Maths	Economics
/	X	X	A	X	X	X	X	X	/	X
X	X	/	B	X	X		X		X	X
/	X	X	C	X	X	X	/	X	X	X
X	/	X	D	X	X	X	X	X	X	/
X	/	X	E	X	/	X	X	X	X	X
X	X	/	G	X	X		X		X	X
X	X	/	I	/	X	X	X	X	X	X

Referring the table above we find that History is I's favourite subject. Hence option a is the right answer.

8. Who among the following studies in the 7th standard?

- A** G
- B** C
- C** E
- D** D
- E** Either D or B

Answer: A

Explanation:

Let us solve the question by the tabular method

5th Standard	6th Standard	7th Standard		History	Civics	English	Marathi	Hindi	Maths	Economics
			A							
			B							
			C							
			D							
			E							
			G							
			I							

A is in 5th standard and likes Maths. So tick the blanks 5th standard and Maths for A and cross the rest of the Maths column. A studies with only one person who likes Marathi. I studies with two other friends who like languages. D studies in 6th standard with only one person and does not like civics. So tick the 6th standard blank corresponding to D and cross the civics blank for D. E studies with only one friend and doesn't like languages. The one who likes history doesn't study in 5th or 6th standard. D, E study with only one person. D is in 6th standard and E doesn't like languages. The remaining are B, C, G and I. I studies with two more persons who like languages. C doesn't like English and Hindi. So C cannot be I's classmate and can only be A's classmate because E doesn't like languages, C should like Marathi. Hence tick 5th standard and Marathi for C, cross the rest of the Marathi column. Similarly E is D's classmate because E studies with only one person and doesn't like Marathi. So tick 6th standard for E. Finally B and G are I's classmates, hence tick the 7th standard for B, G and I. Now that the standards are set, let's move to the subjects. Since B and G like only the languages and Marathi is already chosen by C, they are left with only two blanks each which are English and Hindi. So cross the rest of the row for B and G. The one who likes history is not in 5th and 6th. In seventh standard B and G like only languages, hence I likes history. Mark history blank of I and cross the rest of the column. Now civics column should be left with one blank, which corresponds to E. Tick the blank corresponding to civics for E and cross the rest of the row. Finally a blank in Economics column corresponding to D is left. Mark it and cross the blanks for other subjects of D's row.

The table should look like below after following the above steps.

5th Standard	6th Standard	7th Standard		History	Civics	English	Marathi	Hindi	Maths	Economics
/	X	X	A	X	X	X	X	X	/	X
X	X	/	B	X	X		X		X	X
/	X	X	C	X	X	X	/	X	X	X
X	/	X	D	X	X	X	X	X	X	/
X	/	X	E	X	/	X	X	X	X	X
X	X	/	G	X	X		X		X	X
X	X	/	I	/	X	X	X	X	X	X

Referring the above table we find that from the given options a : G is correct.

9. Which of the following combinations is definitely correct?

- A** I and Hindi
- B** G and English
- C** C and Marathi
- D** B and Hindi
- E** E and Economics

Answer: C

Explanation:

Let us solve the question by the tabular method

5th Standard	6th Standard	7th Standard		History	Civics	English	Marathi	Hindi	Maths	Economics
			A							
			B							
			C							
			D							
			E							
			G							
			I							

A is in 5th standard and likes Maths. So tick the blanks 5th standard and Maths for A and cross the rest of the Maths column. A studies with only one person who likes Marathi. I studies with two other friends who like languages. D studies in 6th standard with only one person and does not like civics. So tick the 6th standard blank corresponding to D and cross the civics blank for D. E studies with only one friend and doesn't like languages. The one who likes history doesn't study in 5th or 6th standard. D, E study with only one person. D is in 6th standard and E doesn't like languages. The remaining are B, C, G and I. I studies with two more persons who like languages. C doesn't like English and Hindi. So C cannot be I's classmate and can only be A's classmate because E doesn't like languages, C should like Marathi. Hence tick 5th standard and Marathi for C, cross the rest of the Marathi column. Similarly E is D's classmate because E studies with only one person and doesn't like Marathi. So tick 6th standard for E. Finally B and G are I's classmates, hence tick the 7th standard for B, G and I. Now that the standards are set, let's move to the subjects. Since B and G like only the languages and Marathi is already chosen by C, they are left with only two blanks each which are English and Hindi. So cross the rest of the row for B and G. The one who likes history is not in 5th and 6th. In seventh standard B and G like only languages, hence I likes history. Mark history blank of I and cross the rest of the column. Now civics column should be left with one blank, which corresponds to E. Tick the blank corresponding to civics for E and cross the rest of the row. Finally a blank in Economics column corresponding to D is left. Mark it and cross the blanks for other subjects of D's row.

The table should look like below after following the above steps.

5th Standard	6th Standard	7th Standard		History	Civics	English	Marathi	Hindi	Maths	Economics
/	X	X	A	X	X	X	X	X	/	X
X	X	/	B	X	X		X		X	X
/	X	X	C	X	X	X	/	X	X	X
X	/	X	D	X	X	X	X	X	X	/
X	/	X	E	X	/	X	X	X	X	X
X	X	/	G	X	X		X		X	X
X	X	/	I	/	X	X	X	X	X	X

Referring the table above we find that option c : C and Marathi is correct.

10. Which of the following subjects does G like?

- A** Either Maths or Marathi
- B** Either Hindi or English
- C** Either Hindi or Civics
- D** Either Hindi or Marathi
- E** Either Civics or Economics

Answer: B

Explanation:

Let us solve the question by the tabular method

5th Standard	6th Standard	7th Standard		History	Civics	English	Marathi	Hindi	Maths	Economics
			A							
			B							
			C							
			D							
			E							
			G							
			I							

A is in 5th standard and likes Maths. So tick the blanks 5th standard and Maths for A and cross the rest of the Maths column. A studies with only one person who likes Marathi. I studies with two other friends who like languages. D studies in 6th standard with only one person and does not like civics. So tick the 6th standard blank corresponding to D and cross the civics blank for D. E studies with only one friend and doesn't like languages. The one who likes history doesn't study in 5th or 6th standard. D, E study with only one person. D is in 6th standard and E doesn't like languages. The remaining are B, C, G and I. I studies with two more persons who like languages. C doesn't like English and Hindi. So C cannot be I's classmate and can only be A's classmate because E doesn't like languages, C should like Marathi. Hence tick 5th standard and Marathi for C, cross the rest of the Marathi column. Similarly E is D's classmate because E studies with only one person and doesn't like Marathi. So tick 6th standard for E. Finally B and G are I's classmates, hence tick the 7th standard for B, G and I. Now that the standards are set, let's move to the subjects. Since B and G like only the languages and Marathi is already chosen by C, they are left with only two blanks each which are English and Hindi. So cross the rest of the row for B and G. The one who likes history is not in 5th and 6th. In seventh standard B and G like only languages, hence I likes history. Mark history blank of I and cross the rest of the column. Now civics column should be left with one blank, which corresponds to E. Tick the blank corresponding to civics for E and cross the rest of the row. Finally a blank in Economics column corresponding to D is left. Mark it and cross the blanks for other subjects of D's row. The table should look like below after following the above steps.

5th Standard	6th Standard	7th Standard		History	Civics	English	Marathi	Hindi	Maths	Economics
/	X	X	A	X	X	X	X	X	/	X
X	X	/	B	X	X		X		X	X
/	X	X	C	X	X	X	/	X	X	X
X	/	X	D	X	X	X	X	X	X	/
X	/	X	E	X	/	X	X	X	X	X
X	X	/	G	X	X		X		X	X
X	X	/	I	/	X	X	X	X	X	X

Referring the table above we find that option b : Either Hindi or English is correct.

Instructions [11 - 15]

Directions: Study the information and answer the following questions.

In a certain code language 'economics is not money' is written as 'ka la ho ga', 'demand and supply economics' is written as 'mo ta pa ka', 'money makes only part' is written as 'zi la ne ki' and 'demand makes supply economics' is written as 'zi mo ka ta'.

11. What is the code for 'money' in the given code language?

- A ga
- B mo
- C pa
- D ta
- E la

Answer: E

Explanation:

Money is repeated in two sentences where la is common. So option e : la is the correct answer.

12. What is the code for 'supply' in the given code language?

- A Only ta
- B Only mo
- C Either pa or mo
- D Only pa

E Either mo or ta

Answer: E

Explanation:

economics is repeated in two sentences where ka is common.

So economics is ka.

demand and supply are repeated in two sentences where mo and ta are common, and can be either of them(if demand is mo then supply is ta and vice versa).

Hence option e : Either mo or ta is the correct answer.

13. What may be the code for 'demand only more' in the given code language?

A xi ne mo

B mo zi ne

C ki ne mo

D mo zi ki

E xi ka ta

Answer: A

Explanation:

demand is either mo or ta

makes is repeated in two sentences where zi is common

money is la

Therefore only can be either ne or ki

So the option must have wither mo or ta , ne or ki and a new word for only.

Verifying the options with the above condition we find that option a : xi ne mo is the right answer.

14. What may be the possible code for 'work and money' in the given code language?

A pa ga la

B pa la tu

C mo la pa

D tu la ga

E pa la ne

Answer: B

Explanation:

From the given information, we can establish that economics = 'ka', 'money = 'la', and = 'pa' and makes = 'zi'.

'Work and money' contain the words 'and' and 'money' => answer must have 'pa' and 'la' in it => Both option 1 and 2 contain them.

But in option 1, 'ga', which refers to either 'is' or 'not', is present. But in the given sentence, neither of them are present. Hence option 1 is wrong.

=> option 2 is correct

15. What is the code for 'makes' in the given code language?

A mo

- B** pa
- C** ne
- D** zi
- E** ho

Answer: D

Explanation:

'money makes only part' and 'Demand makes supply economics' have only 'makes' in common. Hence 'zi', which is the only common word common, is the answer.

Instructions [16 - 20]

Directions: Study the given information and answer the following 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: 40 made butter 23 37 cookies salt extra 52 86 92 fell now 19

Step I: butter 19 40 made 23 37 cookies salt extra 52 86 92 fell now

Step II: cookies 23 butter 19 40 made 37 salt extra 52 86 92 fell now

Step III: extra 37 cookies 23 butter 19 40 made salt 52 86 92 fell now.

Step IV: fell 40 extra 37 cookies 23 butter 19 made salt 52 86 92 now.

Step V: made 52 fell 40 extra 37 cookies 23 butter 19 salt 86 92 now.

Step VI: now 86 made 52 fell 40 extra 37 cookies 23 butter 19 salt 92

Step VII: Salt 92 now 86 made 52 fell 40 extra 37 cookies 23 butter 19

Step VII is the last step of the above arrangement as the intended arrangement is obtained. As per the rules followed in the given steps, find out the appropriate steps for the given input.

Input: 32 proud girl beautiful 48 55 97 rich family 61 72 17 nice life.

16. How many steps will be required to complete the given input?

- A** Five
- B** Six
- C** Seven
- D** Eight
- E** Nine

Answer: C

Explanation: So, 7 steps

17. Which of the following is the third element from the left end of step VI?

- A** beautiful
- B** life
- C** 61

D nice

E 17

Answer: D

Explanation: 'nice' is the answer.

18. Which of the following is step III of the given input?

A proud 72 girl 48 family 32 beautiful 17 55 97 rich 61 nice life.

B Life 55 girl 48 family 32 beautiful 17 proud 97 rich 61 72 nice

C girl 48 family 32 beautiful 17 proud 55 97 rich 61 72 nice life

D family 32 beautiful 17 proud girl 48 55 97 rich 61 72 nice life

E girl 48 life 55 family 32 beautiful 17 proud 97 rich 61 72 nice

Answer: C

Explanation: Option c) is the answer.

19. What is the position of 'nice' from the left end in the final step?

A Fifth

B Sixth

C Seventh

D Eighth

E Ninth

Answer: A

Explanation: 'nice' occupies the 5th position.

20. Which element is third to the right of 'family' in Step V?

A beautiful

B 17

C proud

D 97

E 32

Answer: B

Explanation: '17' is third to the right of 'family' in step 5

Instructions [21 - 25]

Directions : Read the information carefully and answer the following questions:

If A + B means A is the father of B.

If A × B means A is the sister of B.

If $A \$ B$ means A is the wife of B.

If $A \% B$ means A is the mother of B.

If $A \div B$ means A is the son of B.

21. What should come in place of question mark to establish that J is brother of T in the expression?

$J \div P \% H ? T \% L$

- A $\times$
- B $\div$
- C $\$$
- D Either $\div$ or $\times$
- E Either $+$ or $\div$

Answer: A

Explanation:

$J \div P \% H ? T \% L$

=> T is the mother of L and J is the brother of H

Now, for J to be brother of T, H must be either sister or brother of T.

=> 'x' is the correct symbol here.

22. Which of the given expressions indicates that M is daughter of D?

- A $L \% R \$ D + T \times M$
- B $L + R \$ D + M \times T$
- C $L \% R \% D + T \div M$
- D $D + L \$ R + M \times T$
- E $L \$ D \div R \% M \div T$

Answer: B

Explanation:

In option B, $D + M$ is given, which implies that D is the father of M.

Now, if M is a girl, then it can be established that M is the daughter of M.

$M \times T$ => M is a sister of T => M is a girl

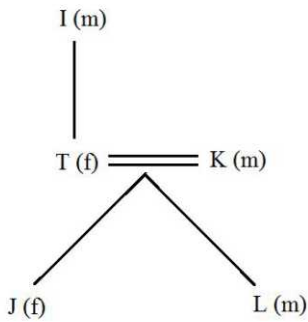
Hence option B is correct.

23. Which of the following options is true if the expression ' $I + T \% J \times L \div K$ ' is definitely true?

- A L is daughter of T
- B K is son-in-law of I
- C I is grandmother of L
- D T is father of J
- E J is brother of L

Answer: B

Explanation:



$$I + T \% J \times L \div K$$

$L \div K \Rightarrow$ L is the son of K

$J \times L \div K \Rightarrow$ J is the daughter of K

$T \% J \times L \div K \Rightarrow$ T is the wife of K

$I + T \% J \times L \div K \Rightarrow$ I is the father-in-law of K

Hence B is the correct answer

24. Which of the following expressions is true if Y is son of X is definitely false?

A $W \% L \times T \times Y \div X$

B $W + L \times T \times Y \div X$

C $X + L \times T \times Y \div W$

D $W \$ X + L + Y + T$

E $W \% X + T \times Y \div L$

Answer: D

Explanation:

Given that Y is not a son of X.

In option A and B, $Y \div X$ is given, which is wrong. Hence A and B are eliminated.

In option C, $X + L \times T \times Y$ is given $\Rightarrow$ X is father of Y, which is wrong. Hence C is eliminated.

Similarly E can also be eliminated.

Hence, D is the answer

25. What should come in place of question mark to establish that T is sister-in-law of Q in the expression. $R \% T \times P ? Q + V$

A $\div$

B $\%$

C $\times$

D $\$$

E Either $\$$ or $\times$

Answer: D

Explanation:

$$T \times P ? Q$$

Here, T is the sister of P. So for T to be sister-in-law of Q, P must be Q's wife. Hence the correct symbol is '\$'.

Instructions [26 - 30]

Directions: Study the following information and answer the questions given below:

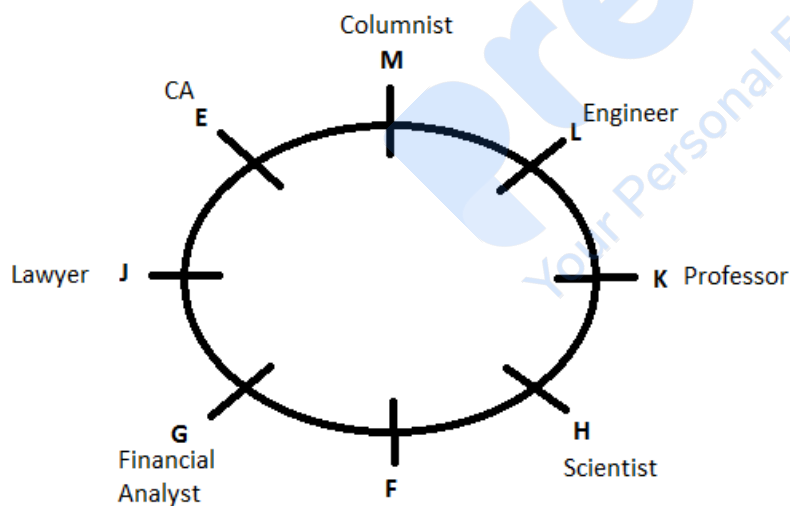
Eight people - E, F, G, H, J, K, L and M - are sitting around a circular table, facing the centre. Each of them is of a different profession - Chartered Accountant, Columnist, Doctor, Engineer, Financial Analyst, Lawyer, Professor and Scientist, but not necessarily in the same order. F is sitting second to the left of K. The Scientist is an immediate neighbour of K. There are only three people between the Scientist and E. Only one person sits between the Engineer and E. The Columnist is on the immediate right of the Engineer. M is second to the right of K. H is the Scientist. G and J are immediate neighbours of each other. Neither G nor J is an Engineer. The Financial Analyst is on the immediate left of F. The Lawyer is second to the right of the Columnist. The Professor is an immediate neighbour of the Engineer. G is second to the right of the Chartered Accountant.

26. Who is sitting second to the right of E?

- A The Lawyer
- B G
- C The Engineer
- D F
- E K

Answer: B

Explanation:

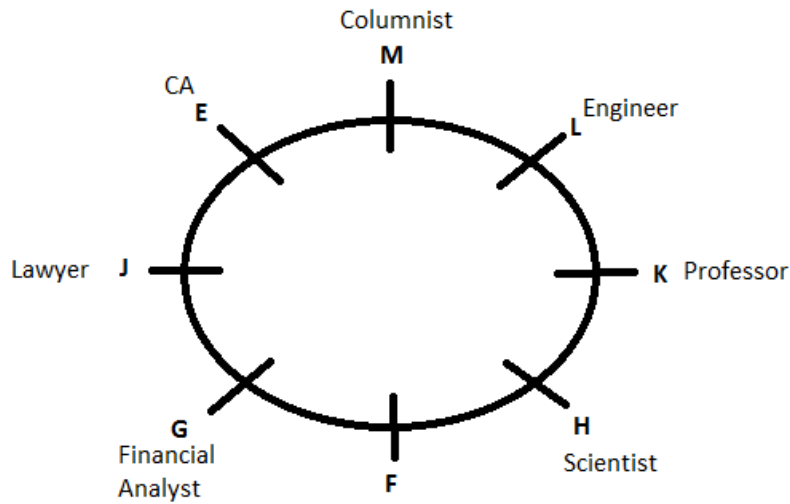


Second to right of E is G.

27. Who among the following is the Professor?

- A F
- B L
- C M
- D K
- E J

Explanation:



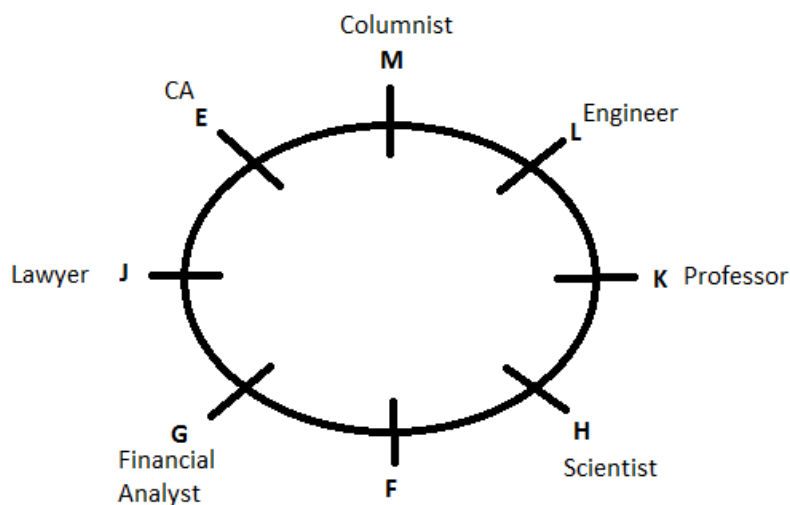
K is the professor.

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

- A** Chartered Accountant - H
- B** M - Doctor
- C** J - Engineer
- D** Financial Analyst - L
- E** Lawyer - K

Answer: C

Explanation:



Except J and Engineer, all the other pairs are opposite to each other.

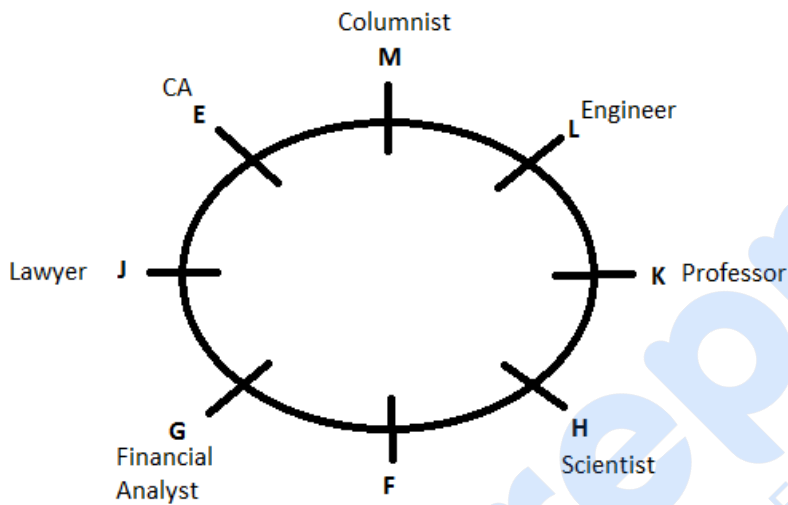
Therefore J and Engineer is the answer

29. What is the position of L with respect to the Scientist?

- A Third to the left
- B Second to the right
- C Second to the left
- D Third to the right
- E Immediate right

Answer: B

Explanation:



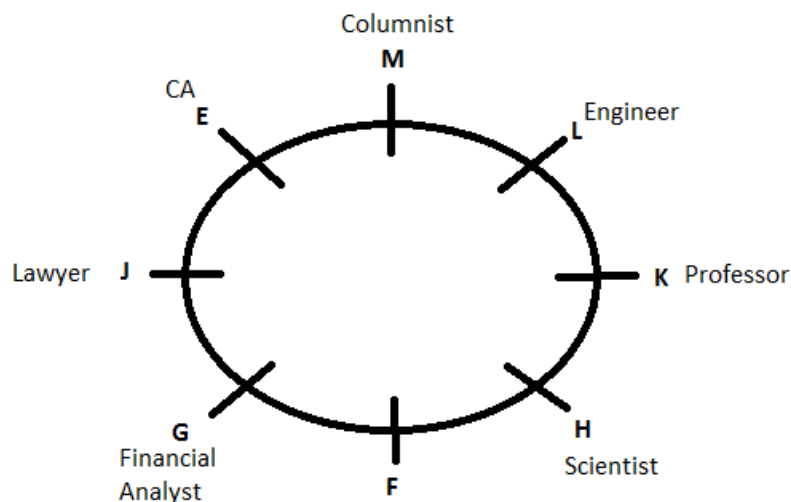
Second to the right of scientist is L.

30. Which of the following statements is true according to the given arrangement?

- A The Lawyer is second to the left of the Doctor.
- B E is an immediate neighbour of the Financial Analyst.
- C H sits exactly between F and the Financial Analyst.
- D Only four people sit between the Columnist and F.
- E All of the given statements are true.

Answer: A

Explanation:



According to the figure, only option 1, which says that the lawyer is second to the left of doctor, is correct.

Instructions [31 - 35]

Directions: In each of the questions below, two/three statements are given followed by conclusions/ group of conclusions numbered I and II. You have to assume all the statements to be true even if they seem to be at variance with the commonly known facts and then decide which of the given two conclusions logically follows from the information given in the statements.

31. Statements:

Some squares are circles.

No circle is a triangle.

No line is a square.

Conclusions:

I. All squares can never be triangles.

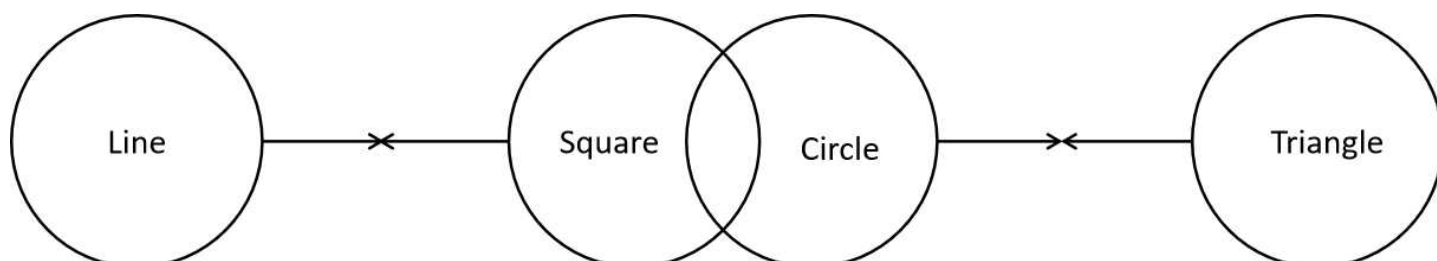
II. Some lines are circles.

- A Only conclusion I follows.
- B Only conclusion II follows.
- C Either conclusion I or conclusion II follows.
- D Neither conclusion I nor conclusion II follows.
- E Both conclusion I and II follow.

Answer: A

Explanation:

The following Venn diagram can be drawn using the given statements.



Since Some squares are circles which cannot be triangles, All squares can never be triangles. Some lines are circles cannot be concluded from the above Venn diagram.

Hence, Only I follows.

32. **Statements:**

Some squares are circles.

No circle is a triangle.

No line is a square.

Conclusions:

I. No triangle is a square.

II. No line is a circle

- A** Only conclusion I follows.
- B** Only conclusion II follows.
- C** Either conclusion I or conclusion II follows.
- D** Neither conclusion I nor conclusion II follows.
- E** Both conclusion I and II follow.

Answer: D

Explanation:

Some squares are circles and no circle is a triangle => Some squares are not triangles => Some squares being triangles is a possibility
=> Conclusion 1 does not follow

No line is a square and some square are circle => Some lines being circles is a possibility => Conclusion 2 does not follow

33. **Statements:**

All songs are poems.

All poems are rhymes.

No rhyme is paragraph.

Conclusions:

I. No Song is a paragraph.

II. No poem is a paragraph.

- A** Only conclusion I follows.
- B** Only conclusion II follows.
- C** Either conclusion I or conclusion II follows.
- D** Neither conclusion I nor conclusion II follows.
- E** Both conclusion I and II follow.

Answer: E

Explanation:

All songs are poems and all poems are rhymes => All songs are rhymes

No rhyme is a paragraph => No song is a paragraph => Conclusion 1 follows

All poems are rhymes and no rhyme is a paragraph => No poem is a paragraph => Conclusion 2 follows

34. **Statements:**

All songs are poems.

All poems are rhymes.

No rhyme is paragraph.

Conclusions:

I. All rhymes are poems.

II. All Songs are rhymes.

- A** Only conclusion I follows.
- B** Only conclusion II follows.
- C** Either conclusion I or conclusion II follows.
- D** Neither conclusion I nor conclusion II follows.
- E** Both conclusion I and II follow.

Answer: B

Explanation:

All poems are rhymes does not imply that all rhymes are poems. The correct conclusion is Some Rhymes are poems. Conclusion 1 does not follow.

All songs are poems and all poems are rhymes => All songs are rhymes => Conclusion 2 follows

35. **Statements:**

Some dewes are drops.

All drops are stones.

Conclusions:

I. At least some dewes are stones.

II. At least some stones are drops.

- A** Only conclusion I follows.
- B** Only conclusion II follows.
- C** Either conclusion I or conclusion II follows.
- D** Neither conclusion I nor conclusion II follows.
- E** Both conclusion I and II follow.

Answer: E

Explanation:

All drops are stones => Some stones are drops. So, conclusion II follows.

Some dewes are drops => Some drops are dewes. But all drops are stones. => Some dewes are stones. So, conclusion I follows.

Option e) is the correct answer.

Instructions [36 - 38]

Directions: 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 given in the statements are sufficient to answer the questions.

- a) 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) 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) The data either in statement I alone or statement II alone are sufficient to answer the question.
- d) The data in statement I and II together are not sufficient to answer the question.
- e) The data in both statements I and II together are necessary to answer the question.

36. Seventeen people are standing in a straight line facing south. What is Bhavna's position from the left end of the line?

I. Sandeep is standing second to the left of Sheetal. Only five people stand between Sheetal and the one who is standing at the extreme right end of the line. Four people stand between Sandeep and Bhavna.

II. Anita is standing fourth to the left of Sheetal. Less than three people are standing between Bhavna and Anita.

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

Answer: E

Explanation:

From statement 1 or statement 2 alone, we cannot determine the position of Bhavna.

Using both the statements,

_____ Sheetal _ Sandeep _ Anita __ Bhavna ...

So, Bhavna's position can be determined using both the statements together.

37. Five letters - A, E, G, N and R - are arranged from left to right according to certain conditions. Which letter is placed third?

I. G is placed second to the right of A. E is on the immediate right of G. There are only two letters between R and G.

II. N is exactly between A and G. Neither A nor G is at the extreme end of the arrangement.

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

Answer: C

Explanation:

From statement 1 alone: R A N G E is the only possibility

From statement 2 alone: R/E A/G N G/A E/R is the possibility. So, the middle letter can be determined.

So, the question can be answered by using either statement alone.

38. Six people - S, T, U, V, W and X - are sitting around a circular table facing the centre. What is T's position with respect to X?

I. Only two people sit between U and W. X is second to the left of W. V and T are immediate neighbours of each other.

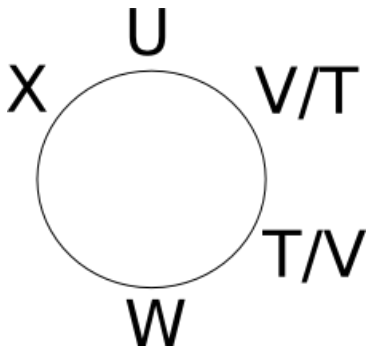
II. T is to the immediate right of V. There are only two people between T and S. X is an immediate neighbour of S but not of V.

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

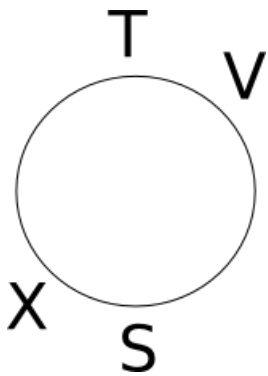
Answer: B

Explanation:

From statement 1, the positions are as follows:



From statement 2, the positions are as follows:



So, the question can be answered by using statement 2 alone, but not by using statement 1 alone.

Instructions [39 - 42]

Directions: Read the following information carefully and answer the given questions. The convenience of online shopping is what I like best about it. Where else can you shop even at midnight wearing your night suit? You do not have to wait in a line or wait till the shop assistant is ready to help you with your purchases. It is a much better experience as compared to going to a retail store. - A consumer's view.

39. Which of the following can be a strong argument in favour of retail store owners?

- A** Online shopping portals offer a great deal of discounts which retail stores offer only during the sale season.
- B** One can compare a variety of products online which cannot be done at retail stores.
- C** Many online shopping portals offer the 'cash on delivery' feature which is for those who are sceptical about online payments.
- D** Many consumers prefer shopping at retail stores which are nearer to their houses.
- E** In online shopping the customer may be deceived as he cannot touch the product he is paying for.

Answer: E

Explanation:

Options a), b) and c) strengthen the argument against retail stores while option d) doesn't give any argument in favour of retail stores. The best answer is option e) which gives an argument to support retail stores.

40. **Which of the following can be inferred from the given information? (An inference is something that is not directly stated but can be inferred from the given information)**

- A** One can shop online only at night.
- B** Those who are not comfortable using computers can never enjoy the experience of online shopping.
- C** All retail stores provide shopping assistants to each and every customer.
- D** The consumer whose view is presented has shopped at retail stores as well as online.
- E** The consumer whose view is presented does not have any retail stores in her vicinity.

Answer: D

Explanation:

The argument talks about both online shopping and retail shopping and concludes that online shopping is better. So, the author must have done both online and retail-store shopping.

41. **Read the following information carefully and answer the given question: Many manufacturing companies are now shifting base to the rural areas of the country as there is a scarcity of space in urban areas. Analysts say that this shift will not have a huge impact on the prices of the products manufactured by these companies as only about 30% consumers live in urban areas. Which of the following may be a consequence of the given information?**

- A** The prices of such products will decrease drastically in the urban areas.
- B** People living in urban areas will not be allowed to work in such manufacturing companies.
- C** These manufacturing companies had set-ups in the urban areas before shifting base.
- D** Those who had already migrated to the urban areas will not shift back to rural areas.
- E** The number of people migrating from rural to urban areas in search of jobs may reduce.

Answer: E

Explanation:

The companies are shifting base to rural areas. So, people who migrate from rural areas to urban areas in search of work may reduce because they can now find work in rural areas itself. So, option e) is a possible consequence.

42. **Read the following information carefully and answer the given question: 'Pets are not allowed in the park premises.' - a notice put up at the park entrance by the authority that is responsible for maintenance of the park. Which of the following can be an assumption according to the given information? (An assumption is something that is supposed or taken for granted)**

- A** At least some people who visit the park have pets.
- B** This is the only park which does not allow pets.
- C** People who ignored this notice were fined.
- D** There are more than one entrance to the park.
- E** Many people have now stopped visiting the park.

Answer: A

Explanation:

From the options, the only possible assumption is that at least some people who visit the park have pets. Options b) and d) cannot be arrived at, while options c) and e) are possible consequences but not assumptions.

Instructions [43 - 45]

Directions: Read the following information carefully and answer the given questions:

Despite repeated announcements that mobile phones were not allowed in the examination hall, three students were caught with their mobile phones.

- (A) Mobile phones nowadays have a lot of features and it is easy to cheat with their help.
- (B) The invigilator must immediately confiscate the mobile phones and ask the students to leave the exam hall immediately.
- (C) Mobile phones are very expensive and leaving them in bags outside the exam hall is not safe.
- (D) There have been incidents where students who left the exam hall early stole the mobile phones kept in the bags of the students who were writing the exam.
- (E) The school authorities must ask the students to leave their phones in the custody of the invigilator before the exam in order to avoid thefts of mobile phones.
- (F) None of the other students were carrying their phones in the exam hall.

43. Which of the following among (A), (B), (C) and (D) may be a strong argument in favour of the three students who were caught with their mobile phones?

- A** Only (A)
- B** Both (A) and (B)
- C** Both (C) and (D)
- D** Only (C)
- E** Both (B) and (D)

Answer: C

Explanation:

Statements (C) and (D) pose a threat to leaving the mobile phones outside the examination hall. These two points can work in the favour of the three students. All the other statements will strengthen the case against the three students.

44. Which of the following among (A), (B), (E) and (F) may be the reason behind the school making such announcements before the exam?

- A** Only (B)
- B** Both (B) and (E)
- C** Only (F)
- D** Only (A)
- E** Both (E) and (F)

Answer: D

Explanation:

Statements (B) and (E) are actions that must be performed if a student is found using mobile phone in an exam. Statement (F) is irrelevant in the question. Only statement (A) can be the reason behind the school making such announcements before the exam.

45. Which of the following among (A), (B), (D) and (F) can be in immediate course of action for the invigilator?

- A** Only (B)

- B** Both (A) and (D)
- C** Only (A)
- D** Both (D) and (F)
- E** Only (F)

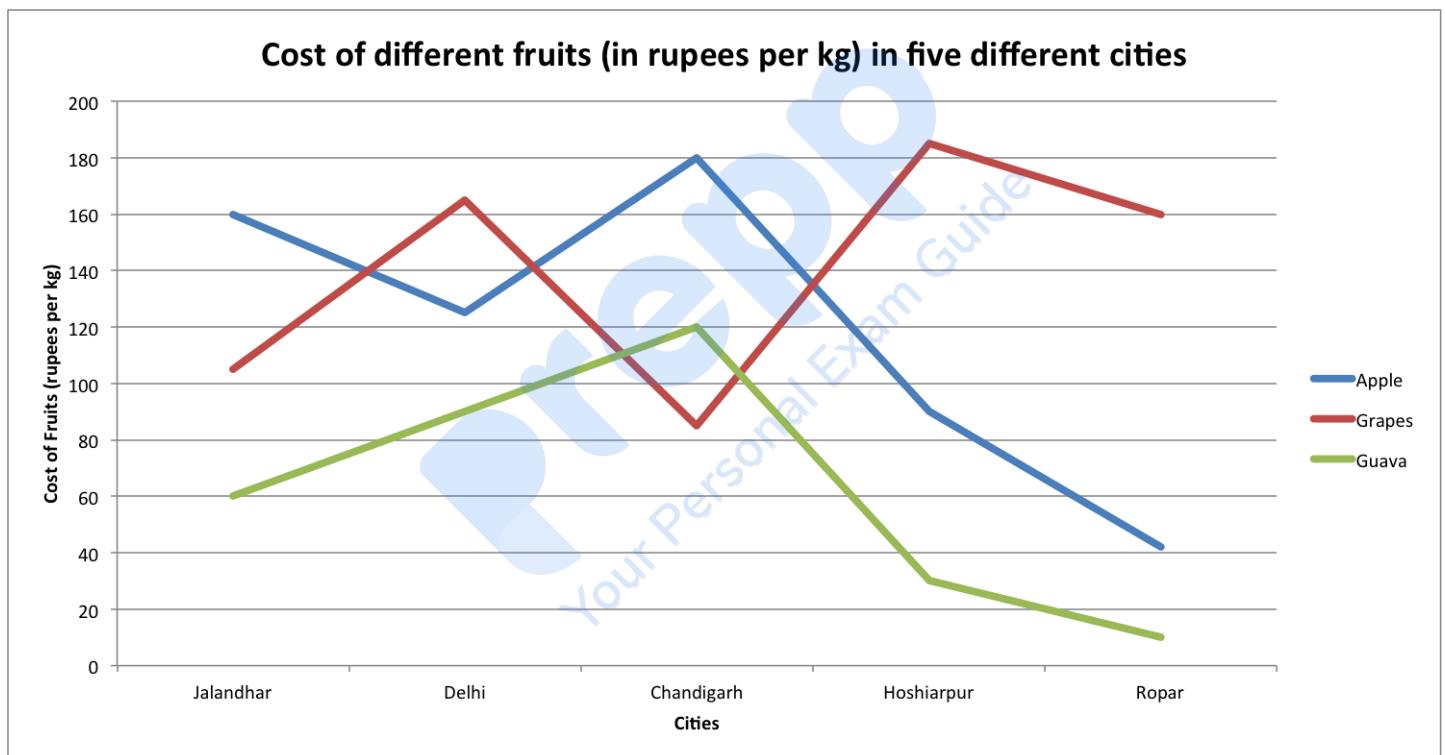
Answer: A

Explanation:

(A) is the reason for the announcement. (D) talks about past incidents and (F) is an observation. Only (B) is the immediate course of action for an invigilator.

Instructions [46 - 50]

Directions: Study the following graph carefully and answer the questions that follow:



46. In which city is the difference between the cost of 1 kg of apple and the cost of one kg of guava the second lowest?

- A** Jalandhar
- B** Delhi
- C** Chandigarh
- D** Hoshiarpur
- E** Ropar

Answer: B

Explanation:

Difference in cost of 1 kg of apple and 1 kg of guava in Jalandhar = $160 - 60 = 100$

Difference in cost of 1 kg of apple and 1 kg of guava in Delhi = $125 - 90 = 35$

Difference in cost of 1 kg of apple and 1 kg of guava in Chandigarh = $180 - 120 = 60$

Difference in cost of 1 kg of apple and 1 kg of guava in Hoshiarpur = $90 - 30 = 60$

Difference in cost of 1 kg of apple and 1 kg of guava in Ropar = $40 - 10 = 30$

=> Second lowest difference in Delhi

47. The cost of 1 kg of guava in Jalandhar is approximately What per cent of the cost of 2 kg of grapes in Chandigarh?

- A 66
- B 24
- C 28
- D 34
- E 58

Answer: D

Explanation:

Cost of 1kg of Guava in Jalandhar = 60

Cost of 2kg of grapes in Chandigarh = 180

Required percentage = $\frac{60}{180} * 100 = 33.33 \Rightarrow 34$ (Approx)

48. What total amount will Ram pay to the Shopkeeper for purchasing 3 kg of apples and 2 Kg. of guavas in Delhi?

- A Rs 530
- B Rs 450
- C Rs 570
- D Rs 620
- E Rs 490

Answer: C

Explanation:

In Delhi, 3kg of apples = $130 * 3 = 390$

2 kg of guava = $2 * 90 = 180$

Total cost = 570

49. Ravinder had to purchase 45 kg of grapes from Hoshiarpur. The Shopkeeper gave him a discount of 4% per kg. What amount did he pay to the Shopkeeper after the discount?

- A Rs 7992
- B Rs 8104
- C Rs 8340
- D Rs 8550
- E Rs 8410

Answer: A

Explanation:

Cost of grapes per 45kg in Hoshiarpur = $45 * 185 = 8325$

4% discount $\Rightarrow 0.96 * 8325 = \text{Rs } 7992$

50. What is the ratio of the cost of 1kg of apples from Ropar to the cost of 1kg. of grapes from Chandigarh?

- A 3 : 2
- B 2 : 3
- C $2^2 : 3^2$
- D $4^2 : 9^2$
- E $9^2 : 4^2$

Answer: C

Explanation:

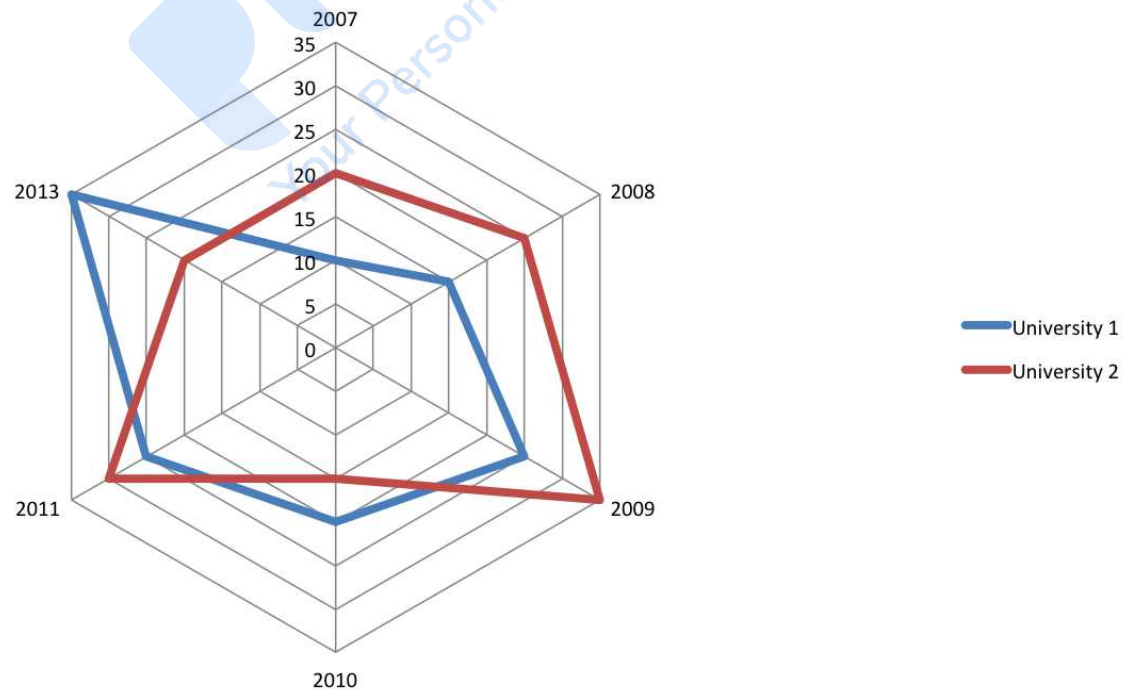
Ratio of 1 kg of apples in Ropar to 1 kg of grapes in chandigarh = $40 : 90 = 4:9$

Hence, option C is the answer.

Instructions [51 - 55]

Directions:

Study the following graph carefully and answer the questions that follow: Number of students (in thousand) in two different universities in six different years



51. What was the difference between the number of students in University-1 in the year 2010 and the number of students in University-2 in the year 2013?

- A Zero

- B** 5,000
- C** 15,000
- D** 10,000
- E** 1,000

Answer: A

Explanation:

Number of students in university 1 in 2010 = 20000

Number of students in university 2 in 2013 = 20000

Difference = 0

52. What is the sum of the number of students in University-1 in the year 2007 and the number of students in University-2 in the year 2011 together?

- A** 50,000
- B** 55,000
- C** 45,000
- D** 57,000
- E** 40,000

Answer: E

Explanation:

Number of students in university 1 in the year 2007 = 10000

Number of students in university 2 in the year 2011 = 30000

Sum = 40000

53. If 25% of the students in university-2 in the year 2010 were females, what was the number of male students in University-2 in the same year?

- A** 11,250
- B** 12,350
- C** 12,500
- D** 11,500
- E** 11,750

Answer: A

Explanation:

Number of students in university 2 in 2010 = 15000

25% female => 75% male => $75 \times 15000 / 100 = 11250$

54. What was the percent increase in the number of students in University-1 in the year 2011 as compared to the previous year?

- A** 135
- B** 15
- C** 115
- D** 25
- E** 35

Answer: D

Explanation:

Number of students in university 1 in 2011 = 25000

Number of students in university 1 in 2010 = 20000

$$\% \text{ increase} = \frac{5000}{20000} * 100 = 25\%$$

55. In which year was the difference between the number of students in University- 1 and the number of students in University-2 the highest?

- A** 2008
- B** 2009
- C** 2010
- D** 2011
- E** 2013

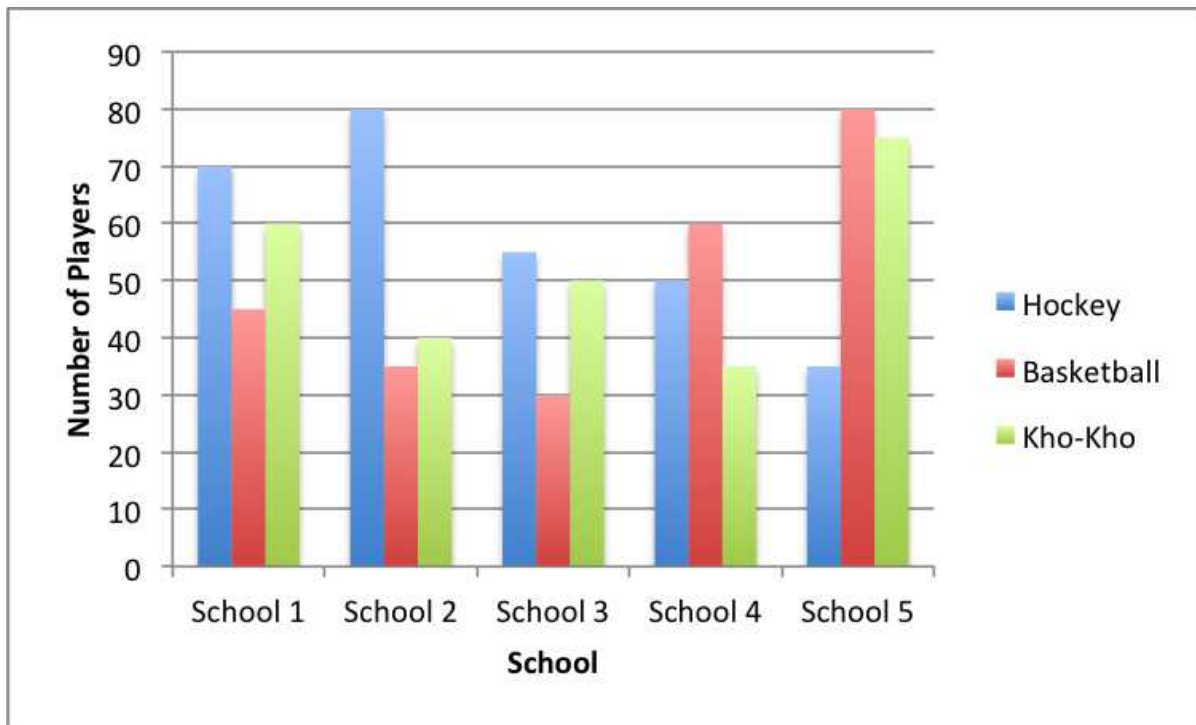
Answer: E

Explanation:

According to the figure, the biggest gap between number of students in each of the universities is seen in 2013. Hence the difference is maximum in 2013.

Instructions [56 - 60]

Directions: Study the graph carefully to answer the questions that follow. Number of players in three different games in five different schools



56. What is the total number of players participating in Hockey from all the five schools together?

- A 324
- B 288
- C 342
- D 284
- E 248

Answer: B

Explanation:

Total Number of Hockey players = $70 + 80 + 55 + 50 + 35 = 290$

Here, the closest option to 290 is 288. Hence the answer is 288.

57. What is the ratio of the number of players participating in Basketball from School-1 to the number of players participating in Kho-Kho from School-3?

- A 5 : 7
- B 7 : 9
- C 7 : 8
- D 9 : 7
- E 5 : 8

Answer: C

Explanation:

Number of students participating in basketball from school 1 = 45

Number of students participating in kho-kho from school 3 = 50

Ratio = 9 : 10

The nearest ratio to 9:10 among the given options is 7:8. Hence the answer is 7:8

58. In which school is the number of players participating in Hockey and Basketball together the second lowest?

- A** School-1
- B** School-2
- C** School-3
- D** School-4
- E** School-5

Answer: D

Explanation:

Students in school 1 who play either Hockey or Basketball = $70+45 = 115$

Students in school 2 who play either Hockey or Basketball = $80+35 = 115$

Students in school 3 who play either Hockey or Basketball = $55+30 = 85$

Students in school 4 who play either Hockey or Basketball = $50+60 = 110$

Students in school 5 who play either Hockey or Basketball = $35+80 = 115$

Clearly school 4 has the second lowest number of students who play either hockey or basketball.

59. The number of players participating in Kho-Kho from School-4 is what percent of the number of players participating in Hockey from School-2?

- A** 42
- B** 48
- C** 36
- D** 40
- E** 60

Answer: A

Explanation:

Number of school 4 students who play kho-kho = 35

Number of school 2 students who play hockey = 80

Required percentage = $\frac{35}{80} * 100 = 43.75$

Nearest option is 42. Hence 42 is the answer.

60. 25% of the number of players participating in Hockey from School-5 are females. What is the number of the Hockey players who are males in School-5?

- A** 15
- B** 18
- C** 30
- D** 21
- E** 27

Explanation:

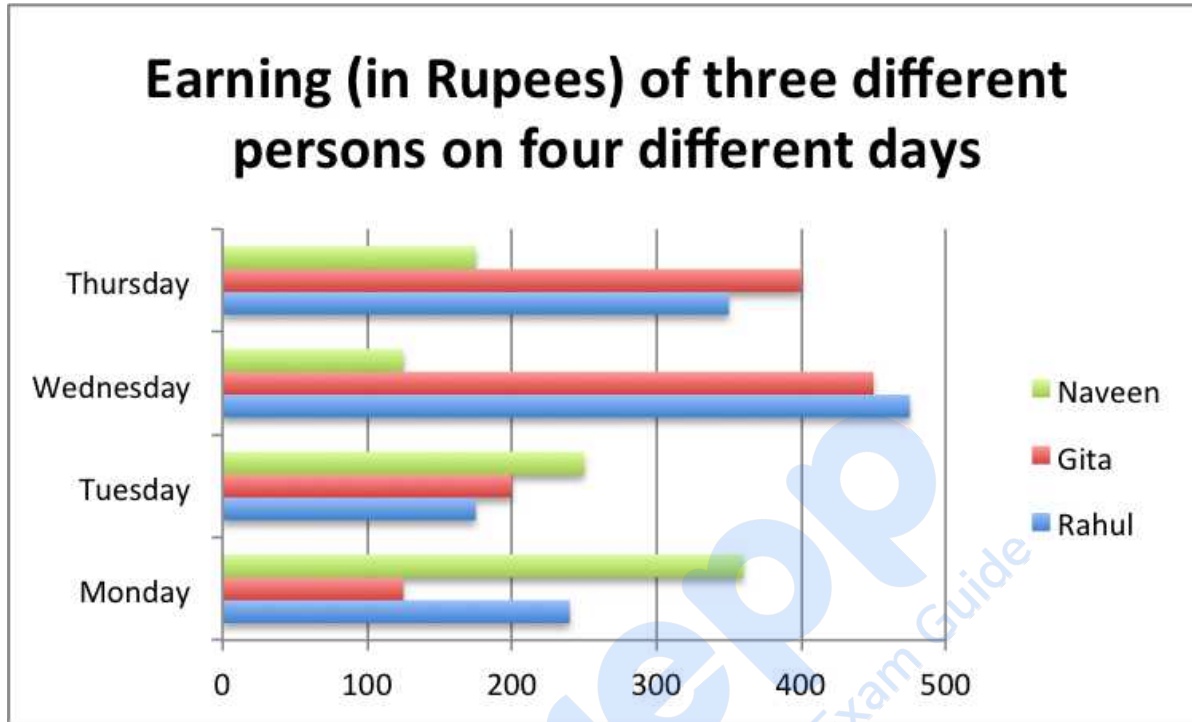
25% of hockey players in school 5 are females => 75% are males

Total number of hockey players in school 5 = 36

Number of male hockey players in school 5 = 75% of 36 = 27

Instructions [61 - 65]

Directions: Study the following bar-graph carefully and answer the following questions.



61. What is Gita's average earning over all the days together?

- A** Rs 285
- B** Rs 290
- C** Rs 320
- D** Rs 310
- E** Rs 315

Answer: B

Explanation:

Gita's total earnings = $400 + 450 + 200 + 120 = 1160$

Average earnings = $1160/4 = \text{Rs } 290$

62. What is the total amount earned by Rahul and Naveen together on Tuesday and Thursday together?

- A** Rs 1,040
- B** Rs 1,020
- C** Rs 980

D Rs 940

E Rs 860

Answer: D

Explanation:

Required amount = $160 + 350 + 250 + 180 = \text{Rs } 940$

63. Gita donated her earnings of Wednesday to Naveen. What was Naveen's total earning on Wednesday after Gita's donation?

A Rs 520

B Rs 550

C Rs 540

D Rs 560

E Rs 620

Answer: D

Explanation:

Gita's earnings on Wednesday = 440

Naveen's earnings on Wednesday = 120

Total = 560

64. What is the difference between Rahul's earning on Monday and Gita's earning on Tuesday?

A Rs 40

B Rs 20

C Rs 50

D Rs 30

E Rs 10

Answer: A

Explanation:

Rahul's earnings on Monday = 240

Gita's earnings on Tuesday = 200

Difference = 40

65. What is the ratio of Naveen's earning on Monday, Wednesday and Thursday?

A 7 : 3 : 5

B 8 : 6 : 5

C 8 : 7 : 4

D 9 : 5 : 4

E 9 : 3 : 4

Explanation:

Naveen's earnings on Monday = 360

Wednesday = 120

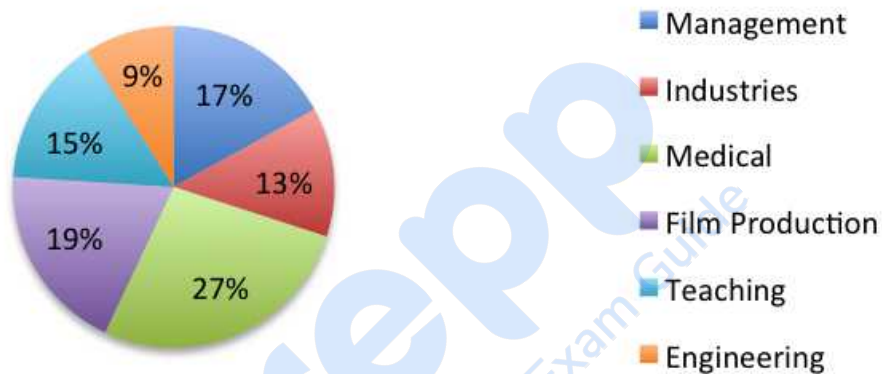
Thursday = 160

Required ratio = $360:120:160 = 9:3:4$

Instructions [66 - 70]

Directions: Study the following pie-chart and answer the following questions.

**Percentage distribution of employees
in six different professions
Total number of employees = 26800**



66. What is the difference between the total number of employees in teaching and medical profession together and the number of employees in management profession?

- A 6770
- B 7700
- C 6700
- D 7770
- E 7670

Answer: C

Explanation:

Required difference = $15+27 - 17 = 25\%$ of $26800 = 26800/4 = 6700$

67. In management profession three fourths of the number of employees are females. What is the number of male employees in management profession?

- A 1239
- B 1143
- C 1156

D 1289

E 1139

Answer: E

Explanation:

Number of male employees in Management = $\frac{1}{4} \times \frac{17}{100} \times 26800 = 67 \times 17 = 1139$

68. 25% of employees from film production profession went on a strike. What is the number of employees from film production who did not participate in the strike?

A 3271

B 3819

C 3948

D 1273

E 1246

Answer: B

Explanation:

Number of Film Production employees who did not participate in the strike = $\frac{3}{4} \times \frac{19}{100} \times 26800 = 67 \times 57 = 3819$

69. What is the total number of employees in engineering profession and industries together?

A 5698

B 5884

C 5687

D 5896

E 5487

Answer: D

Explanation:

Total number of people in Engineering and Industries put together = 22% of 26800 = $22 \times 268 = 5896$

70. In teaching profession if three - fifths of the teachers are not permanent, what is the number of permanent teachers in the teaching profession?

A 1608

B 1640

C 1764

D 1704

E 1686

Answer: A

Explanation:

SBI PO Free Mocks (Latest Pattern)

Instructions [71 - 75]

Directions: Study the table carefully to answer the questions that follow:

Monthly Bill (in Rupees) landline Phone, electricity of laundry and mobile phone paid by three different people in five months.

Monthly Bills												
Month	Landline Phone			Electricity			Laundry			Mobile Phone		
	Ravi	Dev	Manu	Ravi	Dev	Manu	Ravi	Dev	Manu	Ravi	Dev	Manu
March	234	190	113	145	245	315	93	323	65	144	234	345
April	124	234	321	270	220	135	151	134	35	164	221	325
May	156	432	211	86	150	98	232	442	132	143	532	332
June	87	123	124	124	150	116	213	324	184	245	134	125
July	221	104	156	235	103	131	143	532	143	324	432	543

71. What is the total amount of bill paid by Dev. in the month of June for all the four commodities?

- A** Rs 608
- B** Rs 763
- C** Rs 731
- D** Rs 683
- E** Rs 674

Answer: C

Explanation:

Sum of all the amounts paid by Dev in June = $123 + 150 + 324 + 134 = \text{Rs } 731$

72. What is the average electricity bill paid by Manu over all the five months together?

- A** Rs 183
- B** Rs 149
- C** Rs 159
- D** Rs 178
- E** Rs 164

Answer: C

Explanation:

Total electricity bill paid over the 5 months = $315 + 135 + 98 + 116 + 131 = \text{Rs } 795$

Average of 5 months = $\frac{795}{5} = \text{Rs } 159$.

73. What is the difference between the mobile phone bill paid by Ravi in the month of May and the laundry bill paid by Dev in the month of March?

- A** Rs 180
- B** Rs 176

- C** Rs 190
- D** Rs 167
- E** Rs 196

Answer: A

Explanation:

Laundry bill paid by Dev in March = Rs 323

Mobile bill paid by Ravi in May = Rs 143

Difference = $323 - 143 = \text{Rs } 180$

74. In which months respectively did Manu pay the second highest mobile phone bill and the lowest electricity bill?

- A** April and June
- B** April and May
- C** March and June
- D** March and May
- E** July and May

Answer: D

Explanation:

Manu paid second highest mobile bill of Rs 345 in March and a lowest electricity bill of Rs 98 in May.

Hence the answer is March and May.

75. What is the ratio of the electricity bill paid by Manu in the month of April to the mobile phone bill paid by Ravi in the month of June?

- A** 27 : 49
- B** 27 : 65
- C** 34 : 49
- D** 135 : 184
- E** 13:24

Answer: A

Explanation:

Electricity bill paid by Manu in April = 135

Mobile Phone bill paid by Ravi in June = 245

So, required ratio = $135:245 = 27:49$

Instructions [76 - 80]

Directions: Study the following table carefully and answer the questions that follow:

Station	Arrival time	Departure time	Halt time (in minutes)	Distance travelled from origin (in km)	Number of passengers boarding the train at each station
Dadar	Starting	12.05 am	-	0 km	437
Vasai Road	12.53 am	12.56 am	3 minutes	42 km	378
Surat	4.15 am	4.20 am	5 minutes	257 km	458
Vadodara	6.05 am	6.10 am	5 minutes	386 km	239
Anand Jn	6.43 am	6.45 am	2 minutes	422 km	290
Nadiad Jn	7.01 am	7.03 am	2 minutes	440 km	132
Ahmedabad	8.00 am	8.20 am	20 minutes	486 km	306
Bhuj	5.40 pm	Ending point	-	977 km	None

76. What is the distance travelled by the train from Surat to Nadiad Junction?

- A** 176 km
- B** 188 km
- C** 183 km
- D** 193 km
- E** 159 km

Answer: C

Explanation:

Distance from Origin to Nadiad = 440km

Distance from Origin to Surat = 257km

=> Distance from Surat to Nadiad = 440 - 257 = 183 km

77. How much time does the train take to reach Ahmedabad after departing from Anand Junction (including the halt time)?

- A** 1 hr 59 min
- B** 1 hr 17 min
- C** 1 hr 47 min
- D** 1 hr 45 min
- E** 1 hr 15 min

Answer: B

Explanation:

Halt time at Anand Junction = 2 min

Departure at 6:45 AM at Anand Junction and arrival at 8:00 AM at Ahmedabad => Travel time = 1 hr 15min

Total time = 1hr 17min

78. What is the ratio of the number of passengers boarding from Vasai Road to that from Ahmedabad in the train?

- A** 21 : 17
- B** 13 : 9
- C** 21 : 19
- D** 15 : 13
- E** 13 : 15

Answer: A

Explanation:

Number of passengers boarding at Vasai Road = 378

Number of passengers boarding at Ahmedabad = 306

Required ratio = $378 : 306 = 21 : 17$

79. If the halt time (stopping time) of the train at Vadodara is decreased by 2 minutes and increased by 23 minutes at Ahmedabad, at what time will the train reach Bhuj?

- A** 6.10 am
- B** 6.01 pm
- C** 6.05 am
- D** 6.50 pm
- E** 6.07 pm

Answer: B

Explanation:

Increase in total time = $+23 - 2 = +21$

=> The train will reach Bhuj at 5:40 PM + 21 minutes = 6:01 PM

80. The distance between which two successive stations is the second lowest?

- A** Nadiad Jn to Ahmedabad
- B** Anand Jn to Nadiad Jn
- C** Dadar to Vasai Road
- D** Anand Jn to Vadodara
- E** Vasai Road to Surat

Answer: D

Explanation:

Distance between Dadar and Vasai Road = 42 km

Distance between Vasai Road and Surat = $257 - 42 = 215$ km

Distance between Surat and Vadodara = $386 - 257 = 129$ km

Distance between Vadodara and Anand Junction = $422 - 386 = 36$ km

Distance between Anand Junction and Nadiad Junction = $440 - 422 = 18$ km

Distance between Nadiad Junction and Ahmedabad = $486 - 440 = 46$ km

Distance between Ahmedabad and Bhuj = $977 - 486 = 491$ km

=> Second lowest distance = 36 km between Vadodara to Anand Junction.

Instructions [81 - 85]

Directions: Study the table carefully to answer the questions that follow. maximum and Minimum temperature (in degree Celsius) recorded on 1st day of each month of five different cities

Maximum and Minimum temperature (in degree Celsius) recorded on 1st day of each month of five different cities

Month	Bhuj		Sydney		Ontario		Kabul		Beijing	
	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min
1 st September	24	14	12	2	5	1	34	23	12	9
1 st October	35	21	5	-1	15	6	37	30	9	3
1 st November	19	8	11	3	4	0	45	36	15	1
1 st December	9	2	-5	-9	-11	-7	31	23	2	-3
1 st January	-4	-7	-11	-13	-14	-19	20	11	5	-13

81. What is the difference between the maximum temperature of Ontario on 1st November and the minimum temperature of Bhuj on 1st January?

- A 3 °C
- B 18 °C
- C 15 °C
- D 9 °C
- E 11 °C

Answer: E

Explanation:

Max. temperature in Ontario on 1st November = 4

Min. temperature in Bhuj on 1st January = -7

So, difference = 11

82. In which month respectively is the maximum temperature of Kabul the second highest and the minimum temperature of Sydney the lowest?

- A 1st October and 1st January
- B 1st October and 1st November
- C 1st December and 1st January
- D 1st September and 1st January
- E 1st December and 1st September

Answer: A

Explanation:

Kabul has the second highest maximum temperature on 1st October.

The minimum temperature in Sydney is the lowest on 1st January.

So, option a) is the correct answer.

83. In which month (on 1st day) is the difference between maximum temperature and minimum temperature of Bhuj the second highest?

- A** 1st September
- B** 1st October
- C** 1st November
- D** 1st December
- E** 1st January

Answer: C

Explanation:

The differences between the maximum and minimum temperatures in Bhuj are as follows:

1st September - 10

1st October - 14

1st November - 11

1st December - 7

1st January - 3

So, the second highest difference is on 1st November.

84. What is the average maximum temperature of Beijing over all the months together?

- A** 8.4 °C
- B** 9.6 °C
- C** 7.6 °C
- D** 9.2 °C
- E** 8.6 °C

Answer: E

Explanation:

Required average temperature = $(12+9+15+2+5)/5 = 43/5 = 8.6$

85. What is the ratio of the minimum temperature of Beijing on 1st September to the maximum temperature of Ontario on 1st October?

- A** 3 : 4
- B** 3 : 5
- C** 4 : 5
- D** 1 : 5
- E** 1 : 4

Answer: B

Explanation:

Min. temperature in Beijing on 1st September = 9

Max. temperature in Ontario on 1st October = 15

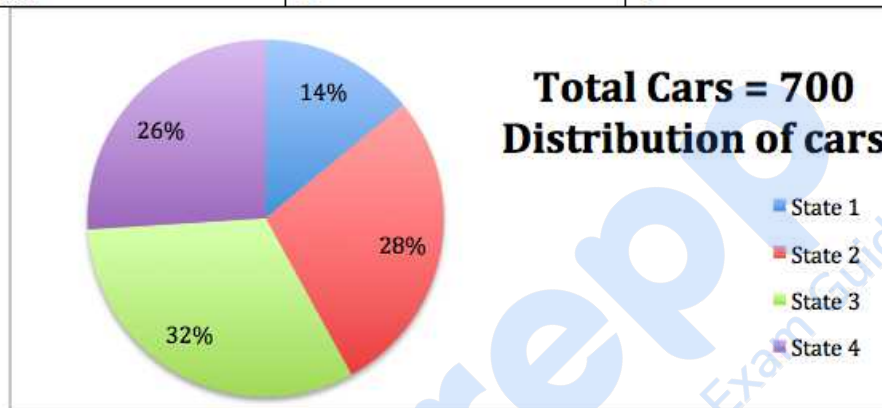
So, required ratio = $9:15 = 3:5$

Instructions [86 - 90]

Directions: Study the following pie-chart and table carefully to answer the questions that follow:

Table showing the ratio of diesel to petrol engine cars, which are distributed among four different states

State	Diesel Engine Cars	Petrol Engine Cars
State 1	3	4
State 2	5	9
State 3	5	3
State 4	1	1



86. What is the difference between the number of diesel engine cars in State-2 and the number of petrol engine cars in State-4?

- A 159
B 21
C 28
D 34
E 161

Answer: B

Explanation:

The percentage of diesel and petrol cars for the four states is as follows:

States	Diesel	Petrol
1	6%	8%
2	10%	18%
3	20%	12%
4	13%	13%

Required difference = $3\% = 21$

87. The number of petrol engine cars in State-3 is what per cent more than the number of diesel engine cars in State-1?

- A** 100
- B** 200
- C** 300
- D** 125
- E** 225

Answer: A

Explanation:

The percentage of diesel and petrol cars for the four states is as follows:

States	Diesel	Petrol
1	6%	8%
2	10%	18%
3	20%	12%
4	13%	13%

Diesel Cars in state 1 = $6/100 \times 700 = 42$ Petrol Cars in state 3 = $12/100 \times 700 = 84$

So, required percentage = 100%

88. If 95% of diesel engine cars in State-3 are AC and the remaining cars are nonAC, what is the number of diesel engine cars in State-3 which are non-AC?

- A** 15
- B** 14
- C** 5
- D** 7
- E** 10

Answer: D

Explanation:

The percentage of diesel and petrol cars for the four states is as follows:

States	Diesel	Petrol
1	6%	8%
2	10%	18%
3	20%	12%
4	13%	13%

The number of non-AC diesel cars in state 3 = $5/100 \times 20/100 \times 700 = 7$

89. What is the difference between the total number of cars in State-3 and the number of petrol engine cars in State-2?

- A** 96
- B** 106
- C** 112

D 102

E 98

Answer: E**Explanation:**

The percentage of diesel and petrol cars for the four states is as follows:

States	Diesel	Petrol
1	6%	8%
2	10%	18%
3	20%	12%
4	13%	13%

Required difference = $(32 - 18)\%$ of 700 = $14 \times 700 / 100 = 98$

90. What is the average number of petrol engine cars in all the states together?

A 86.75

B 89.25

C 89.75

D 86.25

E 88.75

Answer: B**Explanation:**

The percentage of diesel and petrol cars for the four states is as follows:

States	Diesel	Petrol
1	6%	8%
2	10%	18%
3	20%	12%
4	13%	13%

So, average number of petrol cars in each state = $(8+18+12+13) \times 700 / (4 \times 100) = 89.25$

91. A bag contains 7 blue balls and 5 yellow balls. If two balls are selected at random, what is the probability that none is yellow?

A 5/33

B 5/22

C 7/22

D 7/33

E 7/66

Answer: C**Explanation:**

None yellow $\Rightarrow$ both blue $\Rightarrow$ is possible in 7C_2 ways

$\Rightarrow$ probability = $\frac{{}^7C_2}{{}^{12}C_2} = \frac{7}{22}$

92. A die is thrown twice. What is the probability of getting a sum 7 from the two throws?

- A 5/18
- B 1/18
- C 1/9
- D 1/6
- E 5/36

Answer: D

Explanation:

Number of ways in which the sum is 7 = (1,6),(2,5),(3,4),(4,3),(5,2),(6,1) => 6 ways

Total number of possibilities = $6 * 6 = 36$

Probability that sum is 7 = $\frac{6}{36} = \frac{1}{6}$

Instructions [93 - 95]

Directions: Study the information carefully to answer these questions.

In a team, there are 240 members (males and females). Two-thirds of them are males. Fifteen per cent of males are graduates. Remaining males are non-graduates. Three-fourths of the females are graduates. Remaining females are non-graduates.

93. What is the absolute difference between the number of females who are non-graduates and the number of males who are graduates?

- A 2
- B 24
- C 4
- D 116
- E 36

Answer: C

Explanation:

Total members = 240

Total males = 160

Total Females = 80

15% of males are graduates => 24 male graduates

75% of females are graduates => 60 female graduates

Absolute Difference between number of females who are non-graduates and number of males who are graduates = $24 - 20 = 4$

94. What is the sum of the number of females who are graduates and the number of males who are non-graduates?

- A 184
- B 96
- C 156
- D 84
- E 196

Explanation:

Total members = 240

Total males = 160

Total Females = 80

15% of males are graduates => 24 male graduates => 136 male non-graduates

75% of females are graduates => 60 female graduates => 20 female non-graduates

=> sum of the number of females who are graduates and the number of males who are non-graduates = $136 + 60 = 196$

95. What is the ratio of the total number of males to the number of females who are non-graduates?

A 6 : 1

B 8 : 1

C 8 : 3

D 5 : 2

E 7 : 2

Answer: B

Explanation:

Total members = 240

Total males = 160

Total Females = 80

15% of males are graduates => 24 male graduates => 136 male non-graduates

75% of females are graduates => 60 female graduates => 20 female non-graduates

Ratio of total number of males to number of female non-graduates = $160 : 20 = 8 : 1$

96. Who was the Captain of Australian Cricket Team which currently (March 2013) visited India?

A Michael Clarke

B Shane Watson

C Shane Warne

D Michael Hussey

E Ricky Ponting

Answer: A

infusion.

- A** Rs.500 Cr.
- B** Rs.1,000 Cr.
- C** Rs.1,500 Cr.
- D** Rs.2,000 cr.
- E** Rs.3,000 Cr.

Answer: E

98. The NRIs while investing in the equity of a company cannot buy more than a prescribed percentage of the paid-up capital of that company. What is the prescribed percentage?

- A** 2%
- B** 3%
- C** 4%
- D** 5%
- E** 6%

Answer: D

99. Every year March 20 is celebrated as what day?

- A** World Sparrow Day
- B** International Women's Day
- C** World Cuckoo Day
- D** International Children's Day
- E** International Mother's Day

Answer: A

100. One of the famous Indian sports persons released his/her autobiography 'Playing to Win' in November 2012. Name the sportsperson correctly.

- A** Saina Nehwal
- B** Mary Kom
- C** Yuvraj Singh
- D** Sachin Tendulkar
- E** Sushil Kumar

Answer: A

101. Which of the following terms is associated with the game of Cricket?

- A** Bouncer
- B** Love
- C** Goal
- D** Mid Court
- E** Collision

Answer: A

102. **Who is the author of the book Women of Vision ?**

- A** Ravinder Singh
- B** Preeti Shenoy
- C** Amish Tripathi
- D** Durjoy Dutta
- E** Alam Srinivas

Answer: E

103. **Prof. Muhammad Yunus, the recipient of the Nobel Peace Prize 2006, is the exponent of which of the following concepts in the field of banking?**

- A** Core Banking
- B** Micro Credit
- C** Retail Banking
- D** Real Time Gross Settlement
- E** Internet Banking

Answer: B

104. **Invisible export means export of**

- A** Services
- B** Prohibited goods
- C** Restricted goods
- D** Good as per OGL list
- E** Other than those given as options

Answer: A

105. **The European Union has adopted which of the following as a common currency?**

- A** Dollar
- B** Dinar
- C** Yen
- D** Euro
- E** Peso

Answer: D

106. **Banks in India are required to maintain a portion on of their demand and time liabilities with the Reserve Bank of India. This portion is called**

- A** Reverse Repo
- B** Cash Reserve Ratio
- C** Bank Deposit
- D** Statutory Liquidity Ratio
- E** Government Securities

Answer: B

107. **Pre-shipment finance is provided by the banks only to**

- A** Credit Card Holders
- B** Students aspiring for further studies
- C** Brokers in equity market
- D** Village Artisans
- E** Exporters

Answer: E

108. **Banking Ombudsman is appointed by**

- A** Government of India
- B** State Governments
- C** RBI
- D** ECGC
- E** Exim Bank

Answer: C

109. The Holidays for the Banks are declared as per

- A** Reserve Bank Act
- B** Banking Regulation Act
- C** Negotiable Instruments Act
- D** Securities and Exchange Board of India Act
- E** Companies Act

Answer: C

110. Interest on Savings deposit nowadays is

- A** Fixed by the RBI
- B** Fixed by the respective Banks
- C** Fixed by the depositors
- D** Fixed as per the contract between Bank and the Consumer Court
- E** Not paid by the Bank

Answer: B

111. Interest below which a bank is not expected to lend to customers is known as

- A** Deposit Rate
- B** Base Rate
- C** Bank Rate
- D** Prime Lending Rate
- E** Discount Rate

Answer: B

112. The customers by opening and investing in the Tax Saver Deposit Account Scheme in a Bank would get benefit under

- A** Sales Tax
- B** Customs Duty
- C** Excise Duty
- D** Professional Tax
- E** Income Tax

Answer: E

113. In Banking business, when the borrowers avail a Term Loan, initially they are given a repayment holiday and this is referred as

- A** Subsidy
- B** Interest waiver
- C** Re-phasing
- D** Interest concession
- E** Moratorium

Answer: E

114. One of the IT companies from India has become the first Indian Company to trade on NYSE Euronext London and Paris markets from February 2013 onwards. Which is this company?

- A** Wipro Infotech Ltd.
- B** L&T Infotech
- C** HCL Technologies Ltd.
- D** Infosys Technologies Ltd.
- E** Polaris Financial Technology Ltd.

Answer: D

115. BSE (Bombay Stock Exchange), the oldest stock exchange in Asia, has joined hands with one more international index in February 2013. This association has resulted in change of name of BSE index. What is the change of name effected?

- A** Dow Jones BSE Index
- B** NASDAQ BSE Index
- C** S&P BSE Index
- D** Euronext BSE Index
- E** Other than those given as options

Answer: C

116. A non-performing asset is

- A** Money at call and short notice
- B** An asset at cease to generate income
- C** Cash balance in till
- D** Cash balance with the RBI
- E** Balance with other banks

Answer: B

117. RBI released its guidelines for entry of new banks in the private sector in the month of February 2013. One of the norms is at least a prescribed percentage of branches of a new bank should be set up in unbanked rural centres with a population upto 9,999. What is the percentage of such branches prescribed in the norms?

- A 10%
- B 15%
- C 18%
- D 25%
- E Other than those given as options

Answer: D

118. The Union Budget for 2013-14 proposed by the Finance Minister on 28th February 2013 announced introduction of a new variety of bonds by the Government. What is the name of these bonds?

- A Deep Discount Bonds
- B Zero Coupon bonds
- C Bullet Bonds
- D Inflation Indexed Bonds
- E Inflation Variable Bonds

Answer: D

119. Government usually classifies its expenditure in terms of planned and non-planned expenditure. Identify which is the correct definition of planned expenditure.

- A It represent the expenditure of all the State Governments.
- B It represents the total expenditure of the Central Government.
- C It is the expenditure which is spent through centrally sponsored programmes and flagship schemes of the Government.
- D It represents the expenditure incurred on Defence.
- E Other than those given as options

Answer: C

120. Which of the following organisations is made specifically responsible for empowering Micro, Small and Medium enterprises in India?

- A NABARD
- B RBI
- C SIDBI
- D ECGC
- E SEBI

121. 'C' in CPU denotes

- A** Central
- B** Common
- C** Convenient
- D** Computer
- E** Circuitry

Answer: A

122. A joystick is primarily used to/for

- A** Print Text
- B** Computer gaming
- C** Enter text
- D** Draw pictures
- E** Control sound on the screen

Answer: B

123. Which is not a storage device?

- A** CD
- B** DVD
- C** Floppy disk
- D** Printer
- E** Hard disk

Answer: D

124. Which of the following uses a handheld operating system?

- A** A Supercomputer
- B** A Personal computer
- C** A Laptop
- D** A Mainframe

E A PDA

Answer: E

125. To display the contents of a folder in Windows Explorer you should

A click on it

B collapse it

C name it

D give it a password

E rename it

Answer: A

126. The CPU comprises of Control, Memory, and ____ units.

A Micro processor

B Arithmetic/Logic

C Output

D ROM

E Input

Answer: B

127. ____ is the most important/powerful computer in a typical network.

A Desktop

B Network client

C Network server

D Network station

E Network switch

Answer: C

128. A (n) ____ appearing on a web page opens another document when clicked.

A Anchor

B URL

C Hyperlink

D reference

E heading

Answer: C

129. Which of the following refers to the rectangular area for displaying information and running programmes?

- A** Desktop
- B** Dialog box
- C** Menu
- D** Window
- E** Icon

Answer: D

130. ____ is a Windows utility programme that locates and eliminates unnecessary fragments and rearranges files and unused disk space to optimise operations.

- A** Backup
- B** Disk Cleanup
- C** Disk Defragmenter
- D** Restore
- E** Disk Restorer

Answer: C

131. Which of the following refers to too much electricity and may cause a voltage surge?

- A** Anomaly
- B** Shock
- C** Spike
- D** Virus
- E** Splash

Answer: C

132. The software that is used to create text-based documents are referred to as

- A** DBMS
- B** Suites
- C** Spreadsheets
- D** Presentation software
- E** Word processors

Answer: E

133. ____ devices convert human-understandable data and programmes into a form that the computer can process.

- A** Printing
- B** Output
- C** Solid state
- D** Monitor
- E** Input

Answer: E

134. **Effective Selling Skills depend on the**

- A** Number of Languages known to the DSA
- B** Data on marketing staff
- C** Information regarding IT market
- D** Knowledge of related markets
- E** Ability to talk fast

Answer: D

135. **A Direct Selling Agent (DSA) is required to be adept in**

- A** Surrogate marketing
- B** Training skills
- C** Communication skills
- D** Market Research
- E** OTC Marketing

Answer: C

136. **Leads can be best sourced from**

- A** Foreign Customers
- B** Yellow paages
- C** Dictionary
- D** List of vendors
- E** Local supply chains

Answer: E

137. A successful marketing person requires one of the following qualities:

- A** Empathy
- B** Sympathy
- C** Insistence
- D** Aggressiveness
- E** Pride

Answer: A

138. Innovation in marketing is the same as

- A** Abbreviation
- B** Communication
- C** Creativity
- D** Aspiration
- E** Research work

Answer: C

139. Market segmentation can be resorted to by dividing the target group as per

- A** Income levels of customers
- B** age of the employees
- C** Needs of the salespersons
- D** Marketing skills of the employees
- E** Size of the organisation

Answer: A

140. Post-sales activities include

- A** Sales presentation
- B** Customer's feedback
- C** Customer identification
- D** Customer's apathy
- E** Product design

Answer: A

141. The 'USP' of a product denotes the

- A** Usefulness of the product
- B** Drawbacks of a Product
- C** Main Functions
- D** Number of allied products available
- E** High selling features of a product

Answer: E

142. **The competitive position of a company can be improved by**

- A** Increasing the selling price
- B** Reducing the margin
- C** Ignoring competitors
- D** Increasing the cost price
- E** Understanding and fulfilling customers' needs

Answer: E

143. **Value-added services means**

- A** Low-cost products
- B** High-cost products
- C** At-par services
- D** Additional services for the same cost
- E** Giving discounts

Answer: D

144. **The target market for Debit Cards is**

- A** All existing account-holders
- B** All agriculturists
- C** All DSAs
- D** All vendors
- E** All Outsourced agents

Answer: A

145. **A good Brand can be built up by way of**

- A Customer Grievances
- B Break-down of IT support
- C Old age
- D Large number of products
- E Consistent offering of good services

Answer: E

English

Instructions [146 - 155]

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

Financial Inclusion (FI) is an emerging priority for banks that have nowhere else to go to achieve business growth. The viability of FI Business is under Question, because while banks and their delivery partners **continue** to make investments, they haven't seen commensurate returns. In markets like India, most programmes are focussed on customer onboarding, an expensive process which people often find difficult to afford, involving issuance of smart cards to the **customers**. However, large-scale customer acquisition hasn't translated into large-scale business, with many accounts lying **dormant** and therefore yielding no return on the bank's investment. For the same reason, Business Correspondent Agents, who constitute the primary channel for financial inclusion, are unable to pursue their activity as a full-time job. One major reason for this state of events is that the customer onboarding process is often **delayed** after the submission of documents (required to validate the details of the concerned applicant) by the applicant and might take as long as two weeks. By this time initial enthusiasm of applicants fades away. Moreover, the delivery partners don't have the knowledge and skill to propose anything other than the most basic financial products to the customer and hence do not serve their banks' goal to expanding the offering in unbanked markets.

Contrary to popular perception, the inclusion segment is not a singular impoverished, undifferentiated mass and it is important to navigate its diversity to identify the right **target customers** for various programmes. Rural markets do have their share of rich people who do not use banking services simply **because** they are inconvenient to access or have low perceived value. At the same time, urban markets, despite a high branch density, have a **multitude** of low wage earners outside the financial net. Moreover, the branch timings of banks rarely coincide with the off-work hours of the labour class.

Creating affordability is crucial in tapping the unbanked market. No doubt pricing is a tool, but banks also need to be innovative in right-sizing their proposition to convince customers that they can derive big value even from small amounts. One way of doing this is to show the target audience that a bank account is actually a lifestyle enabler, a convenient and safe means to send money to family or make a variety of purchases. Once banks succeed in hooking customers with this value proposition they must sustain their interest by introducing a simple and intuitive user application, **ubiquitous** access over mobile and other touch points, and adopting a banking mechanism which is not only secure but also reassuring to the customer. Technology is the most important element of financial inclusion strategy and an enabler of all others. The choice of technology is, therefore, a crucial decision, which could make or mar the agenda. Of the various selection criteria, cost is perhaps the most important. This certainly does not mean buying the cheapest package, but rather choosing that solution which by scaling transactions to huge volumes reduces per unit operating cost. An optimal mix of these strategies would no doubt offer an innovative means of expansion in the unbanked market.

146. Which of the following facts is true as per the passage?

- A People from rural areas have high perceived value of banking services.
- B Cost is not a valid Criterion for technological package selection for financial inclusion initiatives.
- C The inclusion segment is a singular impoverished, undifferentiated mass.
- D The branch timings of banks generally do not coincide with the off-work hours of the labour class in urban markets.
- E All the given statements are true.

Answer: D

Explanation:

Given paragraph is about the Financial Inclusion strategy, reasons of its current failing and strategies for improving it.

Options A, B and C are opposite of what is stated in the given passage and option D is clearly stated in the last line of the 2nd paragraph. Hence our answer will be D.

147. **According to the passage, for which of the following reasons do the delivery partners fail to serve their bank's goal to expand in the unbanked markets?**

- (A) They do not have adequate client base to sell their financial products.
- (B) They do not have adequate knowledge and skills to explain anything beyond basic financial products to the customers.
- (C) They do not have the skills to operate advanced technological aids that are a prerequisite to tap the unbanked market.

- A** Only (B)
- B** Only (C)
- C** All (A), (B) & (C)
- D** Only (A)
- E** Both (B) and (C)

Answer: A

Explanation:

Reason for failure of delivery partners to serve their bank's goals is stated in the last line of the first paragraph i.e. "the delivery partners don't have the knowledge and skill to propose anything other than the most basic financial products to the customer and hence do not serve their banks' goal to expanding the offering in unbanked markets."

So answer will be option A

148. **According to the passage, for which of the following reasons is the viability of financial inclusion under question?**

- A** Banks always prefer the cheapest package (to cust cost) while making a choice of technology to be used.
- B** The Business Correspondent Agents are highly demotivated to pursue their activity as a full-time job.
- C** The investments made by banks and their delivery partners are not yielding equal amounts of returns.
- D** Banks do not have adequate number of delivery partners required to tap the unbanked market.
- E** Banks do not have adequate manpower to explore the diversity of the unbanked market and thereby identify the right target customers for various programmes.

Answer: C

Explanation:

The Reason for questioning the viability of financial inclusion is given in the 2nd line of the first paragraph i.e. "The viability of FI Business is under Question, because while banks and their delivery partners continue to make investments, they haven't seen commensurate returns." Hence answer will be option C

149. **In the passage, the author has specified which of the following characteristics of the customer on-boarding process?**

- A** It involves collection of documents from the applicants in order to validate their details.
- B** It involves issuance of smart cards to the customers.
- C** It suffers from latency as it takes a long time after submission of documents by the customer.
- D** It is an expensive process which people find difficult to afford.

- E** All of the given characteristics have been specified

Answer: E

Explanation:

In the first paragraph, author clearly states the various features of customer onboarding process i.e" most programmes are focussed on customer on boarding, an expensive process which people often find difficult to afford, involving issuance of smart cards to the customers. However, largescale customer acquisition hasn't translated into large-scale business, with many accounts lying dormant and therefore yielding no return on the bank's investment"

And all these features are stated in the given options, hence answer will be E.

150. What did the author try to highlight in the passage?

- (A) The ailing condition of financial inclusion business at present
- (B) Strategies that may help banks expand in the unbanked market
- (C) Role of government in modifying the existing financial-inclusion policies

- A** Both (A) and (B)
- B** All (A), (B) and (C)
- C** Only (C)
- D** Only (A)
- E** Only (B)

Answer: A

Explanation:

As it is clear that given paragraph is about the ailing condition of current financial inclusion and strategies that can help to improve it in different markets. Hence, statements A and B highlight the essence of the paragraph and answer will be option A.

151. According to the passage, which of the following ways may help banks sustain the interest of their customers after hooking them?

- (A) Adoption of a banking mechanism which is not only secure but reassuring to the customers
- (B) Increasing the number of delivery partners in rural market.
- (C) Introduction of a simple and intuitive user application

- A** Only (A)
- B** Only (C)
- C** Only (B)
- D** All (A), (B) and (C)
- E** Both (A) and (C)

Answer: E

Explanation:

Ways of sustaining the customers after hooking clearly explained in the fourth paragraph as " Once banks succeed in hooking customers with this value proposition they must sustain their interest by introducing a simple and intuitive user application, ubiquitous access over mobile and other touch points, and adopting a banking mechanism which is not only secure but also reassuring to the customer."

Hence, our answer will be statement A and C.

152. Choose the word which is MOST SIMILAR in meaning to the word "Multitude" as used in the passage.

- A Impoverished
- B Handful
- C Acknowledged
- D Plenty
- E Solitued

Answer: D

Explanation:

Given word is used in the sentence "despite a high branch density, have multitude of low wage earners outside the financial net."

Word despite depicts that the sentence following to it will be contrary to it. Hence contextual meaning of word multitude will be plenty here

153. Choose the word which is MOST SIMILAR in meaning to the word "Ubiquitous" as used in the passage.

- A Quintessential
- B Popular
- C Omnipresent
- D Simplified
- E Abnormal

Answer: C

Explanation:

Word "Ubiquitous" Mean found everywhere. Hence, our answer will be C, " omnipresent".

154. Choose the word which is MOST OPPOSITE in meaning to the word 'Dormant' as used in the passage.

- A Emaciated
- B Pertinent
- C Cornered
- D Rejected
- E Active

Answer: E

Explanation:

Dormant means asleep or inactive, so its opposite will be "Active"

155. Choose the word which is MOST OPPOSITE in meaning to the word 'Delayed' as used in the passage.

- A Perturbed
- B Popularised

- C** Expedited
- D** Stabilised
- E** Repressed

Answer: C

Explanation:

Expedited means make happen (an action or a process) sooner or accomplish more quickly which will be completely opposite of "delayed"

Instructions [156 - 165]

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

The evolution of Bring your Own Device (BYOD) trend has been as profound as it has been rapid. It represents the more visible sign that the boundaries between personal life and work life are blurring. The 9 am - 5 pm model of working solely from office has become archaic and increasingly people are working extended hours from a range of locations. At the very heart of this evolution is the ability to access enterprise networks from anywhere and anytime. The concept of cloud computing serves effectively to extend the office out of office. The much **heralded** benefit of BYOD is greater productivity. However, recent research has suggested that this is the greatest myth of BYOD and the reality is that BYOD in practice poses new challenges that may **outweigh** the benefits. A worldwide survey commissioned by Fortinet chose to look at attitudes towards BYOD and security from the user's point of view instead of the IT Managers'. Specifically the survey was conducted in 15 territories on a group of graduate employees in their early twenties because they represent the first generation to enter the workplace with an expectation of own device use. Moreover, they also represent tomorrow's influencers and decision makers. The survey findings reveal that for financial organisations, the decision to **embrace** BYOD is extremely dangerous. Larger organisations will have mature IT strategies and policies in place. But what about smaller financial business? They might not have such well developed strategies to protect confidential data. Crucially, within younger employee group, 55% of the people share an expectation that they should be **allowed** to use their own devices in the workplace or for work purposes. With this expectation comes the very real risk that employees may consider contravening company policy banning the use of own devices. The threats posed by this level of **subversion** cannot be overstated. The survey casts doubt on the idea of BYOD leading to greater productivity by revealing the real reason people want to use their own devices. Only 26% of people in this age group cite efficiency as the reason they want to use their own devices, while 63% admit that the main reason is so they have access to their favourite applications. But with personal applications so close to hand the risks to the business must surely include distraction and time wasting. To support this assumption 46% of people polled acknowledged time wasting as the greatest threat to the organisation, while 42% citing greater exposure to theft or loss of confidential data. Clearly, from a user perspective there is great deal of contradiction surrounding BYOD and there exists an undercurrent of selfishness where users expect to use their own devices, but mostly for personal interest. They recognise the risks to the organisation but are adamant that those risks are worth taking.

156. **According to the passage, for which of the following reasons did Fortinet conduct the survey on a group of graduate employees in their early twenties?**

- (A) As this group represents the future decision makers.
- (B) As this group represents the first generation who entered the workforce with a better understanding of sophisticated gadgets.
- (C) As this group represents the first generation to enter the workplace expecting that they can use their own devices for work purpose.

- A** All (A), (B) and (C)
- B** Only (C)
- C** Both (A) and (C)
- D** Only (A)
- E** Only (B)

Explanation:

It is clearly stated in the given paragraph as "Specifically the survey was conducted in 15 territories on a group of graduate employees in their early twenties because they represent the first generation to enter the workplace with an expectation of own device use. Moreover, they also represent tomorrow's influencers and decision makers."

Hence statement A and C will be our answers

157. Which of the following is not true BYOD?

- A** BYOD enables employees to access enterprise network from anywhere and anytime.
- B** Due to evolution of BYOD trend the 9 am- 5 pm model of working solely from office has become outdated.
- C** Recent research has confirmed that BYOD boosts organisational productivity.
- D** The concept of cloud computing facilitates the BYOD trend.
- E** All the given facts are true

Answer: C

Explanation:

Among all the options, only option C is not true about BYOD as research conducted by Fortinet shows data according to which BYOD can be dangerous to many organisations

158. According to the passage, why would the decision to embrace BYOD prove dangerous to smaller financial businesses?

- A** Their employers have poor knowledge about their devices, which in turn poses a threat the confidential data of the organisation.
- B** Their employees are more vulnerable to misplacement of devices.
- C** They may lack mature IT strategies and policies required to protect confidential data.
- D** They cannot afford to deal with damage liability issues of employee-owned devices.
- E** Their employees have a tendency to change jobs frequently.

Answer: C

Explanation:

The passage describes the danger for smaller businesses as "Larger organisations will have mature IT strategies and policies in place. But what about smaller financial business? They might not have such well-developed strategies to protect confidential data."

Hence, our answer will be C

159. According to the passage, the expectation of Younger employees that they should be allowed to use their own devices in the workplace, entails which of the following risks?

- A** Younger employees may deliberately transfer confidential data of their companies to rivals if they are not allowed to use their own devices for work purpose.
- B** Younger employees may strongly feel like leaving the company if it prevents usage of their own device and join some other company that does not have such stringent policies.
- C** Younger employees may consider flouting company policy prohibiting usage of their own devices in the workplace or for work purposes.

- A** Only (C)

- B** Only (B)
- C** Both (A), (C)
- D** only (A)
- E** All (A), (B) and (C)

Answer: A

Explanation:

The risk is clearly stated in the paragraph as "within younger employee group, 55% of the people share an expectation that they should be allowed to use their own devices in the workplace or for work purposes. With this expectation comes the very real risk that employees may consider contravening company policy banning the use of own devices"

Hence, our answer will be statement C.

160. **According to the findings of the survey conducted by Fortinet, why do majority of employees prefer using their own devices for work purpose?**

- A** As they often find that the devices provided by the company lack quality.
- B** As they have access to their favourite applications while working
- C** As majority of them believe that output doubles when they use their own devices for work purpose
- D** As handling data from their own devices reinforces their sense of responsibility
- E** As it helps them create a brand of their own

Answer: B

Explanation:

As it is clearly mentioned in the paragraph that "Only 26% of people in this age group cite efficiency as the reason they want to use their own devices, while 63% admit that the main reason is so they have access to their favourite applications"

So our answer will be B

161. **What is/are the author's main objective(s) in writing the passage?**

- (A)** To break the myth that BYOD promotes employee efficiency and organisational productivity
- (B)** To suggest ways to control subversion across levels of corporate chain of command
- (C)** To throw light upon the fact that employees, even after knowing the risks involved, prefer to use their own devices for work purpose, mostly for personal benefits

- A** Both (A) and (C)
- B** All (A), (B) and (C)
- C** Only (C)
- D** Only (A)
- E** Only (B)

Answer: A

Explanation:

As author clearly explains in the paragraph about BYOD myths and its various features with actual experiments and data.

Hence, our answer will be statement A and C

162. **Choose the word which is most SIMILAR in meaning to the word "Heralded" as used in the passage.**

- A** Suspected
- B** Publicised
- C** Dragged
- D** Objective
- E** Benefit

Answer: B

Explanation:

Heralded means "acclaimed" which is most similar to "Publicised" among all the options

163. Choose the word which is most **SIMILAR** in meaning to the word "Outweigh" as used in the passage.

- A** Control
- B** Venture
- C** Perish
- D** Determine
- E** Surpass

Answer: E

Explanation:

"Outweigh" means "more significant than" which is more similar to the word "surpass"

164. Choose the word which is most **OPPOSITE** in meaning to the word 'Embrace' as used in the passage.

- A** Contradict
- B** Disobey
- C** Curtail
- D** Reject
- E** Obscure

Answer: D

Explanation:

"Embrace" means "an act of accepting things willingly" and "to reject" will be most opposite to this word

165. Choose the word which is most **OPPOSITE** in meaning to the word 'Subversion' as used in the passage.

- A** Compliance
- B** Sanity
- C** Popularity
- D** Destabilisation

Answer: A**Explanation:**

Subversion means changing hierarchy of the system and "Compliance" means maintaining order and hierarchy of the system.

Instructions [166 - 170]

Directions: Read each sentence to find out whether there is any grammatical mistake/ error in it. The error, if any, will be in one part of the sentence. Mark the number of that part with error as your answer. If there is 'No error', mark E

- A** There cannot be any situation where
- B** somebody makes money in an asset
- C** located in India and does not pay tax
- D** either to India or to the country of his origin.
- E** No error

Answer: B**Explanation:**

Somebody makes money on an asset is the right usage of the words. "in an asset" is incorrect. Hence, (b) is the correct answer.

- A** India has entered a downward spiral
- B** Where the organised, productive
- C** and law abide sectors are subject to
- D** savage amounts of multiple taxes.
- E** No error

Answer: C**Explanation:**

"law abide sectors" is incorrect. It should have been "law abiding sectors". Hence option C is the correct choice.

- A** The bank may have followed
- B** an aggressive monetary tightening policy
- C** but its stated aim of
- D** curbing inflation have not been achieved.
- E** No error

Answer: D**Explanation:**

The reference here is to one aim that is curbing inflation. So, "has" should be used and not "have". Hence option d is the right option.

- A** Equal Opportunities for advancement

- B** across the length and breadth
- C** of an organisation will
- D** keep many problems away.
- E** No error

Answer: E

Explanation:

This sentence is correct the way it is and doesn't need any corrections.

- A** A customised data science degree
- B** is yet to become
- C** a standard programme
- D** to India's Premier educational institutes.
- E** No error

Answer: D

Explanation:

The preposition "to" is inappropriate in the given context. The correct preposition is "in". Hence option (d) is the correct choice.

Instructions [166 - 170]

Directions: Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

166. When you want to digitalise a city ____ with millions, you don't bet ____ the odds.

- A** proceeding, into
- B** teeming, against
- C** undergoing, adhere
- D** dangling, for
- E** falling, above

Answer: B

Explanation:

The right preposition to be used when using odds is "against". Hence, only option b is correct.

167. The numbers ____ by the legitimate online music service providers indicate that a growing number of users are ____ to buy music.

- A** morphed, ignoring
- B** labelled, thriving
- C** figured, fanatic
- D** painted, interested

E touted, willing

Answer: E

Explanation:

Online music providers try to sell their products by claiming that a large number of customers are buying their products. So, touted and morphed are suitable answers. But in the second option, morphed is followed by ignoring which is an incorrect option. Hence option E is the correct answer to the question.

168. If India is ____ on protecting its resources, international business appears equally ____ to safeguard its profit.

A dreaded, fragile

B stubborn, weak

C bent, determined

D approaching, settled

E obsessed, prepared

Answer: C

Explanation:

Bent and determined are the correct options for the blanks. Hence C is the correct option for the question. Fragile, weak, approaching and obsessed are incorrect in the context.

169. Brands ____ decision-simplicity strategies make full use of available information to ____ where consumers are on the path of decision making and direct them to the best market offers.

A diluting, divulge

B tempting, maintain

C imputing, overdrive

D pursuing, assess

E employing, trust

Answer: D

Explanation:

For the first blank, employing and pursuing are the only two correct options. For the second blank, assess and divulge are the only correct answers. So, the correct option is d as it has both the words as correct options.

170. Lack of financing options, ____ with HR and technological ____ make small and medium enterprises sector the most vulnerable component of our economy.

A except, loophole

B coupled, challenges

C armed, benefits

D registered, strategies

E strengthened, facilities

Answer: B

Explanation:

The second blank has to be in plural and a negative word. Loophole is singular. Facilities, Strategies and benefits are positive sounding words. So, the correct option is (b)

Instructions [171 - 175]

Directions: Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph and then answer the questions given below.

- (A) The group desired to enhance the learning experience in schools with an interactive digital medium that could be used within and outside the class-room.
- (B) Then the teacher can act on the downloaded data rather than collect it from each and every student and thereby save his time and effort.
- (C) Edutor, decided the group of engineers, all alumni of the Indian Institute of Technology, when they founded Edutor Technologies in August 2009.
- (D) They can even take tests and submit them digitally using the same tablets and the teachers in turn can download, the tests using the company's cloud services.
- (E) With this desire they created a solution that digitises school text books and other learning material so that students no longer need to carry as many books to school and back as before, but can access their study material on their touch-screen tablets.
- (F) A mechanic works on motors and an accountant has his computer. Likewise, if a student has to work on a machine of device, what should it be called?

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

- A F
- B D
- C A
- D C
- E E

Answer: A

Explanation: F is the first sentence after rearrangement.

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

- A A
- B B
- C D
- D E
- E F

Answer: A

Explanation: A is the third sentence after rearrangement.

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

- A A

- B** F
- C** E
- D** B
- E** D

Answer: D

Explanation: B is the last sentence after rearrangement.

174. Which of the following sentences should be the FOURTH after rearrangement?

- A** A
- B** F
- C** E
- D** B
- E** C

Answer: C

Explanation: E is the fourth sentence after rearrangement.

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

- A** A
- B** D
- C** C
- D** E
- E** F

Answer: B

Explanation: D is the fifth sentence after rearrangement.

Instructions [176 - 185]

Directions: 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/ phrases are suggested, one of which fits the blank appropriately. Find out the appropriate word/ phrase in each case.

There is a considerable amount of research about the factors that make a company innovate. So is it possible to create an environment (I) to innovation? This is a particularly pertinent (II) for India today. Massive problems in health, education etc (III) be solved using a conventional Approach but (IV) creative and innovative solutions that can ensure radical change and (V). There are several factors in India's (VI). Few countries have the rich diversity that India or its large, young population (VII). While these (VIII) innovation policy interventions certain additional steps are also required. These include (IX) investment in research and development by (X) the government and the private sector, easy transfer of technology from the academic world etc. To fulfill its promise of being prosperous and to be at the forefront, India must be innovative.

176. I

- A** stimuli
- B** conducive
- C** incentive
- D** facilitated
- E** impetus

Answer: B

Explanation:

The word stimuli and incentive are wrong usages according to the context.

The question asked here is whether it is possible to create an environment that helps innovation.

The word impetus means that force with which something moves rapidly and the word conducive means making a certain situation possible. So, in this context, since we are talking about the possibility of the innovation in an environment, the word conducive suits better.

177. II

- A** objective
- B** controversy
- C** doubt
- D** question
- E** inference

Answer: D

Explanation:

In the previous sentence, the author is asking a question. Hence the correct word to describe 'this' is 'question'.

178. III

- A** cannot
- B** possibly
- C** should
- D** never
- E** must

Answer: A

Explanation:

The alter-word 'but' is used, which changes the course of the sentence. Since the second part of the sentence is positively connotated, the first part must be negatively connotated. 'Cannot' is a better word in this context compared to 'never' and is hence the correct word.

179. IV

- A** necessary

- B** apply
- C** need
- D** consider
- E** requires

Answer: C

Explanation:

Necessary, apply and consider do not go with the flow of the sentence and are therefore wrong usages in this context.

'Massive problems' is plural and hence it needs a plural verb. Therefore 'requires' is wrong usage here.

The correct word is need.

180. **V**

- A** quantity
- B** advantages
- C** increase
- D** chaos
- E** growth

Answer: E

Explanation:

In this context, the word must be a noun. Hence 'increase' is wrong. 'Quantity' and 'advantages' do not have a clear reference. Hence, they are wrong. 'Chaos' does not go parallelly with the context, as the word here must be positively connotated. Hence 'growth' is the correct word here.

181. **VI**

- A** challenges
- B** praises
- C** favour
- D** leverage
- E** esteem

Answer: C

Explanation:

'In India's challenges' and 'In India's praises' are clearly wrong.

Leverage is taken by X over Y. Here Y is not defined, hence 'leverage' is wrong.

Esteem means respect. In this context, the author does not talk about respect at all.

Hence favour is the correct word.

182. **VII**

- A** blessed
- B** enjoys

- C** endows
- D** prevails
- E** occurs

Answer: B

Explanation:

This line talks about the diversity that very few countries have and that Indian population have this diversity. The word 'enjoys' suits the best here because the author is clearly praising India for the diversity it has.

183. **VIII**

- A** aid
- B** jeopardise
- C** promote
- D** endure
- E** cater

Answer: C

Explanation:

The several advantages that India has will push the government to take innovative policy interventions. So, the apt word in the blank is 'promote'. The advantages that India has promote innovation policy interventions by the government.

184. **IX**

- A** acute
- B** utilising
- C** restricting
- D** inspiring
- E** increased

Answer: E

Explanation:

Probably the government is already investing in research and development. What is needed is more investment on research. So, the best word to be used in the blank is 'increased'.

185. **X**

- A** both
- B** besides
- C** combining
- D** participating
- E** also

Explanation:

Here, the sentence is talking about increased investment by the government as well as the private sector. So, the correct word is 'both'.

Instructions [186 - 190]

Directions : In each of the following questions four words are given, of which two words are most nearly the same or opposite in meaning. Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination, by darkening the appropriate oval in your answer sheet.

186. (A) consent (B) nascent (C) emerging (D) Insecure

A A - C

B B - D

C B - C

D A - D

E A - B

Answer: C

Explanation:

Nascent and emerging mean the same ie. coming into existence. The other two words are neither synonyms nor antonyms.

187. (A) elated (B) eccentric (C) explicit (D) abnormal

A A - B

B B - D

C A - C

D A - D

E D - C

Answer: B

Explanation:

The words eccentric and abnormal, both mean "not normal". They are synonyms. The other two words are neither synonyms nor antonyms.

188. (A) abundance (B) incomparable (C) Projection (D) plethora

A A - C

B A - B

C C - D

D B - D

E A - D

Answer: E

Explanation:

The words abundance and plethora are both synonyms. They mean "available in a wide range". The other two words are neither antonyms nor synonyms.

189. (A) purposefully (B) inaccurately (C) inadvertently (D) unchangeably

A A - C

B A - B

C B - C

D B - D

E A - D

Answer: A

Explanation:

The words purposefully and inadvertently are opposites. Purposefully means doing something with a deliberate (and possibly malicious) intent. Inadvertently means doing something accidentally.

190. (A) germane (B) generate (C) reliable (D) irrelevant

A B - D

B B - C

C A - B

D C - D

E A - D

Answer: E

Explanation:

Germane means relevant and irrelevant is its opposite. The other two words are neither synonyms nor antonyms.