

MODEL PRACTICE SET

REASONING

1. How many meaningful three letter English words can be formed with the letters AER, using each letter only once in each word?
(1) None (2) One
(3) Two (4) Three
(5) Four
2. Each vowel of the word ADJECTIVE is substituted with the next letter of the English alphabetical series, and each consonant is substituted with the letter preceding it. How many vowels are present in the new arrangement?
(1) None (2) One
(3) Two (4) Three
(5) None of these
3. In a certain code 'na pa ka so' means 'birds fly very high', 'ri so la pa' means 'birds are very beautiful' and 'ti me ka bo' means 'the parrots could fly'. Which of the following is the code for 'high' in that language?
(1) na (2) ka
(3) bo (4) so
(5) None of these
4. If the digits in the number 86435192 are arranged in ascending order, what will be the difference between the digits which are second from the right and fourth from the left in the new arrangement?
(1) One (2) Two
(3) Three (4) Four
(5) None
5. If it is possible to make only one meaningful word with the Third, Seventh, Eighth and Tenth letters of the word COMPATIBILITY, which of the following would be the last letter of that word? If no such word can be made, give 'X' as your answer and if more than one

such word can be formed, give your answer as 'Y'.

- (1) I (2) B
(3) L (4) X
(5) Y
6. In a certain code FINE is written HGPC. How is SLIT written in that code?
(1) UTGR (2) UTKR
(3) TUGR (4) RUGT
(5) None of these
7. If in a certain language LATE is coded as 8&4\$ and HIRE is coded as 7*3\$ then how will HAIL be coded in the same language?
(1) 7&8* (2) &7*8
(3) 7*&8 (4) 7&*8
(5) None of these
8. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?
(1) Stem (2) Tree
(3) Root (4) Branch
(5) Leaf
9. If 'Apple' is called 'Orange', 'Orange' is called 'Peach', 'Peach' is called 'Potato', 'Potato' is called 'Banana', 'Banana' is called 'Papaya' and 'Papaya' is called 'Guava', which of the following grows underground?
(1) Potato (2) Guava
(3) Apple (4) Banana
(5) None of these
10. How many such pairs of letters are there in word ENGLISH, each of which has as many letters between its two letters as there are between them in the English alphabets?
(1) None (2) One
(3) Two (4) Three
(5) More than three

Directions (11-15) : In each of the questions below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read both of the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Read the statements and the conclusions which follow it and -

Give answer (1) if only conclusion I is true.

Give answer (2) if only conclusion II is true.

Give answer (3) if either conclusion I or conclusion II is true.

Give answer (4) if neither conclusion I nor conclusion II is true.

Give answer (5) if both conclusions I and II are true.

11. Statements :

All stars are suns.
Some suns are planets.
All planets are satellites.

Conclusions :

I. Some satellites are stars.
II. No star is a satellite.

12. Statements :

All curtains are rods.
Some rods are sheets.
Some sheets are pillows.

Conclusions :

I. Some pillows are rods.
II. Some rods are curtains.

13. Statements :

All switches are plugs.
Some plugs are bulbs.
All bulbs are sockets.

Conclusions :

I. Some sockets are plugs.
II. Some plugs are switches.

14. Statements :

All fishes are birds.
All birds are rats.
All rats are cows.

Conclusions :

- I. All birds are cows.
II. All rats are fishes.

15. Statements :

- Some walls are windows.
Some windows are doors.
All doors are roofs.

Conclusions :

- I. Some doors are walls.
II. No roof is a window.

Directions (16-20) : Study the sets of numbers given below and answer the questions, which follow :

489 541 654 953 783

- 16.** If in each number, all the three digits are arranged in ascending order, which of the following will be the lowest number?
(1) 489 (2) 541
(3) 654 (4) 953
(5) 783
- 17.** If five is subtracted from each of the numbers, which of the following numbers will be the difference between the second digit of second highest number and the second digit of the highest number?
(1) Zero (2) 3
(3) 1 (4) 4
(5) 2
- 18.** If in each number the first and the second digits are interchanged, which will be the third highest number?
(1) 489 (2) 541
(3) 654 (4) 953
(5) 783
- 19.** Which of the following numbers will be obtained if the first digit of lowest number is subtracted from the second digit of highest number after adding one to each of the numbers?
(1) 1 (2) 2
(3) 3 (4) 4
(5) 5
- 20.** If in each number, the first and the last digits are interchanged, which of the following will be the second highest number?
(1) 489 (2) 541
(3) 654 (4) 953
(5) 783

Directions (21-25) : Read the following information carefully and answer the questions, which follow :

'A - B' means 'A is father of B'.

'A + B' means 'A is daughter of B'.

'A ÷ B' means 'A is son of B'.

'A × B' means 'A is wife of B'.

- 21.** How is P related to T in the expression 'P + S - T' ?
(1) Sister (2) Wife
(3) Son (4) Daughter
(5) None of these
- 22.** In the expression 'P × Q - T' how is T related to P?
(1) Daughter (2) Sister
(3) Mother
(4) Can't be determined
(5) None of these
- 23.** Which of the following means T is wife of P?
(1) P × S ÷ T (2) P ÷ S × T
(3) P - S ÷ T (4) P + T ÷ S
(5) None of these
- 24.** Which of the following means P is grandson of S?
(1) P + Q - S (2) P ÷ Q × S
(3) P ÷ Q + S (4) P × Q ÷ S
(5) None of these
- 25.** In the expression 'P + Q × T' how is T related to P?
(1) Mother (2) Father
(3) Son (4) Brother
(5) None of these

Directions (26-30) : In each question a group of letters is given followed by four combinations of number/symbol numbered (1), (2), (3) and (4). Letters are to be coded as per the scheme and conditions given below. You have to find out the serial number of the combination, which represents the letter group. Serial number of that combination is your answer. If none of the combinations is correct, your answer is (5) i.e. None of these.

Letters	Q	M	S	I	N	G	D	K	A	L	P	R	B	J	E
Number															
Symbol	7	@	4	#	%	\$	6	1	2	£	5	H	9	8	3

Conditions :

- (i) If the first letter is a consonant and the last a vowel, both are to be coded as the code of the vowel.
- (ii) If the first letter is vowel and the last a consonant, the codes for

the first and the last are to be interchanged.

(iii) If no vowel is present in the group of letters, the second and fifth letters are to be coded as

26. BARNIS

- (1) 92★#%4 (2) 924#★%
(3) 92★#%9 (4) 42★#%4
(5) None of these

27. DMBNIA

- (1) 6@9%#2 (2) 2@9%#6
(3) 2@9%#2 (4) 2@9%#2
(5) None of these

28. IJBRLG

- (1) #89★£\$ (2) #89★£#
(3) \$89★£# (4) \$89★£\$
(5) None of these

29. BKGQJN

- (1) 9@£7@% (2) @9\$7%
(3) 91\$78% (4) %1\$789
(5) None of these

30. EGAKRL

- (1) #£\$21★ (2) £\$21★3
(3) £\$21★# (4) #£\$21#
(5) None of these

Directions (31-35) : Study the following information carefully and answer these questions.

Eight persons A, B, C, D, E, F, G and H work for three different companies namely X, Y and Z. More than three persons work for each company. There are only two ladies in the group who have different specialisations and work for different companies. Of the group of friends, two have specialisation in each of Finance and Marketing. One member is an engineer and one is a doctor. H is an HR specialist and works with a Marketing specialist B who does not work for company Y. C is an engineer and his sister works for company Z. D is a specialist in Finance working in company X while his friend G is a finance specialist and works for company Z. No two persons having the same specialisation work together. Marketing specialist F works for company Y and his friend A who is a Finance expert works for company X in which only two specialists work. No lady is a marketing specialist or a doctor.

31. Which of the following combinations is correct?

- (1) C - Z - Engineer
(2) E - X - Doctor
(3) H - X - HR
(4) C - Y - Engineer
(5) None of these

ast are to be
is present in the
e second and the
be coded as
(2) 924*#%
(4) 42*#%4
hese
(2) 2@9%#6
(4) 2@9%#2
hese
(2) #89*£#
(4) \$89*£\$
hese
(2) ©9\$7%©
(4) %1\$789
hese
(2) £\$21*3
(4) #£\$21#
hese
31-35) : Study the
ation carefully
stions.
s A, B, C, D, E
or three different
ly X, Y and Z.
persons work for
are only two ladies
have different spe-
work for different
e group of friends
sation in each
rking. One man
r and one is a do-
pecialist and work-
g specialist B
or company Y.
his sister works
a specialist in
pany X while
ance specialist
any Z. No two
same specialisation.
Marketing specialist
any Y and his friend
nce expert works
which only two
lady is a market-
doctor.
ne following com-
correct?
Engineer
Doctor
HR
Engineer
f these

- 36.** For which of the following companies does C work?
(1) Y (2) X
(3) Z
(4) Data inadequate
(5) None of these
- 37.** Which of the following pairs represents the two ladies in the group?
(1) A and D (2) B and D
(3) D and G
(4) Data inadequate
(5) None of these
- 38.** Which of the following represents the pair working in the same company?
(1) D and C (2) A and B
(3) A and E (4) H and F
(5) None of these
- 39.** Who amongst the friends is a doctor?
(1) H (2) E
(3) C
(4) Either E or C
(5) None of these

Directions (36-40) : Below in each question are given two statements (A) and (B). These statements may be either independent causes or may be effects of independent causes or a common cause. One of these statements may be the effect of the other statement. Read both statements and decide which of the following answer choice correctly depicts the relationship between these two statements.

Mark answer (1) if statement (A) is the cause and statement (B) is its effect.

Mark answer (2) if statement (B) is the cause and statement (A) is its effect.

Mark answer (3) if both the statements (A) and (B) are independent causes.

Mark answer (4) if both the statements (A) and (B) are effects of some common cause.

Mark answer (5) if both the statements (A) and (B) are effects of some common cause.

- 40.** (A) A substantial increase in the unhealthy competition has been observed among the students.
(B) A rise of 23% is reported every year in the cases of suicides after declaration of grade 10th and 12th examination results.

- 37.** (A) The glaciers at the poles of the earth are melting at a fast rate.
(B) In recent times there has been a substantial increase in the incidents of earthquakes and volcanic eruptions.
- 38.** (A) Most of the shopkeepers in the locality closed their shops for the second continuous day.
(B) Two groups of people living in the locality have been fighting with each other with bricks and stones forcing people to stay indoors.
- 39.** (A) The Government has decided to increase the prices of LPG gas cylinders with immediate effect.
(B) The Government has decided to increase the prices of kerosene with immediate effect.
- 40.** (A) The country 'X' has banned the import of fruit.
(B) The intake of that fruit causes disease.

ENGLISH LANGUAGE

Directions (41-52) : 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.

Keshava, the washerman had a donkey. They worked together all day, and Keshava would pour out his heart to the donkey. One day, Keshava was walking home with the donkey when he felt tired. He tied the donkey to a tree and sat down to rest for a while, near a school. A window was open, and through it, a teacher could be heard scolding the students. "Here I am, trying to turn you donkeys into human beings, but you just won't study! As soon as Keshava heard these words, his ears pricked up. A man who could actually turn donkeys into humans! This was the answer to his prayers. Impatiently, he waited for school to be over that day. When everyone had gone home, and only the teacher **remained** behind to check some papers, Keshava entered the classroom.

"How can I help you?" asked the teacher. Keshava scratched his head and said, "I heard what you said to the children. This donkey is my companion. If you made it human, we could have such good times together." The teacher decided to **trick** Keshava. He pretended to think for a while and then said, "Give me six months and it will cost you a thousand rupees." The washerman agreed and rushed home to get the money. He then left the donkey in the teacher's care.

After the six months were up, Keshava went to the teacher. The teacher had been using the donkey for his own work. Not wanting to give it up, he said, "Oh, your donkey became so clever that it ran away. He is the headman of the next village." When Keshava reached the next village he found the village elders sitting under a tree, discussing serious problems. How surprised they were when Keshava marched up to the headman, grabbed his arm and said, "How dare you? You think you are so clever that you ran away? Come home at once!"

The headman understood someone had played a trick on Keshava. "I am not your donkey!" he said. "Go find the sage in the forest." Keshava found the sage sitting under a tree with his eyes closed, **deep** in meditation. He crept up and grabbed the sage's beard. "Come back home now!" he shouted. The startled sage somehow calmed Keshava. When he heard what had happened, he had a good laugh. Then he told the washerman kindly, "The teacher made a fool of you. Your donkey must be still with him. Go and take it back from him. Try to make some **real** friends, who will talk with you and share your troubles. A donkey will never be able to do that!" Keshava returned home later that day with his donkey, sadder and wiser.

- 41.** Which of the following can be said about the teacher?
(1) He had the ability to transform animals into human beings
(2) He took advantage of Keshava's simple nature

(3) He had plotted with the village headman to cheat Keshava

(4) He enjoyed teaching children though he was poorly paid

(5) He was honest and used Keshava's money to care for the donkey

42. Why did Keshava talk to his donkey while working?

(1) He wanted to practise his communication skills because he wanted to make friends

(2) To entertain himself because he found his work monotonous

(3) The donkey helped him to find answers to his problems

(4) He regarded the donkey as his friend and confided in him

(5) He believed the donkey to be a human being in disguise

43. Which of the following is NOT true in the context of the passage?

A. The donkey was overburdened by the teacher.

B. The teacher was cunning by nature.

C. The sage laughed at Keshava and treated him unkindly.

(1) Both (A) and (C)

(2) Both (B) and (C)

(3) Only (B)

(4) All (A), (B) and (C)

(5) None of these

44. What made Keshava pull the sage's beard?

(1) He wanted to wake up the sage who was asleep under the tree

(2) The headman requested him to move the sage from under the tree

(3) He wanted the sage to explain what had happened to the donkey

(4) He misunderstood the village headman and took the sage to be his donkey

(5) None of these

45. Why did the teacher ask Keshava to leave to donkey with him for six months?

A. He realised that the donkey would require a lot of training.

B. To reduce Keshava's dependence on the donkey.

C. He wanted to rescue the donkey from Keshava who did not know how to treat the donkey properly.

(1) Only (A) (2) Only (B)

(3) Both (A) and (B)

(4) Only (C)

(5) None of these

46. Why was Keshava keen to meet the teacher one day?

(1) Keshava wanted to ask the teacher how to make his donkey a better companion

(2) He wanted to learn more prayers as he was devout

(3) He had been reliably informed that the teacher had changed donkey into human beings

(4) He needed the teacher's words of advice and wanted to study

(5) None of these

47. How did Keshava get his donkey back?

(1) He threatened to take the teacher to the village elders

(2) The sage told Keshava the truth that donkey was with the teacher

(3) He asked the village headman for help

(4) The teacher returned it on learning that Keshava had not learnt his lesson

(5) None of these

48. Why did Keshava interrupt the discussion among the village elders?

(1) He did not agree with their views on different issues

(2) To confront the headman who had cheated him out of one thousand rupees

(3) He wanted them to get justice for him

(4) He was looking for the donkey and wanted to ask for directions

(5) None of these

Directions (49-50) : Choose the word which is **most similar** in meaning to the word printed in **bold** as used in the passage.

49. **REMAINED**

(1) pending (2) waited

(3) lasted (4) survived

(5) continued

50. **TRICK**

(1) joke (2) skill

(3) mislead (4) technique

(5) funny

Directions (51-52) : Choose the word which is **most opposite** in meaning to the word printed in **bold**, as used in the passage.

51. **DEEP**

(1) below (2) distracted

(3) flat (4) awake

(5) asleep

52. **REAL**

(1) false (2) imitated

(3) dishonest (4) imagine

(5) genuine

Directions (53-57) : Which of the phrases (1), (2), (3) and (4) given below each sentence should replace the phrase printed in **bold** in the sentence to make it grammatically correct? If the sentence is correct as it is given and 'No correction required', mark (5) as the answer.

53. The company has set up a foundation which helps students who do not have the necessary funds to **study ahead**.

(1) further to study

(2) of studying more

(3) to study onward

(4) for higher studies

(5) No correction required

54. If this land is used to cultivate crops it will be **additionally source** of income for the villagers.

(1) a source of additional

(2) an additionally source

(3) an additional source

(4) additionally the source

(5) No correction required

55. **Belonged to** this cadre, you are eligible for facilities such as free air travel and accommodation.

45. Why did Keshava talk to his father? (1) He realised he would require a correction required (2) To reduce dependence on the key from Keshava (3) He wanted to know how to properly. (1) Only (A) (2) Both (A) and (B) (3) Only (C) (4) None of these
46. Why was Keshava successful? (1) Keshava was encouraged by his father (2) He wanted to run a company (3) He had been successful in his business (4) He needed to study (5) None of these
47. How did Keshava feel about the teacher? (1) He threatened the teacher (2) The sage told Keshava the truth (3) The teacher asked the village man for help (4) The teacher returned learning that Keshava had not learnt his lesson (5) None of these
48. Why did Keshava disagree with his father? (1) He did not agree with his father's views (2) He did not agree with his father's decision (3) He did not agree with his father's action (4) He did not agree with his father's attitude (5) None of these
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62. Though the government initiated (1) a large sum (2) of money in the scheme (3) it was a failure (4) All correct (5).

Directions (63 - 67) : Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- A. I was pleased by their reaction.
B. Writing my speech was easy, but I was unsure if I could motivate the employees to donate to those affected by the earthquake.
C. Instead of throwing out their unusable articles, they had transferred them to my office in the name of donations.
D. When a reputed company invited me to deliver a lecture on Corporate Social Responsibility, I agreed.
E. It was an affluent company and the well dressed employees who met me afterwards promised to send lots of donations to my office.
F. What I saw however when I opened the bags of 'donations' they had sent shocked me.

63. Which of the following should be the **FOURTH** sentence after rearrangement?

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

64. Which of the following should be the **FIRST** sentence after rearrangement?

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

65. Which of the following should be the **LAST (SIXTH)** sentence after rearrangement?

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

66. Which of the following should be the **SECOND** sentence after rearrangement?

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

67. Which of the following should be the **THIRD** sentence after rearrangement?

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

Directions (68-72) : Read each sentence to find out whether there is any grammatical error 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.)

68. It is necessarily to maintain (1) a record of all transactions (2) in case the auditors (3) want to see it. (4) No error (5).

69. Very few young trainees (1) willingly undertake (2) a posting to a branch (3) located in a rural area (4). No error (5).

70. He has travelled (1) all over the world (2) yet he speaks (3) several languages fluently (4). No error (5).

71. A successful company is (1) any that makes a good (2) profit and provides (3) high returns to its shareholders (4). No error (5).

72. The agreement on (1) which all of us have (2) worked so hard will (3) be sign tomorrow (4). No error (5).

Directions (73-80) : In the following passage there are blanks, each of which has been numbered. These numbers are also printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate words in each case.

Today, twenty-two years after the bank **73**, it has over a thousand branches all over the country and the staff **74** about twenty-three lakh borrowers. We decided to operate **75** from conventional banks who would ask their clients to come to their office. Many people in rural areas found this **76**. Our bank

Conclusions :

- I. All birds are cows.
II. All rats are fishes.

15. Statements :

- Some walls are windows.
Some windows are doors.
All doors are roofs.

Conclusions :

- I. Some doors are walls.
II. No roof is a window.

Directions (16-20) : Study the sets of numbers given below and answer the questions, which follow :

489 541 654 953 783

16. If in each number, all the three digits are arranged in ascending order, which of the following will be the lowest number?

- (1) 489 (2) 541
(3) 654 (4) 953
(5) 783

17. If five is subtracted from each of the numbers, which of the following numbers will be the difference between the second digit of second highest number and the second digit of the highest number?

- (1) Zero (2) 3
(3) 1 (4) 4
(5) 2

18. If in each number the first and the second digits are interchanged, which will be the third highest number?

- (1) 489 (2) 541
(3) 654 (4) 953
(5) 783

19. Which of the following numbers will be obtained if the first digit of lowest number is subtracted from the second digit of highest number after adding one to each of the numbers?

- (1) 1 (2) 2
(3) 3 (4) 4
(5) 5

20. If in each number, the first and the last digits are interchanged, which of the following will be the second highest number?

- (1) 489 (2) 541
(3) 654 (4) 953
(5) 783

Directions (21-25) : Read the following information carefully and answer the questions, which follow :

'A - B' means 'A is father of B'.
'A + B' means 'A is daughter of B'.

'A ÷ B' means 'A is son of B'.

'A × B' means 'A is wife of B'.

21. How is P related to T in the expression 'P + S - T'?

- (1) Sister (2) Wife
(3) Son (4) Daughter
(5) None of these

22. In the expression 'P × Q - T' how is T related to P?

- (1) Daughter (2) Sister
(3) Mother
(4) Can't be determined
(5) None of these

23. Which of the following means T is wife of P?

- (1) P × S ÷ T (2) P ÷ S × T
(3) P - S ÷ T (4) P + T ÷ S
(5) None of these

24. Which of the following means P is grandson of S?

- (1) P + Q - S (2) P ÷ Q × S
(3) P ÷ Q + S (4) P × Q ÷ S
(5) None of these

25. In the expression 'P + Q × T' how is T related to P?

- (1) Mother (2) Father
(3) Son (4) Brother
(5) None of these

Directions (26-30) : In each question a group of letters is given followed by four combinations of number/symbol numbered (1), (2), (3) and (4). Letters are to be coded as per the scheme and conditions given below. You have to find out the serial number of the combination, which represents the letter group. Serial number of that combination is your answer. If none of the combinations is correct, your answer is (5) i.e. None of these.

Letters	Q	M	S	I	N	G	D	K	A	L	P	R	B	J	E
Number/															
Symbol	7	@	4	#	%	\$	6	1	2	£	5	H	9	8	3

Conditions :

(i) If the first letter is a consonant and the last a vowel, both are to be coded as the code of the vowel.

(ii) If the first letter is vowel and the last a consonant, the codes for

the first and the last are to be interchanged.

(iii) If no vowel is present in a group of letters, the second and fifth letters are to be coded as

26. BARNIS

- (1) 92*%#4 (2) 924*%#4
(3) 92*%#9 (4) 42*%#4
(4) None of these

27. DMBNIA

- (1) 6@9%#2 (2) 2@9%#6
(3) 2@9%#2 (4) 2@9%#2
(5) None of these

28. IJBRLG

- (1) #89*£\$ (2) #89*£#
(3) \$89*£# (4) \$89*£\$
(5) None of these

29. BKGQJN

- (1) 9@£7@% (2) @9\$7%
(3) 91\$78% (4) %1\$789
(5) None of these

30. EGAKRL

- (1) #£\$21* (2) £\$21*3
(3) £\$21*# (4) #£\$21#
(5) None of these

Directions (31-35) : Study the following information carefully and answer these questions.

Eight persons A, B, C, D, E, F, G and H work for three different companies namely X, Y and Z. In more than three persons work for each company. There are only two ladies in the group who have different specialisations and work for different companies. Of the group of friends two have specialisation in each of Finance and Marketing. One member is an engineer and one is a doctor. H is an HR specialist and works with a Marketing specialist B who does not work for company Y. C is an engineer and his sister works for company Z. D is a specialist in Finance working in company X while his friend G is a finance specialist and works for company Z. No two persons having the same specialisation work together. Marketing specialist F works for company Y and his friend A who is a Finance expert works for company X in which only two specialists work. No lady is a marketing specialist or a doctor.

31. Which of the following combinations is correct?

- (1) C - Z - Engineer
(2) E - X - Doctor
(3) H - X - HR
(4) C - Y - Engineer
(5) None of these

83. For which of the following companies does C work?

(1) Y (2) X

(3) Z

(4) Data inadequate

(5) None of these

84. Which of the following pairs represents the two ladies in the group?

(1) A and D (2) B and D

(3) D and G

(4) Data inadequate

(5) None of these

85. Which of the following represent the pair working in the same company?

(1) D and C (2) A and B

(3) A and E (4) H and F

(5) None of these

86. Who amongst the friends is a doctor?

(1) H (2) E

(3) C

(4) Either E or C

(5) None of these

Directions (36-40) : Below in each question are given two statements (A) and (B). These statements may be either independent causes or may be effects of independent causes or a common cause. One of these statements may be the effect of the other statement. Read both the statements and decide which of the following answer choice correctly depicts the relationship between these two statements.

Mark answer (1) if statement (A) is the cause and statement (B) is its effect.

Mark answer (2) if statement (B) is the cause and statement (A) is its effect.

Mark answer (3) if both the statements (A) and (B) are independent causes.

Mark answer (4) if both the statements (A) and (B) are effects of independent causes.

Mark answer (5) if both the statements (A) and (B) are effects of some common cause.

86. (A) A substantial increase in the unhealthy competition has been observed among the students.

(B) A rise of 23% is reported every year in the cases of suicides after declaration of grade 10th and 12th examination results.

37. (A) The glaciers at the poles of the earth are melting at a fast rate.

(B) In recent times there has been a substantial increase in the incidents of earthquakes and volcanic eruptions.

38. (A) Most of the shopkeepers in the locality closed their shops for the second continuous day.

(B) Two groups of people living in the locality have been fighting with each other with bricks and stones forcing people to stay indoors.

39. (A) The Government has decided to increase the prices of LPG gas cylinders with immediate effect.

(B) The Government has decided to increase the prices of kerosene with immediate effect.

40. (A) The country 'X' has banned the import of fruit.

(B) The intake of that fruit causes disease.

ENGLISH LANGUAGE

Directions (41-52) : 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.

Keshava, the washerman had a donkey. They worked together all day, and Keshava would pour out his heart to the donkey. One day, Keshava was walking home with the donkey when he felt tired. He tied the donkey to a tree and sat down to rest for a while, near a school. A window was open, and through it, a teacher could be heard scolding the students. "Here I am, trying to turn you donkeys into human beings, but you just won't study! As soon as Keshava heard these words, his ears pricked up. A man who could actually turn donkeys into humans! This was the answer to his prayers. Impatiently, he waited for school to be over that day. When everyone had gone home, and only the teacher **remained** behind to check some papers, Keshava entered the classroom.

"How can I help you?" asked the teacher. Keshava scratched his head and said, "I heard what you said to the children. This donkey is my companion. If you made it human, we could have such good times together." The teacher decided to **trick** Keshava. He pretended to think for a while and then said, "Give me six months and it will cost you a thousand rupees." The washerman agreed and rushed home to get the money. He then left the donkey in the teacher's care.

After the six months were up, Keshava went to the teacher. The teacher had been using the donkey for his own work. Not wanting to give it up, he said, "Oh, your donkey became so clever that it ran away. He is the headman of the next village." When Keshava reached the next village he found the village elders sitting under a tree, discussing serious problems. How surprised they were when Keshava marched up to the headman, grabbed his arm and said, "How dare you? You think you are so clever that you ran away? Come home at once!"

The headman understood someone had played a trick on Keshava. "I am not your donkey!" he said. "Go find the sage in the forest." Keshava found the sage sitting under a tree with his eyes closed, **deep** in meditation. He crept up and grabbed the sage's beard. "Come back home now!" he shouted. The startled sage somehow calmed Keshava. When he heard what had happened, he had a good laugh. Then he told the washerman kindly, "The teacher made a fool of you. Your donkey must be still with him. Go and take it back from him. Try to make some **real** friends, who will talk with you and share your troubles. A donkey will never be able to do that!" Keshava returned home later that day with his donkey, sadder and wiser.

41. Which of the following can be said about the teacher?

(1) He had the ability to transform animals into human beings

(2) He took advantage of Keshava's simple nature

- (3) He had plotted with the village headman to cheat Keshava
- (4) He enjoyed teaching children though he was poorly paid
- (5) He was honest and used Keshava's money to care for the donkey
42. Why did Keshava talk to his donkey while working?
- (1) He wanted to practise his communication skills because he wanted to make friends
- (2) To entertain himself because he found his work monotonous
- (3) The donkey helped him to find answers to his problems
- (4) He regarded the donkey as his friend and confided in him
- (5) He believed the donkey to be a human being in disguise
43. Which of the following is NOT true in the context of the passage?
- A. The donkey was overburdened by the teacher.
- B. The teacher was cunning by nature.
- C. The sage laughed at Keshava and treated him unkindly.
- (1) Both (A) and (C)
- (2) Both (B) and (C)
- (3) Only (B)
- (4) All (A), (B) and (C)
- (5) None of these
44. What made Keshava pull the sage's beard?
- (1) He wanted to wake up the sage who was asleep under the tree
- (2) The headman requested him to move the sage from under the tree
- (3) He wanted the sage to explain what had happened to the donkey
- (4) He misunderstood the village headman and took the sage to be his donkey
- (5) None of these

45. Why did the teacher ask Keshava to leave to donkey with him for six months?
- A. He realised that the donkey would require a lot of training.
- B. To reduce Keshava's dependence on the donkey.
- C. He wanted to rescue the donkey from Keshava who did not know how to treat the donkey properly.
- (1) Only (A) (2) Only (B)
- (3) Both (A) and (B)
- (4) Only (C)
- (5) None of these
46. Why was Keshava keen to meet the teacher one day?
- (1) Keshava wanted to ask the teacher how to make his donkey a better companion
- (2) He wanted to learn more prayers as he was devout
- (3) He had been reliably informed that the teacher had changed donkey into human beings
- (4) He needed the teacher's words of advice and wanted to study
- (5) None of these
47. How did Keshava get his donkey back?
- (1) He threatened to take the teacher to the village elders
- (2) The sage told Keshava the truth that donkey was with the teacher
- (3) He asked the village headman for help
- (4) The teacher returned it on learning that Keshava had not learnt his lesson
- (5) None of these
48. Why did Keshava interrupt the discussion among the village elders?
- (1) He did not agree with their views on different issues
- (2) To confront the headman who had cheated him out of one thousand rupees
- (3) He wanted them to get justice for him
- (4) He was looking for the donkey and wanted to ask for directions
- (5) None of these

Directions (49-50) : Choose the word which is **most similar** in meaning to the word printed in **bold** as used in the passage.

49. REMAINED

- (1) pending (2) waited
- (3) lasted (4) survived
- (5) continued

50. TRICK

- (1) joke (2) skill
- (3) mislead (4) technique
- (5) funny

Directions (51-52) : Choose the word which is **most opposite** in meaning to the word printed in **bold**, as used in the passage.

51. DEEP

- (1) below (2) distracted
- (3) flat (4) awake
- (5) asleep

52. REAL

- (1) false (2) imitated
- (3) dishonest (4) imagine
- (5) genuine

Directions (53-57) : Which of the phrases (1), (2), (3) and (4) given below each sentence should replace the phrase printed in **bold** in the sentence to make it grammatically correct? If the sentence is correct as it is given and 'No correction required', mark (5) as the answer.

53. The company has set up a foundation which helps students who do not have the necessary funds to **study ahead**.

- (1) further to study
- (2) of studying more
- (3) to study onward
- (4) for higher studies
- (5) No correction required

54. If this land is used to cultivate crops it will be **additionally source** of income for the villagers.

- (1) a source of additional
- (2) an additionally source
- (3) an additional source
- (4) additionally the source
- (5) No correction required

55. **Belonged to** this cadre, you are eligible for facilities such as free air travel and accommodation.

[illegible]

62. Though the government **initiated** (1)/ a large **sum** (2)/ of money in the **scheme** (3)/ it was a **failure** (4)/. All correct (5).

Directions (63 – 67) : Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- A. I was pleased by their reaction.
- B. Writing my speech was easy, but I was unsure if I could motivate the employees to donate to those affected by the earthquake.
- C. Instead of throwing out their unusable articles, they had transferred them to my office in the name of donations.
- D. When a reputed company invited me to deliver a lecture on Corporate Social Responsibility, I agreed.
- E. It was an affluent company and the well dressed employees who met me afterwards promised to send lots of donations to my office.
- F. What I saw however when I opened the bags of 'donations' they had sent shocked me.

63. Which of the following should be the **FOURTH** sentence after rearrangement?

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

64. Which of the following should be the **FIRST** sentence after rearrangement?

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

65. Which of the following should be the **LAST (SIXTH)** sentence after rearrangement?

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

66. Which of the following should be the **SECOND** sentence after rearrangement?

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

67. Which of the following should be the **THIRD** sentence after rearrangement?

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

Directions (68-72) : Read each sentence to find out whether there is any grammatical error 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.)

68. It is necessarily to maintain
(1)/ a record of all transac-
tions (2)/ in case the auditors
(3)/ want to see it.(4)/ No er-
ror (5).

69. Very few young trainees (1)/ willingly undertake (2)/ a posting to a branch(3)/ located in a rural area (4)/. No error (5).

70. He has travelled (1)/ all over the world (2)/ yet he speaks (3)/ several languages fluently (4)/. No error (5).

71. A successful company is (1)/ any that makes a good (2)/ profit and provides (3)/ high returns to its shareholders (4)/. No error (5).

72. The agreement on (1)/ which all of us have (2)/ worked so hard will (3)/ be sign tomorrow (4)/. No error (5).

Directions (73-80) : In the following passage there are blanks, each of which has been numbered. These numbers are also printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate words in each case.

Today, twenty-two years after the bank **73**, it has over a thousand branches all over the country and the staff **74** about twenty-three lakh borrowers. We decided to operate **75** from conventional banks who would ask their clients to come to their office. Many people in rural areas found this **76** . Our bank

- (1) Since you belong to
- (2) Whoever belongs
- (3) For belonging to
- (4) To belong in
- (5) No correction required

56. The bank has hired a consultant who **will look into** any issues which arise during the merger.

- (1) is looking over
- (2) will be looked after
- (3) will look out
- (4) looks down on
- (5) No correction required

57. I had severe doubts about **if I successfully** run a company, but my father encouraged me.

- (1) if I am successful in
- (2) how should I successfully
- (3) whether I would successfully
- (4) that I would succeed to
- (5) No correction required

Directions (58-62) : In each question below a sentence with four words printed in **bold** type is given. These are numbered as (1), (2), (3) and (4). One of these four words printed in **bold** may be either **wrongly spelt or inappropriate** in the context of the sentence. Find out the word which is wrongly spelt or inappropriate if any. The number of that word is your answer. If all the words printed in **bold** are correctly spelt and also appropriate in the context of the sentence, mark (5) i.e. 'All correct' as your answer.

58. In order to **succeed** (1)/ it is **crucial** (2)/ for an organisation to **constantly** (3)/ **improve** (4)/. All correct (5).
59. With some **assistance** (1)/ from her son she was **enable** (2)/ to **settle** (3)/ her **debts** (4)/ on time. All correct (5).
60. We have prepared a **detailed** (1)/ report giving **various** (2)/ **solutions** (3)/ to **resort** (4)/ the problem. All correct (5).
61. RBI has **attempted** (1)/ to **spend** (2)/ **financial** (3)/ **awareness** (4)/ through this programme. All correct (5).

62. Though the government **initiated** (1)/ a large **sum** (2)/ of money in the **scheme** (3)/ it was a **failure** (4)/. All correct (5).

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is therefore based on the **77** that people should not come to the bank but that the bank should go to the people. Our loans are also **78** - we give them for activities for candlemaking to tyre repair. We also keep **79** checks on the borrower through weekly visits. We do this to make certain that the family of the borrower is **80** from the loan.

73. (1) inaugurated

- (2) origin (3) commence
(4) existed (5) began

74. (1) handle (2) assemble
(3) cope (4) interact
(5) deal

75. (1) identically
(2) differently
(3) similar (4) reverse
(5) opposite

76. (1) threatening
(2) worried
(3) upset
(4) panicking
(5) anxious

77. (1) advantage
(2) principle
(3) discipline
(4) opportunity
(5) chance

78. (1) diverse (2) worth
(3) vary (4) disburse
(5) contrast

79. (1) daily (2) consistently
(3) regular (4) often
(5) frequently

80. (1) progress (2) benefiting
(3) serving (4) welfare
(5) obliged

NUMERICAL ABILITY

Directions (81-95) : What will come in place of the question mark (?) in the following questions ?

81. $\frac{5}{9}$ of 504 + $\frac{3}{8}$ of 640 = ?

- (1) 520 (2) 480
(3) 460 (4) 540
(5) None of these

82. $\frac{4}{9}$ of $\frac{3}{8}$ of $\frac{2}{7}$ of 294 = ?

- (1) 24 (2) 14
(3) 16 (4) 22
(5) None of these

83. 16% of 250 + 115% of 480 = ?

- (1) 522 (2) 588
(3) 582 (4) 498
(5) None of these

84. $16.45 \times 2.8 + 4.5 \times 1.6 = ?$

- (1) 56.23 (2) 56.32
(3) 53.26 (4) 53.66
(5) None of these

85. 55% of 860 + % of 450 = 581

- (1) 24 (2) 28
(3) 32 (4) 36
(5) None of these

86. $1740 \div 12 \times 4070 \div 110 = ?$

- (1) 5635 (2) 5365
(3) 5465 (4) 5445
(5) None of these

87. $72.42 + 385.66 + 4976.38 = ?$

- (1) 5234.46 (2) 5434.46
(3) 5434.66 (4) 5244.66
(5) None of these

88. $8\frac{5}{9} \times 4\frac{3}{5} - 6\frac{1}{3} = ?$

- (1) $32\frac{11}{45}$ (2) $33\frac{11}{45}$

- (3) $32\frac{1}{45}$ (4) $33\frac{1}{45}$

(5) None of these

89. $5760 \div 45 \times 15 = ?$

- (1) 1890 (2) 1828
(3) 1820 (4) 1928
(5) None of these

90. $9845 - 3896 + 486 = ? - 1128$

- (1) 7365 (2) 7463
(3) 7536 (4) 7653
(5) None of these

91. $22^2 + \sqrt{7} = 529$

- (1) 45 (2) 2045
(3) 2025 (4) 48
(5) None of these

92. $\frac{17 \times 4 + 4^2 \times 2}{90 \div 5 \times 12} = ?$

- (1) $\frac{25}{54}$ (2) $\frac{22}{57}$

- (3) $\frac{11}{27}$ (4) $\frac{13}{27}$

(5) None of these

93. $2520 \div 14 \div 9 = ?$

- (1) 22 (2) 18
(3) 20 (4) 16
(5) None of these

94. $8\frac{2}{5} \times 5\frac{2}{3} + ? = 50\frac{1}{5}$

- (1) $3\frac{3}{5}$ (2) $2\frac{2}{5}$

- (3) $3\frac{2}{5}$ (4) $2\frac{3}{5}$

(5) None of these

95. $3.2\% \text{ of } 250 + 1.8\% \text{ of } 400 = ?$

- (1) 14.8 (2) 15.75
(3) 14.75 (4) 15.2
(5) None of these

Directions (96-100) : What will come in place of the question mark (?) in the following number series ?

96. 11 13 16 20 ?

- (1) 24 (2) 26
(3) 28 (4) 27
(5) None of these

97. 7 13 25 49 ?

- (1) 99 (2) 97
(3) 89 (4) 87
(5) None of these

98. 608 304 152 76 ?

- (1) 39 (2) 36
(3) 38 (4) 37
(5) None of these

99. 8 9 20 63 ?

- (1) 256 (2) 252
(3) 246 (4) 242
(5) None of these

100. 5 6 10 19 ?

- (1) 28 (2) 37
(3) 36 (4) 35
(5) None of these

101. Difference between the digits of a two digit number is 5 and the digit in the unit's place is six times the digit in the ten's place. What is the number?
 (1) 27 (2) 72
 (3) 16 (4) 61
 (5) None of these
102. Find the average of the following set of numbers.
 132, 148, 164, 128, 120, 136
 (1) 142 (2) 136
 (3) 138 (4) 144
 (5) None of these
103. Which set of the following fractions is in descending order?
 (1) $\frac{7}{8}, \frac{5}{7}, \frac{2}{3}, \frac{3}{5}$ (2) $\frac{3}{5}, \frac{2}{3}, \frac{5}{7}, \frac{7}{8}$
 (3) $\frac{7}{8}, \frac{5}{7}, \frac{3}{5}, \frac{2}{3}$ (4) $\frac{2}{3}, \frac{3}{5}, \frac{5}{7}, \frac{7}{8}$
 (5) None of these
104. Populations of two villages X and Y are in the ratio of 5 : 7 respectively. If the population of village Y increases by 25000 and the population of village X remains unchanged the respective ratio of their populations becomes 25 : 36. What is the population of village X?
 (1) 6,25,000 (2) 6,75,000
 (3) 8,75,000 (4) 9,00,000
 (5) None of these
105. The 56% of a number is less than its 72% by 56. What is 70% of that number?
 (1) 300 (2) 235
 (3) 240 (4) 350
 (5) None of these
106. A 240 metre long train crosses a 300 metre long platform in 27 seconds. What is the speed of the train in kmph?
 (1) 66 (2) 60
 (3) 76 (4) 64
 (5) None of these
107. Vandana sells an article for Rs. 3240 and earns a profit of 20%. What is the cost price of the article?
 (1) Rs. 2,800 (2) Rs. 2,820
 (3) Rs. 2,750 (4) Rs. 2,700
 (5) None of these
108. 16 men can complete a piece of work in 7 days. In how many days will 28 men complete the same work?
 (1) 6 days (2) 8 days
 (3) 3 days (4) 4 days
 (5) None of these
109. Sum of five consecutive even numbers is 380. What is the second number in ascending order?
 (1) 76 (2) 78
 (3) 74 (4) 72
 (5) None of these
110. Cost of 6 dozen apples and 8 dozen bananas is Rs. 1400. What will be the cost of 15 dozen apples and 20 dozen bananas?
 (1) Rs. 3,200 (2) Rs. 3,500
 (3) Rs. 3,600 (4) Rs. 4,200
 (5) None of these
111. Beena and Meena started a boutique investing amounts of Rs. 35,000 and Rs. 56,000 respectively. If Beena's share in the profit earned by them is Rs. 45,000, what is the total profit earned?
 (1) Rs. 81,000
 (2) Rs. 1,27,000
 (3) Rs. 72,000
 (4) Rs. 1,17,000
 (5) None of these
112. Simple interest accrued on an amount in eight years at the rate of 11 p.c.p.a. is Rs. 57,200. What was the principal amount?
 (1) Rs. 72,000 (2) Rs. 82,000
 (3) Rs. 75,000 (4) Rs. 65,000
 (5) None of these
113. Mr. Sharma invested an amount of Rs. 25,000 in fixed deposit at compound interest at the rate of 8 p.c.p.a. for two years. What amount Mr. Sharma will get on maturity?
 (1) Rs. 28,540 (2) Rs. 29,160
 (3) Rs. 29,240 (4) Rs. 28,240
 (5) None of these
114. Four-seventh of a number is equal to 40% of another number. What is the ratio between the first number and the second number respectively?
 (1) 5 : 4 (2) 4 : 5
 (3) 10 : 7 (4) 7 : 10
 (5) None of these
115. Nandkishore gives 35% of the money he had to his wife and gave 50% of the money he had to his sons. Remaining amount of Rs. 11,250 he kept for himself. What was the total amount of money Nandkishore had?
 (1) Rs. 63,750 (2) Rs. 75,000
 (3) Rs. 73,650 (4) Rs. 72,450
 (5) None of these

Directions (116 - 120) : Study the following table carefully to answer these questions.

Number of Students studying five different disciplines from five Institutes

Discipline	Art	Commerce	Science	Management	Computer Science
Institute					
A	350	260	450	140	300
B	240	320	400	180	320
C	460	300	360	160	380
D	440	480	420	120	340
E	280	360	340	200	330

116. Number of students studying Commerce from Institute D is what per cent of the total number of students studying all the disciplines together from this Institute?

- (1) $28\frac{1}{3}$ (2) $26\frac{2}{3}$
 (3) $24\frac{2}{3}$ (4) $24\frac{1}{3}$
 (5) None of these

117. What is the average number of students studying all disciplines together from Institute E ?

- (1) 312 (2) 310
(3) 302 (4) 304
(5) None of these

118. What is the ratio between total number of students studying Science from Institutes C and D together and the total number of students studying Computer Science from these two Institutes together respectively ?

- (1) 13 : 12
(2) 12 : 13
(3) 13 : 15
(4) 15 : 13
(5) None of these

119. What is the average number of students studying Commerce from all the Institutes together ?

- (1) 356 (2) 360
(3) 348 (4) 340
(5) None of these

120. Total number of students studying Arts from Institutes A and B together is **approximately** what per cent of the total number of students studying Computer Science from these two Institutes ?

- (1) 84 (2) 85
(3) 88 (4) 90
(5) None of these

GENERAL AWARENESS

121. What is Forex?

- (1) It is buying of foreign currency
(2) It is selling of foreign currency
(3) It is buying of one currency and selling of another currency
(4) It is simultaneous buying of one currency and selling of another currency
(5) None of these

122. Which of the following will be the insurance company providing the cover for the RuPay card offered under the Jan Dhan Yojana?

- (1) HDFC ERGO
(2) ICICI Lombard
(3) Bajaj Allianz
(4) Birla Sun Life
(5) None of these

123. Which of the following apex body and regulators has asked banks to swap customer related information so that the frauds and defaults may be prevented in future ?

- (1) Bombay Stock Exchange (BSE)
(2) Indian Bank's Association (IBA)
(3) Securities and Exchange Board of India (SEBI)
(4) Reserve Bank of India (RBI)
(5) None of these

124. The SBI has signed an agreement with which of the following agencies to obtain a guarantee cover to its loans to Micro and Small Enterprises ?

- (1) Export Credit Guarantee Corporation
(2) Credit Guarantee Trust
(3) Small Industrial Development Bank of India
(4) Securities and Exchange Board of India
(5) None of these

125. Which of the following is the short form of the name of the Indian Space Shuttle which puts various satellites into orbit ?

- (1) RISAT (2) PSLV
(3) ANUSAT (4) ISRO
(5) INTESSAT

126. "Astra" which was in news in recent past in the name of a newly developed ____

- (1) Air to Air Missile
(2) Battle Tank
(3) Spy Rocket
(4) Submarine
(5) Air to surface missile

127. Expand the term FLCC.

- (1) Financial Literacy and Credit Counselling
(2) Financial Literacy Communication Centre
(3) Financial Literacy Call Centre
(4) Fiscal Literacy and Credit Counselling
(5) None of these

128. Which voicing serious concern over which crime did Prime Minister Narendra Modi say "our heads hang in shame when we hear about such incidents"?

- (1) Communal violence
(2) Embezzlement of public funds
(3) Rape
(4) Female infanticide
(5) None of these

129. A customer may have complaints regarding certain services of the bank. The _____ enables an expeditious and inexpensive forum to handle such complaints.

- (1) High Court
(2) National Consumer Forum
(3) Banking Ombudsman Scheme
(4) Other than those given options
(5) DRT

130. What is a fiscal deficit?

- (1) It is a gap between the values of the Exports and Imports
(2) It is a gap between Exports and Imports minus external borrowings
(3) It is a gap between total expenditure and total receipts of the Government
(4) It is a gap between total receipts minus External Borrowing
(5) None of these

131. What is the currency of Singapore ?

- (1) Singapore dollar
(2) dinar
(3) Singapore pound
(4) taka (5) euro

132. RBI's policy stance to manage interest and liquidity are used for _____

- (1) Moderate inflation and maintain economic growth
(2) Moderating competition among private and public sector banks

(3) Eradicate _____ in public sector

(4) Moderate _____ in public sector

(5) Moderate _____ in public sector

133. Which of the following is/are not to peer (P2P) mainly practiced in Kingdom, _____ and China?

(1) It is the _____ money to _____

(2) This lending _____ line on _____ companies

(3) Most of the _____ secured _____ not provided _____ protection _____ against _____

(4) All of the _____

(4) None of the _____

134. Who among the following is the author of "Managing Global Finance" ?

(1) Dr. Bimal

(2) Dr. C. Rangarajan

(3) Dr. Manmohan Singh

(4) Mr. Pranab Mukherjee

(5) Dr. Y.V. Reddy

135. Which of the following is a programme of the Union Ministry of Agriculture ?

(1) Investor Education

(2) National

(3) Serious

(4) Investment

(5) Central

136. Earlier this _____ ment had _____ for the _____ CEO for _____ way for _____ sector can

(3) Eradicate un-employment in public sector.

(4) Moderate currency supply in public hands

(5) Moderate deposits in public sector banks

139. Which of the following statements is/are true about peer-to-peer (P2P) lending which is mainly practised in the United Kingdom, the United States and China?

(1) It is the practice of lending money to unrelated individuals, or 'peers' without going through a traditional financial intermediary

(2) This lending takes place online on peer-to-peer lending companies' websites

(3) Most of these loans are unsecured where borrowers do not provide collateral as a protection to the lender against default

(4) All of the above

(4) None of the above

140. Who amongst the following is the author of the book "India and Global Financial Crisis : Managing Money and Finance"?

(1) Dr. Bimal Jalan

(2) Dr. C Rangarajan

(3) Dr. Manmohan Singh

(4) Mr. Pranab Mukherjee

(5) Dr. Y.V. Reddy

141. Which of the following is NOT a programme/agency of the Union Ministry of Finance?

(1) Investor Education and Protection Fund (IEPF)

(2) National Foundation for Corporate Governance (NFCG)

(3) Serious Frauds Investigation Office (SFIO)

(4) Investment Commission

(5) Central Rural Sanitation programme

142. Earlier this year, the government had approved new norms for the selection of MD and CEO for five PSB's, 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

137. The approach of 'Micro-Credit' or 'Banking with the poor' is comparatively a new concept in the field of rural credit. This approach has been tried very successfully in which of the following countries?

(1) Bangladesh

(2) India

(3) China (4) Japan

(5) None of these

138. 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) Rs. 1, 00, 000

(2) Rs. 10, 000

(3) Rs. 15, 000

(4) Rs. 50, 000

(5) Rs. 25, 000

139. Britain's largest state owned bank has recently decided to shut down its banking operations.

Name the bank.

(1) Lloyd's Bank

(2) Standard Chartered

(3) Barclays Bank

(4) Royal Bank of Scotland (RBS)

(5) HSBC

140. Which of the following is introduced by banks to increase financial inclusion?

(1) Stimulus package

(2) Internet Banking

(3) Business correspondent

(4) Corporate Banking

(5) None of these

141. 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

142. Which of the following States is amongst the top five power selling States in India?

(1) Meghalaya

(2) Chhattisgarh

(3) Maharashtra

(4) Kerala (5) Rajasthan

143. Which of the following is a type of banking application which authorises a bank to block a specific sum of money in an individual's bank account to be invested in an Initial Public Offer (IPO)?

(1) RTGS (2) ASBA

(3) Prefunded Cheques

(4) SCSBs

(5) None of these

144. 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
- 145.** The Reserve Bank of India recently advised the Government of India to spend and loosen the strings of its purse. How will this benefit the banking and finance sector ?
(A) It will ease liquidity crisis in the market.
(B) It will help banks borrow less from the RBI.
(C) It will bring down inflation.
(1) Only (A) and (B)
(2) Only (B)
(3) Only (B) and (C)
(4) All (A), (B) and (C)
(5) None of these
- 146.** Country First E-ration card has been launched in _____.
(1) Maharashtra
(2) Rajasthan
(3) Delhi (4) Gujarat
(5) Tamil Nadu
- 147.** The rate of interest charged by RBI for lending money to various commercial banks by re-discounting of the bills in India is called
(1) Exchange Rate
(2) Statutory Liquidity Ratio
(3) Cash Reserve Ratio
(4) Bank Rate
(5) Interest Rate
- 148.** Which temple of Odisha has recently got the coveted 'Adarsh monument tag' from the Archaeological Survey of India ?
(1) Pancha Pandava Temple at Ganeshwarpur
(2) Mukteshwar Temple at Bhubaneswar
(3) Lord Lingraj Temple in Bhubaneswar
(4) Jagannath Temple of Puri
(5) Sun Temple at Konark
- 149.** Union Government provides subsidy on which of the following commodities in India ?
(A) Fertilisers (B) Seeds
(C) Tractors
(1) Only A (2) Only B
(3) Only C

- (4) Only B and C
(5) None of these
- 150.** World famous Tennis Star Rafael Nadal is from which of the following countries ?
(1) USA (2) Spain
(3) Germany (4) Italy
(5) France
- 151.** "Azlan Shah Cup" is associated with the game of ____
(1) Cricket (2) Hockey
(3) Badminton
(4) Table Tennis
(5) Golf
- 152.** What is the full form of NFSM an initiative of the National Development Council of India ?
(1) New Food Security Mechanism
(2) National Food Security Management
(3) National Farmers' Service Manch
(4) New Fastest Space Missile
(5) None of these
- 153.** Financial year in Banks is a period between ____
(1) January to December
(2) May to June
(3) April to March
(4) January to April
(5) None of these
- 154.** The cooperative movement in which of the following fields has achieved a great visible success in India ?
(1) Milk production
(2) Banking sector
(3) Textile sector
(4) Cotton production
(5) None of these
- 155.** The Reserve Bank of India does not print currency notes of the denomination of Rs. _____.
(1) Rs. 20 (2) Rs. 50
(3) Rs. 3,000 (4) Rs. 1,000
(5) Rs. 500
- 156.** Which of the following is considered as the financial capital of India ?
(1) New Delhi (2) Kolkata
(3) Bangalore (4) Ahmedabad
(5) None of these

- 157.** Olympic Games are organised after a gap of every -
(1) two years (2) three years
(3) four years (4) five years
(5) six months
- 158.** 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 options
(4) 9 per cent
(5) 9.8 per cent
- 159.** Which of the following is the currency of Spain ?
(1) Dollar (2) Pound
(3) Yen (4) Krona
(5) None of these
- 160.** FIFA is an organisation working in the field of -
(1) Banking (2) Textiles
(3) Power Generation
(4) Social Service
(5) Sports

COMPUTER KNOWLEDGE

- 161.** What does HTML stand for ?
(1) Hyper Text Making Language
(2) Hyper Text Markup Language
(3) Higher Textual Marking Language
(4) Hyper Text Mixer of Links
(5) None of these
- 162.** The short cut key Ctrl + R is used in Excel to
(1) Right align the content of cell
(2) Remove the cell contents of selected cells
(3) Fill the selection with active cells to the right
(4) Select multiple rows
(5) None of these
- 163.** 'Linux' is ____ operating system.
(1) Microsoft (2) Apple
(3) Interface (4) Android
(5) Open source
- 164.** The full form of VDA is
(1) Virtual Desktop Access
(2) Visual Desktop Array
(3) Virtual Desktop Array
(4) Visual Desktop Access
(5) None of these

166. WAN stands for
 (1) Whole Area Network
 (2) Wide Area Network
 (3) Wide Array Net
 (4) Wireless Area Network
 (5) None of these
167. Which among the following is an Input Device?
 (1) Monitor (2) Joystick
 (3) Plotter
 (4) Both 1 and 2
 (5) All of the above
168. Which among the following is the largest computer?
 (1) Mainframe computer
 (2) Personal Computer
 (3) Laptop
 (4) Notebook
 (5) Supercomputer
169. ISDN stands for
 (1) Integral Service Dynamic Network
 (2) International Subscriber Dialup Network
 (3) International Service Digital Network
 (4) Integrated Service Digital Network
 (5) None of these
170. ____ kb is approximately equal to Megabyte.
 (1) 10,000 (2) 1532
 (3) 1000 (4) 100
 (5) 10
171. Which of the following is not a binary number?
 (1) 110010 (2) 201020
 (3) 101010 (4) 100001
 (5) 1011101
172. Which of the following is an operating system?
 (1) Compiler (2) Plotter
 (3) Mac
 (4) Both 1 and 2
 (5) All of the above
173. Which of the following is not an operating system?
 (1) Android
 (2) Windows XP
 (3) IOS (4) Compiler
 (5) None of these
174. Which of the following is a base of hexadecimal number?
 (1) 8 (2) 2
 (3) 10 (4) 16
 (5) 24
175. Which of the following is the name of an application similar to MS Office?
 (1) Libre Office
 (2) Open Office
 (3) Neo Office
 (4) Free Office
 (5) All of the above
176. What is the full form of UNIVAC ?
 (1) Universal Automatic Computer
 (2) Universal Array Computer
 (3) Unique Automatic Computer
 (4) Unvalued Automatic Computer
 (5) None of these
177. The process of converting analog signals into digital signals so they can be processed by a receiving computer is referred to as
 (1) Modulation
 (2) Demodulation
 (3) Synchronizing
 (4) Digitizing
 (5) Transmission
178. ASCII stands for
 (1) American Stable Code for International Interchange
 (2) American Standard Case for Institutional Interchange
 (3) American Standard Code for Information Interchange
 (4) American Standard Code for Interchange Information
 (5) None of these
179. Which of the following memory has stored data in large number ?
 (1) RAM (2) ROM
 (3) Cache memory
 (4) Hard Disk
 (5) None of these
180. Generally, web address is located by
 (1) Hyperlink (2) HTTP
 (3) URL (4) Locator
 (5) Browser
181. Which of the following is more than TB ?
 (1) MB (2) KB
 (3) PB (4) Bit
 (5) Bytes
182. A ____ is an electronic device that process data, converting it into information.
 (1) Computer (2) Processor
 (3) Case (4) Stylus
 (5) None of these
183. A web address is a unique name that identifies a specific ____ on the internet.
 (1) URL (2) HTML
 (3) CSS (4) Website
 (5) None of these
184. A word in a webpage that, when clicked, opens another document is called
 (1) Anchor (2) Hyperlink
 (3) Preference (4) URL
 (5) None of these
185. If you wish to extend the length of the network without having the signal degrade, you would use a
 (1) Gateway (2) Router
 (3) Modem (4) Repeater
 (5) Resonator
186. The ____ button on the Quick Access Toolbar allows you to cancel your recent commands or activities.
 (1) Search (2) Cut
 (3) Undo (4) Redo
 (5) Document
187. A saved document is referred to as a ____.
 (1) File (2) Project
 (3) Folder (4) Page
 (5) None of these
188. A ____ is a collection of computers and devices connected together.
 (1) Network (2) Hub
 (3) Modem (4) LAN
 (5) None of these
189. ____ is when the computer is turned on and the operating system is loading.
 (1) Booting (2) Spoofing
 (3) Formatting (4) Initiating
 (5) Loading

To print a document.

- (1) Select the Print command and then select OK
- (2) Select the Ready Printer command then select OK
- (3) Type PRINT and then press Enter
- (4) Close the document, select the Print command, then select OK
- (5) None of these

The main folder on a storage device is called

- (1) Platform (2) Interface
- (3) Root Directory
- (4) Device Driver
- (5) None of these

The blinking symbol on the computer screen is called

- (1) Mouse (2) Logo
- (3) Hand (4) Cursor
- (5) Palm

Which of the following is not a computer programming language?

- (1) Windows (2) PASCAL
- (3) BASIC (4) COBOL
- (5) None of these

_____ is also known as junk email or unsolicited bulk mail.

- (1) Spam (2) Trash
- (3) Draft (4) Spoof
- (5) None of these

_____ is a power saving state designed primarily for laptops. It saves your open documents and programs to your hard disk and turns off our computer.

- (1) Sleep (2) Hibernate
- (3) Suitcase (4) Snooze
- (5) Nap

_____ is the process of carrying out commands.

- (1) Fetching (2) Sorting
- (3) Executing (4) Decoding
- (5) None of these

Internet Explorer, Google Chrome, Opera, etc are examples of

- (1) Browser (2) Network
- (3) URL (4) Social sites
- (5) None of these

When you want to move some text from one page to a differ-

ent page, the best method is

- (1) Drag and drop
- (2) Cut and paste
- (3) Delete and retype
- (4) Find and replace
- (5) None of these

198. A _____ is example of an Input Device.

- (1) Printer (2) Keyboard
- (3) Monitor (4) Scanner
- (5) All of these

199. What is the full form of MICR?

- (1) Magnetic Ink Character Reader
- (2) Magnetic Ink Code Reader
- (3) Magnetic Ink Cases Reader
- (4) Magnetic Instant Code Recognition
- (5) Magnetic Ink Code Recognition

200. Text in a column is generally aligned _____.

- (1) Justified (2) Right
- (3) Centre (4) Left
- (5) None of these

ANSWERS

1. (3)	2. (3)	3. (1)	4. (4)
5. (2)	6. (5)	7. (4)	8. (2)
9. (4)	10. (5)	11. (3)	12. (4)
13. (5)	14. (1)	15. (4)	16. (2)
17. (2)	18. (4)	19. (1)	20. (3)
21. (1)	22. (4)	23. (5)	24. (3)
25. (2)	26. (1)	27. (3)	28. (3)
29. (1)	30. (2)	31. (4)	32. (1)
33. (3)	34. (5)	35. (2)	36. (1)
37. (4)	38. (2)	39. (5)	40. (2)
41. (2)	42. (4)	43. (1)	44. (4)
45. (5)	46. (1)	47. (2)	48. (5)
49. (4)	50. (3)	51. (2)	52. (1)
53. (4)	54. (3)	55. (1)	56. (5)
57. (3)	58. (5)	59. (2)	60. (4)
61. (2)	62. (1)	63. (1)	64. (4)
65. (2)	66. (1)	67. (5)	68. (1)
69. (5)	70. (3)	71. (2)	72. (4)
73. (5)	74. (1)	75. (2)	76. (5)
77. (2)	78. (1)	79. (3)	80. (2)
81. (1)	82. (2)	83. (5)	84. (3)
85. (1)	86. (2)	87. (2)	88. (4)
89. (5)	90. (5)	91. (3)	92. (1)
93. (3)	94. (4)	95. (4)	96. (5)
97. (2)	98. (3)	99. (1)	100. (4)

101. (3)	102. (3)	103. (1)	104. (1)
105. (5)	106. (5)	107. (4)	108. (1)
109. (3)	110. (2)	111. (4)	112. (4)
113. (2)	114. (4)	115. (2)	116. (1)
117. (3)	118. (1)	119. (5)	120. (1)
121. (3)	122. (1)	123. (4)	124. (1)
125. (2)	126. (1)	127. (1)	128. (1)
129. (3)	130. (3)	131. (1)	132. (1)
133. (4)	134. (5)	135. (5)	136. (1)
137. (1)	138. (2)	139. (4)	140. (1)
141. (4)	142. (2)	143. (2)	144. (1)
145. (1)	146. (3)	147. (4)	148. (1)
149. (1)	150. (2)	151. (2)	152. (2)
153. (2)	154. (1)	155. (3)	156. (1)
157. (3)	158. (2)	159. (5)	160. (1)
161. (2)	162. (3)	163. (5)	164. (1)
165. (2)	166. (2)	167. (1)	168. (4)
169. (3)	170. (2)	171. (3)	172. (4)
173. (4)	174. (5)	175. (1)	176. (1)
177. (3)	178. (4)	179. (3)	180. (1)
181. (2)	182. (4)	183. (2)	184. (1)
185. (3)	186. (1)	187. (1)	188. (1)
189. (1)	190. (3)	191. (4)	192. (1)
193. (1)	194. (2)	195. (3)	196. (1)
197. (2)	198. (2)	199. (1)	200. (1)

EXPLANATIONS

1. (3) Meaningful words \Rightarrow ARE
EAR

2. (3)

A D J E C T I V E
+1 -1 -1 +1 -1 -1 +1 -1 +1
B C I F B S J U I

3. (1)

na pa ka so \rightarrow birds fly very high

ri so la pa \rightarrow birds are very beautiful

ti me ka bo \rightarrow the parrots could fly

4. (4) 1 2 3 4 5 6 8 9

8 - 4 = 4

5. (2)

1 2 3 4 5 6 7 8 9 10 11 12 13
C O M P A T I B I L I T Y

Meaningful word \Rightarrow L I M I T

6. (5) F I N E \rightarrow H G P C
+2 +2 -2 -2

Similarly,

S L I T \rightarrow U J K L
+2 +2 -2 -2

7. (4) L A T E H

$\downarrow \downarrow \downarrow \downarrow$

8 & 4 \$ 7

Thereofre, H A I

$\downarrow \downarrow \downarrow$

7 & *

8. (2) All others are parts

9. (4) Potato grows under

But here Potato is c
nana.

10. (5) 5 14 7 12 9
E N G L I

(11-15):

(i) All stars are suns \rightarrow

Affirmative (A - type)

(iii) Some suns are plane

tticular Affirmative (I

(iii) No star is a satellite

nal Negative (E-type)

(iv) Some stars are not s

Particular Negative (E

11. (3) Some suns are pl

All planets are sa

I + A \Rightarrow I-type of Cor

"Some suns are sat

Conclusions I and II

plementary Pair.

Therefore, either I or

12. (4) All curtains are r

Some rods are sh

A + I \Rightarrow No Conclus

13. (5) Some plugs are l

All bulbs are soc

I + A \Rightarrow I-type of Co

"Some plugs are so

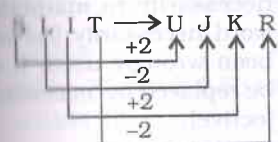
Conclusion I is C

this Conclusion.

Conclusion II is Cor

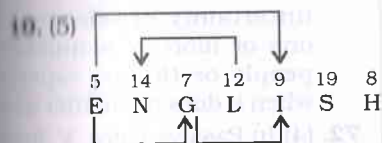
first Premise.

Similarly,



7. (4) L A T E H I R E
 $\downarrow \downarrow \downarrow \downarrow$
 8 & 4 \$ 7 * 3 \$
 Therefore, H A I L
 $\downarrow \downarrow \downarrow \downarrow$
 7 & * 8

8. (2) All others are parts of a Tree.
 9. (4) Potato grows underground.
 But here Potato is called Banana.



(11-15) :

- (i) All stars are suns \rightarrow Universal Affirmative (A - type).
- (ii) Some suns are planets \rightarrow Particular Affirmative (I-type).
- (iii) No star is a satellite \rightarrow Universal Negative (E-type).
- (iv) Some stars are not satellites \rightarrow Particular Negative (O-type).
- 11. (3) Some suns are planets.
 \swarrow
 All planets are satellites.
 $I + A \Rightarrow$ I-type of Conclusion
 "Some suns are satellites".
 Conclusions I and II form Complementary Pair.
 Therefore, either I or II follows.

12. (4) All curtains are rods.

\swarrow
 Some rods are sheets.
 $A + I \Rightarrow$ No Conclusion

13. (5) Some plugs are bulbs

\swarrow
 All bulbs are sockets.
 $I + A \Rightarrow$ I-type of Conclusion
 "Some plugs are sockets".
 Conclusion I is Converse of this Conclusion.
 Conclusion II is Converse of the first Premise.

14. (1) All fishes are birds.

\swarrow
 All birds are rats.
 $A + A \Rightarrow$ A-type of Conclusion
 "All fishes are rats".
 \swarrow
 All birds are rats.
 \swarrow
 All rats are cows.
 $A + A \Rightarrow$ A-type of Conclusion
 "All birds are cows".
 This is Conclusion I.

15. (4) Some windows are doors.

\swarrow
 All doors are roofs.
 $I + A \Rightarrow$ I-type of Conclusion
 "Some windows are roofs".

16. (2) $489 \Rightarrow 489$; $541 \Rightarrow 145$
 $654 \Rightarrow 456$; $953 \Rightarrow 359$
 $783 \Rightarrow 378$

Lowest number $\Rightarrow 145 \Rightarrow 541$

17. (2) $489 - 5 \Rightarrow 484$; $541 - 5 = 536$
 $654 - 5 \Rightarrow 649$; $953 - 5 = 948$
 $783 - 5 = 778$

Second highest number = 778

Highest number = 948

$7 - 4 = 3$

18. (4) $489 \Rightarrow 849$; $541 \Rightarrow 451$
 $654 \Rightarrow 564$; $953 \Rightarrow 593$
 $783 \Rightarrow 873$

Third highest number
 $= 593 \Rightarrow 953$

19. (1) $489 + 1 = 490$; $541 + 1 = 542$
 $654 + 1 = 655$; $953 + 1 = 954$
 $783 + 1 = 784$
 $5 - 4 = 1$

20. (3) $489 \Rightarrow 984$; $541 \Rightarrow 145$
 $654 \Rightarrow 456$; $953 \Rightarrow 359$
 $783 \Rightarrow 387$

Second highest number
 $= 456 \Rightarrow 654$

21. (1) $P + S \Rightarrow P$ is daughter of S.
 $S - T \Rightarrow S$ is father of T.
 Therefore, P is sister of T.

22. (4) $P \times Q \Rightarrow P$ is wife of Q.
 $Q - T \Rightarrow Q$ is father of T.
 T is child of P and Q.
 The sex of T is not known.
 T is either son or daughter of P.

23. (5) $P \times S \Rightarrow P$ is wife of S.

$S \div T \Rightarrow S$ is son of T.

T is either fater-in-law or mother-in-law of P.

$P \div S \Rightarrow P$ is son of S.

$S \times T \Rightarrow S$ is wife of T.

Therefore, T is father of P.

$P - S \Rightarrow P$ is father of T.

$P + T \Rightarrow P$ is daughter of T

$T \div S \Rightarrow T$ is son of S.

Therefore, T is father of P.

24. (3) $P + Q \Rightarrow P$ is daughter of Q.

$Q - S \Rightarrow Q$ is father of S.

Therefore, P is sister of S.

$P \div Q \Rightarrow P$ is son of Q.

$Q \times S \Rightarrow Q$ is wife of S.

Therefore, P is son of S.

$P \div Q \Rightarrow P$ is son of Q.

$Q + S \Rightarrow Q$ is daughter of S.

Therefore, P is grandson of S.

25. (2) $P + Q \Rightarrow P$ is daughter of Q.

$Q \times T \Rightarrow Q$ is wife of P.

Therefore, T is father of P.

26. (1) B A R N I S

$\downarrow \downarrow \downarrow \downarrow \downarrow \downarrow$

9 2 * % # 4

27. (3) D M B N I A

$\downarrow \downarrow \downarrow \downarrow \downarrow \downarrow$

2 @ 9 % # 2

Condition (i) is applicable.

28. (3) I J B R L G

$\downarrow \downarrow \downarrow \downarrow \downarrow \downarrow$

\$ 8 9 * £ #

Condition (ii) is applicable.

29. (1) B K G Q J N

$\downarrow \downarrow \downarrow \downarrow \downarrow \downarrow$

9 © \$ 7 © %

Condition (iii) is applicable.

30. (2) E G A K R L

$\downarrow \downarrow \downarrow \downarrow \downarrow \downarrow$

£ \$ 2 1 * 3

Condition (ii) is applicable.

(31-35) :

Person	Sex	Company	Specialisation
A	Male	X	Finance
B	Male	Z	Marketing
C	Male	Y	Engineer
D	Female	X	HR
E	Male	Y	Doctor
F	Male	Y	Marketing
G	Female	Z	Finance
H	Male	Z	HR

G is sister of C.

36. (1) Clearly statement (A) is the cause and statement (B) is its effect.
37. (4) Clearly, both the statements (A) and (B) are effects of independent causes.
38. (2) Clearly statement (B) is the cause and statement (A) is its effect.
39. (5) Both the statements (A) and (B) are effects of some common cause.
40. (2) Clearly statement (B) is the cause and statement (A) is its effect.
41. (2) He took advantage of Keshava's simple nature
42. (4) He regarded the donkey as his friend and confided in him
43. (1) Both (A) and (C)
44. (4) He misunderstood the village headman and took the sage to be his donkey
45. (5) None of these
46. (1) Keshava wanted to ask the teacher how to make his donkey a better companion
47. (2) The sage told Keshava the truth that donkey was with the teacher
48. (5) None of these
49. (4) The meaning of the word **Remain (Verb)** as used in the passage is : to still be present after the other parts have been removed, used etc; to not leave; to stay in the same place.
- Look at the sentences :**
She left, but I remained behind.
Very little of the house remained after the fire.
- Of the given alternatives, the word **Survive (Verb)** means : to continue to live or exist.
Hence, the words **remained** and **survived** are synonymous.
50. (3) The meaning of the word **Trick (Verb)** as used in the passage is : to make somebody believe something which is not true, especially in order to cheat them.
- Look at the sentence :**
He managed to trick his way past the security guards.

Of the given alternatives, the word **Mislead (Verb)** means : to give somebody the wrong idea or impression and make them believe something that is not true; deceive.

Look at the sentence :

He deliberately misled us about the nature of their relationship.

Hence, the words **trick** and **mislead** are synonymous.

51. (2) The meaning of the word **Deep (Adjective)** as used in the passage is : extreme or serious.

Look at the sentences :

The affair had exposed deep divisions within the party.

It is a place of great power and of deep significance.

Of the given alternatives, the word **distracted (Adjective)** means : unable to pay attention to somebody or something because you are worried or thinking about something else.

Hence, the words **deep** and **distracted** are antonymous.

52. (1) The words **real** and **false** are antonymous. The word **real (Adjective)** means : genuine and not false or artificial; actual or true.

Look at the sentence :

I could not resist the opportunity to meet a real celebrity.

53. (4) for higher studies
54. (3) an additional source
55. (1) Since you belong to
56. (5) No correction required
57. (3) whether I would successfully
58. (5) All correct
59. (2) Replace 'enable' (Verb) by 'able' (Adjective).
60. (4) Replace 'resort' by 'overcome'.
61. (2) Replace 'spend' by 'spread'.
62. (1) It is proper to use 'spent' instead of 'initiated'.
63. (1) (A) 64. (4) (D)
65. (2) (C) 66. (1) (B)
67. (5) (E)

68. (1) In the group of words 'It is necessarily to maintain', the word 'necessarily' (Adverb) has been wrongly used. It should be replaced by 'necessary' (Adjective).

69. (5) No error

70. (3) The sense of the sentence suggests that 'yet he speaks' should be replaced by 'and therefore/hence he speaks'. The word 'yet' is used as a conjunction in the sense of 'nevertheless or despite what has just been said'.

71. (2) It is proper to use 'one that makes a good' in place of 'any that makes good'. 'Any' shows uncertainty of selection, i.e. one or more of a number of people or things, especially when it does not matter which.

72. (4) In Passive Voice, V_3 form of the Verb is used. So, replace 'be sign tomorrow' by 'be signed tomorrow'.

73. (5) began

74. (1) handle

75. (2) differently

76. (5) anxious

77. (2) principle 78. (1) diverse

79. (3) regular 80. (2) beneficial

$$81. (1) ? = 504 \times \frac{5}{9} + 640 \times \frac{3}{8} \\ = 280 + 240 = 520$$

$$82. (2) ? = 294 \times \frac{2}{7} \times \frac{3}{8} \times \frac{4}{9} = 14$$

$$83. (5) ? = \frac{250 \times 16}{100} + \frac{480 \times 115}{100} \\ = 40 + 552 = 592$$

$$84. (3) ? = 16.45 \times 2.8 + 4.5 \times 1.6 \\ = 46.06 + 7.2 \\ = 53.26$$

$$85. (1) \frac{860 \times 55}{100} + \frac{450 \times ?}{100} = 581$$

$$\Rightarrow 473 + \frac{450 \times ?}{100} = 581$$

$$\Rightarrow \frac{450 \times ?}{100} = 581 - 473 = 108$$

$$\Rightarrow ? = \frac{108 \times 100}{450} = 24$$

$$80. (2) ? = \frac{1740}{12} \times 4070 \times \frac{1}{110}$$

$$\blacksquare 5365$$

$$87. (2) ? = 72.42 + 385.66 + 4976.38$$

$$\blacksquare 5434.46$$

$$88. (4) ? = \frac{77}{9} \times \frac{23}{5} - 6\frac{1}{3}$$

$$= \frac{1771}{45} - 6\frac{1}{3}$$

$$= 39\frac{16}{45} - 6\frac{1}{3}$$

$$\blacksquare (39 - 6) + \left(\frac{16}{45} - \frac{1}{3}\right)$$

$$= 33 + \frac{16 - 15}{45}$$

$$\blacksquare 33\frac{1}{45}$$

$$89. (5) ? = \frac{5760}{45} \times 15$$

$$\blacksquare \frac{5760}{3} = 1920$$

$$90. (5) 9845 - 3896 + 486$$

$$\blacksquare ? - 1128$$

$$\Rightarrow 6435 = ? - 1128$$

$$\Rightarrow ? = 6435 + 1128 = 7563$$

$$91. (3) \sqrt{?} = 529 - 484 = 45$$

$$\Rightarrow ? = 45 \times 45 = 2025$$

$$92. (1) ? = \frac{17 \times 4 + 16 \times 2}{\frac{90}{5} \times 12}$$

$$\blacksquare \frac{68 + 32}{18 \times 12} = \frac{100}{18 \times 12} = \frac{25}{54}$$

$$93. (3) ? = \frac{2520}{14 \times 9} = 20$$

$$94. (4) \frac{42}{5} \times \frac{17}{3} + ? = 50\frac{1}{5}$$

$$\Rightarrow \frac{238}{5} + ? = 50\frac{1}{5}$$

$$\Rightarrow 47\frac{3}{5} + ? = 50\frac{1}{5}$$

$$\Rightarrow ? = 50 - 47 + \frac{1}{5} - \frac{3}{5}$$

$$= 3 - \frac{2}{5} = 2\frac{3}{5}$$

$$95. (4) ? = \frac{250 \times 3.2}{100} + \frac{400 \times 1.8}{100}$$

$$= 8 + 7.2 = 15.2$$

$$96. (5) \text{ The pattern of the number series is :}$$

$$11 + 2 = 13$$

$$13 + 3 = 16$$

$$16 + 4 = 20$$

$$20 + 5 = \boxed{25}$$

$$97. (2) \text{ The pattern of the number series is :}$$

$$7 \times 2 - 1 = 13$$

$$13 \times 2 - 1 = 25$$

$$25 \times 2 - 1 = 49$$

$$49 \times 2 - 1 = \boxed{97}$$

$$98. (3) \text{ The pattern of the number series is :}$$

$$608 \div 2 = 304$$

$$304 \div 2 = 152$$

$$152 \div 2 = 76$$

$$76 \div 2 = \boxed{38}$$

$$99. (1) \text{ The pattern of the number series is :}$$

$$8 \times 1 + 1 = 9$$

$$9 \times 2 + 2 = 20$$

$$20 \times 3 + 3 = 63$$

$$63 \times 4 + 4 = 252 + 4 = \boxed{256}$$

$$100. (4) \text{ The pattern of the number series is :}$$

$$5 + 1^2 = 6$$

$$6 + 2^2 = 10$$

$$10 + 3^2 = 19$$

$$19 + 4^2 = \boxed{35}$$

$$101. (3) \text{ Of the given alternatives, required number} = 16$$

$$\text{Unit's digit} = 6$$

$$= \text{Ten's digit} \times 6$$

$$\text{and } 6 - 1 = 5$$

$$102. (3) \text{ Required average}$$

$$= \frac{132 + 148 + 164 + 128 + 120 + 136}{6}$$

$$= \frac{828}{6} = 138$$

$$103. (1) \text{ Decimal equivalent of the fractions :}$$

$$\frac{7}{8} = 0.875; \frac{5}{7} = 0.7$$

$$\frac{2}{3} = 0.67; \frac{3}{5} = 0.6$$

$$\text{Clearly, } \frac{7}{8} > \frac{5}{7} > \frac{2}{3} > \frac{3}{5}$$

$$104. (1) \text{ Let the population of the village X be } 5x.$$

$$\text{and that of village Y} = 7x.$$

$$\text{According to the question,}$$

$$\frac{5x}{7x + 25000} = \frac{25}{36}$$

$$\Rightarrow 180x = 175x + 25 \times 25000$$

$$\Rightarrow 5x = 625000$$

$$105. (5) \text{ Let the number be } x.$$

$$\therefore (72 - 56) \times \frac{1}{100} \times x = 56$$

$$\Rightarrow x = \frac{56 \times 100}{16} = 350$$

$$\therefore 70\% \text{ of } 350$$

$$= \frac{350 \times 70}{100} = 245$$

$$106. (5) \text{ Speed of the train}$$

$$= \frac{\text{Length of (train + platform)}}{\text{Spent time}}$$

$$= \left(\frac{240 + 300}{27} \right) \text{ m/sec.}$$

$$= \frac{540}{27} \text{ m/sec.}$$

$$= \left(20 \times \frac{18}{5} \right) \text{ kmph}$$

$$= 72 \text{ kmph}$$

$$107. (4) \text{ Cost price of the article}$$

$$= \text{Rs. } \left(\frac{100}{120} \times 3240 \right)$$

$$= \text{Rs. } 2700$$

$$108. (4) M_1 D_1 = M_2 D_2$$

$$\Rightarrow 16 \times 7 = 28 \times D_2$$

$$\Rightarrow D_2 = \frac{16 \times 7}{28} = 4 \text{ days}$$

$$109. (3) \text{ Sum of the five consecutive even numbers} = 380$$

$$\therefore \text{Third even number}$$

$$= \frac{380}{5} = 76$$

$$\therefore \text{Required second number} = 76 - 2 = 74$$

10. (2) Let the CP of a dozen of apples and a dozen of bananas be Rs. x and Rs. y respectively.

According to the question,

$$6x + 8y = 1400$$

Dividing both sides by 2,

$$3x + 4y = 700$$

Multiplying both sides by 5, we have,

$$15x + 20y = 700 \times 5$$

$$= \text{Rs. } 3500$$

11. (4) Ratio of the profits of Beena and Meena

$$= 35000 : 56000 = 5 : 8$$

If the total profit be Rs. x , then

$$\frac{5x}{13} = 45000$$

$$\Rightarrow x = \frac{45000 \times 13}{5}$$

$$= \text{Rs. } 117000$$

12. (4) Principal = $\frac{\text{SI} \times 100}{\text{Time} \times \text{Rate}}$

$$= \frac{57200 \times 100}{8 \times 11} = \text{Rs. } 65000$$

13. (2) $A = P \left(1 + \frac{R}{100}\right)^T$

$$= 25000 \left(1 + \frac{8}{100}\right)^2$$

$$= \text{Rs. } \left(25000 \times \frac{27}{25} \times \frac{27}{25}\right)$$

$$= \text{Rs. } 29160$$

14. (4) $x \times \frac{4}{7}$

$$= y \times \frac{40}{100} = y \times \frac{2}{5}$$

$$\Rightarrow \frac{x}{y} = \frac{2}{5} \times \frac{7}{4} = \frac{7}{10}$$

15. (2) Let Nandkishore had initially Rs. x .

Savings per cent = 15%

$$\therefore x \times \frac{15}{100} = 11250$$

$$\Rightarrow x = \frac{11250 \times 100}{15}$$

$$= \text{Rs. } 75000$$

116. (2) Total number of students in the institute D

$$= 440 + 480 + 420 + 120 + 340$$

$$= 1800$$

$$\therefore \text{Required percentage}$$

$$= \frac{480}{1800} \times 100 = \frac{80}{3} = 26\frac{2}{3}$$

117. (3) Required average number

$$= \frac{280 + 360 + 340 + 200 + 330}{5}$$

$$= \frac{1510}{5} = 302$$

118. (1) Required ratio

$$= (360 + 420) : (380 + 340)$$

$$= 780 : 720 = 13 : 12$$

119. (5) Average number of students in Commerce

$$= \frac{260 + 320 + 300 + 480 + 360}{5}$$

$$= \frac{1720}{5} = 344$$

120. (5) Required per cent

$$= \left(\frac{350 + 240}{300 + 320}\right) \times 100$$

$$= \frac{590}{620} \times 100 \approx 95$$

121. (3) It is buying of one currency and selling of another currency

122. (1) HDFC ERGO will be the insurance company providing the cover for the RuPay card offered under the Pradhan Mantri Jan Dhan Yojana. It is an Indian assurance firm which is headquartered in Mumbai.

123. (4) Reserve Bank of India (RBI)

124. (2) Credit Guarantee Trust

125. (2) PSLV

126. (1) Air to Air Missile

127. (1) Financial Literacy and Credit Counselling

128. (3) Expressing serious concern over rape incidents, the Prime Minister said, "our heads hang in shame when we hear about such incidents" and attacked politicians who become "psychologists" by trying to "analyse" reasons for the crime.

129. (3) The Banking Ombudsman Scheme enables an expeditious and inexpensive forum for bank customers for resolution of complaints relating to certain services rendered by banks. It was introduced under Section 35 A of the Banking Regulation Act, 1949 by RBI with effect from 1995.

130. (3) It is a gap between total expenditure and total receipts of the Government

131. (1) The Singapore dollar or dollar is the official currency of Singapore. It is normally abbreviated with the dollar sign \$, or S\$ to distinguish it from other dollar-denominated currencies. It is divided into 100 cents. It is accepted as "customary tender" in Brunei.

132. (1) Moderate inflation and maintain economic growth

133. (4) All of the above

134. (5) Dr. Y.V. Reddy

135. (5) Central Rural Sanitation programme

136. (5) The government on 26 February 2015 approved new norms for the selection of managing directors and chief executive officers of Bank of Baroda, Punjab National Bank, Bank of India, Canara Bank and IDBI Bank. The Appointments Committee of Cabinet (ACC) had recently announced that candidates should have at least 15 years of mainstream banking experience, of which a minimum three should be at board level, for applying for these posts.

137. (1) Bangladesh

138. (2) One can have the card with a loading limit of Rs 10,000 with partial "Know Your Customer" (KYC) detail or Rs 50,000 loading limit with full KYC. RuPay is India's own card payment gateway network like Visa and Master Card, and provides an alternative system for banks to provide a debit card service.

139. (4) Britain's largest owned bank, Royal Bank of Scotland (RBS), in 2015, decided to shut down its banking operations in India. It will, however, retain its office. In May 2015, RBS had announced the process of closing its retail and commercial business in India.

140. (3) Business correspondence

141. (4) The RBI, in March, told banks that the loans given to people with disabilities will be classified under a weaker section. Under the existing definition, the classification includes small marginal farmers, agricultural beneficiaries of the anti Gram Swaraj scheme, SCs & STs and others among others.

142. (2) Chhattisgarh

143. (2) ASBA

144. (5) The Reserve Bank on 27 March 2015 approved the timeline for finalisation of the Basel III regulations by a year, i.e. 31, 2019. This brings in the wake of international concerns about the stresses (of the implementation) of the regulation on asset quality and performance/profitability.

145. (1) Only (A) and (D)

146. (3) Chief Minister Nara Chandrababu Naidu launched the first e-ration service for national capital territory on March 27, 2015. The service is a facility which people can obtain ration card without availability of food in their costs.

147. (4) Bank Rate

148. (5) Sun Temple at Odisha, was holed by Adarsh Monuments Trust. Archaeological Survey of India in January 2015.

139. (4) Britain's largest state-owned bank, Royal Bank of Scotland (RBS), in February 2015, decided to shut down its banking operations in India. It will, however, retain the back office. In May 2013, the lender had announced it had started the process of consolidating its retail and commercial banking business in India.
140. (3) Business correspondent
141. (4) The RBI, in March 2015, told banks that henceforth loans given to persons with disabilities will be eligible for classification under loans to weaker section. Under the existing definition weaker section includes small and marginal farmers, artisans, and beneficiaries of the Swarnjayanti Gram Swarozgar Yojana, SCs & STs and local SHGs among others.
142. (2) Chhattisgarh
143. (2) ASBA
144. (5) The Reserve Bank of India, on 27 March 2015, extended the timeline for full implementation of the Basel III capital regulations by a year to March 31, 2019. This breather came in the wake of industry-wide concerns about the potential stresses (of the implementation of the regulations) on the asset quality and performance/profitability of banks.
145. (1) Only (A) and (B)
146. (3) Chief Minister Arvind Kejriwal launched the country's first e-ration service in the national capital, Delhi on March 27, 2015. The e-ration service is a facility through which people can apply and obtain ration cards and check availability of food grains and their costs.
147. (4) Bank Rate
148. (5) Sun Temple at Konark, Odisha, was honored with Adarsh Monument tag by the Archaeological Survey of India in January 2015. Along with Sun Temple, three other monuments of eastern to receive the tags were: Hazarduari Palace in Murshidabad district of West Bengal, Vaishali-Kolhua in Bihar and Rang Ghar in Sibsagar (Sivasagar) district of Assam.
149. (1) Only A
150. (2) Spain
151. (2) Hockey
152. (2) National Food Security Management
153. (2) May to June
154. (1) Milk production
155. (3) Rs. 3,000
156. (5) None of these
157. (3) four years
158. (2) From 11 April 2014, the interest rate payable in public provident fund is 8.70% per annum (compounded yearly). An individual can open account with Rs. 100/- but has to deposit minimum of Rs. 500 in a financial year and maximum Rs. 1, 50,000. Deposits can be made in lump-sum or in 12 installments.
159. (5) None of these
160. (5) Sports
161. (2) HTML or HyperText Markup Language is the standard markup language used to create Web pages. HTML adds "markup" to standard English text. "Hyper Text" refers to links that connect Web pages to one another, making the World Wide Web what it is today.
162. (3) The Ctrl + R command in MS Excel uses the Fill Right command to copy the contents and format of the leftmost cell of a selected range into the cells to the right. Excel is a spreadsheet application that features calculation, graphing tools, pivot tables, etc.
163. (5) Linux is a Unix-like computer operating system assembled under the model of free and open-source software development and distribution. Its development is an example of free and open-source software collaboration. The underlying source code may be used, modified, and distributed by anyone under licenses such as the GNU General Public License.
164. (1) Windows Virtual Desktop Access (VDA) is an authorization strategy that requires each device seeking access to a virtual desktop in a Microsoft Virtual Desktop Infrastructure (VDI) to be licensed. The goal of Windows VDA is to simplify licensing requirements in a virtual environment by licensing the devices that seek access to virtual desktops.
165. (2) WAN stands for Wide Area Network which is a network that covers a broad area using leased telecommunication lines. Business and government entities utilize WANs to relay data among employees, clients, buyers, and suppliers from various geographical locations.
166. (2) In computing, an input device is a computer hardware equipment used to provide data and control signals to an information processing system such as a computer. Examples of input devices include keyboards, mouse, scanners, digital cameras and joysticks. A display monitor is an output device.
167. (1) Mainframe is a very large computer capable of supporting hundreds of users simultaneously. It is employed mainly in large organizations for bulk data processing, process control, industry and consumer statistics, enterprise resource planning, etc. Semi-Automatic Ground Environment (SAGE), built by IBM in 1957, is by far the world's largest computer.
168. (4) ISDN stands for Integrated Services for Digital Net-

other side of an obstruction, so that the signal can cover longer distances. In a data network, a repeater can relay messages between sub-networks that use different protocols or cable types.

188. (3) The Undo command erases the last change done to the document reverting it to an older state. In most Windows applications, the Undo command is activated by pressing the Ctrl + Z or Alt + Backspace key bindings. The opposite of undo is Redo.

189. (1) A computer file is a saved document; a resource for storing information, which is available to a computer program and is usually based on some kind of durable storage. A file is "durable" in the sense that it remains available for other programs to use after the program that created it has finished executing.

187. (1) A computer network consists of group of computers and devices connected together. It allows computers to exchange data. In computer networks, networked computing devices pass data to each other along data connections. Data is transferred in the form of packets.

188. (1) In computing, booting (or booting up) is the initialization of a computerized system. It is restarting a computer or its operating system software. It is of two types (1) Cold booting: when the computer is started after having been switched off. (2) Warm booting: when the operating system alone is restarted (without being switched off) after a system crash or 'freeze.'

189. (1) To print a document, the computer needs to be connected to a printer. Then, we need to select the Print Command, either by going into the File Menu or clicking Ctrl + P, and then hit Ok.

190. (3) In a computer file system, the root directory is the first or top-most directory or folder in a hierarchy. It is the directory that includes all other directories. It can be likened to the trunk of a tree, as the starting point where all branches originate from. The root file system is the file system contained on the same disk partition on which the root directory is located.

191. (4) In computing, a cursor is an indicator used to show the position on a computer monitor or other display device that will respond to input from a text input or pointing device. The flashing text cursor may be called a caret, as in caret browsing. The mouse cursor is also called a pointer, owing to its arrow shape on some systems.

192. (1) Windows is a family of graphical operating systems developed, marketed, and sold by Microsoft. It consists of several families of operating systems, each of which cater to a certain sector of the computing industry.

193. (1) Email spam, also known as junk email or unsolicited bulk email, is a subset of electronic spam involving nearly identical messages sent to numerous recipients by email. Clicking on links in spam email may send users to phishing web sites or sites that are hosting malware.

194. (2) The Hibernate mode saves your open documents and running applications to your hard disk and shuts down the computer, which means once your computer is in Hibernate mode, it uses zero power. Once the computer is powered back on, it will resume everything where you left off.

195. (3) Execution in computer and software engineering is the process by which a computer or a virtual machine performs the instructions of a

computer program. The instructions in the program trigger sequences of simple actions on the executing machine.

196. (1) A web browser is a software application for retrieving, presenting and traversing information resources on the World Wide Web. The major web browsers are Firefox, Internet Explorer, Google Chrome, Opera, and Safari.

197. (2) Copy-Paste and Cut-Paste are two most popular methods for moving some text from one page to a different page. While the Copy-Paste command keeps the text intact on the source page, Cut-Paste command cuts it from the source page.

198. (2) Input device is a component that feeds data or instruction into a computer for display, processing, storage, or outputting or transmission. Examples of input device include: barcode reader, graphic tablet, keyboard, magnetic-stripe reader, modem, mouse, scanner, or stylus, etc.

199. (1) MICR stands for Magnetic Ink Character Recognition or Magnetic Ink Character Reader. It is a character-recognition technology used mainly by the banking industry to ease the processing and clearance of cheques and other documents. MICR technology is used by banks.

200. (1) A common type of text alignment is "justification", where the spaces between words, and, to a lesser extent, between glyphs or letters, are stretched or compressed to align both the left and right ends of each line of text. When using justification, it is customary to treat the last line of a paragraph separately by simply left or right aligning it, depending on the language direction. Such type of alignment is quite common in print media. □□□