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Test-I: Reasoning Ability

Directions (Q. 1-5): Each question 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 question. Read both the statements and choose the most appropriate option.

1. Among five friends A, B, C, D and E, each studying in a different standard, viz 1st, 4th, 7th, 8th and 10th. In which standard does C study? ('Junior' in the statements implies a lower standard and 'senior' a higher standard.)

I. B studies in a standard which is an odd number. C is B's senior but does not study in 10th standard.

II. Only three students are senior to A. B is senior to A but junior to C.

1) 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) 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) The data either in statement I alone or in statement II alone are sufficient to answer the question.

4) The data in both statement I and II together are not sufficient to answer the question.

5) The data in both statement I and II together are necessary to answer the question.

2. Four friends, viz P, Q, R and S, are seated around a circular table. Some are facing the centre while some others are facing outward (i.e. opposite of the centre). Which direction is R facing (centre or outward)?

I. R sits second to the left of S. R sits on the immediate right of Q.

II. Q sits on the immediate right of R. P is an immediate neighbour of both R and S.

1) The data in both statement I and II together are not sufficient to answer the question.

2) 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.

3) 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.

4) The data either in statement I alone or in statement II alone are sufficient to answer the question.

5) The data in both statement I and II together are necessary to answer the question.

3. Point M is in which direction with respect to point A?

I. A person starts walking from point A, walks 5 m towards north and then takes a right turn and walks 8m. He then takes a left turn and walks for 3 m before stopping at point Z. Point M is 12 m away from point Z.

II. A person starts from point A and walks 9m towards the west. He then takes a right turn and walks 9m. He then takes a right turn and walks 5 m. He then takes a final right turn and stops at Point R after walking for 5 m. Point M is towards the north of point R.

1) The data either in statement I alone or in statement II alone are sufficient to answer the question.

2) The data in both statements I and II together are not sufficient to answer the question.

3) The data in both statement I and II together are necessary to answer the question.

4) 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.

5) 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.

4. Is Q father of A?

I. M is the mother of A and B. C is the only sister of A. R is married to B. R is daughter-in-law of Q.

II. Q has only one daughter C. C is sister of A and B. B is son of M. R is daughter-in-law of M.

1) 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.

2) The data either in statement I alone or in statement II alone are sufficient to answer the question.

3) 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.

4) The data in both statement I and II together are necessary to answer the question.

5) The data in both statement I and II together are not sufficient to answer the question.

5. Six people are sitting in two parallel rows containing three people each in such a way that there is equal distance between adjacent persons. In row-I, A, B and C are seated and all of them are facing south. In

row-2, P, Q and R are seated and all of them are facing north. (Therefore, in the given seating arrangement each member seated in a row faces another member of the other row.) Who amongst A, B and C faces R?

I. A faces the one who sits on the immediate right of B. A is not an immediate neighbour of C.

II. Only one person sits between Q and P. The one who faces B sits on the immediate left of Q.

1) The data in both statement I and II together are not sufficient to answer the question.

2) The data either in statement I alone or in statement II alone are sufficient to answer the question.

3) The data in both statement I and II together are necessary to answer the question.

4) 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.

5) 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.

6. If all the vowels in the word 'SAINTLY' are rearranged in the alphabetical order from left to right, followed by the consonants in the alphabetical order from left to right, the position of which of the following five alphabets given below will remain unchanged?

- 1)S 2)T 3)L 4)A 5)Y

Directions (Q. 7-9): Read the information carefully

and answer the given questions:

P @ Q means P is father of Q.

P + Q means P is husband of Q.

P \$ Q means P is brother of Q.

P % Q means P is mother of Q.

P & Q means P is sister of Q.

7. How is B related to E in this expression:

'A @ B % C & D + E'

- 1) Grandmother 2) Granddaughter
3) Mother-in-law 4) Aunt
5) Daughter-in-law

8. What should come in place of question mark in the expression to establish that C is aunt of E?

A % B + C & D ? E

- 1)S 2)& 3)+
4)Either + or & 5)Either @ or %

9. Which of the following options is true if the expression 'A + B & C @ D % E \$ F' is definitely true?

- 1) E is sister-in-law of A.
2) F is daughter-in-law of C.
3) B is aunt of D.
4) A is uncle of E.
5) C is uncle of A.

Directions (Q. 10-15): In each question two/three statements followed by two conclusions numbered I and II have been given. You have to take the given statements to be true even if they seem to be at variance with commonly

known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

10. Statements: All drivers are swimmers.
Some swimmers are athletes.
No athlete is a banker.

Conclusion: I. All swimmers being bankers is a possibility.

II. No driver is a banker.

- 1) Both conclusion I and II are true.
2) Either conclusion I or II is true.
3) Only conclusion II is true.
4) Neither conclusion I nor II is true.
5) Only conclusion I is true.

11. Statements: All frogs are amphibians.
Some turtles are amphibians.
All turtles are reptiles.

Conclusion: I. At least some amphibians are reptiles.
II. No frog is a turtle.

- 1) Either conclusion I or II is true.
2) Only conclusion II is true.
3) Both conclusion I and II are true.
4) Only conclusion I is true.
5) Neither conclusion I nor II is true.

12. Statements: All kings are warriors.
Some dukes are kings.

Conclusion: I. All kings are dukes.
II. At least some dukes are warriors.

- 1) Both conclusion I and II are true.
2) Only conclusion II is true.
3) Either conclusion I or II is true.
4) Neither conclusion I nor II is true.
5) Only conclusion I is true.

13. Statements: Some plants are trees.
All trees are weeds.
All weeds are shrubs.

Conclusion: I. All plants are weeds.
II. Some plants are weeds.

- 1) Both conclusion I and II are true.
2) Only conclusion II is true.
3) Either conclusion I or II is true.
4) Neither conclusion I nor II is true.
5) Only conclusion I is true.

14. Statements: All frogs are amphibians.
Some turtles are amphibians.
All turtles are reptiles.

Conclusion: I. All frogs being turtles is a possibility.

II. No reptile is a frog.

- 1) Only conclusion I is true.
2) Either conclusion I or II is true.
3) Both conclusion I and II are true.
4) Neither conclusion I nor II is true.
5) Only conclusion II is true.

15. **Statements:** Some plants are trees.
All trees are weeds.
All weeds are shrubs.
- Conclusions:**
I. All trees are shrubs.
II. All shrubs being plants is a possibility.

- 1) Only conclusion II is true.
- 2) Neither conclusion I nor II is true.
- 3) Only conclusion I is true.
- 4) Either conclusion I or II is true.
- 5) Both conclusion I and II are true.

16. If it is possible to make only one meaningful English word with the third, fourth, seventh and the eighth letter of the word "VIDEOPHONY", what would be the second letter of that word from the right end? If more than one such word can be formed, give X as the answer. If no such word can be formed, give Z as your answer.

- 1) X 2) E 3) A 4) Z 5) D

Directions (Q. 17-22): In each question, relationship between different elements is shown in the statements. The statements are followed by conclusions. Study the conclusions based on the given statements and select the appropriate answer.

17. **Statement:** $M \geq O \geq L \geq T = E \geq D$
Conclusions: I. $D \leq O$ II. $M \geq E$

- 1) Both conclusion I and II are true.
- 2) Neither conclusion I nor II is true.
- 3) Only conclusion II is true.
- 4) Either conclusion I or II is true.
- 5) Only conclusion I is true.

18. **Statement:** $B < C = D \leq X \leq Y < Z$
Conclusions: I. $B < X$ II. $Z \leq C$

- 1) Only conclusion II is true.
- 2) Both conclusion I and II are true.
- 3) Either conclusion I or II is true.
- 4) Neither conclusion I nor II is true.
- 5) Only conclusion I is true.

19. **Statements:** $R < Q \leq L \leq E$; $G = E \geq S$; $P \leq S$
Conclusions: I. $R > P$ II. $P \leq E$

- 1) Both conclusion I and II are true.
- 2) Either conclusion I or II is true.
- 3) Only conclusion I is true.
- 4) Neither conclusion I nor II is true.
- 5) Only conclusion II is true.

20. **Statement:** $M \geq O \geq L \geq T = E \geq D$
Conclusions: I. $T < O$ II. $T = O$

- 1) Only conclusion I is true.
- 2) Neither conclusion I nor II is true.
- 3) Either conclusion I or II is true.
- 5) Both conclusion I and II are true.
- 4) Only conclusion II is true.

21. **Statement:** $S \leq P < A = R > E \leq D$
Conclusions: I. $A > D$ II. $S < E$

- 1) Neither conclusion I nor II is true.
- 2) Only conclusion II is true.
- 3) Both conclusion I and II are true.
- 4) Either conclusion I or II is true.
- 5) Only conclusion I is true.

22. **Statements:** $R < O < L < E$; $G = E \geq S$; $P \leq S$
Conclusions: I. $O < G$ II. $G = O$

- 1) Both conclusion I and II are true.
- 2) Either conclusion I or II is true.
- 3) Only conclusion I is true.
- 4) Only conclusion II is true.
- 5) Neither conclusion I nor II is true.

23. **Statement A:** In the past few years, enrolment in Government schools of country Marino has declined from 1.57 million to 1.21 million per year, while enrolment in private schools has increased from 5.1 million to 7.8 million per year.

Statement B: Due to lack of funds, Government schools of Marino are unable to hire properly trained teachers who would be able to provide good learning environment to the students.

- 1) Statement (B) is the cause and statement (A) is its effect.
- 2) Both statement (A) and (B) are effects of some common cause.
- 3) Statement (A) is the cause and statement (B) is its effect.
- 4) Both Statement (A) and (B) are effects of independent causes.
- 5) Both Statement (A) and (B) are independent causes.

24. **Statement A:** The IT resources of company X are often misused by its employees, which sometimes creates unwanted risk and liabilities for the company.
Statement B: Company X will be monitoring online activities of its employees on official computers and may block content which it feels may adversely affect the productivity of the employees.

- 1) Both Statement (A) and (B) are effects of some common cause.
- 2) Statement (A) is the cause and Statement (B) is its effect.
- 3) Statement (B) is the cause and statement (A) is its effect.

36. Which of the following statements is TRUE as per the given information?
- S faces South.
 - V sits third to the left of Q.
 - None of the given options is true.
 - S sits exactly between R and P.
 - U sits on the immediate right of P.
37. Which of the following pairs represents the people sitting at the two extreme ends of the line?
- Q/R
 - Other than those given as options
 - T/U
 - S/Q
 - S/T
38. Who among the following sits second to the right of S?
- U
 - V
 - Q
 - Other than those given as options
 - P
39. Which of the following pairs represents the immediate neighbours of Q?
- T/U
 - Q/P
 - P/R
 - T/V
 - V/U

Directions (Q. 40-44): Read the given information and answer the given questions.

Eight people S, T, U, V, W, X, Y and Z live on a separate floors of an 8-floor building. Ground floor is numbered 1, first floor is numbered 2 and so on until the topmost floor is numbered 8.

- Y lives on the floor numbered 1. Only two people live between Y and T.
 - S lives immediately above X. S lives on an even-numbered floor.
 - Only one person lives between X and W. X lives above W.
 - Z lives on an odd-numbered floor above S.
 - V does not live on the topmost floor.
40. Which of the following is true with respect to the given information?
- Only one person lives between T and X.
 - Only two people live between T and U.
 - W lives immediately above Y.
 - Z lives on the floor numbered 7.
 - U lives on an odd-numbered floor.
41. Who among the following lives between U and S?
- Z
 - V
 - T
 - W
 - No one
42. Who among the following lives on floor number 5?
- U
 - X
 - V
 - T
 - Z
43. Who lives on the floor immediately below T?
- S
 - Other than those given as options
 - V
 - Z
 - W
44. How many people live between the floors on which Z and T live?
- More than three
 - Three
 - No one
 - One
 - Two

Directions (Q. 45-49): Study the information to answer the given questions.

In a certain code language, 'many residents of city' is written as 'jo nu pa la', 'city with many choices' is written as 'ko la nu si', 'choices made by residents' is written as 'pa nu ko tr' and 'made good choices here' is written as 'vk rp tr ko. (All the codes are two-letter codes only.)

45. What is the code for 'with' in the given code language?
- si
 - la
 - ko
 - tr
 - nu
46. What is the code for 'made by residents' in the given code language?
- nu pa tr
 - ko nu pa
 - tr nu ko
 - pa tr
 - nu tr vk
47. What is the code for 'choices' in the given code language?
- ko
 - vk
 - la
 - nu
 - si
48. Which of the following may represent 'here for good' in the given code language?
- ko rp vk
 - nu vk si
 - rp nu vk
 - vk rp la
 - vk rp la
49. What does the code 'nu' stand for in the given code language?
- Of
 - Either 'city' or 'many'
 - with
 - Either 'city' or 'good'
 - good
50. How many such pairs of letters are there in the word 'MACHINERY' each of which has an equal number of letters between them in the word (in both forward and backward directions), as they have between them in the English alphabetical series?
- Three
 - Two
 - None
 - Five
 - More than three

Test-II: Quantitative Aptitude

Directions (Q. 51-55): In each question two equations numbered I and II are given. You have to solve both the equations and mark the appropriate option.

51. I. $2x^2 - x - 10 = 0$ II. $2y^2 - y - 21 = 0$
 1) $x > y$ 2) $x < y$
 3) $x = y$ 4) $x \geq y$
 5) Relationship between x and y cannot be established
52. I. $2x^2 + 11x + 15 = 0$ II. $4y^2 + 22y + 24 = 0$
 1) $x > y$ 2) $x < y$
 3) Relationship between x and y cannot be established
 4) $x \leq y$ 5) $x \geq y$
53. I. $2x^2 + 9x + 9 = 0$ II. $2y^2 + 17y + 36 = 0$
 1) $x \leq y$
 2) Relationship between x and y cannot be established
 3) $x \geq y$ 4) $x < y$
 5) $x > y$
54. I. $3x^2 - 22x + 40 = 0$ II. $2y^2 - 19y + 44 = 0$
 1) Relationship between x and y cannot be established

- 2) $x < y$
3) $x > y$
4) $x < y$
55. I. $3x^2 - 16x + 21 = 0$
II. $3y^2 - 28y + 45 = 0$
1) $x < y$
2) Relationship between x and y cannot be established
3) $x > y$
4) $x < y$
5) $x > y$
56. A merchant buys two items for ₹7500. He sells one item at a profit of 16% and the other item at 14% loss. In the deal he makes neither any profit nor any loss. What is the difference between the selling price of both the items? (in ₹)

- 1) 625 2) 610 3) 620 4) 620 5) 615
57. There was 120 litres of pure milk in a vessel. Some quantity of milk was taken out and replaced with 23 litres of water in such a way that the resultant ratio of the quantity of milk to that of water in the mixture was 4 : 1. Again 23 litres of the mixture was taken out and replaced with 28 litres of water. What is the ratio of milk to water in the resultant mixture?
1) 58 : 37 2) 116 : 69 3) 46 : 29 4) 101 : 37 5) 53 : 23

Directions (Q. 58-62): Refer to the pie-charts and answer the given questions.

Percentage of Professors and Assistant Professors together teaching six different subjects in University 'X'



Total number = 150

Percentage of Professors teaching six different subjects in University 'X'



Total number = 50

58. If the ratio of the total number of male Professors to the total number of female Professors is 9 : 16 and the ratio of the total number of male Assistant Professors to the total number of female Assistant Professors is 2 : 3, then what is the ratio of the total number of male Professors and Assistant Professors to the total number of female Professors and Assistant Professors?

and Assistant Professors teaching the given six subjects in University 'X'?

- 1) 60 2) 90 3) 37 4) 75 5) 87
59. What is the central angle corresponding to the total number of Professors and Assistant Professors teaching Hindi?
1) 46.8° 2) 50.4° 3) 43.2° 4) 39.6° 5) 45.2°
60. What per cent Professors are teaching Psychology and Sociology together out of the total number of Professors and Assistant Professors teaching these two subjects together?
1) $29\frac{1}{6}\%$ 2) $24\frac{1}{4}\%$ 3) $25\frac{2}{6}\%$
4) $21\frac{3}{4}\%$ 5) $22\frac{1}{6}\%$
61. The total number of Assistant Professors teaching Economics and English together is what per cent more than the total number of Professors teaching these two subjects together?
1) 138% 2) 145% 3) 130% 4) 142% 5) 140%
62. What is the average number of Professors teaching Computer Science, Psychology, English and Sociology?
1) 9 2) 8 3) 10 4) 11 5) 17
63. 15 years ago the average age of a family of four members was 40 years. Two children were born in this span of 15 years. The present average age of the family remains unchanged. Among the two children who were born during the 15 years, if the older child at present is 8 years older than the younger one, what is the ratio of the present age of the older child to the present age of the younger child?
1) 9 : 4 2) 7 : 3 3) 7 : 6 4) 7 : 4 5) 9 : 5

Directions (Q. 64-68): Each question consists of a question and two statements I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and choose the appropriate option.

64. What is definitely the value of x ?
- I. The value of $\frac{x^2}{7} - x + \frac{6}{7}$ is equal to zero.
II. The value of $3^{x-1} \times 9^{x-1}$ is equal to 9^{x-1} .
- 1) The data either in statement I alone or in statement II alone are sufficient to answer the question.
2) The data in both statement I and II together are not sufficient to answer the question.
3) The data in both statement I and II together are necessary to answer the question.
4) 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.

- 5) 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.
65. An item was sold after giving a certain discount on the marked price. What was the percentage of discount given?
- The profit earned after giving the discount is 44%. Had the percentage of discount been doubled the profit would have been 28%.
 - The cost price of the item is ₹400.
- The data in both statement I and II together are necessary to answer the question.
 - The data in both statement I and II together are not sufficient to answer the question.
 - The data either in statement I alone or in statement II alone are sufficient to answer the question.
 - 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.
 - 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.
66. What is the ratio of the initial investment of A to that of B?
- A started a business by investing a certain amount and he invested for the whole year. B joined A after 4 months from the start of the business and invested for the rest of the year. The profits earned by A and B are in the ratio of 7 : 8.
 - The initial investment of B was ₹10,800.
- 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.
 - The data in both statement I and II together are necessary to answer the question.
 - The data in both statement I and II together are not sufficient to answer the question.
 - The data either in statement I alone or in statement II alone are sufficient to answer the question.
 - The data in statement II alone are sufficient to answer the question.
67. How much time will a boat take to cover a distance of 63 km upstream?
- The difference between the time taken by the boat to travel from A to B (upstream) and the time taken by it to travel from B to A (downstream) is 2 hours.
 - The distance between A and B is 45 km and the speed of the boat in still water is 12 kmph.
- The data in both statement I and II together are not sufficient to answer the question.
 - The data either in statement I alone or in statement II alone are sufficient to answer the question.
 - The data in both statement I and II together are necessary to answer the question.
 - 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.
 - 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.
68. There are two cylindrical rollers – bigger and smaller. How many rotations will the bigger roller take to flatten a stretch of land (X)?
- The ratio of the radii of the bigger and the smaller roller is 7 : 3. Both the rollers are of the same length.
 - The smaller roller takes 63 rotations to flatten the stretch of land (X).
- The data in both statement I and II together are not sufficient to answer the question.
 - 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.
 - The data either in statement I alone or in statement II alone are sufficient to answer the question.
 - The data in both statement I and II together are necessary to answer the question.
 - 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.
69. A man takes t times as long to row a distance upstream as to row the same distance downstream. What is the speed of the boat in still water if it takes 3 hours to travel 38.4 km downstream? (in km/h)
- 11
 - 10
 - 12.8
 - 12
 - 12.4
70. In a company 'XYZ', the ratio of the total number of undergraduate employees to the total number of graduate employees is 13 : 23. The company has only two branches – one in Mumbai and another in Delhi. If the total number of undergraduate employees in Mumbai branch is 351, which is 30% of the total undergraduate employees in the company, what is the total number of graduate employees in the company?
- 2185
 - 1952
 - 2020
 - 1870
 - 2170

Directions (Qs. 71-75): What approximate value should come in place of question mark (?) in the given questions?

71. $(30.06\% \text{ of } 260.14 + 33.02\% \text{ of } 1190) \div 7 = ?$
 1) 78 2) 94 3) 99 4) 81 5) 85
72. $7 \times 5 \times 4.92 - 13.13 \div 4.02 \times 4 - 117$
 1) 18 2) 13 3) 7 4) 21 5) 9
73. $(9117.18 - 8021.85 + 901.92) \div 12 = 1500 \times ?$
 1) 12 2) 8 3) 15 4) 22 5) 4
74. $\sqrt{175} + \sqrt{1239} \times 14 - 12.04 = 511$
 1) 729 2) 1849 3) 2209 4) 1369 5) 1089
75. $1019.95 \div 5.04 + 237 - 392.11 \div 7$
 1) 5125 2) 5000 3) 5035 4) 5005 5) 5085

Directions (Qs. 76-80): Study the following information carefully and answer the questions given below:

Total global production is 40000 cars in the given quarter

Quarterly report of a car model manufactured and sold by a company in different countries

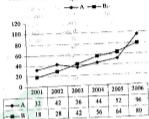
Country	Share in Global Production	Percentage of cars sold out of the total production in respective countries	Selling price of one car (in lakh rupees)
A	25%	80	6.5
B	20%	50	8.5
C	10%	70	6
D	20%	75	5.5
E	15%	60	7

76. What is the difference between the total number of cars manufactured in country A and B together and the total number of cars manufactured in country C and D together?
 1) 10000 2) 12000 3) 13000 4) 6000 5) 10500
77. The total number of cars sold in country A and B together forms what per cent of the total number of cars manufactured by all the countries together in that particular quarter?
 1) 30 2) 35 3) 40 4) 32 5) 28
78. What is the total number of unsold cars in the given quarter in the country C and B together?
 1) 2400 2) 3400 3) 3600 4) 3800 5) 3000
79. What is the ratio of sales (in rupees) of the total number of cars sold in country D to the sales (in rupees) of the total number of cars sold in country E?
 1) 55 : 47 2) 53 : 47 3) 53 : 44 4) 55 : 42 5) 52 : 45
80. If the cost of manufacturing of a car in country C is ₹4,50,000, what is the percentage profit earned by the company on a car sold by the same company?

- 1) $33 \frac{2}{3}$ 2) $33 \frac{1}{3}$ 3) $30 \frac{1}{3}$
 4) $35 \frac{1}{3}$ 5) $33 \frac{2}{3}$

Directions (Qs. 81-85): Refer to the graph and answer the given questions.

Data related to the number of elephants in two reserves A and B of country X during six years



81. The number of elephants in Reserve A increased by what per cent from 2001 to 2005?
 1) 56.5 2) 62.5 3) 61.5 4) 54.5 5) 58.5
82. What is the average number of elephants in Reserve B during 2001, 2003, 2005 and 2006?
 1) 46 2) 56 3) 51 4) 53 5) 49
83. Out of the total number of elephants in Reserve A and B together in 2002, only 40% were African elephants, and out of the total number of elephants in Reserve A and B together in 2004, only 65% were African elephants. What is the difference between the total number of African elephants in Reserve A and B together in 2004 and the total number of African elephants in Reserve A and B together in 2002?
 1) 97 2) 47 3) 43 4) 41 5) 55
84. What is the ratio of the total number of elephants in Reserve A in 2003 and 2006 together and the total number of elephants in Reserve B in 2005 and 2006 together?
 1) 17 : 18 2) 23 : 24 3) 11 : 14 4) 9 : 14 5) 11 : 12
85. The number of elephants in Reserve A decreased by 25% from 2006 to 2007 and the number of elephants in Reserve B increased by 15% from 2006 to 2007. What was the total number of elephants in Reserve A and B together in 2007?
 1) 172 2) 164 3) 158 4) 174 5) 166
86. There are two garbage disposal rectangular tanks A and B with lengths 12m and 15m respectively in a

square field. If the total area of the square field excluding the rectangular tanks is 360 sq m and the breadth of both the rectangular tanks is $\frac{1}{3}$ of the side of the square field, what is the perimeter of the square field? (in m)

- 1) 92 2) 84 3) 96 4) 78 5) 72

87. Ramon took a loan of ₹15,000 from Laxman. It was agreed that for the first three years the rate of interest charged would be at 8% simple interest per annum and at 10% compound interest (compounded annually) from the fourth year onwards. Ram did not pay anything until the end of the fifth year. How much would he have to repay if he clears the entire amount only at the end of the fifth year? (in rupees)
- 1) 22,506 2) 22,105 3) 22,900
4) 22,500 5) 22,430

Directions (Q. 88-92): Study the given information carefully to answer the questions.

Sidhartha has decided to start a new company 'Sidhartha Travels'. He wants to buy some furniture – table, chair, air conditioners. He also wants to buy a few desktops which will include monitor, CPU, keyboard and mouse. The cost of each table is 13.5 times the cost of a mouse and the cost of a chair is $\frac{3}{5}$ of the cost of a table. The cost of an air conditioner is 5 times the cost of a chair. The cost of a monitor is 20% more than the cost of a chair, a CPU costs ₹1500 more than a table and the keyboard costs 4 times a mouse. The cost of a mouse is ₹1000.

88. What will be the total cost of 1 table and 2 chairs together?
- 1) ₹3,200 2) ₹28,800 3) ₹29,700
4) ₹4,700 5) ₹21,300
89. What is the ratio of the cost of a CPU to the total cost of a mouse and a keyboard together?
- 1) 3 : 2 2) 4 : 1 3) 3 : 1 4) 5 : 1 5) 5 : 3
90. If the cost of a keyboard and a mouse increases by 20% and 15% respectively, what will be the total cost of a desktop (given that the cost of a CPU and a monitor is the same)?
- 1) ₹6,930 2) ₹31,640 3) ₹34,750
4) ₹20,670 5) ₹35,425
91. Sidhartha bought 1 table, 1 chair and 1 desktop for himself. What was the total cost incurred to him?
- 1) ₹53,400 2) ₹51,880 3) ₹50,640
4) ₹55,440 5) ₹51,320
92. It was initially decided that 4 air conditioners will be installed but later only 3 air conditioners and a fan were installed. If the cost of a fan is $\frac{1}{10}$ of the cost of an air conditioner, what was the total cost incurred?
- 1) ₹1,29,400 2) ₹1,24,500 3) ₹1,25,550
4) ₹1,24,350 5) ₹1,25,600

93. Prem and Shyam decide to go on a trip to Point Y on a particular day from Point X. Prem leaves for Point Y at 11:00 am at a speed of 72 km/hour. Shyam leaves for Point Y at 11:30 the same day as Prem left. At what speed should Shyam travel to catch up with Prem in 4 hours? (in km/hour)
- 1) 85 2) 81 3) 80 4) 82 5) 86

Directions (Q. 94-98): What will come in place of question mark (?) in the given number series?

94. 11.2 12.9 9.5 14.6 7.8 ?
1) 17.9 2) 16.3 3) 16.7 4) 16.2 5) 16.9
95. 8 5 9 22.5 61 ?
1) 184 2) 181.5 3) 192.5 4) 177.5 5) 172.5
96. 7 9 24 84 ? 1810
1) 336 2) 356 3) 348 4) 340 5) 352
97. 11 27 48 84 145 ?
1) 241 2) 229 3) 263 4) 257 5) 229
98. 16 15 20 43 102 ?
1) 221 2) 237 3) 213 4) 251 5) 249
99. 'A' began a small business by investing a certain amount of money. After four months from the start of the business, 'B' joins the business with an amount which is ₹6,000 less than A's initial investment. 'C' joins the business after seven months from the start of the business with an amount which is ₹2,000 less than A's initial investment. At the end of the year total investment reported was ₹1,42,000. What will be A's share in the profit if B received ₹8,000 as profit share?
- 1) ₹48,000 2) ₹46,500 3) ₹46,000
4) ₹47,000 5) ₹48,500
100. If 6 men and 8 boys can do a piece of work in 10 days while 26 men and 48 boys can do the same piece of work in 2 days, how much time will be taken by 15 men and 20 boys for doing the same piece of work?
- 1) 4 days 2) 5 days 3) 6 days
4) 7 days 5) 8 days

Test-III: English Language

Directions (Q. 101-115): Read the following passage carefully and answer the questions. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

In general, before the financial crisis of 2008, the financial sector the world over had been steadily liberalising. Limits on foreign ownership of banks and on the kinds of transactions they were able to engage in were being lifted. Rich countries were deregulating factor than others. Banks were given greater leeway on how much capital they should hold and how much risk they should take. But banks, the world over, did not maintain adequate capital cushions and balance sheets showed inflated profits. In 1999, America also repealed the Glass Steagall Act – a 1930s Depression era law separating investment

and commercial banking – without bothering about the threat to the economy. ‘Restrictions are a sign of backwardness’ – but the resulting crisis of 2008 put an end to this belief. Banking supervisors in many developing countries said that tight regulations saved them from getting into trouble. Under the old rules, supervisors were simply referees trying to ensure that the game was played fairly. Now regulators have gone from saying ‘tell me that all your payment systems work’ to saying ‘show me how your payment systems work’. Regulators are now tentatively stepping over a long standing divide between enforcing basic rules and playing a part in business decisions. This shift is particularly marked in Britain which once championed ‘light touch regulation’. This pre-crisis behaviour is being criticised as surrender to banks or as a self-serving device for attracting financial activity to Britain, in truth it was neither. It was the simple belief that markets are better than governments at allocating services. In America, too, regulators were reluctant to suppress innovation because they felt that “the self-interest of lending institutions will be enough to ensure they did not all leap from the same tall building.”

In rich countries, enthusiasm for prescriptive supervision depends on the degree of harm suffered during the banking crisis or to the threat from the **ailing** banks to bring down their governments with them. But it is not easy to stop banks from making bad decisions. In the past, regulators left it to the market to judge the health of the banks. But clever, well-paid analysts failed to see the crisis coming. Now central bankers are expected to do a better job. One problem is that the rules and the laws are written with the benefit of hindsight. The good ideas that may have prevented the last crisis, however, can make regulators dangerously overconfident about being able to predict and prevent the next one. Also, if regulators underwrite certain strategies that seem safe such as lending to small businesses, they may encourage banks to crowd into those lines of business. If enough banks pile into these markets, downturns in them can affect not just a few banks but the whole system. On the other hand prescriptive supervision can stifle financial innovation and squeeze all appetite for risk out of the banking system. In Japan, a banking crisis that started more than two decades ago still lingers on, in part because the country’s bankers have become gun-shy and tend to buy government bonds rather than lend money or make foreign investments. Regulators are doing all they can to strike a balance and mitigate these risks.

101. Choose the word which is most nearly the SAME in meaning to the word **LAST** given in bold as used in the passage.

- 1) final 2) continue 3) first
4) recent 5) subsequent

102. Which of the following is the central idea of the passage?

- 1) Regulators are lazy and shirk their duty of protecting financial systems.
- 2) Banks should go back to traditional banking and abandon riskier options.
- 3) Banks in developed countries have destroyed developing economies.
- 4) Today the task of financial regulation is tricky.
- 5) Financial systems have been damaged beyond repair.

103. Choose the word which is most nearly the SAME in meaning to the word **CROWD** given in bold as used in the passage.

- 1) multitude 2) flock 3) party
4) crew 5) not

104. Which of the following is/are the possible impact(s) of prescriptive supervision?

- (A) Governments are likely to collapse as people are opposed to such measures.
(B) Many executives are likely to exploit the system.
(C) These measures could unintentionally prolong a crisis.
- 1) Only (C) 2) Only (B) and (C)
3) Only (A) and (B) 4) All (A), (B) and (C)
5) Only (B)

105. What is the author’s view of central banks’ present efforts at regulation?

- 1) These are unnecessary and harmful to banks.
2) These are faulty as they encourage risky financial innovations.
3) To succeed these should be co-ordinated and uniform across countries.
4) The measures they prescribe have no loopholes.
5) They have done their best to effectively regulate.

106. Which of the following can be said about ‘light touch regulation’ adopted by Britain?

- 1) It gave Britain’s financial institutions very little autonomy.
2) It forced banks to invest in government bonds.
3) It resulted in banks holding too much capital.

- 4) It encouraged financial activity in the country.
5) It stifled banks' appetite for risk.
107. Choose the word which is most nearly the SAME in meaning as the word **LIMITS** as given in bold as used in the passage.
1) caps 2) rims 3) frames
4) frontiers 5) skirts
108. Which of the following is TRUE in the context of the passage?
1) The financial crisis of 2008 did not impact developing countries.
2) Markets can easily regulate themselves.
3) Developing economies should not allow foreign investment at present.
4) After the crisis, America's central bank has imposed unnecessary regulations.
5) None of the given statements is true in the context of the passage.
109. Why has the author cited the reference of repealing the Glass-Steagall Act?
1) To indicate that regulations were relaxed without appreciating the impact on the economy.
2) To criticise the backward restrictions that rich countries imposed on developing countries.
3) To show that the economy had not progressed much since the Depression.
4) To illustrate that only America could foresee the financial crisis.
5) To indicate the soundness of America's financial system prior to depression.
110. Which of the following difficulties is faced by regulators at present?
1) Banks lack the expertise to comply with norms.
2) Tremendous competition between local and foreign banks.
3) Striking a balance between protecting and stiffing the economy.
4) Unwillingness of government to bail out failing banks.
5) Lack of adequate manpower.
111. Which of the following approaches was adopted by the financial sector of rich world economies prior to the crisis?
1) Banks strictly adhered to outdated laws.
2) Banks maintained very large capital cushions.
3) They were innovative and took a lot of risks.
4) They withdrew investment from traditional banking.
5) Not clearly mentioned in the passage.
112. Choose the word which is most nearly the OPPOSITE in meaning of the word **TENTATIVELY** given in bold as used in the passage.
1) experimentally 2) provisionally
3) temporarily 4) certainly
5) skeptically
113. Which of the following is/are the consequence(s) of the crisis of 2008?
(A) Banks have become overconfident in their abilities to regulate themselves.
(B) Regulators have increased vigilance of financial systems.
(C) Economies are careful about foreign investment.
1) Only (A) 2) Only (B) and (C)
3) Only (A) and (B) 4) All (A), (B) and (C)
5) Only (A) and (C)
114. Choose the word which is most nearly the OPPOSITE in meaning of the word **FAILING** given in bold as used in the passage.
1) increasing 2) passing 3) successful
4) depleting 5) important
115. What does the author want to convey through the phrase 'Under the old rules, supervisors were simply referees trying to ensure that the game was played fairly' ?
1) Regulators did not make mistakes while regulating financial markets.
2) Regulators were passive and did not intervene in the working of financial organisations in the past.
3) Regulators were concerned about the health of financial organisations.
4) Regulators used to cross the line and interfere in financial markets in the past.
5) Regulators devised many strict rules without taking into account the needs of financial systems.
- Directions (Q. 116-125):** Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is 'No error', the answer is 5. (Ignore errors of punctuation, if any.)
116. 1) In the current year, / 2) small lenders, who global banks have / 3) long snored at, are performing / 4) more better than the giants. / 5) No error
117. 1) The Central Bank has cut / 2) its policy repo rate by fifty basis points / 3) but only a few banks has / 4) lowered their base lending rates. / 5) No error
118. 1) Apart of not speaking up enough, / 2) many professionals do not think about / 3) how asking different types of questions / 4) can lead to different outcomes. / 5) No error
119. 1) With the exception of / 2) music, no other industry / 3) has embraced globalisation / 4) as keenly as the banking industry. / 5) No error
120. 1) The bank's stringent onboarding process / 2) for new executives ensures / 3) that they understand from other leaders / 4) what it takes to success. / 5) No error
121. 1) CEOs have a lot / 2) to worry about, / 3) but what are / 4) their greatest concerns? / 5) No error

122. 1) When business leaders / 2) fail to decide / 3) and act wisely / 4) their companies suffers / 5) No error
123. 1) We are often blindly to / 2) the many forces / 3) that create and / 4) sustain our behaviours. / 5) No error
124. 1) Medicaid policies usually / 2) reimburse certain / 3) medical expenses and / 4) not the out-of-pocket expenses. / 5) No error
125. 1) High performers show a stronger tendency / 2) to direct their own learning. / 3) which may be one of the ways to predict / 4) who will be a high performer. / 5) No error

Directions (Q. 126-130): 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.

126. A new study has _____ the five most common health issues in men and how to _____ them.
- 1) said, arrest 2) stated, shrink
3) revealed, prevent 4) exposed, react
5) laid, restrict
127. The NSG's modernisation was part of a major _____ set into _____ by the government.
- 1) check, swing 2) overhaul, motion
3) revamp, action 4) service, flow
5) survey, agitation
128. The night fabric can do _____ for your frame and as a _____ your confidence.
- 1) wonders, consequence 2) marvels, side
3) good, process 4) remarkably, finish
5) superb, result
129. The wheat grains do not meet the _____ standards _____ for procurement of food grains by the government agencies.
- 1) total, kept 2) most, meant
3) excellence, allowed 4) optimistic, placed
5) quality, prescribed
130. Students will be _____ on their reading and writing abilities through question papers _____ by the government.
- 1) judged, assorted 2) kept, set
3) tested, provided 4) evaluated, asked
5) calculated, assigned

Directions (Q. 131-135): 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 given questions.

- (A) But the conventional wisdom is wrong.
(B) The assumption is that planting trees and avoiding further deforestation provides a convenient carbon capture and storage facility on the land.
(C) Considering all the interactions, large-scale increases in forest cover can actually make global warming worse.
(D) Deforestation accounts for about 10 per cent of global emissions of carbon dioxide.
(E) That is the conventional wisdom.
(F) In reality, the cycling of carbon, energy and water between the land and atmosphere is much more complex.
131. Which of the following should be the **SECOND** sentence after rearrangement?
1)A 2)B 3)C 4)D 5)F
132. Which of the following should be the **THIRD** sentence after rearrangement?
1)A 2)B 3)F 4)D 5)E
133. Which of the following should be the **FOURTH** sentence after rearrangement?
1)A 2)B 3)C 4)E 5)D
134. Which of the following should be the **FIRST** sentence after rearrangement?
1)A 2)B 3)C 4)D 5)E
135. Which of the following should be the **LAST (SIXTH)** sentence after rearrangement?
1)A 2)F 3)D 4)C 5)B

Directions (Q. 136-140): Which of the phrases given against the sentence should replace the word/phrase given in **bold** in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, select "No correction required" as the answer.

136. Whether people change or not is largely determined by 'why' they change.
- 1) large determinant of 2) largely determined by
3) large determination by 4) larger determinant for
5) No correction required
137. With the right mentoring at the top, everyone stands to gain.
- 1) for gain 2) to gaining 3) of gained
4) to gained 5) No correction required
138. The best leaders know how to keep moving forward even in ambiguous situations.
- 1) know how to keep 2) knows how to keep
3) know how for keeping 4) knowing what to keep
5) No correction required
139. Asking questions helps us better understand what has been say.
- 1) has being said 2) has been said

- 3) have been say 4) has been saying
5) No correction required

140. A high performer is four hundred times much productivity than the average performer.

- 1) more product 2) productive more
3) more productive 4) much products
5) No correction required

Directions (Q. 141-150): In the following passage, there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Visual experience can (141) children, teenagers and even adults learn and absorb more due to its highly stimulating and (142) engaging impact. It is for this reason that we are seeing an increase in schools across the globe (143) content provider programmes into their class curriculum to (144) lessons through videos. Visual occurrences and school collaborations are (145) by advances in high-definition video, high-fidelity audio and content sharing, allowing students to experience a richer and more stimulating learning experience.

Schools that have previously transported students to excursions in (146), now face increased transportation costs, higher insurance premiums, attendance costs for the families and strict duty of care policies for students while (147) school projects. Virtual excursions (148) students to improve their presentation, research, learning and speaking skills while they engage in a live learning session. Students also now have the ability to meet peers from many cultures, speak to subject-matter (149) like scientists or authors, practice a foreign language with students from another country, and learn about global issues from the (150) of their own classrooms.

141. 1) help 2) aiding 3) prescribe
4) feature 5) present
142. 1) plus 2) lonely 3) ably
4) many 5) deeply
143. 1) incorporating 2) pressing 3) following
4) parting 5) leaving
144. 1) make 2) demand 3) impart
4) vision 5) need
145. 1) dissolved 2) enhanced 3) measured
4) filed 5) bristled
146. 1) deed 2) total 3) parent
4) person 5) line
147. 1) involving 2) saving 3) assay
4) off 5) vacating
148. 1) let 2) enable 3) present
4) pressure 5) collect
149. 1) classes 2) dictionaries 3) books
4) experts 5) partners
150. 1) vacancy 2) availability 3) safety
4) comfortable 5) gap

Test-IV: General Awareness

151. A customer may have complaints regarding certain services of the bank. The _____ enables an expeditious and inexpensive forum to bank customers for resolution of such complaints.

- 1) High court
2) National consumer forum
3) Banking ombudsman scheme
4) Other than those given as options
5) DRT

152. What is the currency of Singapore ?
1) Singapore dollar 2) dinar
3) Singapore pound 4) taka
5) zero

153. Earlier this year, the government had approved new norms for the selection of MD and CEO for five PSBs, paving the way for appointment of private sector candidates on flexible salary package. Which are these banks ?

- 1) Punjab National Bank, Bank of Baroda, Bank of India, Central Bank of India and IDBI Bank
2) Punjab National Bank, Bank of Baroda, Bank of Maharashtra, Canara Bank and IDBI Bank
3) Punjab National Bank, Bank of Baroda, Bank of India, Canara Bank and ICICI Bank
4) Punjab National Bank, Bank of Baroda, Indian Bank, Canara Bank and IDBI Bank
5) Punjab National Bank, Bank of Baroda, Bank of India, Canara Bank and IDBI Bank

154. Indian Railway Catering and Tourism Corporation (IRCTC) in collaboration with the Union Bank of India and the National Payment Corporation of India has launched RuPay pre-paid debit card service. The maximum loading limit of these cards with partial KYC is

- 1) ₹1,00,000 2) ₹10,000 3) ₹15,000
4) ₹50,000 5) ₹25,000

155. Britain's largest state-owned bank has recently decided to shut down its banking operations in India. Name the bank.

- 1) Lloyd's Bank
2) Standard Chartered
3) Barclays Bank
4) Royal Bank of Scotland (RBS)
5) HSBC

156. The latest addition in the group of borrowers falling under the 'category of weaker section' as per priority sector lending norms is

- 1) illiterates 2) OBC
3) MSME borrowers 4) person with disabilities
5) transgender

157. The third instalment of the Basel accords was

- developed in response to the deficiencies in financial regulations revealed by financial crisis of 2007-08. Basel II was supposed to strengthen bank capital requirements by increasing bank liquidity and decreasing bank leverage. The transitional period for full implementation of Basel III capital regulations in India is extended upto
- 1) 31st March 2020
 - 2) 31st March 2016
 - 3) 31st March 2017
 - 4) 31st March 2018
 - 5) 31st March 2019
158. Country's first E-ration card has been launched in
- 1) Maharashtra
 - 2) Rajasthan
 - 3) Delhi
 - 4) Gujarat
 - 5) Tamil Nadu
159. Which temple of Odisha has recently got the coveted 'Adarsh monument tag' from the Archaeological Survey of India?
- 1) Pancha Pandava Temple at Ganeswarpur
 - 2) Mukteswar Temple at Bhubaneswar
 - 3) Lord Lingaj Temple at Bhubaneswar
 - 4) Jagannath Temple of Puri
 - 5) Sun Temple at Konark
160. Currently the rate of interest payable in public provident fund account is
- 1) 8.9 per cent
 - 2) 8.7 per cent
 - 3) Other than those given as options
 - 4) 9 per cent
 - 5) 9.8 per cent
161. The headquarters of the United Nations Organization (UNO) is located in
- 1) London
 - 2) Geneva
 - 3) New York
 - 4) Vienna
 - 5) Paris
162. As per section 24 of the Income Tax Act, interest on home loan for self-occupied property is deductible from total income tax for assessing tax liability. What is the upper limit of this amount?
- 1) ₹1,75,000
 - 2) ₹2,25,000
 - 3) ₹2,50,000
 - 4) ₹2,00,000
 - 5) ₹1,50,000
163. A renowned Indian ecologist has been chosen for the prestigious Tyler Prize for Environmental Achievement award along with Dr Jane Lubchenco. Who is the Indian ecologist?
- 1) Madhav Gadgil
 - 2) Rajpal Singh Yadav
 - 3) Ramn Sukumar
 - 4) Madhub Chandra Dash
 - 5) Sultan Ahmed Ismail
164. RBI has almost finalised the structure of the registry which will enable quick sharing of information about unstructured borrowers and help banks fight bad loans. The registry is called
- 1) Central Registry
 - 2) CIRIL
 - 3) Fraudulent Borrowers' List
 - 4) RBI Unified Defaulter List
 - 5) Central Fraud Registry
165. As per the latest budget, the finance minister announced to abolish the levy of tax and instead levied an additional surcharge of 2 per cent on an individual with taxable income of ₹1 crore and above. Which of the following is that tax?
- 1) Wealth tax
 - 2) Gift tax
 - 3) Property tax
 - 4) Surcharge
 - 5) Corporate tax
166. As per the guidelines for licensing payments banks, a payments bank will initially be restricted to holding a maximum balance of ₹ _____ per individual customer.
- 1) 50,000
 - 2) 2,00,000
 - 3) 1,00,000
 - 4) 10,00,000
 - 5) 1,50,000
167. An ace shooter on 28th March 2015 created history by becoming the first Indian woman to be ranked number one in WorldJudo World Federation (BJWF) rankings in women's singles category. She is
- 1) Sania Mirza
 - 2) Aparna Popat
 - 3) Sanitha Rao
 - 4) Saina Nehwal
 - 5) Jwala Gutta
168. The government has pumped in ₹6690 crore in nine public sector banks (PSBs). Which of the following banks is not a beneficiary?
- 1) Corporation Bank
 - 2) Bank of Baroda
 - 3) Punjab National Bank
 - 4) Canara Bank
 - 5) Dena Bank
169. What is the current statutory liquidity ratio (SLR)?
- 1) 22.50%
 - 2) Other than those given as options
 - 3) 21.50%
 - 4) 22.00%
 - 5) 20.50%
170. What is the tenure of the deposit account under senior citizens savings scheme 2014?
- 1) 10 years
 - 2) 5 years, which can be extended by 3 years
 - 3) 3 years, which can be extended by 3 years
 - 4) 1 year
 - 5) 4 years, which can be extended by 4 years
171. A micro manufacturing enterprise is an enterprise where investment in plant and machinery does not exceed
- 1) ₹20 lakh
 - 2) ₹25 lakh
 - 3) ₹15 lakh
 - 4) ₹5 lakh
 - 5) ₹50 lakh
172. The theme state chosen for the 29th Sarajkund International Crafts Mela 2015 was
- 1) Haryana
 - 2) Gujarat
 - 3) Jharkhand
 - 4) Chhattisgarh
 - 5) Rajasthan
173. In the event of bank failure, an agency protects bank deposits that are payable. The agency that insures such deposits is
- 1) BOCC
 - 2) DICGC
 - 3) COTMSE
 - 4) CDP
 - 5) CIBR
174. The ministry of MSME, Government of India and SIDBI set up a trust with a view to facilitating flow of

credit to the MSE sector without the need for collateral/third party guarantees. This trust is known as

- 1) EXIM 2) INOC 3) COCC
4) CGP 5) COTMSE

175. The annual meeting of the World Economic Forum (WEF) was recently held at

- 1) Davos, Switzerland
2) Berlin, Germany
3) Dublin, Ireland
4) Amsterdam, Netherlands
5) Madrid, Spain

176. Reserve Bank of India constituted a working group on Benchmark Prime Lending Rate (BPLR) system. In the light of the comments/suggestions received, it was decided that banks will patch over to the system of base rate. Who was the chairman of this committee?

- 1) S Padmanabhan 2) PK Mohanty
3) Deepak Mohanty 4) SS Kohli
5) Usha Thorat

177. Public Debt Management Agency (PDMA) is being set up to prevent leakages and development of the

- 1) Treasury market 2) Bond market
3) Money market 4) Capital market
5) Call money market

178. In a move that will reduce import bills and generate jobs, besides boosting security of our currency, a Reserve Bank of India committee is looking at the modalities of the factory in Mysore to manufacture paper specifically for currency notes which is presently imported from

- 1) Germany and Australia 2) Japan and Singapore
3) Japan and Australia 4) China and Australia
5) Japan and Nigeria

179. The Base Rate System has replaced the erstwhile benchmark Prime Lending Rate System with effect from

- 1) 1st March, 2011
2) 1st July, 2010
3) 1st November, 2011
4) Other than these given as options
5) 1st May, 2009

180. UN Secretary General Ban Ki-moon inaugurated a 105MW solar power plant in the Indian state of

- 1) Madhya Pradesh 2) Gujarat
3) Rajasthan 4) West Bengal
5) Maharashtra

181. The agency which is tasked with collecting, analysing and disseminating information related to dubious financial transactions is

- 1) Financial Intelligence Unit (FIU)
2) Financial Action Task Force (FATF)
3) Central Economic Intelligence Bureau (CEIB)
4) Central Intelligence Bureau (CIB)
5) Financial Stability Board (FSB)

182. The record of all economic transactions between the residents of a country and the rest of the world in a particular period is known as

- 1) Balance in Capital Account
2) Balance in Current Account
3) Trade settlements
4) Balance of Payments
5) Balance of Trade

183. As per the latest budget announcement, tax incentive limit for investment in pension fund has been raised to

- 1) ₹1,00,000 2) ₹75,000 3) ₹80,000
4) ₹1,50,000 5) ₹2,00,000

184. Which Bollywood actress received the best actress award at the 62nd National Film Awards?

- 1) Priyanka Chopra
2) Tejaswini Kolhapure
3) Tisca
4) Kangana Ranaut
5) Other than these given as options

185. A ₹20,000-crore bank which would primarily be responsible for refinancing all micro-finance institutions, is to be launched. This unique bank is christened as

- 1) MSE Bank 2) MSME Bank
3) MUDRA Bank 4) SAMUDRA Bank
5) SSI Bank

186. What is the capital of Germany?

- 1) Hareburg 2) Berlin 3) Munich
4) Bonn 5) Vienna

187. The "Ladli Voice of the Century" award was recently awarded to whom for her outstanding contribution to Indian music over the years?

- 1) Shreya Ghoshal 2) Asha Bhosle
3) Kavita Krishnamurthy 4) Lata Mangeshkar
5) Parida Khannan

188. The "National Consumer Rights Day" is celebrated every year on

- 1) 21st December 2) 15th March 3) 24th October
4) 24th December 5) 8th March

189. Subsequent to the launch of Sakshya Samridhi Scheme for the girl child, the gazette on this was released on 2nd Dec 2014. As per the rules, the total number of accounts that can be opened per girl child under this 'Yojana' is

- 1) Four 2) Five 3) Three
4) Two 5) One

190. Who finalises the value and the volume of the notes to be printed every year?

- 1) Independently by Ministry of Finance
2) With Mutual Consultation of the RBI and the Ministry of Finance
3) Independently by the Government of India
4) Committee of Bank Heads

- 5) With Mutual Consultation of the Government of India and Bank Heads
191. The National Payments Corporation of India (NPCI) has developed an application to connect payments across smartphones. The application is
- 1) Unified Payments Interface
 - 2) Payment Interface
 - 3) Unique Payment Interface
 - 4) Union of Payment Interface
 - 5) People's Payment Interface
192. e-KYC is possible only for those who have
- 1) PAN number
 - 2) Driving License
 - 3) Other than those given as options
 - 4) Aadhaar Number
 - 5) Ration card
193. As per the latest bipartite settlement, the salary of the bank employees, mostly from the public sector, will get a 15 per cent wage hike and two additional holidays a month as part of an industry-wide wage settlement. This is the _____ bipartite settlement.
- 1) Eighth
 - 2) Eleventh
 - 3) Tenth
 - 4) Ninth
 - 5) Twelfth
194. Recently, rating agency Moody's downgraded two Public Sector Banks and foreign currency deposit ratings, anticipating low level of support from the centre to these banks. Which are these banks?
- 1) Syndicate Bank and Indian Overseas Bank
 - 2) Central Bank of India and Indian Overseas Bank
 - 3) Central Bank of India and Union Bank
 - 4) Dena Bank and Indian Overseas bank
 - 5) Central Bank and Indian Bank
195. The practice of lending money to unrelated individuals, or "peers", without going through a traditional financial intermediary such as a bank or other traditional financial institution is called
- 1) P2P lending
 - 2) B2B transactions
 - 3) P2P investing
 - 4) P2P model
 - 5) C2C transaction
196. The rate at which RBI borrows money from commercial banks within the country is known as
- 1) Reverse Repo Rate
 - 2) Base Rate
 - 3) Savings Deposit Rate
 - 4) Bank Rate
 - 5) Repo Rate
197. Indian-American novelist Akhil Sharma's novel won the prestigious Folio Prize 2015. What is his novel's name?
- 1) *Family Life*
 - 2) *Ghost and Glory*
 - 3) *Family Matters*
 - 4) Other than those given as options
 - 5) *An Obsolescent Father*
198. Banks cannot generally accept interest-free deposits, which of the following is an exception to this rule?
- 1) Current account
 - 2) Savings Account of Minors
 - 3) Deposit from minority groups
 - 4) Other than those given as options
 - 5) BSBDA
199. The two teams which reached Cricket World Cup 2015 final are
- 1) Australia and Pakistan
 - 2) India and Pakistan
 - 3) Australia and New Zealand
 - 4) New Zealand and South Africa
 - 5) India and New Zealand
200. Who can open a BSBDA (Basic Savings Bank Deposit) Account?
- 1) Only customers from the weaker sections
 - 2) Only customers below poverty line
 - 3) Only loanees under priority sector advance
 - 4) Only members of a self-help group
 - 5) All customers



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