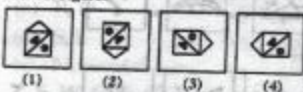


38. Question Figures

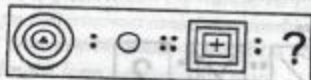


Answer Figures

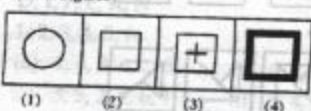


- (a) 1 (b) 2
(c) 3 (d) 4
(e) None of these

39. Question Figures

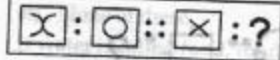


Answer Figures

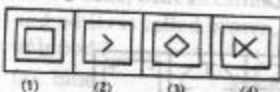


- (a) 1 (b) 2
(c) 3 (d) 4
(e) None of these

40. Question Figures



Answer Figures



- (a) 1 (b) 2
(c) 3 (d) 4
(e) None of these

English Language

Directions : (Q. 41 to 50) Read the following two passages carefully and answer the questions given below them. Certain words/expressions are given in **bold** in Passage I to help you locate them while answering some of the questions.

PASSAGE I

Ghanshyam Das Birla was a great architect of India's industrial growth. He started his career in Kolkata at the beginning of this century. He set up many industries. He entered the field of business during the days of the First World War and established himself after the war years. First,

he established a cotton mill in Sabzi Mandi, Delhi, followed by Keshoram Cotton Mills and Birla Jute Mills around 1920. The Keshoram Mills were set up with the efforts of Andrew Yule. In 1919, with an investment of Rs. 50 lakhs, Birla Brothers Limited was formed and thereafter a mill was set up in Gwalior.

Mr. Birla realized that political freedom from British rule was **imperative** for the industrial growth of India. In 1920, he came into contact with Gandhiji and became his disciple. In the decade of the 30's he set up sugar and paper mills. From 1943 to 1946, with the stock exchange **gaining ground**, Birla Brothers ventured into the areas of cars, cotton, machinery and man-made fabrics. United Commercial Banks was set up during this period. Prior to this, he had established Ruby, Asiatic Insurance Co. and Inland Air Service.

After independence, the Birlas **expanded** their business and started production in many fields. Near Mirzapur, he, in collaboration with Caesar, an American friend, set up an aluminium plant HINDALCO in record time. He bought the Century Mill from Sir Chunnilal V. Mehta, the cousin of Sir Purshottam Das Thakur Das. He also bought tea estates and started cement and fertilizer factories. He established a new style of management. In his birth place Pilani, and at many other places he started many educational institutions. To his credit go many temples, planetariums and hospitals. In 1983, he died while in London, but not before seeing his business **flourish** as one of the top most establishments in India. During the decades of 70's and 80's, Birla Brothers was among the top most Industrial Houses in India.

PASSAGE II

(For Q. 51-55)

Anna Saheb Karve's life was as simple and clean as that of an ancient ascetic (Rishi Muni). He was liberal in his views and sympathetic in his attitude. He was deeply moved by the troubles and tribulations of women-folk.

What Anna Saheb did for the upliftment of women in the last decade of the nineteenth century was beyond the imagination of the people. He created an awakening among women through writings in *Kesari*. He was a staunch supporter of widow remarriage. On March 11, 1893, he set an example for society by taking the bold step of marrying a widow. The couple dedicated their lives for social work and reform. He established an orphanage in Pune.

Anna Saheb realized the importance of education for women. He spared no effort in starting Bharatiya Mahila Vidyapeeth, the first university for women. In 1921, he travelled to Europe and America, met famous people like Albert Einstein and formulated his opinions regarding work. In 1958, he was awarded the 'Bharat Ratna' in recognition of his services in educational and social reforms :

41. Ghanshyam Das Birla was better known to India as :

- (a) a freedom fighter against British rule
- (b) an architect of temples in various cities
- (c) a pioneer of India's industrial growth
- (d) an architect of the textile industry in India
- (e) none of these

42. Ghanshyam Das Birla's first industrial venture was:

- (a) a textile related industry
- (b) a cotton mill, Gwalior
- (c) Keshoram Cotton Mills, Delhi
- (d) car manufacturing company
- (e) none of these

43. What was Andrew Yule's role in Ghanshyam Das Birla's career?

- (a) He helped Ghanshyam Das Birla in setting up cotton mills in Sabzi Mandi, Delhi
- (b) He invested Rs. 50 lakhs in Keshoram Cotton Mills
- (c) He extended a lot of help to Ghanshyam Das Birla in his second venture
- (d) He helped Ghanshyam Das Birla in the field of business before the First World War
- (e) none of these

44. What was Ghanshyam Das Birla's view about the British rule in India?

- (a) The British rule was very atrocious
- (b) The British rule was counter productive to India's industrial growth
- (c) The British rule was not a hindrance to India's industrial growth
- (d) The industrial growth of India had nothing to do with gaining freedom from the British
- (e) None of these

45. Which of the following can be inferred from the passage?

- (1) Ghanshyam Das Birla could set up a large number of diverse industries due to British rule in India
- (2) Ghanshyam Das Birla, with his family members, started various industries due to flourishing of the Stock Exchange
- (3) Ghanshyam Das Birla was impressed by Gandhiji's philosophy.
- (a) Only (1) and (2)
- (b) Only (1) and (3)
- (c) All the three
- (d) Only (2) and (3)
- (e) None of these

46. Which of the following statements is FALSE in the context of the passage?

- (1) Ghanshyam Das Birla unfortunately died before realising the progress his business had made
- (2) Hindalco was set up in a very short time span

(3) Ghanshyam Das Birla's management style was different from the traditional one

- (a) (1) only
- (b) (2) only
- (c) (3) only
- (d) Only (1) and (2)
- (e) Only (1) and (3)

Directions : (Q. 47 and 48) Choose the word/group of words which is/are most nearly the SAME in meaning as the word/group of words given in bold as used in the passage.

47. Imperative

- (a) Trivial
- (b) Dispensable
- (c) Inadequate
- (d) Improper
- (e) Unavoidable

48. Gaining ground

- (a) Obtaining land
- (b) Making advances
- (c) Losing heavily
- (d) Grounding due to losses
- (e) Having level playing field

Directions : (Q. 49 and 50) Choose the word which is most OPPOSITE in meaning to the word given in bold as used in the passage.

49. Expanded

- (a) Increased
- (b) Extended
- (c) Banned
- (d) Curtailed
- (e) Perished

50. Flourish

- (a) Flower
- (b) Tarnish
- (c) Gain
- (d) Disagree
- (e) Deteriorate

51. Which of the following makes Anna Saheb Karve comparable to an ascetic?

- (a) His emphasis on the importance of education
- (b) His efforts in founding Bharatiya Mahila Vidyapeeth
- (c) His liberal views and deep sympathy and sensitivity for women and simple and clean life
- (d) His winning the 'Bharat Ratna' Award
- (e) He was an old man

52. What did Anna Saheb Karve do to prove that he practised what he preached?

- (a) He wrote articles in 'Kesari' for creating awareness among women
- (b) He established an orphanage in Pune
- (c) He expressed very strong views in support of widow remarriage
- (d) He married a widow
- (e) None of these

53. What was Karve's ideology in starting Bharatiya Mahila Vidyapeeth?

- (1) Women must have greater access to and opportunities for education

- (2) Widows and forsaken women should get opportunities for being self-reliant
 (3) Uplifting of women who has remained underprivileged for years
 (a) All the three (b) Only (1) and (3)
 (c) Only (2) and (3) (d) Only (3)
 (e) Only (1)

54. Anna Saheb Karve was felicitated with the 'Bharat Ratna' Award for:

- (1) His recognizing that educational reform alone was the solution to all the problems that women face
 (2) His contribution to the education of women and their social transformation
 (3) His intellectual discussions with world famous scientists and social reformers
 (a) (1) only (b) (2) only
 (c) (3) only (d) Only (1) and (2)
 (e) All the three

55. Which of the following statements is definitely TRUE in the context of the passage?

- (1) Before the last decade of 19th century, widow remarriages were socially unacceptable
 (2) Anna Saheb Karve thought that educating women was one of the most effective ways of their upliftment
 (3) Anna Saheb Karve's wife actively joined him in his social service
 (a) Only (1) and (2) (b) Only (2) and (3)
 (c) Only (1) and (3) (d) All the three
 (e) None of these

Directions : (Q. 56 to 65) Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The letter of that part is the answer. If there is no error, the answer is (e) i.e., 'No Error'. (Ignore the errors of punctuation, if any).

56. The road from the (a)/ river bank to the hut (b)/ was more difficult than (c)/ we have feared (d)/ No Error (e)
 57. I found that (a)/ I had had the (b)/ hardest time writing dialogues (c)/ for elderly people (d)/ No Error (e)
 58. During the course of the exhibition, (a)/ the old man who was (b)/ looking unusually cheerful (c)/ kept on the take notes (d)/ No Error (e)
 59. Unable to decide (a)/ what do do, (b)/ he started at the fountain (c)/ at the centre of the park (d)/ No Error (e)
 60. The bank employees could remember John (a)/ as he has been maintained (b)/ his account with the bank (c)/ for the last ten years (d)/ No Error (e)
 61. There has not a (a)/ moment when the gates (b)/ of the bungalow (c)/ were not being watched (d)/ No Error (e)

62. Haven't you notice (a)/ that for the past one month (b)/ he hasn't been here (c)/ at his regular place ? (d)/ No Error (e)

63. It seemed to him (a)/ that the manager of the (b)/ bank looking at him (c)/ in a rather suspicious manner (d)/ No Error (e)

64. The policeman went away, (a)/ apparently convincing (b)/ but he did not (c)/ feel safe at all (d)/ No Error (e)

65. It was with that moment (a)/ that the front door scanner (b)/ warned us that (c)/ someone was approaching (d)/ N
 Error (e)

Directions : (Q. 66 to 70) Which of the phrases (a), (b), (c) and (d) given below should replace the phrase given in **bold italic** in the sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and No correction is required, mark (e) as the answer.

66. Anyone with a little interest in sports is **bound to familiar** with Sachin Tendulkar's name.

- (a) Binding to a familiar
 (b) Bound to be familiar
 (c) Binding to be familiar
 (d) Bound to have familiar
 (e) No correction required

67. He asked me if I **will accept** his conditions if he helped me.

- (a) That if I will accept
 (b) That if I would accept
 (c) If I would accept
 (d) If would I be accepting
 (e) No correction required

68. The ship was **not fit to survive** another storm as the damage was beyond repair.

- (a) Fitter to survive
 (b) Fit to be surviving
 (c) Fitting for survival
 (d) Fit with survival
 (e) No correction required

69. His changed attitudes **did not go well within** his family.

- (a) Had not gone well within
 (b) Went not well within
 (c) Could not go well into
 (d) Did not go well with
 (e) No correction required

70. What **all this mean**, is that the disciplines are more powerful than teacher.

- (a) All this means

- (b) Does all this mean
- (c) All the meaning
- (d) Does this all mean
- (e) No correction required

Directions : (Q. 71 to 75) In the following passage, a set of seven statements denoted by (1), (2), (3), (4), (5), (6) and (7) are given. Keeping (1) as the first statement, rearrange the other six statements, (3), (4), (5), (6) and (7) to make a meaningful paragraph. Then answer the questions that follow.

- (1) Galileo Galleli was one of the greatest scientific pioneers who is still remembered.
 - (2) It darkened his life and all his achievements.
 - (3) It shows us the new worlds of the heavens, stars, etc.
 - (4) The Church imposed a ban on him.
 - (5) Despite his fame, his support of the Copernican Theory that the earth moved round the sun created problems for him.
 - (6) It was because of this, that he was held in high esteem.
 - (7) His name lies on as that of an astronomer who perfected the refracting telescope.
71. Which of the following should be the **SECOND** statement after arrangement ?
 (a) 3 (b) 4
 (c) 5 (d) 6
 (e) 7
 72. Which of the following should be the **THIRD** statement after rearrangement ?
 (a) 3 (b) 4
 (c) 5 (d) 6
 (e) 7
 73. Which of the following should be the **FIFTH** statement after rearrangement ?
 (a) 2 (b) 3
 (c) 4 (d) 5
 (e) 6
 74. Which of the following should be the **SIXTH** statement after rearrangement ?
 (a) 2 (b) 3
 (c) 4 (d) 5
 (e) 6
 75. Which of the following should be the **SEVENTH** (LAST) statement after rearrangement ?
 (a) 2 (b) 3
 (c) 4 (d) 5
 (e) 6

Directions : (Q. 76 to 80) In the following passage, there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Madan Mohan Malviya belonged to a poor family. He was born on 25th December, 1881. He was a bright student. After graduating in 1891, he ... (76) ... law but later jumped into the ... (77) ... of freedom struggle. It is ironic but ... (78) ... that he was loved by both Indian masses and British officers. Mr. Malviya was an Indian ... (79) ... the backbone. He ... (80) ... to the Indian culture and kept his ideas intact all his life. He gained name and fame because of the work he did for social, ethical and educational upliftment. He was called Mahamana and was loved by all. For the poor, he had special feelings. Dressed in an immaculate Khaddar Pyjama-Kurta and a head-gear, his image remains ever in the hearts of the people. Unfortunately he died in 1946—a year before India got independence.

76. (a) designed (b) interpreted
 (b) joined (b) framed
 (e) explained
77. (a) arena (b) chain
 (c) location (d) pool
 (e) valley
77. (a) absurd (b) unpalatable
 (c) extreme (d) unreliable
 (e) true
79. (a) with (b) to
 (c) at (d) of
 (e) by
80. (a) admired (b) to
 (c) at (d) of
 (e) by
 (e) enters

Quantitative Aptitude

81. If Rs. 64 Amount to Rs. 83.20 in 2 years, what will Rs. 86 amount to in 4 years at the same rate percent per annum?
 (a) 114.8 (b) 86.70
 (c) 55.40 (d) 51.60
 (e) None of these
82. The average salary of the entire staff in an office is Rs. 120 per month. The average salary of officers is Rs. 460 and that of non officer is Rs 110. If the number of officer is 15, then find the number of non-officer in the office?
 (a) 480 (b) 500
 (c) 510 (d) 540
 (e) None of these
83. A father is four times as old as his son today. After 20 years, he would be just twice as old. At the time of birth of his son, how much old must the father be?

- (a) 28 (b) 30
(c) 32 (d) 35
(e) None of these
84. A, B and C started a shop by investing Rs. 27,000, Rs. 72,000 and Rs. 81,000 respectively. At the end of the year, the profits were distributed among them. If C's share of profit be Rs. 36,000, then the total profit was:
(a) 30000 (b) 60000
(c) 80000 (d) 120000
(e) None of these
85. $935421 \times 625 = ?$
(a) 575648125 (b) 584638125
(c) 584649125 (d) 575628125
(e) None of these
86. A number when divided by 119 leaves 19 as remainder. If the same number is divided by 17, the remainder obtained is:
(a) 2 (b) 3
(c) 7 (d) 10
(e) None of these
87. Excluding stoppages, the speed of a bus is 54 kmph and including stoppages, it is 45 kmph. For how many minutes does the bus stop per hour?
(a) 10 min (b) 11 min
(c) 12 min (d) 13 min
(e) None of these
88. In an (a)P the 12th term is 61 and common difference is 5 then find the series?
(a) 6, 11, 16 (b) 4, 7, 11
(c) 5, 8, 11 (d) 3, 9, 11
(e) None of these
89. Find the sum. $13+15+\dots+47$?
(a) 120 (b) 220
(c) 230 (d) 540
(e) None of these
90. Express 0.04% as a Decimal:
(a) 0.0004 (b) 0.04
(c) 0.4 (d) 4
(e) None of these
91. $1/2$ is what percent of $1/3$?
(a) 100% (b) 125%
(c) 150% (d) 175%
(e) None of these
92. A train 125 m long passes a man, running at 5 kmph in the same direction in which the train is going, in 10 seconds. The speed of the train is:
(a) 38 km/hr (b) 40 km/hr
(c) 44 km/hr (d) 50 km/hr
(e) None of these
93. The Prices of a scooter and a T.V are in the ratio 7:5. If the scooter costs Rs. 8000 more than a T.V set, then the price of a T.V set is:
(a) Rs. 23,000 (b) Rs. 28,000
(c) Rs. 37,000 (d) Rs. 45,000
(e) Rs. 52,000
94. A, B and C can do a piece of work in 20, 30 and 60 days respectively. In how many days can a do the work if he is assisted by B and C on every third day?
(a) 12 days (b) 15 days
(c) 16 days (d) 18 days
(e) None of these
95. When a producer allows 36% commission on retail price of his product, he earns a profit of 8.8%. What would be his profit % if the commission is reduced by 24%?
(a) 49.6% (b) 57.8%
(c) 66.5% (d) 72%
(e) None of these
96. The average weight of A, B, C is 45 Kg. The avg wet of A & B be 40Kg & that of B, C be 43Kg. Find the wet of (b)
(a) 19 kg (b) 26 kg
(c) 22 kg (d) 31 kg
(e) None of these
97. The true discount on a bill due 9 months hence at 12% per annum is Rs. Find the amount of the bill and its present worth.
(a) Rs. 6000 (b) Rs. 10,000
(c) Rs. 8,000 (d) Rs. 7,000
(e) None of these
98. If the sum and difference of two numbers are 20 and 8 respectively, then the difference of their squares is:
(a) 12 (b) 160
(c) 28 (d) 180
(e) None of these
99. The Sum of three consecutive odd numbers is 20 more than the first of those numbers. What is the middle number?
(a) 5 (b) 7
(c) 9 (d) 11
(e) None of these
100. An Employer pays Rs. 20 for each day a worker works, and forfeits Rs. 3 for each day he is idle. At the end of 60 days, a worker gets Rs. 280. For how many days did the worker remain idle?
(a) 20 (b) 11
(c) 30 (d) 40
(e) None of these

101. Kiran has 85 currency notes in all, some of which were of Rs. 100 denomination and the remaining of Rs. 50 denomination. The total amount of all these currency notes was Rs. 5000. How much amount did she have in the denomination of Rs. 50?
- (a) 1900 (b) 3500
(c) 2000 (d) 4000
(e) None of these
102. In a group of buffaloes and ducks, the number of legs are 24 more than twice the number of heads. What is the number of buffaloes in the group?
- (a) 6 (b) 8
(c) 10 (d) 12
(e) None of these
103. Three candidates contested an election and received 1136, 7636 and 11628 votes respectively. What percentage of the total votes did the winning candidate get?
- (a) 57% (b) 60%
(c) 65% (d) 90%
(e) None of these
104. The Speeds of three cars are in the ratio 5:4:6. The ratio between the time taken by them to travel the same distance is:
- (a) 5:4:6 (b) 6:4:5
(c) 10:12:15 (d) 12:15:10
(e) None of these
105. Find the least number which when divided by 5, 6, 7, and 8 leaves a remainder 3, but when divided by 9 leaves no remainder.
- (a) 1521 (b) 1667
(c) 2119 (d) 2325
(e) None of these
106. What is the chance of getting a 2 or 4 in rolling a die?
- (a) $\frac{2}{3}$ (b) $\frac{1}{6}$
(c) $\frac{1}{3}$ (d) $\frac{1}{2}$
(e) $\frac{2}{7}$
107. At what rate of simple interest per annum an amount will be doubled in 10 years?
- (a) 10% (b) 7.5%
(c) 16% (d) 15%
(e) 19%
108. Five times an unknown number is 5 less than 50. The unknown number
- (a) 10 (b) 11
(c) 9 (d) 5
(e) 7
109. The acute angle between the hour hand and minute hand of a clock at 4 PM
- (a) 90 (b) 1200
(c) 150 (d) 180
(e) 210
- (c) 1500 (d) 2400
(e) None of these
110. Water is filled in a cylindrical vessel in such a way that its volume doubles after every five minutes. If it takes 30 minutes for the vessel to be full, then the vessel will be one fourth full in
- (a) 20 minute
(b) 25 minutes
(c) 7 minutes 30 seconds
(d) 10 minutes
(e) 1 minute 20 seconds
111. If 10 cats can kill 10 rats in 10 minutes how long will it take 100 cats to kill 100 rats
- (a) 1 minutes (b) 10 minute
(c) 100 minutes (d) 10000 minutes
(e) None of these
112. If 75 % of a number is added to 75, the result is the number itself, then the number is:
- (a) 250 (b) 750
(c) 400 (d) 300
(e) 375
113. A school has enough food for 400 children for 12 days. How long will the food last if 80 more children join them?
- (a) 6 days (b) 7 days
(c) 10 days (d) 8 days
(e) None of these
114. Two poles of height 6 meters and 11 meters stand on a plane ground. If the distance between their feet is 12 meters then find the difference in the distance between their tops:
- (a) 12m (b) 5m
(c) 13m (d) 11m
(e) 10m
115. How many balls of radius 4 cm can be made from a solid sphere of lead of radius 8 cm?
- (a) 4 (b) 8
(c) 16 (d) 2
(e) None of these
116. The solution to $x^2 + 6x + 9 = 0$ is
- (a) $x_1 = +3, x_2 = -3$
(b) $x_1 = 3, x_2 = 3$
(c) $x_1 = -3, x_2 = -3$
(d) $x_1 = -2, x_2 = +2$
(e) None of these
117. What is the chance of getting a 2 or 4 in rolling a die?
- (a) $\frac{2}{3}$ (b) $\frac{1}{6}$
(c) $\frac{1}{3}$ (d) $\frac{1}{2}$
(e) $\frac{1}{7}$

118. At what rate of simple interest per annum an amount will be doubled in 10 years?
 (a) 10% (b) 7.5%
 (c) 16% (d) 15%
 (e) None of these
119. For which of the following values of x the inequality $x(x+3) < 10$ is satisfied?
 (a) $X > 2, x < -5$ (b) $-3 < x < 0$
 (c) $-2 < x < 5$ (d) $X < -2, x > 5$
 (e) None of these
120. There is a leak in the bottom of a cistern. When the cistern is thoroughly repaired, it would be filled in $3\frac{1}{2}$ hours. It now takes half an hour longer. If the cistern is full, how long will the leak take to empty the cistern?
 (a) 24 hours (b) 28 hours
 (c) 21 hours (d) 27 hours
 (e) None of these

General Awareness

121. Who was elected the Chairman of the Asian Forum of Parliamentarians on Population and Development (AFPPD) during the 73rd Executive Committee Meeting of AFPPD at Bangkok in April 2013?
 (a) P.J. Kurien (b) Hamid Ansari
 (c) Karia Munda (d) Arun Jaitley
 (e) None of these
122. Who was awarded the prestigious Dada Saheb Phalke Award, India's highest film honor, for the year 2012?
 (a) Manoj Kumar (b) Pran
 (c) Rajesh Khanna (d) Vinod Khanna
 (e) Amitabh Bachchan
123. Which state decided to declare Malkhamb as the state sport in April 2013?
 (a) Haryana (b) Punjab
 (c) Madhya Pradesh (d) Uttar Pradesh
 (e) Himachal Pradesh
124. With effect from April 1, 2013 the rate of interest on Public Provident Fund (PPF) has been lowered from 8.6 per cent to?
 (a) 8.7 per cent (b) 8.6 per cent
 (c) 8.5 per cent (d) 8.4 per cent
 (e) None of these
125. Who is the only head of state or head of government to attend all BRICS Summits, held so far?
 (a) Hu Jintao (b) Xi Jinping
 (c) Dilma Rousseff (d) Dr. Manmohan Singh
 (e) Vladimir Putin
126. Which state will set up the first public health university in India?
 (a) Manipur (b) Gujarat
 (c) Andhra Pradesh (d) West Bengal
 (e) Odisha
127. Public Provident Fund (PPF) is a savings-cum-tax saving instrument. What is the minimum tenure of the PPF account?
 (a) 5 years (b) 7 years
 (c) 10 years (d) 15 years
 (e) 20 years
128. What is the maximum amount that can be invested under the PPF scheme in a year?
 (a) Rs. 25,000 (b) Rs. 50,000
 (c) Rs. 75,000 (d) Rs. 1,00,000
 (e) Rs. 2,00,000
129. Code of Bank's Commitment to micro and small enterprises is prepared by?
 (a) RBI (b) IBA
 (c) BCSBI (d) SEBI
 (e) None of these
130. KYC guidelines have been framed as per the guidelines of?
 (a) Ministry of Finance
 (b) Financial Action Task Force
 (c) Reserve Bank of India
 (d) Indian Banks Association
 (e) Ministry of Home Affairs
131. The term 'Power of Attorney' refers to?
 (a) Power of a person
 (b) An authority to operate a bank account
 (c) A written authorization to act on another person's behalf
 (d) Both 1 and 2
 (e) None of the above
132. Bridge loan refers to?
 (a) Loan granted to companies for construction of bridges
 (b) A short term loan that is used until a person secures permanent financing
 (c) Loan granted to PWD for construction of bridges over rivers
 (d) Both 1 and 2
 (e) None of these
133. If a customer is not satisfied with the decision passed by the Banking Ombudsman, he/she can

approach the appellate authority. Who is the Appellate Authority?

- (a) Governor of RBI
- (b) Chairman of the concerned Bank
- (c) Finance Secretary
- (d) Deputy Governor of RBI
- (e) Finance Minister

134. Which of the following books is written by Chetan Bhagat?

- (a) The Golden Gate
- (b) Fasting Feasting
- (c) Fire on the Mountain
- (d) The Inheritance of Loss
- (e) 2 States: The Story of My Marriage

135. Trapti Murpude is a famous?

- (a) Badminton player
- (b) Tennis player
- (c) Golf player
- (d) Chess player
- (e) None of these

136. Sukhoi is a?

- (a) Missile
- (b) Fighter aircraft
- (c) Battle tank
- (d) Submarine
- (e) Radar system

137. Which of the following terms is not used in the game of Cricket?

- (a) Doozer
- (b) Bouncer
- (c) Deuce
- (d) Googly
- (e) Ashes

138. Recession occurring two times with a small gap in between is known as?

- (a) Depression
- (b) Deflation
- (c) Deep Recession
- (d) Double Dip Recession
- (e) Double Deflation

139. Booker Prize is given in the field of?

- (a) Films
- (b) Music
- (c) Science
- (d) Sports
- (e) None of these

140. KFW banking group is based in?

- (a) France
- (b) Italy
- (c) Germany
- (d) Japan
- (e) Poland

141. Hawala transactions in India are prohibited under the provision of which of the following Acts?

- (a) FRBM Act
- (b) FEMA
- (c) RBI Act
- (d) FATF Act
- (e) Banking Regulation Act

142. What is the full form of DIPP?

- (a) Directorate of Industrial Policy and Publicity

(b) Department of Industrial Procedures and Promotions

- (c) Department of Industrial Policy and Promotion
- (d) Directorate of Industrial Procedures and Promotions
- (e) None of these

143. The Business Correspondent Model adopted by the banks provides banking facilities to?

- (a) Corporate borrowers
- (b) Those who are taking housing loans
- (c) Weaker sections of the society and rural people
- (d) Both 1 and 2
- (e) None of these

144. Carbon credit concept is associated with?

- (a) Women empowerment
- (b) Coal mines
- (c) Development of rural infrastructure
- (d) Development of urban infrastructure
- (e) None of these

145. Which of the following is not a core industry?

- (a) Crude oil
- (b) Coal
- (c) Cement
- (d) Automobile
- (e) Steel

146. Which of the following schemes is related exclusively to Financial Inclusion?

- (a) SGSY
- (b) Swavalamban
- (c) Swabhiman
- (d) Bharat Nirman
- (e) Aajeevika

147. On which of the following issues can SEBI penalize any company in India?

- (a) Violation of Banking Regulation Act
- (b) Violation of foreign portfolio investment guidelines
- (c) Violation of Negotiable Instruments Act
- (d) Both 1 and 2
- (e) All 1, 2 and 3

148. What is a teaser loan rate?

- (a) Fixed rate of interest charged by banks
- (b) Floating rate of interest charged by banks
- (c) Rate of interest in the initial period is less and goes up subsequently
- (d) Rate of interest in the initial period is more and it goes down subsequently
- (e) None of these

149. Pranab Sen Committee is related to?

- (a) Inflation
- (b) Slums
- (c) Food security
- (d) MGNREGA
- (e) None of these

150. Which of the following cups is associated with the game of badminton?
 (a) Aga Khan Cup (b) Davis Cup
 (c) Fed Cup (d) Uber Cup
 (e) Merdeka Cup
151. Which of the following terms is used in the banking field?
 (a) Convolution (b) De phasing
 (c) Rotation matrix (d) Atomic number
 (e) None of these
152. Millennium Development Goals are issued by?
 (a) Planning Commission
 (b) World Bank
 (c) UNO
 (d) IMF
 (e) Prime Minister's Economic Advisory Council
153. "Economic Nightmare of India: Its Cause and Cure" was written by?
 (a) Charan Singh (b) Morarji Desai
 (c) Indira Gandhi (d) I.K. Gujral
 (e) Jawaharlal Nehru
154. Which of the following is an economic term?
 (a) Lampoon (b) Zero Hour
 (c) Plaintiff (d) Deflation
 (e) Bunker Blaster
155. What is the full form of the term LIBOR?
 (a) Local Indian Bank Offered Rate
 (b) London Inter Bank Offered Rate
 (c) Liberal International Bank Official Ratio
 (d) London-India Bureau of Regulations
 (e) None of these
156. Patratu Thermal Power Plant is in?
 (a) Bihar (b) Jharkhand
 (c) West Bengal (d) Madhya Pradesh
 (e) Chhattisgarh
157. Which of the following expanded terms is not correct?
 (a) ALM: Asset Liability Management
 (b) CCEA: Cabinet Committee on Economic Affairs
 (c) FSDC: Financial Stability and Development Council
 (d) GSLV: Geo synchronous Satellite Launch Vehicle
 (e) GNP: Gross Net Product
158. 'Goodbye Shahzadi' is written by Shyam Bhatia. It is the biography of?
 (a) Sheikh Hasina (b) Benazir Bhutto
 (c) Khaleda Zia (d) Heena Rabbani Khar
 (e) None of these
159. Which of the following terms is used in the field of finance and banking?
 (a) Refraction (b) Gauge pressure
 (c) Adjustment credit (d) Absolute zero
 (e) Quantum number
160. Investor Protection Fund was established by?
 (a) RBI (b) SBI
 (c) SIDBI (d) BSE
 (e) Ministry of Finance

Computer Knowledge & Marketing Aptitude

161. Modern Computer are very reliable but they are not
 (a) Fast (b) Powerful
 (c) Infallible (d) Cheap
 (e) None of these
162. What is the name of the display feature that highlights are of the screen which requires operator attention?
 (a) Pixel (b) Reverse video
 (c) Touch screen (d) Cursor
 (e) None of these
163. IBM launched its first personal computer called IBM-PC in 1981. It had chips from Intel, disk drives from Tandon, operating system from Microsoft, the printer from Epson and the application software from everywhere. Can you name the country which contributed the video display?
 (a) India (b) China
 (c) Germany (d) Taiwan
 (e) None of these
164. Personal computers use a number of chips mounted on a main circuit board. What is the common name for such boards?
 (a) Daughter board
 (b) Motherboard
 (c) Father board
 (d) Breadboard
 (e) None of these
165. In most IBM PCs, the CPU, the device drives, memory expansion slots and active components are mounted on a single board. What is the name of this board?
 (a) Motherboard (b) Breadboard
 (c) Daughter board (d) Grandmother board
 (e) None of these

- 166. What is meant by a dedicated computer?**
 (a) Which is used by one person only
 (b) Which is assigned one and only one task
 (c) Which uses one kind of software
 (d) Which is meant for application software
 (e) None of these
- 167. The system unit of a personal computer typically contains all of the following except:**
 (a) Microprocessor (b) Disk controller
 (c) Serial interface (d) Modem
 (e) None of these
- 168. A computer program that converts an entire program into machine language is called a/an**
 (a) Interpreter (b) Simulator
 (c) Compiler (d) Commander
 (e) None of these
- 169. A computer program that translates one program instructions at a time into machine language is called a/an**
 (a) Interpreter (b) CPU
 (c) Compiler (d) Simulator
 (e) None of these
- 170. A small or intelligent device is so called because it contains within it a**
 (a) Computer (b) Microcomputer
 (c) Programmable (d) Sensor
 (e) None of these
- 171. The ALU of a computer responds to the commands coming from**
 (a) Primary memory (b) Control section
 (c) External memory (d) Cache memory
 (e) None of these
- 172. All modern computer operate on**
 (a) Information (b) Floppies
 (c) Data (d) Word
 (e) None of these
- 173. Instructions and memory address are represented by**
 (a) Character code (b) Binary codes
 (c) Binary word (d) Parity bit
 (e) None of these
- 174. Which of the following code used in present day computing was developed by IBM Corporation?**
 (a) ASCII (b) Hollerith Code
 (c) Baudot Code (d) EBCDIC Code
 (e) None of these
- 175. What is the latest write-once optical storage media?**
 (a) Digital paper (b) Magneto-optical disk
 (c) WORM disk (d) CD-ROM disk
 (e) None of these
- 176. The most important advantage of a video disk is**
 (a) Compactness (b) Potential capacity
 (c) Durability (d) Cost effectiveness
 (e) None of these
- 177. What is the number of read-write heads in the drive for a 9-trac magnetic tape?**
 (a) 9 (b) 16
 (c) 18 (d) 27
 (e) None of these
- 178. Before a disk drive can access any sector record, a computer program has to provide the record's disk address. What information does this address specify?**
 (a) Track number (b) Sector number
 (c) Surface number (d) All of above
 (e) None of these
- 179. As compared to diskettes, the hard disks are**
 (a) More expensive (b) More portable
 (c) Less rigid (d) Slowly accessed
 (e) None of these
- 180. Floppy disks which are made from flexible plastic material are also called?**
 (a) Hard disks (b) High-density disks
 (c) Diskettes (d) Templates
 (e) None of these
- 181. A campaign is a**
 (a) Specific message being sent to a specific group of recipients
 (b) System
 (c) Plan
 (d) Market
 (e) None of these
- 182. Which is the type of marketing concept?**
 (a) Production Concept
 (b) Product Concept
 (c) Sales Concept
 (d) Marketing Concept
 (e) All of these
- 183. Which is not the concept of marketing?**
 (a) Social marketing concept
 (b) Product disposal planning concept
 (c) Marketing concept
 (d) Product concept
 (e) All of these
- 184. RSS Stands for-**
 (a) Real Save System
 (b) Role Saver System
 (c) Real Simple Syndication
 (d) Real Saver System
 (e) None of these

- 185. The selling concept applies on:**
- Bank and other Financial Institution
 - Insurance
 - Gas
 - Water Supply
 - All of these
- 186. Which bank is following high Pressure Selling of their product?**
- ICICI Bank
 - State Bank of India and UCO bank
 - Bank of Baroda
 - Bank of India
 - All of these
- 187. Which is the part of Selling concept?**
- Profit by sales
 - Production of Present Product
 - Sales/Promotional efforts
 - All of these
 - None of these
- 188. Which concept of marketing is based on customer Welfare and Satisfaction?**
- Social Marketing Concept
 - Production concept
 - Product concept
 - Marketing concept
 - All of these
- 189. Social Marketing Concept involves:**
- Long run welfare of society
 - Long run satisfaction of customer
 - Research and development
 - All of these
 - None of these
- 190. Which is the assumption of Social marketing?**
- Long term profit
 - Long run satisfaction of customer
 - Social Performance
 - Social welfare
 - All of these
- 191. Marketing concept earns the Profit with?**
- Customer satisfaction of Bank
 - Staff
 - Product
 - Building
 - ATM
- 192. Which is customer and society-oriented concept of marketing?**
- Production concept of marketing
 - Social marketing concept
 - Product concept
 - Marketing concept
 - Selling Concept
- 193. Which is the pillar of marketing concept?**
- Financial planning and control
 - Customer orientation
 - Plant
 - Fixed Cost
 - Sales
- 194. Which is not the pillar of marketing concept?**
- Integrated management with marketing fulcrum
 - Cost
 - Customer satisfaction
 - Welfare of customer
 - All of these
- 195. Which is the base/rule of Customer-orientation?**
- Customer is a king of market
 - Staff is a king
 - Profit is aim
 - Goal
 - Programme
- 196. Which is/are marketing activities?**
- Product Planning and Pricing
 - Pricing
 - Transportation
 - All of these
 - None of these
- 197. CRM stand for**
- Central Role Money
 - Customer Relationship Management
 - Customer Rate Money
 - All of these
 - None of these
- 198. Customerisation means**
- Promotion
 - Goods offer on various conditions
 - Customer-orientation and Coordination of marketing activities to achieve the organisation's performance objectives
 - Sales
 - Relation
- 199. Which is customer information?**
- Purchasing Priority
 - Like-dislike
 - Customer's Income
 - Customer's Age
 - All of these
- 200. Which is/are causes (es) of increasing importance of marketing concept?**
- Population growth
 - Legal Protection to consumers
 - Technological Change
 - Credit and Loan facilities
 - All of these

Reasoning Ability

Direction-1-5: In the following questions, find which one word cannot be made from the letters of the given word.

1. **RECREATION**
 - (a) RATION
 - (b) ACTION
 - (c) TORN
 - (d) REFER
 - (e) None of these
2. **SUPERIMPOSSIBLE**
 - (a) SPIRE
 - (b) REPTILE
 - (c) POSSIBLE
 - (d) REPOSURE
 - (e) None of these
3. **COMMENTATOR**
 - (a) TART
 - (b) COMMON
 - (c) MOMENT
 - (d) COSMOS
 - (e) None of these
4. **MIRACULOUS**
 - (a) MOLAR
 - (b) LOCUS
 - (c) SOLACE
 - (d) SCAR
 - (e) None of these
5. **REASONABLE**
 - (a) BRAIN
 - (b) BONES
 - (c) NOBLE
 - (d) ARSON
 - (e) None of these

Direction 6-7: Choose the correct option from the given choices. You have to find out the pair that has the same relationship as the original pair given in the question.

6. **Executioner : Criminal**
 - (a) Florist : Flowers
 - (b) Convict : Murderer
 - (c) Butcher : Animals
 - (d) Worker : Manager
 - (e) None of these
7. **Kangaroo : Australia**
 - (a) Whale : river
 - (b) Elephant : Russia
 - (c) Penguin : Antarctica
 - (d) India : Peacock
 - (e) None of these

Direction 8-10: Choose the correct option

8. If in a certain code, NATURE is coded as MASUQE, how is FAMINE coded in that code?
 - (a) FBMJND
 - (b) FZMHND
 - (c) GANIOE
 - (d) EALIME
 - (e) FZNMJE

9. If in a certain code, TEACHER is written as VGCEJGT, how would DULLARD be written in that code?
 - (a) FWMNCTF
 - (b) FWNNBTE
 - (c) FWNNCSE
 - (d) FWNNTCF
 - (e) None of these

10. If in a certain code, FASHION is coded as FOIHSAN, how is PROBLEM is written in that code?
 - (a) ROBLEMP
 - (b) PELBORM
 - (c) PRBOELM
 - (d) RPBOELM
 - (e) PELBROM

11. Pointing to a photograph, a person tells his friend, "She is the grand daughter of the elder brother of my father". How is the girl in the photograph related to this man?
 - (a) Niece
 - (b) Sister
 - (c) Aunt
 - (d) Sister-in-law
 - (e) Material Aunt

12. If X is the brother of the son of Y's son, how is X related to Y?
 - (a) Son
 - (b) Brother
 - (c) Cousin
 - (d) Grandson
 - (e) Uncle

Direction-13-15: Find the ODD one out in the series.

13. 121, 143, 165, 186, 209
 - (a) 143
 - (b) 165
 - (c) 186
 - (d) 209
 - (e) None of these
14. 1, 2, 4, 8, 16, 32, 64, 96
 - (a) 4
 - (b) 32
 - (c) 64
 - (d) 96
 - (e) None of these
15. 8, 14, 26, 48, 98, 194, 386
 - (a) 14
 - (b) 48
 - (c) 98
 - (d) 194
 - (e) None of these

Direction-16-18: In each of the following a sequence of groups of letters and numbers is given with one term missing as shown by(?). Choose the missing term out of the given alternatives.

16. R, M, ?, F, D, ?

- (a) C, B
(c) B, H
(e) H, C

- (b) J, H
(d) I, C

17. Z, L, X, J, V, H, T, F, ?, ?

- (a) R, D
(c) S, E
(e) None of these

- (b) R, E
(d) Q, D

18. Z, S, W, O, T, K, Q, G, ?, ?

- (a) N, C
(c) O, C
(e) None of these

- (b) N, D
(d) O, D

Direction-19-20. In each of the following questions, a group of letters is given which are numbered 1, 2, 3, 4, 5 and 6. Below are given four alternatives containing combinations of these numbers. Select that combination of numbers so that letters arranged accordingly, form a meaningful word.

19. D, I, F, E, R, N

1, 2, 3, 4, 5, 6

- (a) 1, 4, 3, 6, 2, 5
(c) 3, 5, 2, 4, 6, 1
(e) None of these

- (b) 6, 4, 3, 5, 2, 1
(d) 5, 4, 3, 2, 6, 1

20. K, A, T, C, E, L

1, 2, 3, 4, 5, 6

- (a) 4, 2, 3, 1, 5, 6
(c) 6, 5, 3, 2, 4, 1
(e) None of these

- (b) 1, 2, 4, 5, 6, 3
(d) 3, 2, 4, 1, 6, 5

21. If water is called food, food is called drink, drink is called blue, blue is called red, red is called white and white is called brown, then what is the colour of blood?

- (a) Blue
(c) Brown
(e) Drink

- (b) Red
(d) White

22. In a certain code language, the word ENQUIRY is written as YRIUQN(e). How will the word REQUIRE be written in the code language?

- (a) QERUER
(c) ERIUQER
(e) None of these

- (b) REQUER
(d) IREUQER

23. In a certain code language DESERT is written RTSED(e). How will the word FAULTS be written in that code language?

- (a) TSULFA
(c) LUAFST
(e) None of these

- (b) AFLUST
(d) UAFSTL

24. How many meaningful English word can be formed by using the second, the fifth, the seventh and the

tenth letters of the word APPROPRIATION, each only once, but in different sequence?

- (a) One
(c) Three
(e) More than three

(b) Two

(d) None of these

Directions-(Q. 25-29) Study the following information carefully and answer the questions given below 1 A, B, C, D, E, F, G, H and K are sitting around a circle facing the centre. F is fourth to the right of A who is third to the right of B. K is fourth to the left of B and third to the right of (d) C is third to the right of I-I. E is second to the left of G.

25. Who is to the immediate right of F?

- (a) B
(c) E
(e) None of these

(b) G

(d) Data inadequate

26. Who is third to the right of K?

- (a) F
(c) G
(e) None of these

(b) E

(d) Data inadequate

27. What is E's position with respect to B?

- (a) Second to the left
(c) Fourth to the right
(e) Fifth to the right

(b) Third to the right

(d) Third to the left

28. Who is fourth to the left of G?

- (a) C
(c) D
(e) Data inadequate

(b) A

(d) K

29. In which of the following combinations is the third person sitting between the first and the second persons?

- (a) GFB
(c) ADC
(e) EGF

(b) BGH

(d) KEC

Directionis-(Q. 30-32) In each of the questions below are given four statements followed by four conclusions numbered I, II, III and IV. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

30. Statements : Some trains are cars. All cars are branches. All branches are nets. Some nets are dresses.

Conclusions :

- I. Some dresses are cars.
II. Some nets are trains.
III. Some branches are trains.
IV. Some dresses are trains.

- (a) Only I and III follow
 (b) Only II and III follow
 (c) Only I and IV follow
 (d) Only II, III and IV follow
 (e) None of these

31. **Statements :** All papers are clips. Some clips are boards. Some boards are lanes.

All lanes are roads. Conclusions :

- I. Some roads are boards.
 II. Some lanes are clips
 III. Some boards are papers
 IV. Some roads are clips.

- (a) Only I and II follow
 (b) Only I and III follow
 (c) Only I, II and III follow
 (d) Only II, III and IV follow
 (e) None of these

32. **Statements :** Some pencils are kites. Some kites are desks. { All desks are jungles. All jungles are mountains.

Conclusions :

- I. Some mountains are pencils.
 II. Some jungles are pencils.
 III. Some mountains are desks.
 IV. Some jungles are kites.

- (a) Only I and III follow
 (b) Only I, II and III follow
 (c) Only III and IV follow
 (d) Only II, III and IV follow
 (e) None of these

Directions (Q. 33–40) : In the question figures, there is a definite relationship between first two figures. Establish the similar relationship between third and fourth (?) figures by choosing a suitable figure from the answer figure.

33. **Question Figures**



Answer Figures



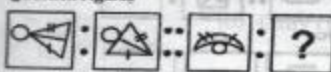
- (1) (2) (3) (4)
 (a) 1 (b) 2

- (c) 3 (d) 4

(e) None of these

34.

Question Figures



Answer Figures



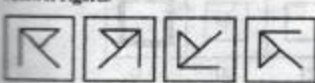
- (1) (2) (3) (4)
 (a) 1 (b) 2
 (c) 3 (d) 4
 (e) None of these

35.

Question Figures



Answer Figures



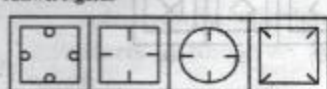
- (1) (2) (3) (4)
 (a) 1 (b) 2
 (c) 3 (d) 4
 (e) None of these

36.

Question Figures



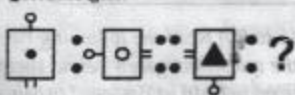
Answer Figures



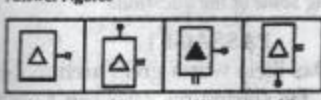
- (1) (2) (3) (4)
 (a) 1 (b) 2
 (c) 3 (d) 4
 (e) None of these

37.

Question Figures



Answer Figures



- (1) (2) (3) (4)
 (a) 1 (b) 2
 (c) 3 (d) 4
 (e) None of these