

Read the following instructions carefully before you begin to answer the questions.

INSTRUCTION TO CANDIDATE

1. This booklet contains 100 questions in all comprising the following 3 parts:
Part - (I): REASONING APTITUDE (35 Question)
Part - (II): QUANTITATIVE APTITUDE (35 Question)
Part - (III): ENGLISH LANGUAGE (30 Question)
2. All questions are compulsory and carry equal marks.
3. Before you start to answer the question you must check up this booklet and ensure that it contains all the pages and see that no page is missing or replaced. If you find any defect in this booklet, you must get it replaced immediately.
4. The paper carries negative marking. 0.25 marks will be deducted for each wrong answer.
5. You will be supplied the Answer-sheet separately by the invigilator. You must complete the details of Name, Roll number, Test Id and name of the examination on the Answer-Sheet carefully before you actually start answering the questions. You must also put your signature on the Answer-Sheet at the prescribed place. These instructions must be fully complied with, failing which, your Answer-Sheet will not be evaluated and you will be awarded 'ZERO' mark.
6. Answer must be shown by completely blackening the corresponding circles on the Answer-Sheet against the relevant question number by HB pencil or Black/ blue ball pen only.
7. A machine will read the coded information in the OMR Answer-Sheet. In case the information is incompletely /different from the information given in the application form, the candidature of such candidate will be treated as cancelled.
8. The Answer-Sheet must be handed over to the Invigilator before you leave the Examination Hall.
9. Failure to comply with any of the above Instructions will render a candidate liable to such action/penalty as may be deemed fit.
10. Answer the questions as quickly and as carefully as you can. Some questions may be difficult and others easy. Do not spend too much time on any question.
11. Mobile phones and wireless communication device are completely banned in the examination halls/rooms. Candidates are advised not to keep mobile phones/any other wireless communication devices with them even switching it off, in their own interest. Failing to comply with this provision will be considered as using unfair means in the examination and action will be taken against them including cancellation of their candidature.
12. No rough work is to be done on the Answer-Sheet.

REASONING APTITUDE

Directions (1–5): In each question below is given a statement followed by two courses of action numbered I and II. A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy etc. On the basis of the information given in the statement, you have to assume everything in the statement to be true and then decide which of the suggested courses of action logically follows for pursuing. Given answer—

- (A) if only Course of action I follows.
(B) if only Course of action II follows.
(C) if either Course of action I or Course of action II follows.
(D) if neither Course of action I nor Course of action II follows.
(E) if both courses of action I and II follow.

1. **Statement :** An increasing number of graduates produced by Indian universities are unemployable.

Courses of action :

- I. Colleges and Institutes of higher learning should be given greater autonomy to decide course content.
II. World class foreign universities should be encouraged to set up campuses in India.

2. **Statement:** Heavy rains hit the state during October, just before the State Assembly elections and caused heavy damage to standing crops in most parts of the state.

Courses of action

- I. Elections should be postponed to give candidates the opportunity to campaign.
II. The Government should announce a relief package for those who are affected.

3. **Statement:** Cell phone users have found that tariff plans are not as attractive as promoted by telecom companies and complained to regulatory authority about the same.

Courses of action :

- I. The regulatory authority should direct telecom companies to be transparent on the tariff structure of all plans.
II. The government should restrict the number of telecom companies operating in the country.

4. **Statement:** A number of school children in the local schools have fallen ill after the consumption of their subsidised tiffin provided by the school authority.

Courses of action :

- I. The tiffin facility of all schools should be discontinued with immediate effect.
II. The government should implement a system to certify the quality of tiffin provided by the school.

5. **Statement:** The dolphin population in India has been decreasing sharply over the past few years.

Courses of action :

- I. Dolphins should be declared an endangered species and be bred in aquariums or protected areas.
II. Locals should be enlisted to protect dolphins.

Directions (6–12): Read the following passage carefully and answers the questions given below it— A group of seven friends, A, B, C, D, E, F and G work as Economist, Agriculture Officer, IT Officer, Terminal

Operator, Clerk, Forex Officer and Research Analyst, for Banks L, M, N; P, Q, R and S but not necessarily in the same order. C works for Bank N and is neither a Research Analyst nor a Clerk. E is an IT Officer and works for Bank R. A works as Forex Officer and does not work for Bank L or Q. The one who is an Agriculture Officer works for Bank M. The one who works for Bank L works as a Terminal Operator. F works for Bank Q. G works for Bank P as a Research Analyst. D is not an Agriculture Officer.

6. Who amongst the following works as an Agriculture Officer?

- (A) C (B) B (C) F (D) D (E) None of these

7. What is the profession of C ?

- (A) Terminal operator
(B) Agriculture Officer
(C) Economist
(D) Cannot be determined
(E) None of these

8. For which Bank does B work ?

- (A) M (B) S (C) L
(D) Either M or S (E) None of these

9. What is the profession of the person who works for Bank S ?

- (A) Clerk (B) Agriculture Officer
(C) Terminal Operator
(D) Forex Officer (E) None of these

10. For which Bank does D work ?

- (A) Q (B) L (C) N (D) S (E) None of these

11. Who amongst the following works as a Clerk ?

- (A) C (B) B (C) F (D) D (E) None of these

12. Which of the following combinations of person, profession and bank is correct ?

- (A) A-Forex Officer-M (B) D-Clerk-L
(C) F-Agriculture Officer-Q
(D) B-Agriculture Officer-S
(E) None of these

Directions (13–17): In each of the questions below are given four statements followed by four conclusions numbered I, II, III and IV. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

13. **Statements :**

- Some stones are rocks.
All rocks are boulders.
Some boulders are mountains.
All hills are mountains.

Conclusions:

- I. Some stones are mountains.
II. Some hills are boulders.
III. Some boulders are stones.
IV. All mountains are hills.
(A) None follows (B) Only II follows
(C) Only II and III follow (D) Only III follows
(E) None of these

14. **Statements :**

- All arrows are bows.
All bows are swords.

Some swords are daggers.
All daggers are knives.

Conclusions :

- I. All knives are bows.
- II. Some swords are knives.
- III. All bows are arrows.
- IV. All arrows are swords.

- (A) Only II follows (B) Only II and IV follow
- (C) Only III and IV follow (D) Only I and III follow
- (E) None of these

15. Statements :

Some pianos are violins.
Some violins are drums.
All drums are guitars.
No guitar is a flute.

Conclusions :

- I. Some guitar are pianos.
- II. Some drums are flutes.
- III. Some pianos are drums.
- IV. No flute is a drum.

- (A) None follows (B) Only I follows
- (C) Only either II or IV follows
- (D) Only IV follows (E) None of these

16. Statements :

Some airplane are helicopters.
All helicopters are gliders.
All gliders are kites.
All kites are balloons.

Conclusions :

- I. Some helicopters are balloons.
- II. All kites are airplanes.
- III. All balloons are gliders.
- IV. All helicopters are kites.

- (A) Only IV follows (B) Only either II or III follow
- (C) Only III follows (D) Only I follows
- (E) None of these

17. Statements :

All kings are warriors.
All soldiers are warriors.
All sentries are warriors.
Some sentries are soldiers.

Conclusions :

- I. Some sentries are kings.
- II. All warriors are soldiers.
- III. Some warriors are sentries.
- IV. Some soldiers are kings.

- (A) None follows (B) Only I follows
- (C) Only II follows (D) Only II and III follow
- (E) None of these

Directions (18-19): Read the information given below carefully and then answer the questions that follow. In a certain code language :

- I. 'she likes apples' is written as 'pic sip dip'.
- II. 'parrot likes apples lots' is written as 'dip pic tif nit'.
- III. 'she likes parrots' is written as 'tif sip dip'.

18. How is 'parrot' written in that code language ?

- (A) pic (B) dip (C) tif
- (D) Cannot be determined (E) None of these

19. Which of the following statements is not necessary in order to answer the above question ?

- (A) I (B) II (C) III
- (D) All are required (E) Either II or III

Directions (20-24): Below in each question are given two statements I and II. These statements may be either independent causes or may be effects of independent causes or a common cause. One of these statements may be the effect of the other statement. Read both the statements and then decide which of the following answer choice correctly depicts the relationship between these two statements. Mark answer—

- (A) if statement I is the cause and statement II is its effect.
- (B) if statement II is the cause and statement I is its effect.
- (C) if both statement I and II are independent causes.
- (D) if both statements I and II are effects of independent causes.
- (E) if both statement I and II are effects of some common cause.

20. I. The government has amended tax laws to boost exports.

II. The export sector has been passing through difficult times due to heavy tax burdens.

21. I. Budgetary allocation for building a better railway network e.g. constructing new railway lines has increased.

II. There has been a substantial drop in the number of passenger opting for air travel.

22. I. The production of pulses has dropped for the third consecutive year.

II. India has decided to import pulses this year.

23. I. The Bank has provided a link on its website to obtain feed-back from customers.

II. Customers have been complaining about poor services in the Bank's branches.

24. I. Indian citizens are willing to incur the cost of using environment friendly technology.

II. Many countries are taking steps to cut their carbon emissions.

Directions (25-29): Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon the degree of its truth or falsity. Mark answer—

(A) if the inference is 'definitely true' i.e. it properly follows from the statements of facts given.

(B) if the inference is 'probably true' though not 'definitely true' in the light of the facts given.

(C) if the 'data are inadequate' i.e. from the facts given you cannot say whether the data is likely to be true or false.

(D) if the inference is 'probably false' though not 'definitely false' in the light of the facts given.

(E) if the inference is 'definitely false' i.e. it cannot be drawn from the given facts or contradicts the given facts.

The pace of recruitment has unmistakably picked up in the last few months. After two abysmal quarters the business sentiment has turned positive. A flurry of hiring activity has been observed across the manufacturing sector and the IT and ITES sector catering to telecom and legal process outsourcing. The advent of new players and an aggressive expansion of telecom giants has seen a bullish outlook for the industry with a promise of exponential growth. But is the worst over for businesses across the spectrum? Firms are going back to the drawing board and dusting off their plans to see if there is scope

for atleast incremental hiring in specific domains where they want to build expertise. Besides that there are few signs to show that there is a broad based revival in the market.

25. Companies in various sectors have projected higher business growth in the near future.
26. The telecom sector has experienced negative growth in the past few years.
27. Many companies in the manufacturing sector have decided to reduce their fresh intake of employees.
28. Persons with legal qualifications and expertise will earn more in the future.
29. Most companies across sectors have decided to increase their manpower requirement manifold.
30. How many meaningful English words can be formed with the letters ARILT using each letter only once in that word ?
(A) None (B) One (C) Two
(D) Three (E) More than three
31. D said, "A's father is the only brother of my sister's son." How is A's father related to D ?
(A) Cousin (B) Nephew (C) Aunt
(D) Data Inadequate (E) None of these

Directions (32-34): The following questions are based on the five three digit numbers given below—
394 632 783 576 895

32. If the positions of the first and the second digit within each number are interchanged, which of the following will be the second highest number ?
(A) 632 (B) 783 (C) 576
(D) 895 (E) 394
33. If the first and second digits of each of the numbers are added the resulting sum of which of the following numbers will not be exactly divisible by 3 ?
(A) 895 (B) 394 (C) 576
(D) 632 (E) 783
34. If 2 is added to the last digit of each number and then the positions of the first and the third digits are interchanged, which of the following will be the highest number ?
(A) 576 (B) 895 (C) 783
(D) 394 (E) 632
35. If 'B × C' means 'B, is the daughter of C', 'B + C' means 'B is the husband of C' and 'B - C' means 'B is the sister of C', then what does 'M + N - P × Q' mean ?
(A) M is the brother-in-law of Q
(B) M is the uncle of Q
(C) M is the son-in-law of Q
(D) M is the mother-in-law of Q
(E) None of these

MATHEMATICS

36. The present age of Anil is equal to twice the present age of Bala. 25 year ago, the ratio of the ages of Anil and Bala was 3 : 1. Find the sum of the present ages of Anil and Bala.
(1) 150 years (2) 125 years (3) 105 years
(4) 140 years (5) none of these
37. In a certain, the ratio of the number of students passed to the number of students failed is 7 : 4. Has 8 more students passed, the ratio of the number of students passed to the number of students failed would have been 9 : 2. Find the number of students who failed in the exam.
(1) 20 (2) 16 (3) 12
(4) 24 (5) none of these
38. In a certain month, Anil deposited 12% of his salary in one of his bank accounts and 12.5% of the balance in another of his bank accounts. He deposited Rs. 560 more in the first account than in the second account. Find his salary.
(1) Rs. 28000 (2) Rs. 56000 (3) Rs. 43000
(4) Rs. 70000 (5) none of these
39. Anita had a certain number of apples with her. 20% of those were rotten. She managed to sell 90% of the remaining apples. What percentage of the apples with Anita was unsold?
(1) 30% (2) 25% (3) 15%
(4) 28% (5) none of these
40. Vijay marked his camera 50% above his cost price. He sold it after allowing a discount and still made a profit of 20%. What is the discount percentage he offered of it?
(1) 20% (2) 25% (3) 30%
(4) 35% (5) none of these
41. By selling an item at $\frac{7}{10}$ th of the actual selling price a trader makes a profit of 40%. If he sells the product at the actual selling price, then what will be the profit or loss percentage?
(1) 30% (2) 45% (3) 50%
(4) 100 (5) none of these
42. Ram, Robert and Raheem start a business. Ram invests one-third of the the capital, Robert invests one-fourth of the capital and the rest is invested by Raheem. The share of Raheem in the total profit of Rs. 240000 is.
(1) Rs. 60000 (2) Rs. 80000 (3) Rs. 140000
(4) Rs. 100000 (5) none of these
43. What is the difference between the compound interest on Rs. 12000 at 20% p.a. for one year when compounded yearly and half yearly?
(1) Rs. 140 (2) Rs. 120 (3) Rs. 130
(4) Rs. 110 (5) none of these
44. A sum invested at 20% p.a. compound interest gives an interest of Rs. 5544 in two years. What is the sum invested?
(1) Rs. 13000 (2) Rs. 12000 (3) Rs. 13600
(4) Rs. 12600 (5) none of these
45. When Ajay walked to his school at 5 km/hr, he reached school 5 minutes early. When he walked to his school at 6 km/hr he reaches school $12\frac{1}{2}$ minutes early. Find the distance he had to travel to reach the school.
(1) 3.75 km (2) 4.25 km (3) 4.5km
(4) 5.25 km (5) none of these
46. P and Q can do a work in 12 days and 16 days respectively. If they work on alternate days, beginning

with Q, then in how many days will the work be completed?

- (1) $13\frac{1}{4}$ (2) $12\frac{2}{3}$ (3) $13\frac{3}{4}$
 (4) $13\frac{1}{3}$ (5) none of these

47. Two trains have lengths of 300 m and 200 m. If they run on parallel tracks in the same direction, the faster train crosses the slower train in 50 seconds. If they instead run on parallel tracks with the same speeds in the opposite directions, they take 10 seconds to cross each other. Find the speed of the faster train.

- (1) 25 m/sec (2) 35 m/sec (3) 30 m/sec
 (4) 40 m/sec (5) none of these

Directions (48-52): Study the table and answer the given questions.

Data Related to Human Resource of a Multinational Company (x) which has 146 offices Across 8 Countries.

Countries	Offices	Total No. of Employee	Respective Ratio of Male and Female Employee	% of Post – Graduate employees
A	16	2568	5:7	75
B	18	2880	11:5	65
C	14	2310	10:11	40
D	22	3575	3:2	60
E	13	2054	7:6	50
F	17	2788	20:21	75
G	24	3720	8:7	55
H	21	3360	9:5	80

48. If the number of male post-graduate employees in country H is 1800, what per cent of female employees in that particular country is post-graduate?

- (1) 76 (2) 74 (3) 72
 (4) 64 (5) 68

49. In which of the given countries is percentage of women employees to number of employees (both male and female) in that country the second lowest?

- (1) G (2) B (3) E
 (4) H (5) D

50. What is the respective ratio between total number of male employees in countries B and H together and total number of female employees in countries C and D together?

- (1) 63 : 52 (2) 51 : 38 (3) 77 : 64
 (4) 69 : 44 (5) 57 : 40

51. What is the difference between average number of post-graduate employees in countries A, B and D together and average number of post-graduate employees in countries F, G and H together?

- (1) 282 (2) 276 (3) 316
 (4) 342 (5) 294

52. Which of the given countries has the highest number of average employees per office?

- (1) F (2) H (3) B
 (4) C (5) D

Directions (53-55): What will come in place of the question mark (?) in each of the following series?

53. 286 142 ? 34 16 7
 (1) 66 (2) 72 (3) 64
 (4) 74 (5) None of these

54. 17 52 158 477 ? 4310
 (1) 1433 (2) 1432 (3) 1435
 (4) 1434 (5) None of these

55. 3 22 ? 673 2696 8093
 (1) 133 (2) 155 (3) 156
 (4) 134 (5) None of these

Directions (56-57): Study the information carefully to answer the questions that follow:

A basket contains 3 blue, 2 green and 5 red balls.

56. If three balls are picked at random, what is the probability that at least one is red?

- (1) $\frac{1}{2}$ (2) $\frac{7}{12}$ (3) $\frac{11}{12}$
 (4) $\frac{1}{5}$ (5) None of these

57. If four balls are picked at random, what is the probability that two are green and two are blue?

- (1) $\frac{1}{18}$ (2) $\frac{1}{70}$ (3) $\frac{3}{5}$
 (4) $\frac{1}{2}$ (5) None of these

58. In how many different ways can the letters of the word 'FLEECED' be arranged?

- (1) 840 (2) 2520 (3) 1680
 (4) 49 (5) None of these

59. 8 women can complete a work in 10 days and 10 children take 16 days to complete the same work. How many days will 10 women and 12 children take to complete the work?

- (1) 5 (2) 7 (3) 3
 (4) cannot be determined (5) None of these

60. How many people have opted for VRS from Company X?

I. 17% of males and 19% of females have opted for VRS.

II. The ratio of total male employees to female employees was 7 : 9.

III. The total number of employees before VRS was 8000.

- (1) Only II and III (2) III and either I or II
 (3) Only I and II (4) All I, II and III
 (5) Any two of the three

61. What is the distance covered by Ram?

I. The distance covered by Manish is 10 km, which is half of the distance covered by Leroy.

II. The distance covered by Ram is $\frac{3}{4}$ of the distance covered by Leroy.

III. Leroy covers a distance of 20 km.

- (1) Only II (2) Only II and III
 (3) Only I and II (4) II and either I or III
 (5) Any two of the three

62. What is the speed of a train?

I. The train crosses a pole in 9 seconds.

II. The train crosses a platform in 30 seconds.

III. The length of the train in metres is 108.

- (1) Only I and III (2) Only II and III
 (3) All, I, II, & III (4) Any two of the three
 (5) Question cannot be answered even with the information in all three statements

Directions (63-64): What approximate value should come in place of question mark (?) in the following questions?

63. $63251 \times 82 = ? \times 42105$
 (1) 101 (2) 123
 (3) 147 (4) 165
 (5) 189

64. $(7171 + 3854 + 1195) \div (892 + 214 + 543) = ?$

- (1) 13 (2) 18
 (3) 3 (4) 26
 (5) 7

Directions (65-67): In the following questions two equations numbered I and II are given. You have to solve both the equations and Give answer (1) if $x > y$
 Give answer (2) if $x \geq y$
 Give answer (3) if $x < y$
 Give answer (4) if $x \leq y$
 Give answer (5) if $x = y$ or the relationship cannot be established

65. I. $20x^2 - x - 12 = 0$ II. $20y^2 + 27y + 9 = 0$

66. I. $x^2 - 218 = 106$ II. $y^2 - 37y + 342 = 0$

67. I. $\frac{7}{\sqrt{x}} + \frac{5}{\sqrt{x}} = \sqrt{x}$ II. $y^2 - \frac{(12)^{\frac{5}{2}}}{\sqrt{y}} = 0$

68. A well with 14m inside diameter is dug 10m deep. Earth taken out around it to a width of 21 m to form

an embankment. The height (in metres) of the embankment is:

- (1) $\frac{1}{2}$ (2) $\frac{2}{3}$ (3) $\frac{3}{4}$
 (4) $\frac{3}{4}$ (5) None of these

69. A can contains a mixture of two liquids A and B in the ratio 7 : 5. When 9 litres of mixture are drawn off and the can is filled with B, the ratio of A and B becomes 7 : 9. How many litres of liquid A was contained by the can initially?

- (1) 10 (2) 20 (3) 21
 (4) 25 (5) None of these

70. Find the average of all prime numbers between 20 and 50

- (1) $34\frac{2}{7}$ (2) 32.5 (3) $34\frac{3}{7}$
 (4) 32.65 (5) none of these

ENGLISH LANGUAGE

Directions (71-74): Read the passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

The question before the new government is whether the statistically undeniable economic slide of the last decade can be halted and a fresh impetus be given to growth in the Indian economy. The answer is "yes" if good governance norms are properly enforced to enable the Indian economy to grow at 12 per cent per year in GDP for a decade, which means efficiently deploying resources to reduce the current incremental capital output ratio from 4.0 to 3.0, and by incentivising the people to save more to increase the current rate of investment (which is domestic saving plus net foreign investment). The United Progressive Alliance (UPA) government, judged statistically by the dangerous level of fiscal and capital accounts deficit indicators, has **squandered** national financial and physical resources mainly due to a lack of accountability, corruption and high transaction costs arising for **archaic** bureaucratic procedures. Efficient, corruption-free deployment of existing resources that implies a reduction in the capital-output ratio, means a 12 per cent GDP growth rate per year, i.e., a doubling of GDP every six years, and that of per capita income doubling every seven years. This growth rate over a five-year period can take us into the league of the top three most populated nations of the world, ie of the United States, China and India — that is by 2020. Thereafter, India would be able to overtake China over the next decade. That should be the goal of governance for us today. India is not yet an economically developed nation. India has demonstrated its **proWess** in the IT, biotech and pharmaceutical sectors and has accelerated its growth rate to nine per cent per year in the first decade of this century, up from an earlier 40-year (1950-90) socialist era average annual growth rate of a mere 3.5 per cent, to become the third largest nation in terms of GDP at Purchasing Power Parity (PPP) rates. However, it still has

a backward agricultural sector of 62 per cent of the people, where there are farmer suicides because of inability to repay loans. There is a national unemployment rate that is of over 15 per cent of the adult labour force, a **prevalence** of child labour arising out of nearly 50 per cent of children not making it to school beyond standard five, a deeply malfunctioning primary and secondary educational system, and 300 million illiterates and 250 million people in dire poverty. India's infrastructure is pathetic, with frequent electric power breakdowns even in metropolitan cities, dangerously unhealthy water supply in urban areas, a **galloping** rate of HIV infection, and gaping potholes that dot our national highways. To become a developed country, therefore, India's GDP will have to grow at 12 per cent per year for at least a decade. Technically this is within India's reach, since it would require the rate of investment to rise from the present 28 per cent of GDP to 36 per cent, while productivity growth will have to ensure that the incremental capital output ratio declines from the present 4.0 to 3.0. These are modest goals that can be attained by an efficient decision-making structure, tackling corruption, increased Foreign direct investment (FDI) and use of IT software in the domestic industry. But for that to happen, what is required is more vigorous market-centric economic reforms to dismantle the remaining vestiges of the Soviet model in Indian planning, especially at the provincial level. The Indian financial system also suffers from a **hangover** of cronyism and corruption which has left government budgets on the verge of bankruptcy. This too needs fixing. It cannot be rectified by a Reserve Bank of India vitiating the investment climate with an obsession to contain inflationary pressure. It is like killing a patient to lower his body temperature. India's infrastructure requires about \$150 billion to make it world class, while a new innovation climate requires investment in the education system of six per cent of GDP instead of 2.8 per cent today. But an open competitive market system can find these resources provided the quality of governance and accountability is improved.

Auctioning of natural resources such as spectrum, coal, oilfields, and land for commercial exploitation can largely substitute for tax impositions. Obviously, a wide-ranging second generation of reforms is necessary for all this to accelerate India's growth rate to 12 per cent per year.

71. What does the author want to express by using the phrase "It is like killing a patient to lower his body temperature"?

- 1) The author is very much in favour of the steps taken by the RBI to curb inflationary pressure.
- 2) The author is not satisfied with the steps taken by the government to remove corruption.
- 3) The author is concerned about the systemic reforms before it is too late.
- 4) The author wants to express his resentment against the steps taken by the central bank of India to contain inflationary pressure.
- 5) The author is of the opinion that it is better to dismantle the faulty system than to try to make it better by investing further into it.

72. According to the given passage, which of the following steps may help India become a developed nation?

- 1) To become a developed nation India will have to register a continuous GDP growth rate for ten years.
- 2) To become a developed nation India will have to raise the rate of investment by 8 per cent from its present percentage of GDP.
- 3) To become a developed nation, the productivity growth will have to ensure a decline in the incremental capital output ratio to one.
- 4) Technically it is not possible for India to become an advanced nation.
- 5) None of these

73. What charges have been levelled by the author against the UPA govt. in respect of national financial resources?

- 1) The UPA govt. wasted a huge amount of money on populist welfare schemes like NREGA.
- 2) The UPA period has been characterised by faster growth, higher savings and investment, growing foreign trade and capital inflows.
- 3) The UPA govt was unable to bring about a fundamental change in the public education system and solve the continued process of low quality.
- 4) Rampant corruption, lack of accountability and outdated administrative procedures are the chief characteristics of the UPA govt.
- 5) All the above

74. What is/are the prerequisite(s) for India to enter into the league of top three most populated nations of the world by 2020?

- (A) India will require to have a continuous GDP growth rate of twelve per cent for a period of five years.
 (B) India will have to double not only its GDP every year for six years but also its per capita income every seven years.
 (C) Efficient and corruption-free deployment of existing resources for a minimum period of ten years.
- 1) Only (A) 2) Only (B) 3) Only (C)
 - 4) Only (A) and (B) 5) All (A), (B) and (C)

Directions (75-76): Choose the word/group of words which is MOST SIMILAR in meaning to the word/group of words printed in bold as used in the passage.

75. Prevalence

- 1) superiority 2) precedent
- 3) constancy 4) influence 5) predominance

76. Squandered

- 1) hoarded 2) accumulated
- 3) frittered away 4) gathered 5) set aside

Directions (77-78): Choose the word/group of words which is MOST OPPOSITE in meaning of the word/group of words printed in bold as used in the passage.

77. Prowess

- 1) capacity 2) expertise 3) fame
- 4) inability 5) adroitness

78. Galloping

- 1) hurry 2) slow 3) sprint
- 4) stride 5) leap

Directions (79-86): In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningful.

In the recent past, the Indian economy has had to **(79)** varied challenges in its resolve to **(80)** its economic success. The major challenges included: unsupportive external environment, domestic structural **(81)**, growth slowdown and inflationary pressures. The slowdown **(82)** in the decline in the growth of Gross Domestic Product (at factor cost at constant 2004-05 prices) from 8.9 per cent in 2010-11 to 6.7 per cent in 2011-12 and 4.5 per cent in 2012-13. With the economy **(83)** to have registered a growth rate of 4.9 per cent in 2013-14, the declining trend in growth seems to have reversed. The growth slowdown in India is **(84)** in sync with trends in similar emerging economies. The sharp downturn in growth owes to the **(85)** of domestic factors with global economic environment of uncertainties and slow growth in many advanced economies. The growth of real GDP has generally shown a declining trend since the first quarter (Q1) of 2011-12, and is characterised by a **(86)** in services growth and protracted slowdown in industry. The revival in agriculture on the back of a steady monsoon and robust growth in financial and business services led to a modest uptick in growth in 2013-14.

79. 1) move 2) overcome 3) modify
 4) surpass 5) triumph

80. 1) approve 2) endorse 3) sustain
 4) bolster 5) preserve

81. 1) commitment 2) repression 3) compulsions
 4) restraints 5) constraints

82. 1) proclaimed 2) manifested 3) exposed
 4) declared 5) embodied

83. 1) projected 2) outnumbered
 3) neglected 4) arranged 5) envisaged

84. 1) commonly 2) typically 3) broadly
 4) usually 5) publicly

85. 1) bond 2) part 3) network
 4) interface 5) integration

86. 1) moderation 2) patience 3) equanimity
 4) discomposure 5) relaxation

Directions (87-91): 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) As the name signifies there is no cash payment involved.

(B) With the increasing use of credit cards, debit cards and ATM cards, the society is moving towards cashless transactions.

(C) Banks run the credit risk on the holders as and when the credit cards are issued whereas debit cards are free of such risk on banks because the risk is limited to available balance in the holder's account.

(D) In India, however, the use of credit cards is restricted mostly to personal transactions.

(E) Credit cards are available at a certain charge and overdue rate of interest varies from 18 per cent to 36 per cent per annum whereas the debit cards are issued free to user bank's customer or holder.

(F) Credit and debit cards' popularly also known as plastic money, are used to make payments for purchase of goods and services by the holder from the member establishments.

87. Which of the following would be the **SECOND** sentence after rearrangement?

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

88. Which of the following would be the **FOURTH** sentence after rearrangement?

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

89. Which of the following would be the **LAST (SIXTH)** sentence after rearrangement?

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

90. Which of the following would be the **FIRST** sentence after rearrangement?

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

91. Which of the following would be the **THIRD** sentence after rearrangement?

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

Directions (92-96): Each question below has two blanks, each blank indicating that something has been omitted. Find out which option can be used to fill up the blank in the sentence in the same sequence to make it meaningfully complete.

92. The domain name system (DNS) is _____ to make internet _____ to human beings.

- 1) devised, handy 2) drafted, open
3) cast, usable 4) designed, accessible
5) delineated, approachable

93. The RBI has said, the primary responsibility to _____ grievances of customers related to _____ ATM transaction shall be with issuing bank.

- 1) redress, failed 2) amend, fizzled
3) remedy, fallen 4) ease, aborted
5) aid, futile

94. While quantitative _____ of rates of return to investment in education are unavailable, in view of the _____ youth population of India the social rate of return is likely to be higher.

- 1) appraisal, prospering
2) assessment, diminishing

3) estimates, burgeoning

4) conclusion, growing

5) evaluation, expanding

95. The time has come for Indian planners to view education _____ as an essential investment for _____ economic growth.

- 1) cost, ceased 2) disbursement, delayed
3) outlay, quickening 4) expense, running
5) expenditure, speeding

96. In fact, except for duration of compulsory education and hours of _____ for pupils aged 9, India's performance is _____.

- 1) direction, dead 2) instruction, lackluster
3) coaching, nothing 4) lesson, zero
5) training, sombre

Directions (97-100): Which of the phrases 1), 2), 3) and 4) given below each statement should replace the phrase printed in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given and 'No correction' is required mark 5) as the answer.

97. It is the implementation of Integrated Rural Development (IRD) programme that is posing most formidable managerial challenges **when financial and even material** inputs are not serious constraints.

- 1) when financial or material
2) when financial, material and even
3) when even financial or material
4) even when financial and material
5) No correction required

98. Expanding coverage to a large number of Indians is a desirable policy goal with the potential **of improving health and lowering** financial hardships faced by millions of Indians.

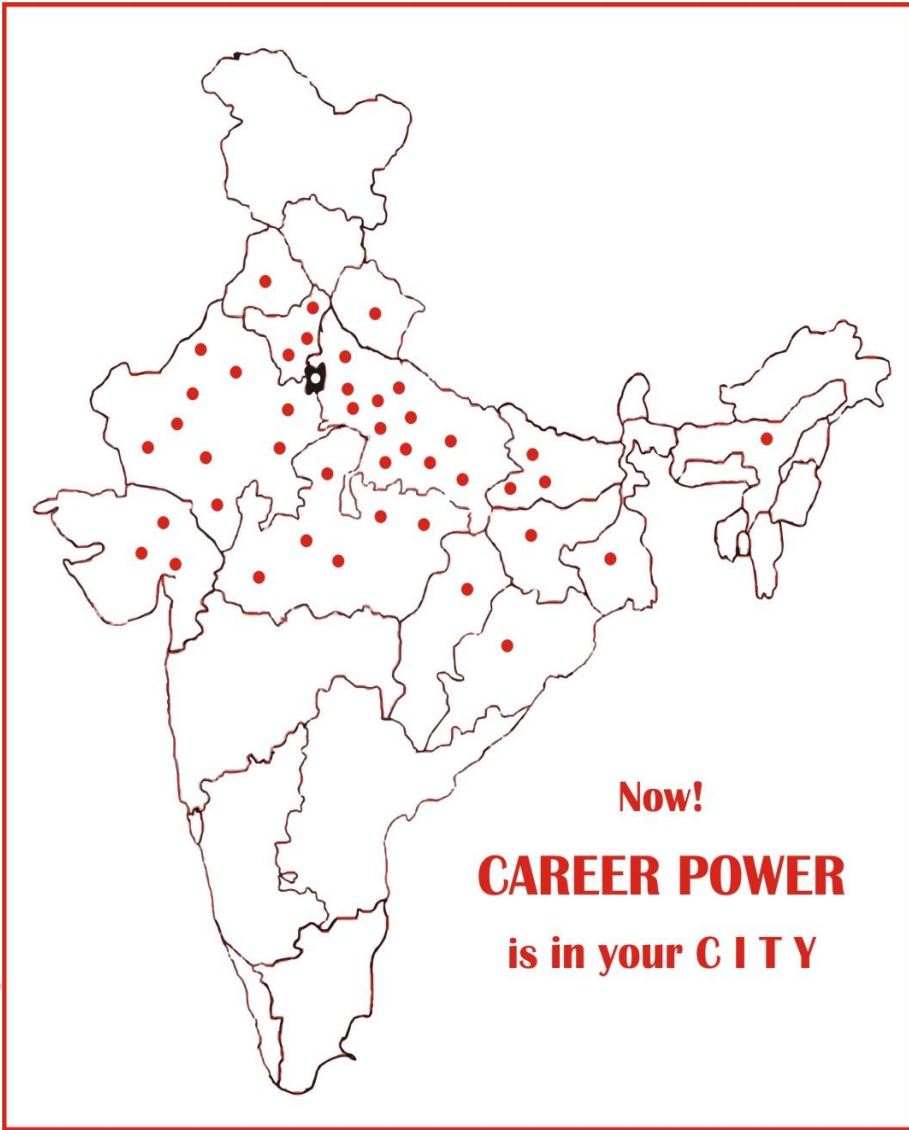
- 1) of improving health and lowered
2) of improved health and lower
3) of improved health by lowering
4) of improving health or lowered
5) No correction required

99. A person qualified enough to be a secondary school teacher is **most likely to look after** other full-time employment, and it naturally follows that the teacher shortage is the worst at the college level.

- 1) most likely to look into
2) more likely to look for
3) unlikely to look out
4) much likely to look at
5) No correction required

100. Asset allocation involves **division of an investment portfolio into** different asset categories, such as stock, bonds and cash.

- 1) dividing an investment portfolio among
2) dividing an investment portfolio of
3) distribution of an investment portfolio for
4) collection of an investment portfolio through
5) No correction required



Delhi **CAREER POWER**
AN IIT/JIM ALUMNI COMPANY

- ▶ Laxmi Nagar 08750505082
- ▶ Rohini 08750505047
- ▶ Uttam Nagar 08750505076
- ▶ Kingsway Camp 08750505084
- ▶ Munirka 08750505023
- ▶ Old Rajendra Nagar 08750505097

Uttar Pradesh **CAREER POWER**
AN IIT/JIM ALUMNI COMPANY

- ▶ Noida Sector-12 08750505074
- ▶ Bareilly 09012333385
- ▶ Varanasi-Durgakund 07275075593
- ▶ Noida Sector-18 08750505022
- ▶ Kanpur 07505050506
- ▶ Varanasi- Sgra 07275075594
- ▶ Ghaziabad 08750050801
- ▶ Meerut 07055546662
- ▶ Jhansi 09198871555
- ▶ Lucknow Mahanagar 07505050503
- ▶ Agra 07055891953
- ▶ Moradabad 07055546661
- ▶ Lucknow Alambagh 07505950507
- ▶ Aligarh 07409093000

Rajasthan **CAREER POWER**
AN IIT/JIM ALUMNI COMPANY

- ▶ Jodhpur 08560807792
- ▶ Udaipur 09587387555
- ▶ Jaipur 07742836868
- ▶ Alwar 09024610363
- ▶ Bikaner 08094402345
- ▶ Pali 08560807794
- ▶ Hanumangarh 08385875151
- ▶ Sri Ganganagar 08385870101
- ▶ Ajmer 09772228899

Madhya Pradesh **CAREER POWER**
AN IIT/JIM ALUMNI COMPANY

- ▶ Gwalior 09644340011
- ▶ Guna 07542255877
- ▶ Rewa 09752216820
- ▶ Bhopal 09685985799
- ▶ Indore 08982737301
- ▶ Chhatrapur 09479652676

Bihar **CAREER POWER**
AN IIT/JIM ALUMNI COMPANY

- ▶ Patna 07050816141
- ▶ Muzaffarpur 07061274036
- ▶ Ara 09931666733

Gujarat **CAREER POWER**
AN IIT/JIM ALUMNI COMPANY

- ▶ Ahmedabad 09726110183
- ▶ Gandhi Nagar 09104813773
- ▶ Anand 07567145525

Haryana **CAREER POWER**
AN IIT/JIM ALUMNI COMPANY

- ▶ Rohtak 08950455444
- ▶ Sonapat 09996017020
- ▶ Ambala 09355155557

Jharkhand **CAREER POWER**
AN IIT/JIM ALUMNI COMPANY

- ▶ Ranchi 09334652565
- ▶ Dhanbad
- ▶ Jamshedpur

Coming Soon..

Odisha **CAREER POWER**
AN IIT/JIM ALUMNI COMPANY

- ▶ Brahmapur 09778433533
- ▶ Cuttack
- ▶ Puri
- ▶ Bhubaneswar

Coming Soon..

West Bengal **CAREER POWER**
AN IIT/JIM ALUMNI COMPANY

- ▶ Kolkata 09339920009
- ▶ Siliguri
- ▶ Durgapur

Coming Soon..

Punjab **CAREER POWER**
AN IIT/JIM ALUMNI COMPANY

- ▶ Bhatinda 09888377003
- ▶ Amritsar
- ▶ Ludhiana
- ▶ Patiala

Coming Soon..

Assam **CAREER POWER**
AN IIT/JIM ALUMNI COMPANY

- ▶ Guwahati 08752933801

Uttarakhand **CAREER POWER**
AN IIT/JIM ALUMNI COMPANY

- ▶ Roorkee 07060189489
- ▶ Dehradun

Coming Soon..

Chhattisgarh **CAREER POWER**
AN IIT/JIM ALUMNI COMPANY

- ▶ Bilai
- ▶ Raipur

Coming Soon..