

# SBI PO 2013 Complete Solved Paper

**Test-I: Reasoning Ability**

**Directions for Questions 1 to 5:** Read each statement carefully and answer the following questions:

1. Which of the following expressions will be true if the expression  $R > O = A > S < T$  is definitely true?
  - 1)  $O > T$
  - 2)  $S < R$
  - 3)  $T > A$
  - 4)  $S = O$
  - 5)  $T < R$
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?  
 $P > L ? A \geq N = T$ 
  - 1)  $\leq$
  - 2)  $>$
  - 3)  $<$
  - 4)  $\geq$
  - 5) Either  $\leq$  or  $<$
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?  
 $B \_ L \_ O \_ N \_ D$ 
  - 1)  $=, =, \geq, \geq$
  - 2)  $>, \geq, =, >$
  - 3)  $>, <, =, \leq$
  - 4)  $>, =, =, \geq$
  - 5)  $>, =, \geq, >$
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?  
 $\_ \leq \_ < \_ > \_$ 
  - 1) L, N, P, A
  - 2) L, A, P, N
  - 3) A, L, P, N
  - 4) N, A, P, L
  - 5) P, N, A, L
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?  
 $F \_ O \_ U \_ N \_ D$ 
  - 1)  $<, <, >, =$
  - 2)  $<, =, =, >$
  - 3)  $<, =, =, <$
  - 4)  $\geq, =, =, \geq$
  - 5)  $>, >, =, <$

**Directions for Questions 6 to 10:** 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?

- 1) Civics and 7<sup>th</sup>
- 2) Economics and 5<sup>th</sup>
- 3) Civics and 6<sup>th</sup>
- 4) History and 7<sup>th</sup>
- 5) Economics and 7<sup>th</sup>

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

- 1) History
- 2) Civics
- 3) Marathi
- 4) Either English or Marathi
- 5) Either English or Hindi

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

- 1) G
- 2) C
- 3) E
- 4) D
- 5) Either D or B

9. Which of the following combinations is definitely correct?

- 1) I and Hindi
- 2) G and English
- 3) C and Marathi
- 4) B and Hindi
- 5) E and Economics

10. Which of the following subjects does G like?

- 1) Either Maths or Marathi
- 2) Either Hindi or English
- 3) Either Hindi or Civics
- 4) Either Hindi or Marathi
- 5) Either Civics or Economics

**Directions for Questions 11 to 15:** 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?

- 1) ga
- 2) mo
- 3) pa
- 4) ta
- 5) la

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

- 1) Only ta
- 2) Only mo
- 3) Either pa or mo
- 4) Only pa
- 5) Either mo or ta

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

- 1) xi ne mo
- 2) mo zi ne
- 3) ki ne mo
- 4) mo zi ki
- 5) xi ka ta

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

- 1) pa ga la
- 2) pa la tu
- 3) mo la pa
- 4) tu la ga
- 5) pa la ne

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

- 1) mo
- 2) pa
- 3) ne
- 4) zi
- 5) ho

**Directions for Questions 16 to 20:** 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?

- 1) Five
- 2) Six
- 3) Seven
- 4) Eight
- 5) Nine

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

- 1) beautiful
- 2) life
- 3) 61
- 4) nice
- 5) 17

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

- 1) proud 72 girl 48 family 32 beautiful 17 55 97 rich 61 nice life.
- 2) Life 55 girl 48 family 32 beautiful 17 proud 97 rich 61 72 nice
- 3) girl 48 family 32 beautiful 17 proud 55 97 rich 61 72 nice life
- 4) family 32 beautiful 17 proud girl 48 55 97 rich 61 72 nice life
- 5) girl 48 life 55 family 32 beautiful 17 proud 97 rich 61 72 nice

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

- 1) Fifth
- 2) Sixth
- 3) Seventh
- 4) Eighth
- 5) Ninth

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

- 1) beautiful
- 2) 17
- 3) proud
- 4) 97
- 5) 32

**Directions for Questions 21 to 25:** Read the information carefully and answer the following questions:

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

If  $A \times B$  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?

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

- 1)  $\times$
- 2)  $\div$
- 3)  $\$$
- 4) Either  $\div$  or  $\times$
- 5) Either  $+$  or  $\div$

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

- 1)  $L \% R \$ D + T \times M$

- 2)  $L + R \$ D + M \times T$
- 3)  $L \% R \% D + T \div M$
- 4)  $D + L \$ R + M \times T$
- 5)  $L \$ D \div R \% M \div T$

23. Which of the following options is true if the expression

' $I + T \% J \times L \div K$ ' is definitely true?

- 1) L is daughter of T
- 2) K is son-in-law of I
- 3) I is grandmother of L
- 4) T is father of J
- 5) J is brother of L

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

- 1)  $W \% L \times T \times Y \div X$
- 2)  $W + L \times T \times Y \div X$
- 3)  $X + L \times T \times Y \div W$
- 4)  $W \$ X + L + Y + T$
- 5)  $W \% X + T \times Y \div L$

25. What should come in place of question mark to establish that T is sister-in-law of Q in the expression.

$R \% T \times P ? Q + V$

- 1)  $\div$
- 2)  $\%$
- 3)  $\times$
- 4)  $\$$
- 5) Either  $\$$  or  $\times$

**Directions for Questions 26 to 30:** 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?

- 1) The Lawyer
- 2) G
- 3) The Engineer
- 4) F
- 5) K

27. Who among the following is the Professor?

- 1) F
- 2) L
- 3) M
- 4) K
- 5) J

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?
- 1) Chartered Accountant - H
  - 2) M - Doctor
  - 3) J - Engineer
  - 4) Financial Analyst - L
  - 5) Lawyer - K
29. What is the position of L with respect to the Scientist?
- 1) Third to the left
  - 2) Second to the right
  - 3) Second to the left
  - 4) Third to the right
  - 5) Immediate right
30. Which of the following statements is true according to the given arrangement?
- 1) The Lawyer is second to the left of the Doctor.
  - 2) E is an immediate neighbour of the Financial Analyst.
  - 3) H sits exactly between F and the Financial Analyst.
  - 4) Only four people sit between the Columnist and F.
  - 5) All of the given statements are true.

**Directions for Questions 31 to 35:** 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. Conclusions: I. All squares can never be triangles. II. Some lines are circles.  
Statements: Some squares are circles. No circle is a triangle. No line is a square.
- 1) if only conclusion I follows.
  - 2) if only conclusion II follows.
  - 3) if either conclusion I or conclusion II follows.
  - 4) if neither conclusion I nor conclusion II follows.
  - 5) if both conclusion I and II follow.
32. Conclusions: I. No triangle is a square. II. No line is a circle.  
Statements: Some squares are circles. No circle is a triangle. No line is a square.
- 1) if only conclusion I follows.
  - 2) if only conclusion II follows.
  - 3) if either conclusion I or conclusion II follows.
  - 4) if neither conclusion I nor conclusion II follows.
  - 5) if both conclusion I and II follow.
33. Conclusions: I. No Song is a paragraph. II. No poem is a paragraph.  
Statements: All songs are poems. All poems are rhymes. No rhyme is paragraph.
- 1) if only conclusion I follows.
  - 2) if only conclusion II follows.
  - 3) if either conclusion I or conclusion II follows.
  - 4) if neither conclusion I nor conclusion II follows.
  - 5) if both conclusion I and II follow.



34. Conclusions: I. All rhymes are poems. II. All Songs are rhymes.  
Statements: All songs are poems. All poems are rhymes. No rhyme is paragraph.  
1) if only conclusion I follows.  
2) if only conclusion II follows.  
3) if either conclusion I or conclusion II follows.  
4) if neither conclusion I nor conclusion II follows.  
5) if both conclusion I and II follow.
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.  
1) if only conclusion I follows.  
2) if only conclusion II follows.  
3) if either conclusion I or conclusion II follows.  
4) if neither conclusion I nor conclusion II follows.  
5) if both conclusion I and II follow.

**Directions for Questions 36 to 38:** 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.

36. Seventeen people are standing in a straight line facing south. What is Bhavana'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 Bhavana.  
II. Anita is standing fourth to the left of Sheetal. Less than three people are standing between Bhavana and Anita.  
1) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.  
2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.  
3) if the data either in statement I alone or statement II alone are sufficient to answer the question.  
4) if the data in statement I and II together are not sufficient to answer the question.  
5) if the data in both statements I and II together are necessary to answer the question.
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.  
1) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.  
2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.  
3) if the data either in statement I alone or statement II alone are sufficient to answer the question.  
4) if the data in statement I and II together are not sufficient to answer the question.  
5) if the data in both statements I and II together are necessary to answer the question.
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.

- 1) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
- 2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- 3) if the data either in statement I alone or statement II alone are sufficient to answer the question.
- 4) if the data in statement I and II together are not sufficient to answer the question.
- 5) if the data in both statements I and II together are necessary to answer the question.

**Directions for Questions 39 to 40:** 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?

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

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)

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

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?

- 1) The prices of such products will decrease drastically in the urban areas.
- 2) People living in urban areas will not be allowed to work in such manufacturing companies.
- 3) These manufacturing companies had set-ups in the urban areas before shifting base.
- 4) Those who had already migrated to the urban areas will not shift back to rural areas.
- 5) The number of people migrating from rural to urban areas in search of jobs may reduce.

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)

- 1) At least some people who visit the park have pets.
- 2) This is the only park which does not allow pets.
- 3) People who ignored this notice were fined.
- 4) There are more than one entrance to the park.
- 5) Many people have now stopped visiting the park.

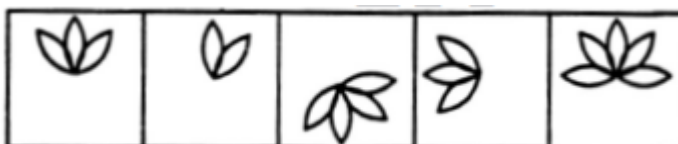
**Directions for Questions 43 to 45:** Read the following information carefully and answer the given questions: Despite repeated announcements that mobile phones were not allowed in the examination hall, three students were caught with their mobile phones.

- (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.

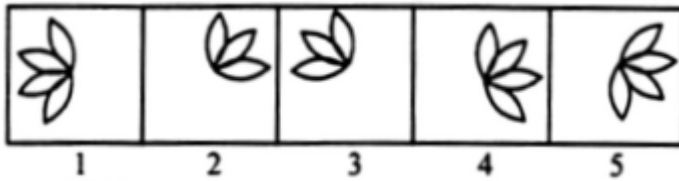
43. Which of the following among (A), (B), (C) and (D) may be a strong argument in favour of the three students who were caught with their mobile phones?
- 1) Only (A)
  - 2) Both (A) and (B)
  - 3) Both (C) and (D)
  - 4) Only (C)
  - 5) Both (B) and (D)
44. Which of the following among (A), (B), (E) and (F) may be the reason behind the school making such announcements before the exam?
- 1) Only (B)
  - 2) Both (B) and (E)
  - 3) Only (F)
  - 4) Only (A)
  - 5) Both (E) and (F)
45. Which of the following among (A), (B), (D) and (F) can be in immediate course of action for the invigilator?
- 1) Only (B)
  - 2) Both (A) and (D)
  - 3) Only (A)
  - 4) Both (D) and (F)
  - 5) Only (F)

**Directions for Questions 46 to 50:** In each of the questions given below, which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued?

46. **PROBLEM FIGURE**



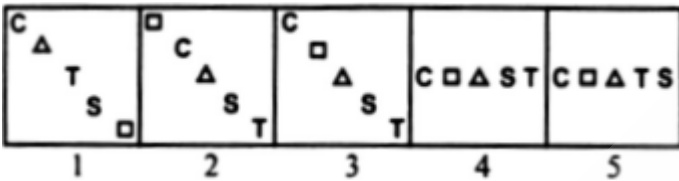
### ANSWER FIGURE



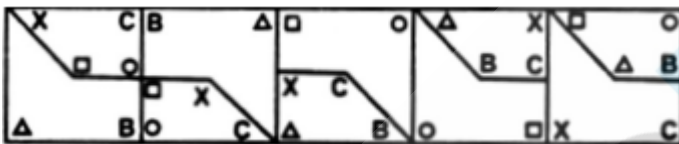
### 47. PROBLEM FIGURE



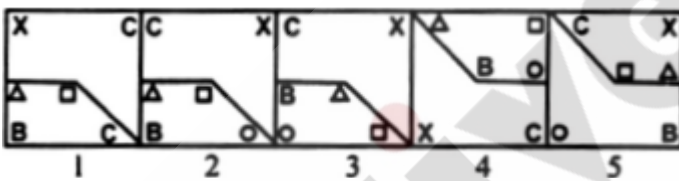
### ANSWER FIGURE



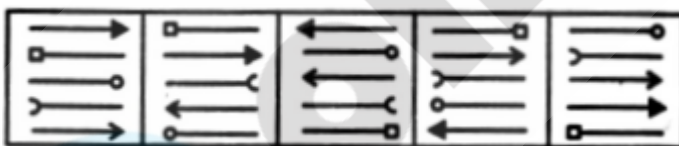
### 48. PROBLEM FIGURE



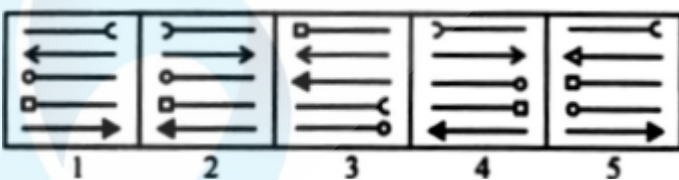
### ANSWER FIGURE



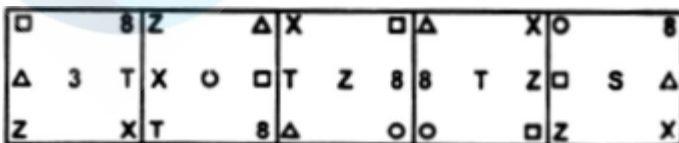
### 49. PROBLEM FIGURE



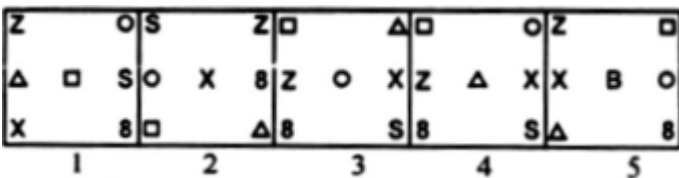
### ANSWER FIGURE



### 50. PROBLEM FIGURE



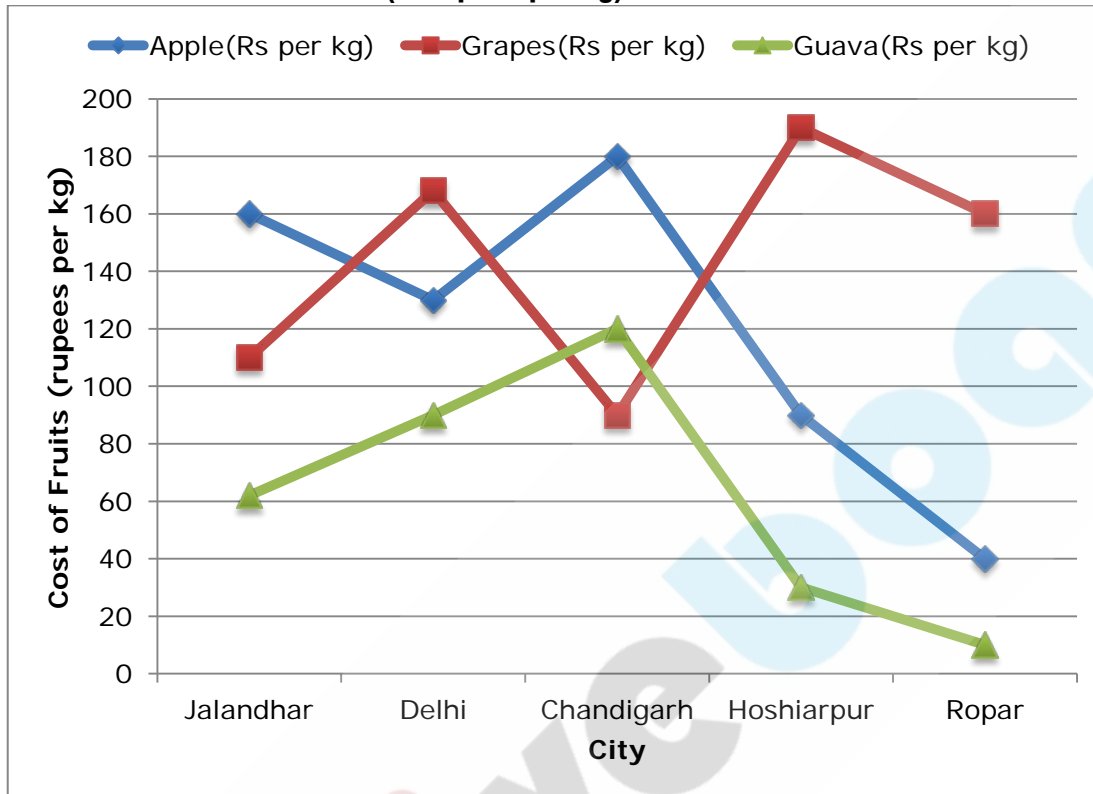
### ANSWER FIGURE



**Test-II: Data Analysis & Interpretation**

**Directions for Questions 51 to 55:** Study the following graph carefully to answer the questions that follow:

**Cost of three different fruits(in rupees per kg) in five different cities.**



51. 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?
- 1) Jalandhar
  - 2) Delhi
  - 3) Chandigarh
  - 4) Hoshiarpur
  - 5) Ropar
52. The cost of 1 kg of guava in Jalandhar is approximately What per cent of the cost of 2 kg of grapes in Chandigarh?
- 1) 66
  - 2) 24
  - 3) 28
  - 4) 34
  - 5) 58
53. What total amount will Ram pay to the Shopkeeper for purchasing 3 kg of apples and 2 Kg. of guavas in Delhi?
- 1) Rs 530
  - 2) Rs 450
  - 3) Rs 570
  - 4) Rs 620
  - 5) Rs 490

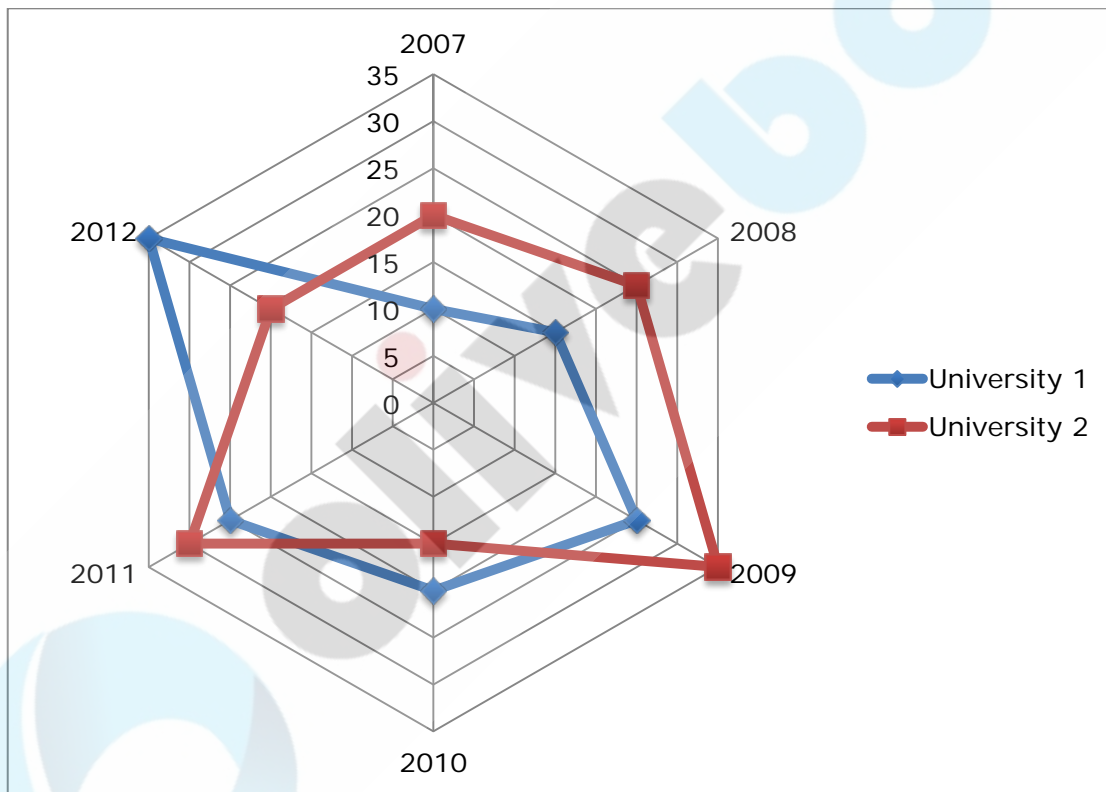
54. Ravinder had to purchase 45 kg of grapes from Hoshiarpur. The Shopkeeper gave him a discount of 4% per kg. What amount did he pay to the Shopkeeper after the discount?

- 1) Rs 8208
- 2) Rs 8104
- 3) Rs 8340
- 4) Rs 8550
- 5) Rs 8410

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

- 1) 3 : 2
- 2) 2 : 3
- 3)  $2^2 : 3^2$
- 4)  $4^2 : 9^2$
- 5)  $9^2 : 4^2$

**Directions for Questions 56 to 60:** Study the following graph carefully and answer the questions that follow:  
**Number of students (in thousand) in two different universities in six different years**



56. 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 2012?

- 1) Zero
- 2) 5,000
- 3) 15,000
- 4) 10,000
- 5) 1,000

57. 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?

- 1) 50,000
- 2) 55,000



- 3) 45,000
- 4) 57,000
- 5) 40,000

58. 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?

- 1) 11,250
- 2) 12,350
- 3) 12,500
- 4) 11,500
- 5) 11,750

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

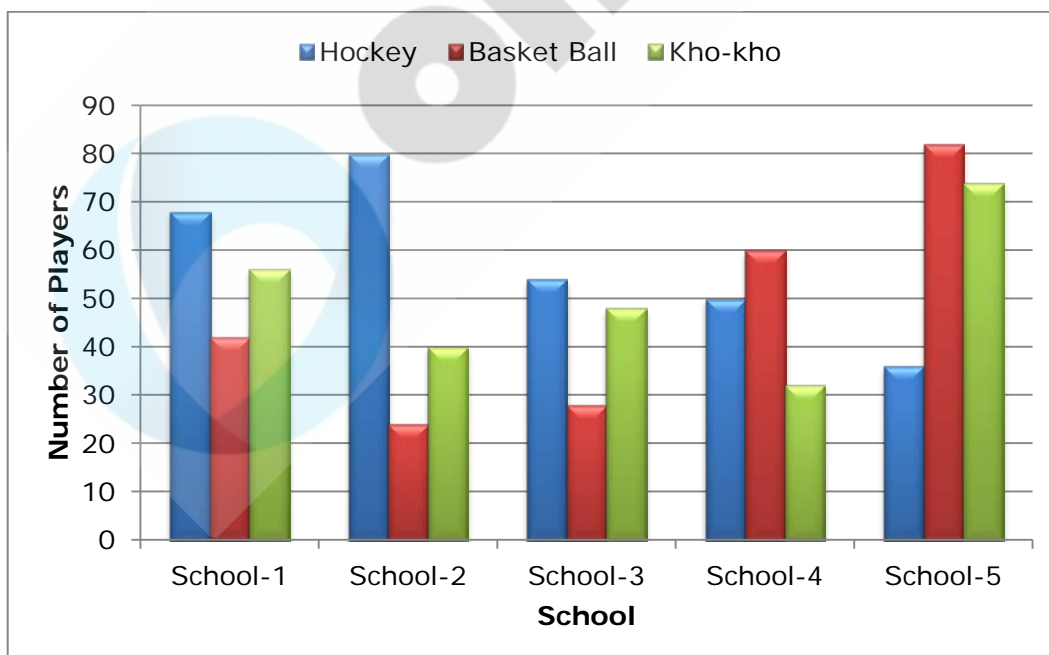
- 1) 135
- 2) 15
- 3) 115
- 4) 25
- 5) 35

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

- 1) 2008
- 2) 2009
- 3) 2010
- 4) 2011
- 5) 2012

**Directions for Questions 61 to 65:** Study the graph carefully to answer the questions that follow.

**Number of players in three different games in five different schools**



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

- 1) 324

- 2) 288
- 3) 342
- 4) 284
- 5) 248

62. 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?

- 1) 5 : 7
- 2) 7 : 9
- 3) 7 : 8
- 4) 9 : 7
- 5) 5 : 8

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

- 1) School-1
- 2) School-2
- 3) School-3
- 4) School-4
- 5) School-5

64. The number of players participating in Kho-Kho from School-4 is what per cent of the number of players participating in Hockey from School-2?

- 1) 42
- 2) 48
- 3) 36
- 4) 40
- 5) 60

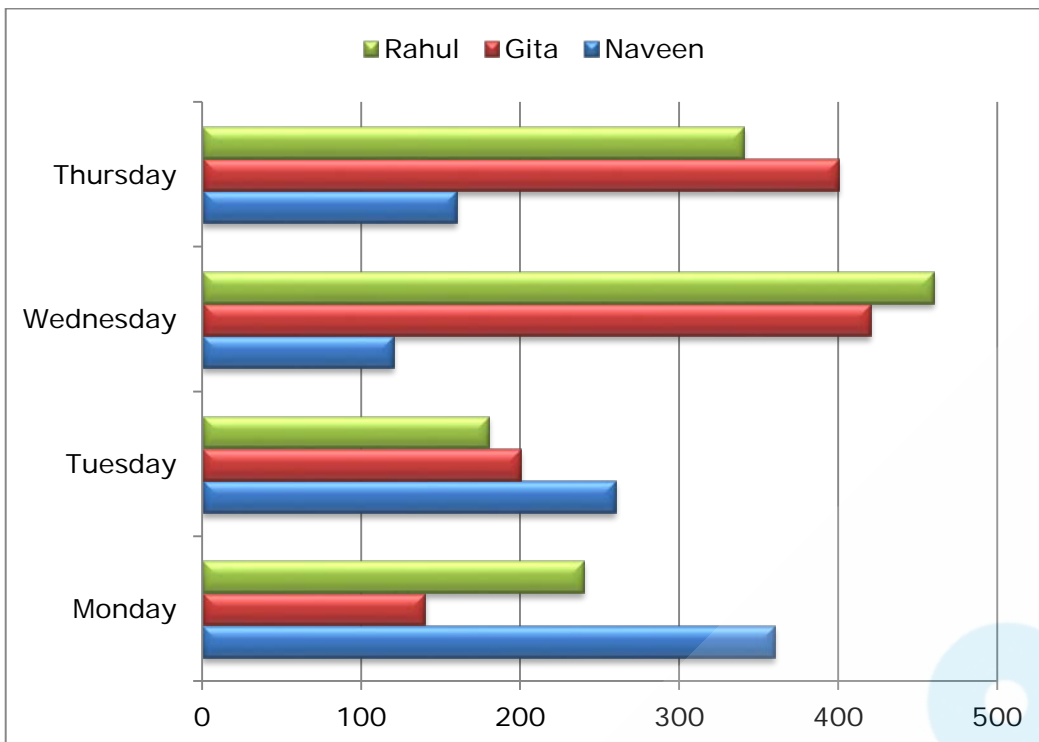
65. 25% of the number of players participating in Hockey from School-5 is females. What is the number of the Hockey players who are males in School-5?

- 1) 15
- 2) 18
- 3) 30
- 4) 21
- 5) 27

**Directions for Questions 66 to 70:** Study the following bar-graph carefully and answer the following questions.

**Earning (in Rupees) of three different person on four different days**





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

- 1) Rs 285
- 2) Rs 290
- 3) Rs 320
- 4) Rs 310
- 5) Rs 315

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

- 1) Rs 1,040
- 2) Rs 1,020
- 3) Rs 980
- 4) Rs 940
- 5) Rs 860

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

- 1) Rs 520
- 2) Rs 550
- 3) Rs 540
- 4) Rs 560
- 5) Rs 620

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

- 1) Rs 40
- 2) Rs 20
- 3) Rs 50
- 4) Rs 30
- 5) Rs 10

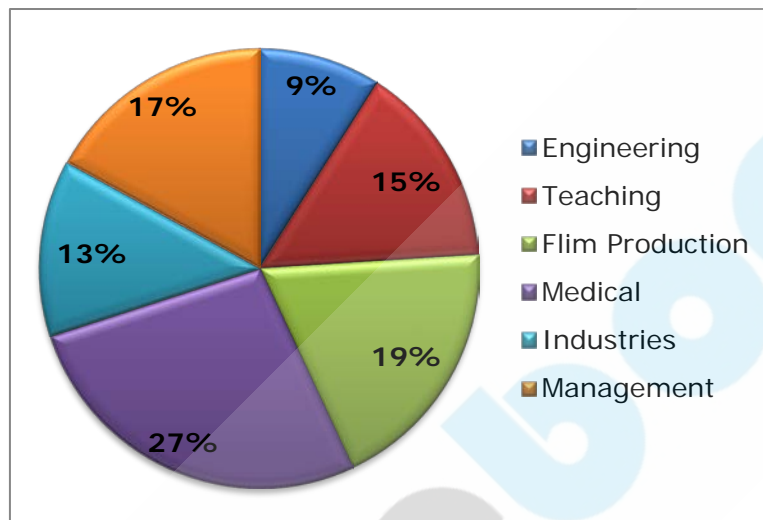
70. What is the ratio of Naveen's earning on Monday, Wednesday and Thursday?

- 1) 7 : 3 : 5

- 2) 8 : 6 : 5
- 3) 8 : 7 : 4
- 4) 9 : 5 : 4
- 5) 9 : 3 : 4

**Directions for Questions 71 to 75:** Study the following pie-chart and answer the following questions.

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



71. What is the difference between the total number of employees in teaching and medical profession together and the number of employees in management profession?
- 1) 6770
  - 2) 7700
  - 3) 6700
  - 4) 7770
  - 5) 7670
72. In management profession three fourths of the number of employees is females. What is the number of male employees in management profession?
- 1) 1239
  - 2) 1143
  - 3) 1156
  - 4) 1289
  - 5) 1139
73. 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?
- 1) 3271
  - 2) 3819
  - 3) 3948
  - 4) 1273
  - 5) 1246
74. What is the total number of employees in engineering profession and industries together?
- 1) 5698
  - 2) 5884

- 3) 5687
- 4) 5896
- 5) 5487

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

- 1) 1608
- 2) 1640
- 3) 1764
- 4) 1704
- 5) 1686

**Directions for Questions 76 to 80:** 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

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

- 1) Rs 608
- 2) Rs 763
- 3) Rs 731
- 4) Rs 683
- 5) Rs 674

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

- 1) Rs 183
- 2) Rs 149
- 3) Rs 159
- 4) Rs 178
- 5) Rs 164

78. 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?

- 1) Rs 180
- 2) Rs 176
- 3) Rs 190
- 4) Rs 167

5) Rs 196

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

- 1) April and June
- 2) April and May
- 3) March and June
- 4) March and May
- 5) July and May

80. 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?

- 1) 27 : 49
- 2) 27 : 65
- 3) 34 : 49
- 4) 135 : 184
- 5) 13 : 24

**Directions for Questions 81 to 85:** 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

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

- 1) 176 km
- 2) 188 km
- 3) 183 km
- 4) 193 km
- 5) 159 km

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

- 1) 1 hr 59 min
- 2) 1 hr 17 min
- 3) 1 hr 47 min
- 4) 1 hr 45 min
- 5) 1 hr 15 min

83. What is the ratio of the number of passengers boarding from Vasai Road to that from Ahmedabad in the train?
- 1) 21 : 17
  - 2) 13 : 9
  - 3) 21 : 19
  - 4) 15 : 13
  - 5) 13 : 15
84. 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?
- 1) 6.10 am
  - 2) 6.01 pm
  - 3) 6.05 am
  - 4) 6.50 pm
  - 5) 6.07 pm
85. The distance between which two stations is the second lowest?
- 1) Nadiad Jn to Ahmedabad
  - 2) Anand Jn to Nadiad Jn
  - 3) Dadar to Vasai Road
  - 4) Anand Jn to Vadodara
  - 5) Vasai Road to Surat

**Directions for Questions 86 to 90:** 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**

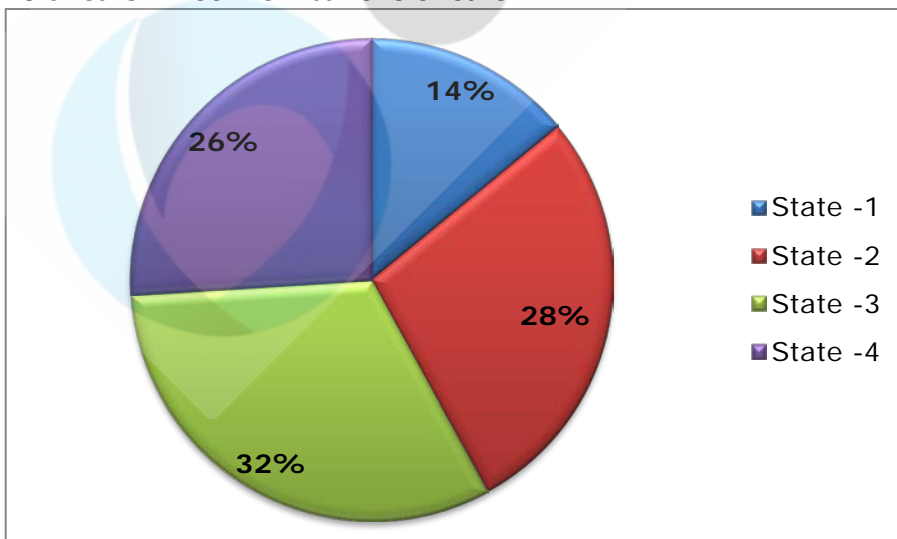
Temperature										
Month	Bhuj		Sydney		Ontario		Kabul		Beijing	
	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min
1st September	24	14	12	2	5	1	34	23	12	9
1st October	35	21	5	-1	15	6	37	30	9	3
1st November	19	8	11	3	4	0	45	36	15	1
1st December	9	2	-5	-9	-11	-7	31	23	2	-3
1st January	-4	-7	-11	-13	-14	-19	20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

86. What is the difference between the maximum temperature of Ontario on 1st November and the minimum temperature of Bhuj on 1st January?
- 1) 3°C
  - 2) 18°C
  - 3) 15°C
  - 4) 9°C
  - 5) 11°C

87. In which month respectively is the maximum temperature of Kabul the second highest and the minimum temperature of Sydney the highest?
- 1) 1st October and 1st January
  - 2) 1st October and 1st November
  - 3) 1st December and 1st January
  - 4) 1st September and 1st January
  - 5) 1st December and 1st September
88. In which month (on 1st day) is the difference between maximum temperature and minimum temperature of Bhuj the second highest?
- 1) 1st September
  - 2) 1st October
  - 3) 1st November
  - 4) 1st December
  - 5) 1st January
89. What is the average maximum temperature of Beijing over all the months together?
- 1) 8.4 °C
  - 2) 9.6 °C
  - 3) 7.6 °C
  - 4) 9.2 °C
  - 5) 8.6 °C
90. What is the ratio of the minimum temperature of Beijing on 1st September to the maximum temperature of Ontario on 1st October?
- 1) 3 : 4
  - 2) 3 : 5
  - 3) 4 : 5
  - 4) 1 : 5
  - 5) 1 : 4

**Directions for Questions 91 to 95:** Study the following pie-chart and table carefully to answer the questions that follow:

**Total cars = 700 Distributions of cars**



**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	2

91. What is the difference between the number of diesel engine cars in State-2 and the number of petrol engine cars in State-4?
- 1) 159
  - 2) 21
  - 3) 28
  - 4) 34
  - 5) 161
92. The number of petrol engine cars in State-3 is what per cent more than the number of diesel engine cars in State-1?
- 1) 100
  - 2) 200
  - 3) 300
  - 4) 125
  - 5) 225
93. If 25% of diesel engine cars in State-3 are AC and the remaining cars are non-AC, what is the number of diesel engine cars in State-3 which are non-AC?
- 1) 75
  - 2) 45
  - 3) 95
  - 4) 105
  - 5) 35
94. What is the difference between the total number of cars in State-3 and the number of petrol engine cars in State-2?
- 1) 96
  - 2) 106
  - 3) 112
  - 4) 102
  - 5) 98
95. What is the average number of petrol engine cars in all the states together?
- 1) 86.75
  - 2) 89.25
  - 3) 89.75
  - 4) 86.25
  - 5) 88.75
96. 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?
- 1)  $\frac{5}{33}$



- 2)  $\frac{5}{22}$
- 3)  $\frac{7}{22}$
- 4)  $\frac{7}{33}$
- 5)  $\frac{7}{66}$

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

- 1)  $\frac{5}{18}$
- 2)  $\frac{1}{18}$
- 3)  $\frac{1}{9}$
- 4)  $\frac{1}{6}$
- 5)  $\frac{5}{36}$

**Directions for Questions 98 to 100:** 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.

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

- 1) 2
- 2) 24
- 3) 4
- 4) 116
- 5) 36

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

- 1) 184
- 2) 96
- 3) 156
- 4) 84
- 5) 196

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

- 1) 6 : 1
- 2) 8 : 1
- 3) 8 : 3
- 4) 5 : 2
- 5) 7 : 2

101. Who was the Captain of Australian Cricket Team which currently (March 2013) visited India?
- 1) Michael Clarke
  - 2) Shane Watson
  - 3) Shane Warne
  - 4) Michael Hussey
  - 5) Ricky Pointing
102. Government, as part of the recapitalisation plan, infused capital in State Bank of India recently. Indicate the approximate capital infusion.
- 1) `500 Cr.
  - 2) `1,000 Cr.
  - 3) `1,500 Cr.
  - 4) `2,000 cr.
  - 5) `3,000 Cr.
103. 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?
- 1) 2%
  - 2) 3%
  - 3) 4%
  - 4) 5%
  - 5) 6%
104. Every year March 20 is celebrated as what day?
- 1) World Sparrow Day
  - 2) International Women's Day
  - 3) World Cuckoo Day
  - 4) International Children's Day
  - 5) International Mother's Day
105. One of the famous Indian sportspersons released his/her autobiography 'Playing to Win' in November 2012. Name the sportsperson correctly.
- 1) Saina Nehwal
  - 2) Mary Kom
  - 3) Yuvraj Singh
  - 4) Sachin Tendulkar
  - 5) Sushil Kumar
106. Which of the following terms is associated with the game of Cricket?
- 1) Bouncer
  - 2) Love
  - 3) Goal
  - 4) Mid Court
  - 5) Collision
107. Who is the author of the book Women of Vision?
- 1) Ravinder Singh
  - 2) Preeti Shenoy
  - 3) Amish Tripathi
  - 4) Durjoy Dutta

5) Alam Srinivas

108. 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?

- 1) Core Banking
- 2) Micro Credit
- 3) Retail Banking
- 4) Real Time Gross Settlement
- 5) Internet Banking

109. Invisible export means export of

- 1) Services
- 2) Prohibited goods
- 3) Restricted goods
- 4) Good as per OGL list
- 5) Other than those given as options

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

- 1) Dollar
- 2) Dinar
- 3) Yen
- 4) Euro
- 5) Peso

111. 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

- 1) Reverse Repo
- 2) Cash Reserve Ratio
- 3) Bank Deposit
- 4) Statutory Liquidity Ratio
- 5) Government Securities

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

- 1) Credit Card Holders
- 2) Students aspiring for further studies
- 3) Brokers in equity market
- 4) Village Artisans
- 5) Exporters

113. Banking Ombudsman is appointed by

- 1) Government of India
- 2) State Governments
- 3) RBI
- 4) ECGC
- 5) Exim Bank

114. The Holidays for the Banks are declared as per

- 1) Reserve Bank Act
- 2) Banking Regulation Act
- 3) Negotiable Instruments Act
- 4) Securities and Exchange Board of India Act

## 5) Companies Act

115. Interest on Savings deposit nowadays is
- 1) Fixed by the RBI
  - 2) Fixed by the respective Banks
  - 3) Fixed by the depositors
  - 4) Fixed as per the contract between Bank and the Consumer Court
  - 5) Not paid by the Bank
116. Interest below which a bank is not expected to lend to customers is known as
- 1) Deposit Rate
  - 2) Base Rate
  - 3) Bank Rate
  - 4) Prime Lending Rate
  - 5) Discount Rate
117. The customers by opening and investing in the Tax Saver Deposit Account Scheme in a Bank would get benefit under
- 1) Sales Tax
  - 2) Customs Duty
  - 3) Excise Duty
  - 4) Professional Tax
  - 5) Income Tax
118. In Banking business, when the borrowers avail a Term Loan, initially they are given a repayment holiday and this is referred as
- 1) Subsidy
  - 2) Interest waiver
  - 3) Re-phasing
  - 4) Interest concession
  - 5) Moratorium
119. 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?
- 1) Wipro Infotech Ltd.
  - 2) L&T Infotech
  - 3) HCL Technologies Ltd.
  - 4) Infosys Technologies Ltd.
  - 5) Polaris Financial Technology Ltd.
120. 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 affected?
- 1) Dow Jones BSE Index
  - 2) NASDAQ BSE Index
  - 3) S&P BSE Index
  - 4) Euronext BSE Index
  - 5) Other than those given as options
121. A non-performing asset is
- 1) Money at call and short notice

- 2) An asset at cease to generate income
- 3) Cash balance in till
- 4) Cash balance with the RBI
- 5) Balance with other banks

122. 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 up to 9,999. What is the percentage of such branches prescribed in the norms?
- 1) 10%
  - 2) 15%
  - 3) 18%
  - 4) 25%
  - 5) Other than those given as options
123. 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?
- 1) Deep Discount Bonds
  - 2) Zero Coupon bonds
  - 3) Bullet Bonds
  - 4) Inflation Indexed Bonds
  - 5) Inflation Variable Bonds
124. Government usually classifies its expenditure in terms of planned and non-planned expenditure. Identify which is the correct definition of planned expenditure.
- 1) It represents the expenditure of all the State Governments.
  - 2) It represents the total expenditure of the Central Government.
  - 3) It is the expenditure which is spent through centrally sponsored programmes and flagship schemes of the Government.
  - 4) It represents the expenditure incurred on Defence.
  - 5) Other than those given as options
125. Which of the following organisations is made specifically responsible for empowering Micro, Small and Medium enterprises in India?
- 1) NABARD
  - 2) RBI
  - 3) SIDBI
  - 4) ECGC
  - 5) SEBI
126. 'C' in CPU denotes
- 1) Central
  - 2) Common
  - 3) Convenient
  - 4) Computer
  - 5) Circuitry
127. A joystick is primarily used to/for
- 1) Print Text
  - 2) Computer gaming

- 3) Enter text
- 4) Draw pictures
- 5) Control sound on the screen

128. Which is not a storage device?

- 1) CD
- 2) DVD
- 3) Floppy disk
- 4) Printer
- 5) Hard disk

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

- 1) A Supercomputer
- 2) A Personal computer
- 3) A Laptop
- 4) A Mainframe
- 5) A PDA

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

- 1) click on it
- 2) collapse it
- 3) name it
- 4) give it a password
- 5) rename it

131. The CPU comprises of Control, Memory, and \_\_\_\_\_ units.

- 1) Micro processor
- 2) Arithmetic/Logic
- 3) Output
- 4) ROM
- 5) Input

132. \_\_\_\_\_ is the most important/powerful computer in a typical network.

- 1) Desktop
- 2) Network client
- 3) Network server
- 4) Network station
- 5) Network switch

133. A (n) \_\_\_\_\_ appearing on a web page opens another document when clicked.

- 1) Anchor
- 2) URL
- 3) Hyperlink
- 4) reference
- 5) heading

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

- 1) Desktop
- 2) Dialog box
- 3) Menu

- 4) Window
- 5) Icon

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

- 1) Backup
- 2) Disk Clean up
- 3) Disk Defragmenter
- 4) Restore
- 5) Disk Restorer

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

- 1) Anomaly
- 2) Shock
- 3) Spike
- 4) Virus
- 5) Splash

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

- 1) DBMS
- 2) Suites
- 3) Spread sheets
- 4) Presentation software
- 5) Word processors

138. \_\_\_\_\_ devices convert human-understandable data and programmes into a form that the computer can process.

- 1) Printing
- 2) Output
- 3) Solid state
- 4) Monitor
- 5) Input

139. Effective Selling Skills depend on the

- 1) Number of Languages known to the DSA
- 2) Data on marketing staff
- 3) Information regarding IT market
- 4) Knowledge of related markets
- 5) Ability to talk fast

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

- 1) Surrogate marketing
- 2) Training skills
- 3) Communication skills
- 4) Market Research
- 5) OTC Marketing

141. Leads can be best sourced from

- 1) Foreign Customers
- 2) Yellow pages
- 3) Dictionary



- 4) List of vendors
- 5) Local supply chains

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

- 1) Empathy
- 2) Sympathy
- 3) Insistence
- 4) Aggressiveness
- 5) Pride

143. Innovation in marketing is the same as

- 1) Abbreviation
- 2) Communication
- 3) Creativity
- 4) Aspiration
- 5) Research work

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

- 1) Income levels of customers
- 2) age of the employees
- 3) Needs of the salespersons
- 4) Marketing skills of the employees
- 5) Size of the organisation

145. Post-sales activities include

- 1) Sales presentation
- 2) Customer's feedback
- 3) Customer identification
- 4) Customer's apathy
- 5) Product design

146. The 'USP' of a product denotes the

- 1) Usefulness of the product
- 2) Drawbacks of a Product
- 3) Main Functions
- 4) Number of allied products available
- 5) High selling features of a product

147. The competitive position of a company can be improved by

- 1) Increasing the selling price
- 2) Reducing the margin
- 3) Ignoring competitors
- 4) Increasing the cost price
- 5) Understanding and fulfilling customers' needs

148. Value-added services means

- 1) Low-cost products
- 2) High-cost products
- 3) At-par services
- 4) Additional services for the same cost
- 5) Giving discounts

149. The target market for Debit Cards is
- 1) All existing account-holders
  - 2) All agriculturists
  - 3) All DSAs
  - 4) All vendors
  - 5) All Outsourced agents
150. A good Brand can be built up by way of
- 1) Customer Grievances
  - 2) Break-down of IT support
  - 3) Old age
  - 4) Large number of products
  - 5) Consistent offering of good services

#### Test-IV: English Language

**Directions for Questions 151 to 160:** 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 focused on customer on-boarding, 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 on-boarding 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 **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.

151. Which of the following facts is **true** as per the passage?
- 1) People from rural areas have high perceived value of banking services.
  - 2) Cost is not a valid Criterion for technological package selection for financial inclusion initiatives.
  - 3) The inclusion segment is a singular impoverished, undifferentiated mass.
  - 4) The branch timings of banks generally do not coincide with the off-work hours of the labour class in urban markets.
  - 5) All the given statements are true.
152. 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.
- 1) Only (B)
  - 2) Only (C)
  - 3) All (A), (B) & (C)
  - 4) Only (A)
  - 5) Both (B) and (C)
153. According to the passage, for which of the following reasons is the viability of financial inclusion under question?
- 1) Banks always prefer the cheapest package (to cut cost) while making a choice of technology to be used.
  - 2) The Business Correspondent Agents are highly demotivated to pursue their activity as a full-time job.
  - 3) The investments made by banks and their delivery partners are not yielding equal amounts of returns.
  - 4) Banks do not have adequate number of delivery partners required to tap the unbanked market.
  - 5) Banks do not have adequate manpower to explore the diversity of the unbanked market and thereby identify the right target customers for various programmes.
154. In the passage, the author has specified which of the following characteristics of the customer on-boarding process?
- 1) It involves collection of documents from the applicants in order to validate their details.
  - 2) It involves issuance of smart cards to the customers.
  - 3) It suffers from latency as it takes a long time after submission of documents by the customer.
  - 4) It is an expensive process which people find difficult to afford.
  - 5) All of the given characteristics have been specified
155. 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
- 1) Both (A) and (B)

- 2) All (A), (B) and (C)
- 3) Only (C)
- 4) Only (A)
- 5) Only (B)

156. 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

- 1) Only (A)
- 2) Only (C)
- 3) Only (B)
- 4) All (A), (B) and (C)
- 5) Both (A) and (C)

**Directions for Questions 157 to 158:** Choose the word which is **MOST SIMILAR** in meaning to the word printed in bold as used in the passage.

157. **Multitude**

- 1) Impoverished
- 2) Handful
- 3) Acknowledged
- 4) Plenty
- 5) Solitude

158. **Ubiquitous**

- 1) Quintessential
- 2) Popular
- 3) Omnipresent
- 4) Simplified
- 5) Abnormal

**Directions for Questions 159 to 160:** Choose the word which is **MOST OPPOSITE** in meaning to the word printed in bold as used in the passage.

159. **Dormant**

- 1) Emaciated
- 2) Pertinent
- 3) Cornered
- 4) Rejected
- 5) Active

160. **Delayed**

- 1) Perturbed
- 2) Popularised
- 3) Expedited
- 4) Stabilised
- 5) Repressed

**Directions for Questions 161 to 170:** 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 recognize the risks to the organisation but are adamant that those risks are worth taking.

161. 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.
- 1) All (A), (B) and (c)
  - 2) Only (C)
  - 3) Both (A) and (C)
  - 4) Only (A)
  - 5) Only (B)
162. Which of the following is not true BYOD?
- 1) BYOD enables employees to access enterprise network from anywhere and anytime.
  - 2) Due to evolution of BYOD trend the 9 am- 5 pm model of working solely from office has become outdated.
  - 3) Recent research has confirmed that BYOD boosts organisational productivity.
  - 4) The concept of cloud computing facilitates the BYOD trend.



5) All the given facts are true

163. According to the passage, why would the decision to embrace BYOD prove dangerous to smaller financial businesses?
- 1) Their employers have poor knowledge about their devices, which in turn poses a threat the confidential data of the organisation.
  - 2) Their employees are more vulnerable to misplacement of devices.
  - 3) They may lack mature IT strategies and policies required to protect confidential data.
  - 4) They cannot afford to deal with damage liability issues of employee-owned devices.
  - 5) Their employees have a tendency to change jobs frequently.
164. 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.
- 1) Only (C)
  - 2) Only (B)
  - 3) Both (A), (C)
  - 4) only (A)
  - 5) All (A), (B) and (C)
165. According to the findings of the survey conducted by Fortinet, why do majority of employees prefer using their own devices for work purpose?
- 1) As they often find that the devices provided by the company lack quality.
  - 2) As they have access to their favourite applications while working
  - 3) As majority of them believe that output doubles when they use their own devices for work purpose
  - 4) As handling data from their own devices reinforces their sense of responsibility
  - 5) As it helps them create a brand of their own
166. 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
- 1) Both (A) and (C)
  - 2) All (A), (B) and (C)
  - 3) Only (C)
  - 4) Only (A)
  - 5) Only (B)

**Directions for Questions 167 to 168:** Choose the word which is most **SIMILAR** in meaning to the word printed in bold as used in the passage.

167. **Heralded**
- 1) Suspected
  - 2) Publicised
  - 3) Dragged

- 4) Objective
- 5) Benefit

168. **Outweigh**

- 1) Control
- 2) Venture
- 3) Perish
- 4) Determine
- 5) Surpass

**Directions for Questions 169 to 170:** Choose the word which is most **OPPOSITE** in meaning to the word printed in bold as used in the passage.

169. **Embrace**

- 1) Contradict
- 2) Disobey
- 3) Curtail
- 4) Reject
- 5) Obscure

170. **Subversion**

- 1) Compliance
- 2) Sanity
- 3) Popularity
- 4) Destabilisation
- 5) Clarity

**Directions for Questions 171 to 175:** 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 5)

171. 1) There cannot be any situation where  
2) somebody makes money in an asset  
3) located in India and does not pay tax  
4) either to India or to the country of his origin.  
5) No error

172. 1) India has entered a downward spiral  
2) where the organised, productive  
3) and law abide sectors are subject to  
4) savage amounts of multiple taxes.  
5) No error

173. 1) The bank may have followed  
2) an aggressive monetary tightening policy  
3) but its stated aim of  
4) curbing inflation have not been achieved.  
5) No error

174. 1) Equal Opportunities for advancement  
2) across the length and breadth



- 3) of an organisation will
- 4) keep many problems away.
- 5) No error

175.        1) A customised data science degree  
              2) is yet to become  
              3) a standard programme  
              4) to India's Premier educational institutes.  
              5) No error

**Directions for Questions 176 to 180:** 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.

176.        When you want to digitalise a city \_\_\_\_\_ with millions, you don't bet \_\_\_\_\_ the odds.  
              1) proceeding, into  
              2) teeming, against  
              3) undergoing, adhere  
              4) dangling, for  
              5) falling, above
177.        The numbers \_\_\_\_\_ by the legitimate online music service providers indicate that a growing number of users are \_\_\_\_\_ to buy music.  
              1) morphed, ignoring  
              2) labelled, thriving  
              3) figured, fanatic  
              4) painted, interested  
              5) touted, willing
178.        If India is \_\_\_\_\_ on protecting its resources, international business appears equally \_\_\_\_\_ to safeguard its profit.  
              1) dreaded, fragile  
              2) stubborn, weak  
              3) bent, determined  
              4) approaching, settled  
              5) obsessed, prepared
179.        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.  
              1) diluting, divulge  
              2) tempting, maintain  
              3) imputing, overdrive  
              4) pursuing, assess  
              5) employing, trust
180.        Lack of financing options, \_\_\_\_\_ with HR and technological \_\_\_\_\_ make small and medium enterprises sector the most vulnerable component of our economy.  
              1) except, loophole  
              2) coupled, challenges

- 3) armed, benefits
- 4) registered, strategies
- 5) strengthened, facilities

**Directions for Questions 181 to 185:** 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) The mechanic works on motors and an accountant has his computer. Likewise, if a student has to work on a machine or device, what should it be called?

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

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

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

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

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

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

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

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

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

- 1) A
- 2) D

- 3) C
- 4) E
- 5) F

**Directions for Questions 186 to 195:** 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 **(A)** to innovation? This is a particularly pertinent **(B)** for India today. Massive problems in health, education etc **(C)** be solved using a conventional approach but **(D)** creative and innovative solutions that can ensure radical change and **(E)**. There are several factors in India's **(F)**. Few countries have the rich diversity that India or its large, young population **(G)**. While these **(H)** innovation policy interventions, certain additional steps are also required. These include **(I)** investment in research and development by **(J)** the government and the private sector, easy transfer of technology from the academic world etc. To fulfil its promise of being prosperous and to be at the forefront, India must be innovative.

186. **A**
- 1) stimuli
  - 2) conducive
  - 3) incentive
  - 4) facilitated
  - 5) impetus
187. **B**
- 1) objective
  - 2) controversy
  - 3) doubt
  - 4) question
  - 5) inference
188. **C**
- 1) cannot
  - 2) possibly
  - 3) should
  - 4) never
  - 5) must
189. **D**
- 1) necessary
  - 2) apply
  - 3) need
  - 4) consider
  - 5) requires
190. **E**
- 1) quantity
  - 2) advantages
  - 3) increase
  - 4) chaos
  - 5) growth

191. **F**
- 1) challenges
  - 2) praises
  - 3) favour
  - 4) leverage
  - 5) esteem

192. **G**
- 1) blessed
  - 2) enjoys
  - 3) endows
  - 4) prevails
  - 5) occurs

193. **H**
- 1) aid
  - 2) jeopardise
  - 3) promotes
  - 4) endure
  - 5) cater

194. **I**
- 1) acute
  - 2) utilising
  - 3) restricting
  - 4) inspiring
  - 5) increased

195. **J**
- 1) both
  - 2) besides
  - 3) combining
  - 4) participating
  - 5) also

**Directions for Questions 196 to 200:** 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.

196. (A) consent (B) nascent (C) emerging (D) Insecure
- 1) A - C
  - 2) B - D
  - 3) B - C
  - 4) A - D
  - 5) A - B

197. (A) elated (B) eccentric (C) explicit (D) abnormal
- 1) A - B
  - 2) B - D
  - 3) A - C

- 4) A - D
- 5) D - C

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

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

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

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

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

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

**Solutions**

1) 2	11) 5	21) 1	31) 1	41) 5
2) 4	12) 5	22) 2	32) 4	42) 1
3) 4	13) 1	23) 2	33) 5	43) 3
4) 5	14) 2	24) 4	34) 2	44) 4
5) 3	15) 4	25) 4	35) 5	45) 1
6) 3	16) 3	26) 2	36) 4	46) 4
7) 1	17) 4	27) 4	37) 3	47) 3
8) 1	18) 3	28) 3	38) 2	48) 2
9) 3	19) 1	29) 2	39) 5	49) 1
10) 2	20) 2	30) 1	40) 4	50) 3
51) 2	61) 2	71) 3	81) 3	91) 2
52) 4	62) 3	72) 5	82) 5	92) 1
53) 3	63) 1	73) 2	83) 1	93) 4
54) 1	64) 4	74) 4	84) 2	94) 5
55) 3	65) 5	75) 1	85) 4	95) 2
56) 1	66) 2	76) 3	86) 5	96) 3
57) 5	67) 4	77) 3	87) 1	97) 4
58) 1	68) 3	78) 1	88) 3	98) 3
59) 4	69) 1	79) 4	89) 5	99) 5
60) 5	70) 5	80) 1	90) 2	100) 2
101) 1	121) 2	141) 2	161) 3	181) 1
102) 5	122) 4	142) 1	162) 3	182) 1
103) 4	123) 4	143) 3	163) 3	183) 4
104) 1	124) 3	144) 1	164) 1	184) 3
105) 1	125) 3	145) 2	165) 2	185) 2
106) 1	126) 1	146) 5	166) 1	186) 2
107) 5	127) 2	147) 5	167) 2	187) 4
108) 2	128) 4	148) 4	168) 5	188) 1
109) 1	129) 5	149) 1	169) 4	189) 3
110) 4	130) 1	150) 5	170) 1	190) 5
111) 2	131) 2	151) 4	171) 2	191) 3
112) 5	132) 3	152) 1	172) 3	192) 2
113) 3	133) 3	153) 3	173) 4	193) 1
114) 3	134) 4	154) 5	174) 5	194) 5
115) 2	135) 3	155) 1	175) 4	195) 1
116) 2	136) 3	156) 5	176) 2	196) 3
117) 5	137) 5	157) 4	177) 5	197) 2
118) 5	138) 5	158) 3	178) 3	198) 5
119) 4	139) 4	159) 5	179) 4	199) 1
120) 3	140) 3	160) 3	180) 2	200) 5

1. Consider option 1:  $O > T$ :  
 $O > S$  and  $S < T$ , but the relationship between  $O$  and  $T$  cannot be determined  
Hence, option 1 is False

Consider option 2:  $S < R$   
 $R > A$  and  $A > S$ , therefore  $R > S$  or  $S < R$   
Hence, option 2 is true

Similarly, for options 3 and 5, we cannot determine the relationship  
Option 4 is definitely false  
Hence, option 2 is the correct answer

2. The expressions  $P > A$  and  $T \leq L$  should be true  
Given expression is  $P > L ? A \geq N = T$   
If '?' is '<' or ' $\leq$ ', then the relationship between  $P$  and  $A$  cannot be determined  
Hence, if  $P$  is greater than  $A$  in the above expression, then '?' must be '>' or '=' or ' $\geq$ '  
Therefore, options 1, 3, and 5 can be eliminated

If '?' is '>', then  $L > T$ , but it cannot be  $L \geq T$   
Hence, if '?' is ' $\geq$ ' then  $L \geq T$

Hence, option 4 is the correct answer

3. The expressions  $B > N$  and  $D \leq L$  should be definitely true  
Given expression is  $B\_L\_O\_N\_D$

Consider option 1:  $B = L = O \geq N \geq D$   
In the above expression,  $B \geq N$  and  $D \leq L$   
Hence, option 1 is not the correct answer

Consider option 2:  $B > L \geq O = N > D$   
In the above expression,  $B > N$  and  $D < L$   
Hence, option 2 is also not the correct answer

Consider option 3:  $B > L < O = N \leq D$   
In the above expression, relationship between  $B$  and  $N$  cannot be determined

Consider option 4:  $B > L = O = N \geq D$   
In the above expression,  $B > N$  and  $D \leq L$

Hence, option 4 is the correct answer

4. Condition : Expression  $A < P$  should be definitely false  
Consider option 1:  $L \leq N < P > A$   
In the above expression,  $A < P$  is definitely true

Consider option 2:  $L \leq A < P > N$   
In the above expression,  $A < P$  is definitely true

Consider option 3:  $A \leq L < P > N$   
In the above expression,  $A < P$  is definitely true



Consider option 4:  $N \leq A < P > L$

In the above expression,  $A < P$  is definitely true

Consider option 5:  $P \leq N < A > L$

In the above expression,  $P < A$ . Therefore,  $A < P$  is definitely false

Hence, option 5 is the correct answer

5. Condition:  $F > N$  and  $U > D$  should be definitely false

Consider option 1:  $F < O < U > N = D$

In the above expression, the relationship between  $F$  and  $N$  cannot be determined

Consider option 2:  $F < O = U = N > D$

In the above expression,  $F < N$  and  $U > D$

Therefore, option 2 is not the correct answer

Consider option 3:  $F < O = U = N < D$

In the above expression,  $F < N$  and  $U < D$

Hence, both the expressions  $F > N$  and  $U > D$  are false

Hence, option 3 is the correct answer.

### Common solution from 6 to 10:

Based on the information given in the question

Person	Standard	Subject
A	5 <sup>th</sup>	Maths
B	7 <sup>th</sup>	Hindi or English
C	5 <sup>th</sup>	Marathi
D	6 <sup>th</sup>	Economics
E	6 <sup>th</sup>	Civics
G	7 <sup>th</sup>	Hindi or English
I	7 <sup>th</sup>	History

6. option 3

7. option 1

8. B, G, I study in 7<sup>th</sup> standard  
Hence, option 1

9. option 3

10. option 2

### Common solution for Questions 11 to 15:

'economics is not money' = 'ka la ho ga'

'demand and supply economics' = mo ta pa ka'

In the above two statements, only word 'economics' is common. And only code 'ka' is common in these two statements. Hence, code for 'economics' is 'ka'

'money makes only part' = 'zi la ne ki'

'economics is not money' = 'ka la ho ga'

In the above two statements, only word 'money' is common. And only code 'la' is common in these two statements. Hence, code for 'money' is 'la'

'demand makes supply economics' = 'zi mo ka ta'

'money makes only part' = 'zi la ne ki'

In the above two statements, the word 'makes' is common. And only the code 'zi' is common in these two statements. Hence, the code for 'makes' is 'zi'

'demand makes supply economics' = 'zi mo ka ta'

'demand and supply economics' = 'mo ta pa ka'

In the above two statements, the words 'demand supply economics' is common. And code 'ta ka mo' is common. Therefore, code for 'and' is 'pa'

'economics is not money' = 'ka la ho ga'

Code for economics is 'ka' and code for money is 'la'.

Hence code for 'is' and 'not' can be 'ho' or 'ga' and 'ho' or 'ga' respectively

'money makes only part' = 'zi la ne ki'

Code for money is 'la' and code for makes is 'zi'

Hence, code for 'only' and 'part' can be 'ne' or 'ki' and 'ne' or 'ki' respectively

'demand and supply economics' = 'mo ta pa ka'

Code for 'and' and 'economics' is 'pa' and 'ka' respectively.

Hence, the code for 'demand' and 'supply' can be 'mo' or 'ta' and 'mo' or 'ta'

Word	Code
Economics	Ka
Money	La
Makes	Zi
And	Pa
Is	Ho or ga
Not	Ho
Only	Ki or ne
Part	Ne
Demand	Mo or ta
Supply	Mo or ta

11. Code for money is 'la'

Hence, option 5 is the correct answer

12. code for supply can be 'mo' or 'ta'. Hence, option 5 is the correct answer

13. Code for demand is 'mo' or 'ta'

Code for only is 'ki' or 'ne'

Code for 'more' is not known. Hence, it should be new code

Only options 1 and 5 have new code.

Consider option 5: code of 'ka' is economics. Hence, option 5 is wrong answer

Hence, option 1 is the correct answer

14. Code for 'and' and 'money' is 'pa' and 'la' respectively

Code for 'work' is not known. Hence, it should be new code.

Hence, option should have codes 'pa', 'la' and new code

Only option 2 satisfies this. Hence, option 2 is the correct answer

15. Code for 'makes' is 'zi'

Hence, option 4 is the correct answer

### Common solution for Questions 16 to 20:

In the final step, all the words will be arranged in reverse alphabetical order and numbers in decreasing order

In step I: the word which comes first in alphabetical order is placed first and then smallest number is placed second

In step II: the word which comes second in alphabetical order is placed first in this step and then next smallest number is placed second

In step III: the word which comes third in alphabetical order is placed first in this step and then third number in ascending order is placed second

This process is continued till all the words are arranged in reverse alphabetical order and all the numbers are arranged in decreasing order

Given input : 32 proud girl beautiful 48 55 97 rich family 61 72 17 nice life

Step I: beautiful 17 32 proud girl 48 55 97 rich family 61 72 nice life

Step II: family 32 beautiful 17 proud girl 48 55 97 rich 61 72 nice life

Step III: girl 48 family 32 beautiful 17 proud 55 97 rich 61 72 nice life

Step IV: life 55 girl 48 family 32 beautiful 17 proud 97 rich 61 72 nice

Step V : nice 61 life 55 girl 48 family 32 beautiful 17 proud 97 rich 72

Step VI: proud 72 nice 61 life 55 girl 48 family 32 beautiful 17 97 rich

Step VII: rich 97 proud 72 nice 61 life 55 girl 48 family 32 beautiful 17

16. Hence, step VII is the last step

Option 3 is the correct answer

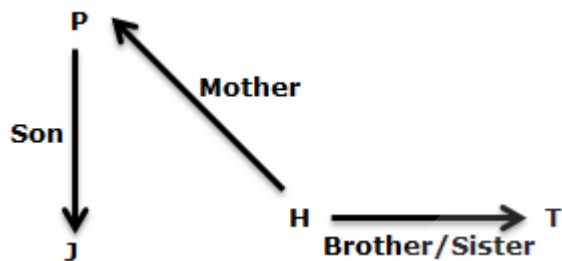
17. Step VI: proud 72 nice 61 life 55 girl 48 family 32 beautiful 17 97 rich  
Hence, 'nice' is the third element from left end in step VI i.e. option 4

18. Step III: girl 48 family 32 beautiful 17 proud 55 97 rich 61 72 nice life  
Hence, option 3 is the correct answer

19. Step VII: rich 97 proud 72 nice 61 life 55 girl 48 family 32 beautiful 17  
The position of 'nice' from left end in final step is fifth.  
Hence, option 1 is the correct answer

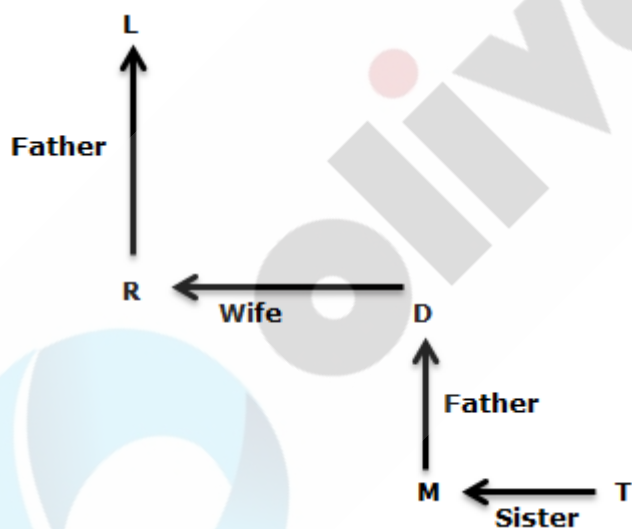
20. Step V : nice 61 life 55 girl 48 family 32 beautiful 17 proud 97 rich 72  
Hence, '17' is the third to the right of 'family' in step V  
Option 2

21. From the figure, we can tell that If T is brother or sister of H, then J will be brother of T.



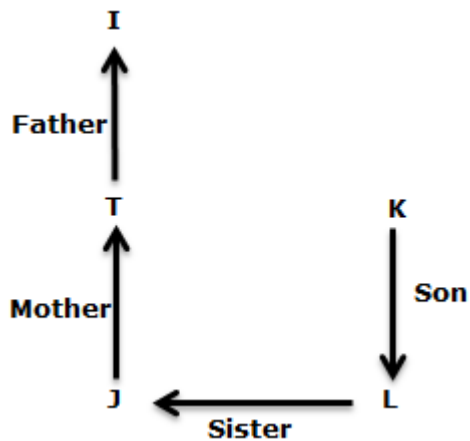
Hence, symbol 'X' is the correct answer. Hence, option 1

22. In the expression 'L + R \$ D + M X T', M is daughter of D



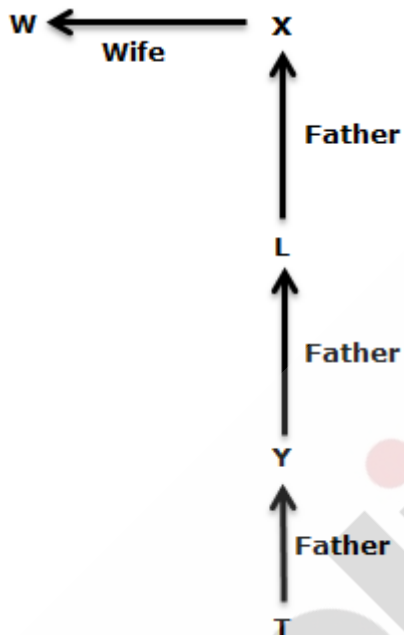
Option 2

23. From the figure, we can conclude that K is son-in-law of I

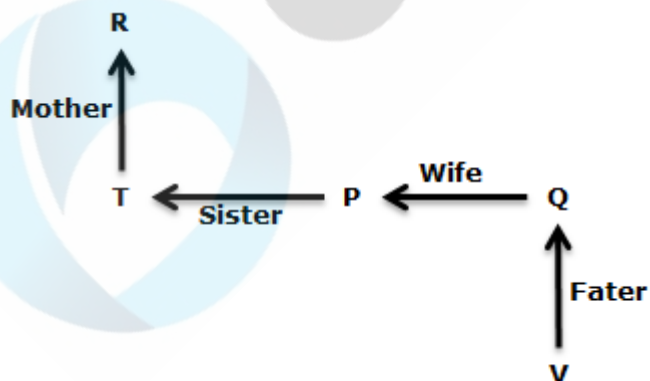


Option 2

24. In the expression 'W \$ X + L + Y + T', Y is son of X is definitely false

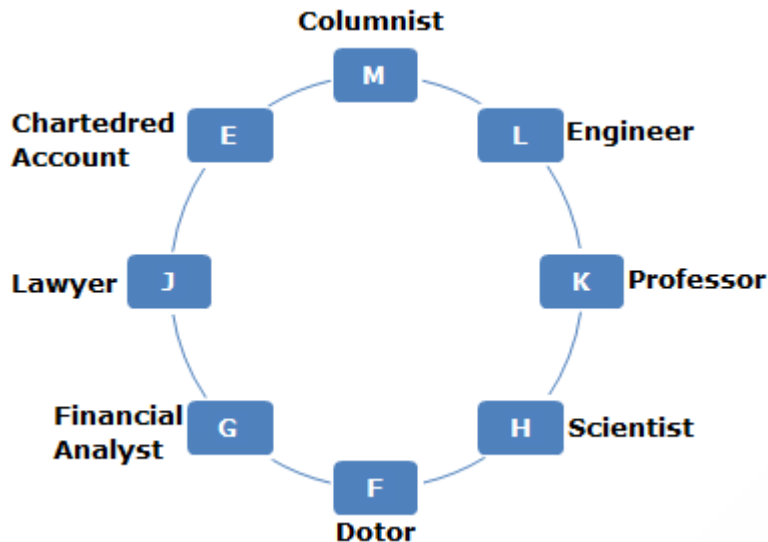


25. From the figure, If P is wife of Q, then T will be sister-in-law of Q



Hence, option 4

Common solution for questions 26 to 30:



26. G is sitting second to the right of E.  
Option 2

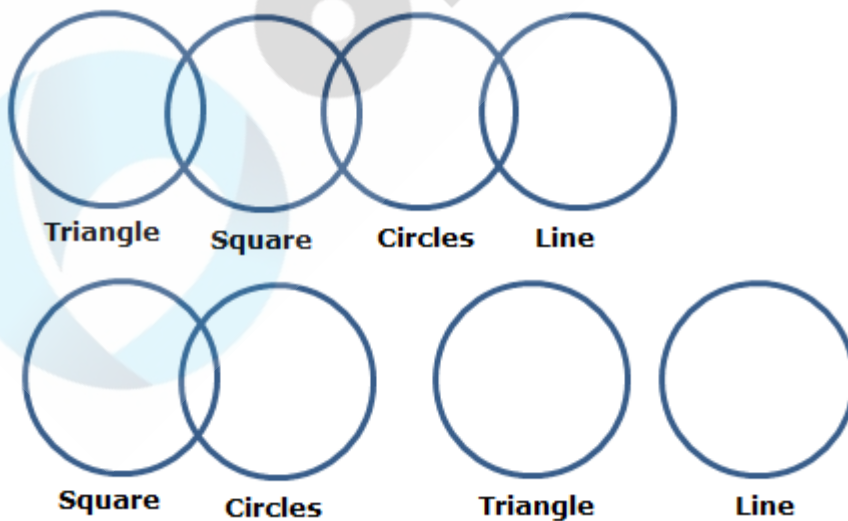
27. K is the Professor  
Option 4

28. Except option 3, all the remaining pairs are sitting diametrically opposite.

29. L is second to the right of the Scientist  
Option 2

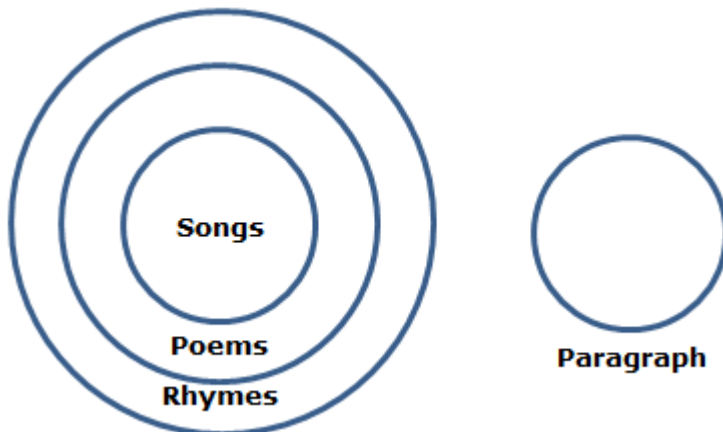
30. Option 1 is true

31. Based on the statements given, the following diagrams can be drawn. The area common to square and circle can never be triangle, since no circle is a triangle.  
We can observe that some lines may be or may not be circles.  
Hence, option 1 is the correct answer.

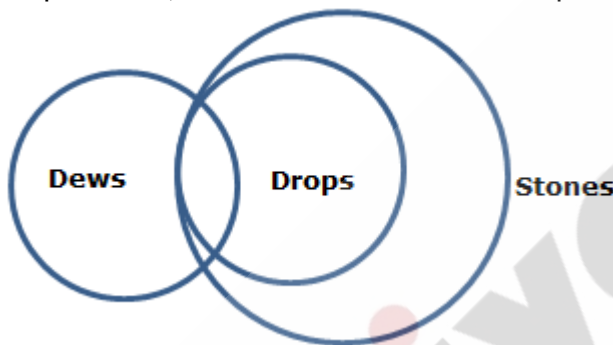


32. We can observe that triangle can be a square. Hence, statement I is false. And some lines can be circles also. Hence, neither statement follows. Option 4

33. We can observe that no song is a paragraph and no poem is a paragraph. Hence, both the statements follow. Option 5



34. All Rhymes are not Poems. Hence, statement I is false.  
are Rhymes. Hence, statement II is true. Option 2
35. From the figure, we can conclude that at least some Dews are Stones and at least some Stones are Drops. Hence, both the statements follow. Option 5



36. Using statement I:

1 \_ \_ \_ \_ Sheetal \_ Sandeep \_ \_ \_ \_ Bhavana \_ \_ \_

From left end, Bhavana's position cannot be determined

Using statement II:

Sheetal \_ \_ \_ \_ Anita

Less than three people are standing between Anita and Bhavana means, either Bhavana can be standing right to Anita or left to Anita. Hence, we cannot determine the exact position of Bhavana  
Option 4

37. Using statement I arrangement will be

A \_ G E

Since there are 2 letters between R and G, blank space is N.

And R cannot be on extreme right because then the number of letters between R and G will be one

Hence, R should on extreme left

Arrangement is: R A N G E

Hence, G is placed third

Using statement II:

Arrangement can be \_ A N G \_ or \_ G N A \_

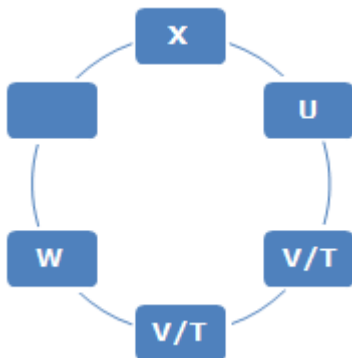
Hence, N is placed third

Hence, each statement alone is sufficient to answer the question

Option 3

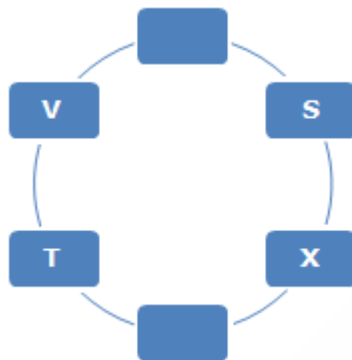


38. Using statement I, the seating arrangement will be



Hence, we cannot determine T's position with respect to X

Using statement II, the seating arrangement will be



Hence, T is second to the left of X.

Hence, option 2 is the correct answer

39. Option 1: If online shopping portals offer a great deal of discounts, then it is an advantage for online shopping portals not for retail stores. Hence, option 1 is not a strong argument in favour of retail store owners.

Option 2: Similarly, comparing a variety of products online which cannot be done in retail stores is an advantage for online shopping portals. Hence, option 2 is not a strong argument in favour of retail store owners.

Option 3: Cash on delivery is also an advantage for online shopping portals

Option 4: Many consumers might prefer shopping at retail stores which are near their house, but this is not a strong argument in favour of retail shop owners

Option 5: Since there is a chance that customers might get deceived, this is a strong argument for retail owners because here customers can touch the product before purchasing and chances of deceiving is very low.

Hence, option 5 is the correct answer

40. The passage compares purchasing of products online and in retail stores. Hence, statement 4 can be inferred - that the customer whose view is given has shopped at retail store as well as online.

Option 4

41. Option 1: In the passage, it is clearly given that the impact of prices of the product will not be huge. Hence, option 1 is not the correct answer.

Option 2: Statement 2 is not discussed in the passage and also there is no strong reason why people living in urban areas will not be allowed to work in manufacturing companies. Hence, option 2 is not the correct answer

Option 3: This is not a consequence of shifting companies to rural areas

Option 4: Similarly, there is no strong reason why people who had already migrated to the urban areas will not shift back to rural areas

Option 5: Since people migrate from rural areas to urban areas in search of employment, shifting industries to rural areas will create more employment in rural areas and hence, migration to urban areas may reduce.

Hence, option 5 is the correct answer

42. Some people who visit the park might have pets and to avoid these people taking pets inside the park, the notice had been put up. Hence, option 1 is the correct answer

43. Statements A and B are not in favour of students.

Statements C and D could be the possible reason for students carrying mobile phones into examination hall i.e. to avoid theft. Hence, statements C and D are in favour of students

Option 3

44. According to statement A, students can easily cheat in exams. Hence, this is the only reason among the statements A, B, E and F why school made such announcements before the exam.

Option 4

45. Only statement B states the course of action. Other statements give information and do not specify any course of action.

Option 1

46. In question figure series:

From figure 1 to figure 2: the number of petals decreases by one and the first petal from left rotates by  $45^\circ$

From figure 2 to figure 3: the number of petals increases by two and first petal from left rotates by  $90^\circ$

These two steps are repeated alternately.

Hence, option 4 is the correct answer.

47. The whole letter sequence rotates by  $45^\circ$  in anti-clockwise direction in every step

From figure 1 to figure 2: Top left, 2 extreme left elements interchange their positions and bottom/right 2 elements interchange their positions. Middle element remains in the same position

From figure 2 to figure 3: All elements in the sequence shift either right or up

These two steps are repeated alternately

Hence, next figure is figure 3 in the answer series

48. From figure 1 to figure 2:

Whole image is rotated by  $180^\circ$

Bottom elements are shifted to diagonally opposite positions  
Elements within trapezium, shift by one position in clockwise direction

From figure 2 to figure 3:

Top elements are shifted to diagonally opposite directions

Remaining elements shift by one position in anticlockwise direction and after shifting, bottom elements are shifted to top in the respective columns

These two steps are repeated alternately.

Hence, option 2 is the correct answer.

49. From figure 1 to figure 2:

Top two elements are interchanged

Remaining elements shift up by one position and are rotated by  $180^\circ$

From figure 2 to figure 3:

Third and fourth elements are interchanged

Remaining elements shift up by one position and are rotated by  $180^\circ$

From figure 3 to figure 4:

Next two elements i.e. 5<sup>th</sup> and 1<sup>st</sup> elements are interchanged

Remaining elements shift up by one position and are rotated by  $180^\circ$

This sequence is continued.

Hence, option 1 is the correct answer.

50. From figure 1 to figure 2:

Centre element is replaced with a new element.

Remaining elements shift by two steps in clockwise direction

From figure 2 to figure 3:

Top left element is shifted to centre

Centre element is shifted to bottom right

Bottom right element is shifted to right middle

Right middle element is shifted to top right

Top right element is shifted to bottom left

Bottom left element is shifted to middle left

Middle left element is shifted to top left

From figure 3 to figure 4: different steps are followed

Then the above steps are repeated.

Hence, from figure 5 to figure 6, steps will be same as from figure 2 to figure 3

Option 3.

51. Given graph can be tabulated as:

City	Apple(Rs/kg)	Grapes(Rs/kg)	Guava(Rs/kg)
Jalandhar	160	110	62
Delhi	130	168	90
Chandigarh	180	90	120
Hoshiarpur	90	190	30

Ropar	40	160	10
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In Jalandhar, difference between cost of 1 kg of apple and cost of 1 kg of guava =  $160 - 62 = 98$

In Delhi, difference between cost of 1 kg of apple and cost of 1 kg of guava =  $130 - 90 = 40$

In Chandigarh, difference between cost of 1 kg of apple and cost of 1 kg of guava =  $180 - 120 = 60$

In Hoshiarpur, difference between cost of 1 kg of apple and cost of 1 kg of guava =  $90 - 30 = 60$

In Ropar, difference between cost of 1 kg of apple and cost of 1 kg of guava =  $40 - 10 = 30$

Hence, 40 is second lowest i.e. in city Delhi

Therefore, option 2 is the correct answer

52. Cost of 1 kg of guava in Jalandhar = Rs 62

Cost of 2kg of grapes in Chandigarh =  $2 \times 90 = \text{Rs } 180$

Hence, required percentage =

$$\frac{62}{180} \times 100 = 34.44\%$$

Hence, option 4 is the correct answer

53. 3 kgs of apple in Delhi =  $\text{Rs } 3 \times 130$

2 kgs of guava in Delhi =  $\text{Rs } 2 \times 90$

Total amount =  $3 \times 130 + 2 \times 90 = \text{Rs } 570$

Hence, option 3 is the correct answer

54. 1 kg of grapes in Hoshiarpur = Rs 190

Cost of 45 kgs =  $45 \times 190 = \text{Rs } 8550$

Ravinder gets 4% discount per kg, which will be same as 4% discount on Rs 8550

4% of 8550 = 342

Hence, Ravinder pays =  $8550 - 342 = 8208$

Hence, option 1 is the correct answer

55. Cost of 1 kg of apples in Ropar = Rs 40

Cost of 1 kg grapes in Chandigarh = Rs 90

Their ratio =  $40 : 90 = 4 : 9 = 2^2 : 3^2$

Hence, option 3 is the correct answer

56.

Year	University 1	University 2
2007	10000	20000
2008	15000	25000
2009	25000	35000
2010	20000	15000
2011	25000	30000
2012	35000	20000

Number of the students in University 1 in 2010 = 20000

Number of students in University 2 in 2012 = 20000

Difference = 0

Option 1 is the correct answer

57. Number of the students in University 1 in 2007 = 10000

Number of students in University 2 in 2011 = 30000

Sum = 10000 + 30000 = 40000

Option 5 is the correct answer

58. Number of students in University 2 in 2010 = 15000

If 25% of them are females, then the number of female students = 25% of 15000

= 15000 X 0.25 = 3750

Hence, number of male students = Total students – female students

= 15000 – 3750 = 11250

Option 1 is the correct answer

59. Number of the students in University 1 in 2010 = 20000

Number of the students in University 1 in 2011 = 25000

Percentage increase =  $(25000 - 20000) \times 100 / 20000 = 25\%$

Option 4 is the correct answer

60. From the table, the difference between the number of students in University-1 and university-2 is highest in the year 2012.

Option 5 is the correct answer

61.

	Hockey	Basketball	Kho-kho
School-1	68	42	56
School-2	80	24	40
School-3	54	28	48
School-4	50	59	32
School-5	36	82	74

Total number of Hockey players = 68 + 80 + 54 + 50 + 36 = 288

Hence, option 2

62. Number of students in Basketball from School-1 = 42

Number of students in Kho-kho from School-3 = 48

Ratio = 42 : 48 = 7 : 8

Option 3

63. Number of players in Basketball and Hockey from School-1 = 110

Number of players in Basketball and Hockey from School-2 = 104

Number of players in Basketball and Hockey from School-3 = 82

Number of players in Basketball and Hockey from School-4 = 109

Number of players in Basketball and Hockey from School-5 = 118

Hence, option 1 is the correct answer.

64. Number of players in Kho-kho from school -4 = 32

Number of players in Hockey from School – 2 = 80

Required percentage =  $(32/80) \times 100 = 40\%$

Hence, option 4 is the correct answer

65. Number of players in Hockey from School-5 = 36

If 25% of them are females, then the number of females =  $0.25 \times 36 = 9$

Hence, number of males =  $36 - 9 = 27$

Option 5

66. Total earnings of Gita's =  $140 + 200 + 420 + 400 = 1160$

Average = total earnings/number of days =  $1160/5 = \text{Rs } 290$

Hence, option 2 is the correct answer

67. Rahul's earnings on Tuesday and Thursday = Rs 520

Naveen's earnings on Tuesday and Thursday = Rs 420

Total earnings =  $520 + 420 = \text{Rs } 940$

Hence, option 4 is the correct answer

68. Gita's earnings on Wednesday = Rs 420

Therefore, total earnings of Naveen on Wednesday =  $120 + 420 = \text{Rs } 540$

Hence, option 3 is the correct answer

69. Rahul's earnings on Monday = Rs 240

Gita's earnings on Tuesday = Rs 200

Difference =  $240 - 200 = \text{Rs } 40$

Hence, option 1 is the correct answer

70. Naveen's earnings on Monday = Rs 360

Naveen's earnings on Wednesday = Rs 120

Naveen's earnings on Thursday = Rs 160

Ratio =  $360:120:160 = 9:3:4$

Hence, option 5 is the correct answer

71. Total number of employees = 26800

Profession	Number of employees
Engineering	$0.09 \times 26800 = 2412$
Teaching	$0.15 \times 26800 = 4020$
Film Production	$0.19 \times 26800 = 5092$
Medical	$0.27 \times 26800 = 7236$
Industries	$0.13 \times 26800 = 3484$
Management	$0.17 \times 26800 = 4556$

Total number of employees in teaching and medical profession =  $4020 + 7236 = 11256$

Number of employees in management profession = 4556

Difference = 6700

Hence, option 3 is the correct answer

72.

Profession	Number of employees
Engineering	$0.09 \times 26800 = 2412$
Teaching	$0.15 \times 26800 = 4020$
Film Production	$0.19 \times 26800 = 5092$
Medical	$0.27 \times 26800 = 7236$
Industries	$0.13 \times 26800 = 3484$



Management	$0.17 \times 26800 = 4556$
------------	----------------------------

Number of employees in management profession = 4556

If  $\frac{3}{4}$  th of them are females, then the number of female employees in management profession =

$$\frac{3}{4} \times 4556 = 3417$$

Number of male employees = total employees – female employees

$$= 4556 - 3417 = 1139$$

Hence, option 5 is the correct answer

73.

Profession	Number of employees
Engineering	$0.09 \times 26800 = 2412$
Teaching	$0.15 \times 26800 = 4020$
Film Production	$0.19 \times 26800 = 5092$
Medical	$0.27 \times 26800 = 7236$
Industries	$0.13 \times 26800 = 3484$
Management	$0.17 \times 26800 = 4556$

Number of employees in film production = 5092

25% of them went on strike, therefore number of employees who went on strike =

$$25\% \text{ of } 5092 = 0.25 \times 5092 = 1273$$

Therefore, the number of employees who did not participate in strike =  $5092 - 1273 = 3819$

Hence, option 2 is the correct answer

74.

Profession	Number of employees
Engineering	$0.09 \times 26800 = 2412$
Teaching	$0.15 \times 26800 = 4020$
Film Production	$0.19 \times 26800 = 5092$
Medical	$0.27 \times 26800 = 7236$
Industries	$0.13 \times 26800 = 3484$
Management	$0.17 \times 26800 = 4556$

Total number of employees in engineering profession and industries together =  $2412 + 3484 = 5896$

Hence, option 4 is the correct answer

75.

Profession	Number of employees
Engineering	$0.09 \times 26800 = 2412$
Teaching	$0.15 \times 26800 = 4020$
Film Production	$0.19 \times 26800 = 5092$
Medical	$0.27 \times 26800 = 7236$
Industries	$0.13 \times 26800 = 3484$
Management	$0.17 \times 26800 = 4556$

Number of employees in teaching profession = 4020

If  $(\frac{3}{5})$ th of them are not permanent, then the number of employees who are not permanent =



$$\frac{3}{5} \times 4020 = 2412$$

Therefore, the number of permanent teachers =  $4020 - 2412 = 1608$

Hence, option 1 is the correct answer

76. Dev's Landline phone bill in June = Rs 123

Dev's Electricity bill in June = Rs 150

Dev's Laundry bill in June = Rs 324

Dev's Mobile phone bill in June = Rs 134

Total amount of bill paid by Dev in June =  $123 + 150 + 324 + 134 = \text{Rs } 731$

Hence, option 3 is the correct answer

77. Manu's Electricity bill in March = Rs 315

Manu's Electricity bill in April = Rs 135

Manu's Electricity bill in May = Rs 98

Manu's Electricity bill in June = Rs 116

Manu's Electricity bill in July = Rs 131

Total amount of Electricity bill paid by Manu =  $315 + 135 + 98 + 116 + 131 = \text{Rs } 795$

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

Hence, option 3 is the correct answer

78. Mobile phone bill paid by Ravi in May = Rs 143

Laundry bill paid by Dev in March = Rs 323

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

Hence, option 1 is the correct answer

79. From the table, we can observe that Manu paid second highest mobile phone bill in the month of March i.e. Rs 345

And Manu paid lowest electricity bill in the month of May i.e. Rs 98

Hence, option 4 is the correct answer

80. Electricity bill paid by Manu in April = Rs 135

Mobile phone bill paid by Ravi in June = Rs 245

Their ratio =  $135 : 245 = 27 : 49$

Hence, option 1 is the correct answer

81. Distance from Dadar to Surat = 257 km

Distance from Dadar to Nadiad Jn = 440 km

Therefore, distance between Surat and Nadiad Jn =  $440 - 257 = 183 \text{ km}$

Hence, option 3 is the correct answer

82. Departure time at Anand Jn = 6.45 am

Arrival time at Ahmedabad = 8.00 am

Time taken = 1 hour 15 min

Hence, option 5 is the correct answer

83. Number of passengers boarding from Vasai Road = 378

Number of passengers boarding from Ahmedabad = 306

Their ratio =  $378 : 306 = 63 : 51 = 21 : 17$

Hence, option 1 is the correct answer

84. Halt time at Vadodara is decreased by 2 minutes  
Halt time at Ahmedabad is increased by 23 minutes  
Therefore, effective change in halt time =  $+23 - 2 = +21$  minutes  
So, the train will reach Bhuj 21 minutes late than scheduled time.  
Hence, it reaches at 6.01 pm  
Hence, option 2 is the correct answer
85. Distance between Vasai Road and Dadar =  $42 - 0 = 42$  km  
Distance between Surat and Vasai Road =  $257 - 42 = 215$  km  
Distance between Vadodara and Surat =  $386 - 257 = 129$  km  
Distance between Anand Jn and Vadodara =  $422 - 386 = 36$  km  
Distance between Nadiad Jn and Anand Jn =  $440 - 422 = 18$  km  
Distance between Ahmedabad and Nadiad Jn =  $486 - 440 = 46$  km  
Distance between Bhuj and Ahmedabad =  $977 - 486 = 491$  km  
Hence, the second lowest distance between the stations is for Anand Jn and Vadodara i.e. 36 km  
Hence, option 4 is the correct answer
86. Maximum temperature of Ontario on November 1<sup>st</sup> =  $4^{\circ}\text{C}$   
Minimum temperature of Bhuj on January 1<sup>st</sup> =  $(-7)^{\circ}\text{C}$   
Difference =  $4 - (-7) = 4 + 7 = 11^{\circ}\text{C}$   
Hence, option 5 is the correct answer
87. From the table, we can observe that maximum temperature of Kabul is second highest on October 1<sup>st</sup> i.e.  $37^{\circ}\text{C}$   
Minimum temperature of Sydney is highest on January 1<sup>st</sup>  
Hence, option 1 is the correct answer
88. On September 1<sup>st</sup>, difference between maximum and minimum temperature of Bhuj =  $24 - 14 = 10^{\circ}\text{C}$   
On October 1<sup>st</sup>, difference between maximum and minimum temperature of Bhuj =  $35 - 21 = 14^{\circ}\text{C}$   
On November 1<sup>st</sup>, difference between maximum and minimum temperature of Bhuj =  $19 - 8 = 11^{\circ}\text{C}$   
On December 1<sup>st</sup>, difference between maximum and minimum temperature of Bhuj =  $9 - 2 = 7^{\circ}\text{C}$   
On January 1<sup>st</sup>, difference between maximum and minimum temperature of Bhuj =  $(-4) - (-7) = 3^{\circ}\text{C}$   
Hence, the second highest is on November 1<sup>st</sup>  
Hence, option 3 is the correct answer
89. Sum of maximum temperature of Beijing over all the months =  $12 + 9 + 15 + 2 + 5 = 43$   
Average =  $\text{sum}/\text{number of months}$   
 $= 43/5 = 8.6^{\circ}\text{C}$   
Hence, option 5 is the correct answer
90. Minimum temperature of Beijing on September 1<sup>st</sup> =  $9^{\circ}\text{C}$   
Maximum temperature of Ontario on October 1<sup>st</sup> =  $15^{\circ}\text{C}$   
Their ratio =  $9 : 15 = 3 : 5$   
Hence, option 2 is the correct answer
91. Total number of cars = 700  
Consider state 1:  
Ratio of diesel engine cars to petrol engine cars =  $3 : 4$   
Therefore, number of diesel engines cars

$$= \frac{3}{3+4} \times \text{Number of cars in state} - 1 = \frac{3}{7} \times 98 = 42$$

Total number of cars in state-1 = 98

Number of diesel engine cars in state-1 = 42

Hence, number of petrol engine cars in state-1 = 98 - 42 = 56

Similarly, calculating for other states, we get values as given in the following table

State	Number of cars	Number of Diesel Engine cars	Number of Petrol Engine cars
State - 1	$0.14 \times 700 = 98$	$(3/7) \times 98 = 42$	$98 - 42 = 56$
State - 2	$0.28 \times 700 = 196$	$(5/14) \times 196 = 70$	$196 - 70 = 126$
State - 3	$0.32 \times 700 = 224$	$(5/8) \times 224 = 140$	$224 - 140 = 84$
State - 4	$0.26 \times 700 = 182$	$(1/2) \times 182 = 91$	$182 - 91 = 91$

Number of diesel engine cars in state-2 = 70

Number of petrol engine cars in state-4 = 91

Difference = 91 - 70 = 21

Hence, option 2 is the correct answer

92. Number of petrol engine cars in state-3 = 84

Number of diesel engine cars in state-1 = 42

Hence, it is double than the diesel cars in state-1 i.e. 100% more

Hence, option 1 is the correct answer

93. Number of diesel engine cars in state-3 = 140

If 25% of them are AC, then the number of AC diesel engines cars in state-3 = 25% of 140 = 35

Hence, the number of Non-AC cars = 140 - 35 = 105

Hence, option 4 is the correct answer

94. Total number of cars in state-3 = 224

Number of petrol engine cars in state-2 = 126

Difference = 224 - 126 = 98

Hence, option 5 is the correct answer

95. Total number of petrol engine cars in all the states together = 56 + 126 + 84 + 91 = 357

Average = total number of cars/number of states = 357/4 = 89.25

Hence, option 2 is the correct answer

96. Total possible combinations =  $(7+5)C_2 = 12C_2 = 66$

If two balls selected should not be yellow, then the possible combinations =  $7C_2 = 21$

Probability that none of them is yellow =  $21/66 = 7/22$

Hence, option 3 is the correct answer

97. If a die is thrown twice, then the total number of possible combinations =  $6C_1 \times 6C_1 = 36$

If the sum from both the throws should be 7, then the possible combinations = {(1,6)

(6,1)(2,5)(5,2)(3,4)(4,3)} i.e. 6 combinations

Hence, required probability =  $6/36 = 1/6$

Hence, option 4 is the correct answer

**Common solutions 98 to 100:**

Total number of members = 240

$\frac{2}{3}$  rd of them are males, therefore number of males =  $(\frac{2}{3}) \times 240 = 160$

Hence, number of females =  $240 - 160 = 80$

15% of the males are graduates, therefore number of male graduates =  $0.15 \times 160 = 24$

Number of male non-graduates =  $160 - 24 = 136$

$\frac{3}{4}$  of the females are graduates, therefore number of female graduates =  $(\frac{3}{4}) \times 80 = 60$

Therefore, number of female non-graduates =  $80 - 60 = 20$

	Total	Graduates	Non-graduates
Male	160	24	136
Female	80	60	20

98. Number of female non-graduates = 20

Number of male graduates = 24

Difference =  $24 - 20 = 4$

Hence, option 3 is the correct answer

99. Number of female graduates = 60

Number of female non-graduates = 136

Sum = 196

Hence, option 5 is the correct answer

100. Total number of males = 160

Number of female non-graduates = 20

Ratio =  $160 : 20 = 8 : 1$

Hence, option 2 is the correct answer

151. The last sentence of the second paragraph clearly mentions what is mentioned in Option 4.

Hence, option 4 is the only true statement.

152. The last sentence of the first paragraph talks about the lack of skills among partners to talk about anything other than basic financial products. Hence, option 1 is correct.

153. The main idea of the first paragraph of the passage was the investment made by banks was not yielding sufficient returns. Hence, option 3 is correct.

154. All the statements are mentioned in the first paragraph of the passage as part of the customer on-boarding. Hence, option 5 is the correct answer.

155. The author talks about both the ailing condition of FI and later in the passage suggests strategies to make this work. Hence, both statements A & B are correct making option 1 correct.

156. The author talks about a reassuring banking mechanism along with a simple, intuitive user application in the last paragraph of the passage. Nowhere in the passage is there a mention of a lack of delivery partners or the need to increase the number. Hence, option 5 is correct.

157. Multitude refers to a large number of people or things. Hence, the closest option is Plenty.

Handful refers to a few or a small number

Impoverished means poor and needy

Acknowledge means to recognize or admit

Solitude means loneliness.

Hence, option 4 is the correct answer

158. Ubiquitous refers to something that is always present everywhere. Even in the context of the passage, it is used in the same way. Hence, Omnipresent which means the same will be the word closest in meaning.  
Quintessential refers to a typical example of something.  
Hence option 3 is the correct answer.
159. Dormant refers to a state of inactivity. Hence active is opposite in meaning.  
Emaciated refers to state of being thin and weak.  
The correct answer is option 5.
160. Expedited, which means accelerated, hurried or rushed, is opposite in meaning to delayed.  
Perturbed means disturbed or anxious  
Repressed means blocked or inhibited  
The correct answer is option 3
161. This is a specific detail question. Towards the end of the first paragraph, the reason for choosing this group of users is clearly stated. Hence, option 3 is correct with A & C. Statement B is not mentioned anywhere in the passage.
162. All the statements except Option 3 is mentioned in the first few sentences of the passage. It is also clearly mentioned that BYOD increasing productivity is a great myth according to recent research. Hence, option 3 is not true.
163. This is also a specific detail question and clearly mentioned in the last line of the first paragraph.
164. The second sentence of the second paragraph clearly mentions statement C. Statements A & B are not mentioned in the passage. Hence, option 1 is the correct answer.
165. The sentence in the passage *"while 63% admit that the main reason is so they have access to their favourite applications"* clearly states what is mentioned in option 2. Hence, option 2 is the correct answer.
166. If you look at the first paragraph, the following lines *"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'"* show that the intent of the author is to break the existing myth around BYOD increasing productivity as well as looking at from a user's standpoint and their reasons for preferring BYOD. Both statements A & C are true. Thus, option 1 is the answer.
167. Heralded means to signal, indicate or announce. Hence the closest option to this is Publicised.  
Hence option 2 is the correct answer
168. Outweigh means to 'be greater than' or 'more significant than'. In the context of the passage it means challenges are greater than the benefits. Hence, surpass is the one that is closest to the given word among the options. Hence the correct answer is option 5.



169. Embrace in the context of the passage refers to accepting something willingly. Hence an antonym to that will be option 4 – Reject.
170. Subversion refers to an act that challenges authority and order. In the context of the passage it refers to the younger generation not complying with company policy. Hence the word that is opposite in meaning is 'Compliance', which is option 1.
171. The error is in option 2 where it should be make money *on* an asset. You make money on an asset or in an asset class.
172. The error is in option 3 where it should be "law abiding sectors"
173. The error is in option 4 where it should be *has* not been achieved. The singular noun "The bank" will be followed by has and not have.
174. No error in the sentence. Hence, option 5.
175. The error is in option 4. It should be *in* India's Premier educational institutes.
176. Both the first and second options can alone lead you to the correct option here. In the first blank, the only word that fits into the sentence is teeming which means full of or swarming with. The sentence is talking about a city with millions of people. The other words do not fit in grammatically or contextually. In the second blank, the hint lies in "the odds". The only word that goes along with this is *against* the odds. The other words do not fit in.
177. It is important to understand the context of the sentence here which is speaking about the numbers given by the music industry. If you look at the second blank alone, only 'willing' fits in grammatically and contextually. "interested to buy" is not correct and should have been 'interested in buying'. 'Ignoring to buy music', 'fanatic to buy music' and 'thriving to buy music' are incorrect. In blank 1, the sentence refers to the numbers given by the music providers. Hence, touted, which means advertised or publicised, fits in correctly. Hence correct option is option 5.
178. It is clear from the word 'equally' before the second blank that the missing words must be similar in nature. This eliminates options 1 & 2. 'obsessed on' or 'approaching on' protecting resources is incorrect usage. In option 3, bent on refers to being determined. Hence the correct option is 3.
179. For blank 1, diluting/tempting/imputing do not make sense when used with 'decision-simplicity strategies' that the company is adopting. Both pursuing and employing fit well here. But in the second blank, 'assess' fits in correctly in the context of the sentence. ... use information to 'trust' where consumers are' is not correct from the meaning intended. You use information to 'assess' and take further decisions. Hence, option 4 is correct.
180. The sentence is talking about the challenged faced by the small and medium enterprises. Hence in the second blank you can directly eliminate 3 & 5. Option 4 with strategies does not make sense. Among options 1 & 2, only option 2 fits the first blank. Hence, option 2 is correct.

**Solution for 181 to 185:**

The correct sequence is FCAEDB. The key to identifying this is to establish the links in two or more sentences. D is definitely followed by B as D talks about data teachers can download and B talks about what teachers can do with this downloaded data. AE is a link as E continues the desire introduced in A. FCA



is also a link. C is an answer to the question posted in F where they call the device Edutor. Hence the correct sequence is FCAEDB.

186. Environment is 'conducive' to innovation. Facilitated is incorrect as it would be followed by the conjunction 'by' and not 'to'. Hence, option 2
187. The previous sentence was clearly a question. Hence the correct option is 'question', or option 4.
188. The words that fit the blank here are should, must and cannot but given what follows in the sentence, 'cannot' is the correct word contextually. Hence, option 1.
189. The correct word here is 'need'. 'Requires' is not correct as the subject here is 'Massive Problems' which is plural and hence a singular verb is needed. Hence, option 3.
190. Growth is the correct answer. Chaos is contrary to the context of the passage. Other words do not make sense. Hence, option 5
191. The correct word is favour. If you look at the following sentence which talks favourably about India's diversity and young age, the others words do not fit in. Hence, option 3
192. Only the word 'enjoys' fits in grammatically and contextually. Hence, option 2.
193. Jeopardise does not fit in given the previous sentence. Between aid and promotes, aid is correct grammatically as the word 'these' is plural and requires a singular verb to follow.
194. The correct word here is 'increased' investment in research & development. Hence, option 5.
195. The passage is talking about investment to be made by.... Hence, 'both' will fill the blank before government and private sector. 'Combining' does not make any sense when used in the sentence, given its meaning. Hence, option 1.
196. Nascent and emerging refers to something that is evolving or developing. Hence, option 3.
197. Eccentric refers to something that is unusual or bizarre. Hence, abnormal and eccentric are close in meaning. Elated refers to a state of being overjoyed. Hence, option 2
198. Abundant and plethora refer to an excess or surplus of something. Hence, option 5.
199. Purposefully refers to something done decisively. Inadvertently refers to something done by accident or unintentionally. Hence, they are opposites. The correct option is 1.
200. Germane means 'relevant' and hence irrelevant is clearly the opposite. Hence, option 5 is the correct answer.

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