# IBPS Common Written Exam (SO) 

## (Based on Memory)

## Test-I <br> Reasoning Ability

1. In a certain code 'TEAMWORK'is written as 'NBFUJQNV' and 'SOME' is written as 'PTDL'. How is 'PERSON' written in that code?
1) QDOOPT
2) QDOMNR
3) $\operatorname{SFQMNR}$
4) SFQOPT
5) None of these
2. How many such pairs of letters are there in the word 'SUBSTANCE', each of which has as many letters between them in the word (in both forward and backward directions) as in the English alphabetical series?
1) None
2) One
3) Two
4) Three
5) More than three
3. How many meaningful English words not ending with 'D' can be made with the third, fifth, seventh and ninth letters of the word 'STEADFAST', using each letter only once in each word? (All letters are counted from left to right?
1) None
2) One
3) Two
4) Three
5) More than three
4. In a certain code, 'BASKET' is written as ' $5 \$ 3 \% \# 1$ ' and TRIED' is written as, '14 \#2'. How is 'SKIRT' written in that code?
1) $3 \% 41$
2) $3 \% 41$
3) $3 \% \# 41$
4) $3 \# 4 \% 1$
5) None of these
5. The positions of the first and the fifth digits of the number 81943275 are interchanged. Similarly, the positions of the second and the sixth digits are interchanged and so on till the fourth and the eighth digits. Which of the following will be the third digit from the right end after the rearrangement?
1) 1
2) 9
3) 2
4) 4
5) None of these

Directions (Q. 6-10): Study the following arrangement carefully and answer the questions given below.
M3\#RAT1EJ\$K@FU54VI6@D8 HN7 82 W
6. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to that group?

1) TER
2) U4@
3) 6 DV
4) J 1 K
5) $\mathrm{N} \delta$
7. How many such numbers are there in the above arrangement each of which is immediately preceded by a letter but not immediately followed by a letter?
1) None
2) One
3) Two
4) Three
5) More than three
8. What should come in place of question mark (?) in the following series based on the above arrangement? RT1 \$@F 4I6 ?
1) $8 * \mathrm{H}$
2) 8 HN
3) 8 H 7
4) $\mathrm{D} * \mathrm{H}$
5) None of these
9. How many such symbols are there in the above arrangement, each of which is immediately preceded by a number and immediately followed by a letter?
1) None
2) One
3) Two
4) Three
5) More than three
10. Which of the following is seventh to the left of the twentieth from the left end of the above arrangement?
(1) V
2) @
3) $\delta$
4) ©
5) None of these

Directions (Q.11-15): Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Give answer

1) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
3) if the data either in statement I alone or in statement II alone are sufficient to answer the question.
4) if the data given in both the statements I \& II together are not sufficient to answer the question.
5) if the data in both the statements I \& II together are necessary to answer the question.
11. Among M, P, T, R and W, each of a different age, who is the youngest?
I. T is younger than only P and W .
II. M is younger than T and older than R .
12. How is 'gone' written in a code language?
I. 'you will be gone' is written as 'ka pa ni sa' in that code language.
II. 'he will be there' is written as 'ja da ka ni' in that code language.
13. On which day of the week (starting from Monday and ending on Sunday of the same week) did Sushant visit Chennai.
I. Sushant visited Chennai two days after his brother visited Chennai.
II. Sushant did not visit Chennai either on Wednesday or on Friday.
14. Towards which direction is P with respect to the starting point?
I. P walked 20 metres, took a right turn and walked 30 metres, again took a right turn and walked 20 metres towards West.
II. P walked 30 metres, took a left turn and walked 20 metres, again took a left turn and walked 30 metres towards East.
15. How is K related to Z ?
I. Z and P are the only sisters of D .
II. D's mother is the wife of K's father.

Directions (Q.16-20): In the following questions, the symbols @, \$, \#, © and \% are used with the following meaning as illustrated below.
' $\mathrm{P} \$ \mathrm{Q}$ ' means ' P is not smaller than Q '.
' P © Q ' means ' P is neither greater than nor equal to Q '.
' $\mathrm{P} \# \mathrm{Q}$ ' means ' P is neither smaller than nor equal to Q '.
' $\mathrm{P} \% \mathrm{Q}$ ' means ' P is not greater than Q '.
' P @ Q ' means ' P is neither greater than nor smaller than Q '.
Now, in each of the following questions, assuming the given statements to be true, find which of the four conclusions I, II, III and IV given below them is/are definitely true and give your answer accordingly.
16. Statements: $\mathrm{R} \# \mathrm{~J}, \mathrm{~J} \$ \mathrm{D}, \mathrm{D} @ \mathrm{~K}, \mathrm{~K} \% \mathrm{~T}$

Conclusions: I. T \# D II. T @ D
III. R \# K
IV. J \$ T

1) Only either I or II is true
2) Only III is true
3) Only III and IV are true
4) Only either I or II and III are true
5) None of these
17. Statements: $T \% R, \quad R \$ M, M @ D, D @ H$

Conclusions: I. D \% R II. $\mathrm{H} \# \mathrm{R}$
III. T © M
IV. T \% D

1) Only I is true
2) Only I and IV are true
3) Only I and III are true
4) Only II and IV are true
5) None of these
18. Statements: $M @ B, \quad B \# N, N \$ R, \quad R @ K$

Conclusions: I. K \# B
II. $\mathrm{R} \subset \mathrm{B}$
III. M \$ R
IV. $\mathrm{N} \subset \mathrm{M}$

1) Only I and III are true
2) Only I and II are true
3) Only II and IV are true
4) Only II, III and IV are true
5) None of these
19. Statements: F\#H, H@M, M@E, E \$ J
Conclusions: I. J © M
II. E\#H
III. $M$ © $F$
IV. F\#E
1) Only I and II are true
2) Only II and III are true
3) Only I, II and III are true 4) Only II, III and IV are true
4) None of these
20. Statements: D \% A, A@B, B © K, K \% M

Conclusions: I. B \$ D II. K \# A
III. M \# B
IV. $\mathrm{A} \subset \mathrm{M}$

1) Only I, II and IV are true
2) Only I, II and III are true
3) Only II, III and IV are true
4) Only I, III and IV are true
5) All I, II, III and IV are true

Directions (Q. 21-25): Study the following information carefully and answer the given questions.

A word and number arrangement machine, when given an input line of words and numbers, rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement.

Input: gone over 3569 test 72 park 27
Step I: $\quad 27$ gone over 3569 test 72 park
Step II: 27 test gone over 356972 park
Step III: 27 test 35 gone over 6972 park
Step IV: 27 test 35 park gone over 6972
Step V: 27 test 35 park 69 gone over 72
Step VI: 27 test 35 park 69 over gone 72
Step VII: 27 test 35 park 69 over 72 gone
Step VII is the last step of the rearrangement.
As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.
21. Input: 86 open shut door 3149 always 45

How many steps will be required to complete the rearrangement?

1) Five
2) Six
3) Seven
4) Four
5) None of these
22. Step III of an input: 25 yes 37 enemy joy defeat 5246 Which of the following is definitely the input?
1) enemy 25 joy defeat yes 523746
2) 37 enemy 25 joy yes defeat 5246
3) enemy joy defeat 2552 yes 4637
4) Cannot be determined
5) None of these
23. Step II of an Input: 18 win 7134 now if victory 61.

How many more steps will be required to complete the rearrangement?

1) Three
2) Four
3) Five
4) Six
5) More than six
24. Input: where 475912 are they going 39

Which of the following steps will be the last but one?

1) VII
2)IV
2) V
3) VIII
4) None of these
25. Step II of an input: 33 store 8175 full of goods 52

Which of the following will be step VI?

1) 33 store 52 of 7581 full goods
2) 33 store 52 of 75 full 81 goods
3) 33 store 52 of 75 goods 81 full
4) There will be no such step.
5) None of these

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Directions (Q. 26-30): Study the following information carefully and answer the questions given below.

Following are the conditions for selecting ManagerHR in an organisation:

The candidate must
(i) be at least 30 years and not more than 35 years as on 1.3.2012.
(ii) have scored at least 60 per cent marks in graduation in any discipline.
(iii) have scored at least 65 per cent marks in the Postgraduate Degree/Diploma in Personnel Management/HR.
(iv) have post-qualification work experience of at least five years in the Personnel/HR Department of an organisation.
(v) have scored at least 50 per cent marks in the selection process.
In the case of a candidate who satisfies all the above conditions except
(a) (ii), but has scored at least 55 per cent marks in graduation in any discipline and at least 70 per cent marks in Postgraduate Degree/Diploma in Personnel Management/HR, the case is to be referred to GM HR.
(b)(iv), but has post-qualification work experience of at least four years, out of which at least two years as Deputy Manager - HR, the case is to be referred to President-HR.
In each question below are given details of one candidate. You have to take one of the following courses of actions based on the information provided and the conditions and sub-conditions given above and mark the number of that course of action as your answer. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 1.3.2012. Mark answer

1) if the candidate is not to be selected.
2) if the data provided are not adequate to take a decision.
3) if the case is to be referred to President-HR.
4) if the case is to be referred to GM-HR.
5) if the candidate is to be selected.
26. Rita Bhatt was born on 25 th July 1978. She has scored 62 per cent marks in graduation and 65 per cent marks in Postgraduate Diploma in Management. She has been working for the past six years in the Personnel Department of an organisation after completing her Postgraduation. She has scored 55 per cent marks in the selection process.
27. Ashok Pradhan was born on 8th August 1980. He has been working in the Personnel Department of an Organisation for the past four years after completing his Postgraduate Degree in Personnel Management with 67 per cent. Out of his entire experience, he has been working for the past two years as Deputy Manager-HR.

He has scored 62 per cent marks in graduation and 58 per cent marks in the selection process.
28. Alok Verma was born on 4th March 1976. He has been working in the Personnel Department of an organisation for the past six years after completing his Postgraduate Diploma in Personnel Management with 66 per cent marks. He has scored 57 per cent marks in the selection process and 63 per cent marks in graduation.
29. Swapan Ghosh has been working in the Personnel Department of an organisation for the past five years after completing his Postgraduate degree in HR with 72 per cent marks. He has scored 56 per cent marks in graduation. He was born on 12th May 1977. He has scored 58 per cent marks in the selection process.
30. Seema Behl has been working in the Personnel Department of an organisation for the past seven years after completing her Postgraduate Diploma in Personnel Management with 70 per cent marks. She was born on 5th July 1979. She has scored 65 per cent marks in graduation and 50 per cent marks in the selection process.
Derection (Q. 31-35): Study the following information carefully and answer the questions given below :

A, B, C, D, E, F, G and H are eight friends travelling in three different cars, viz X, Y and Z, with at least two in one car to three different places, viz. Delhi, Chandigarh and Agra.

There is at least one female member in each car. D is travelling with G to Delhi but not in car Y. A is travelling with only H in car Z but not to Chandigarh. C is not travelling with either $D$ or $E . F$ and $D$ are studying in the same only girls' college. H, B and G are studying in the same only boys' college.
31. Which of the following represents the group of females?

1) F, C, A
2) F, G A
3) D, C, A
4) Data inadequate
5) None of these
32. Which of the following combinations is correct?
1) Delhi - X -C
2) Chandigarh $-X-F$
S) Agra - Z - E
3) Delhi-Y-E
4) None of these
33. Which of the following cars is carrying four people?
1) Either $X$ or $Z$
2) Y
3) Either $X$ or $Y$
4) $Z$
5) None of these
34. In which of the following cars is C travelling?
1) $X$
2) Y
3) Z
4) Either $X$ or $Y$
5) Data inadequate
35. Which of the following cars is carrying people to Chandigarh?
1) $Y$
2) $X$
3) Either $X$ or $Y$
4) Data inadequate
5) None of these

## 4 Previous Papers - Bank PO/MT Exams

Directions (Q. 36-40): In each of the questions below is given a statement followed by a question. Read the statement carefully and answer the question that follows.
36. Statement: The State Government granted special status to the seminar on the importance of protecting the environment around us, organised by the local academic body to create awareness among the citizens.
Which of the following may be a probable reason for the State Government's decision?

1) The Central Government has accorded highest priority to issues related to protection of environment over all other issues.
2) In the past, the State Government had granted special status to such seminars.
3) The State Government has failed to implement measures for protecting the environment.
4) The local academic body made a fervent appeal for the special status.
5) None of these
37. Statement: Most car manufacturers have marginally reduced the price of their products despite higher input cost and increased Govt duties and have promised to keep the prices at the present level for at least the next couple of months.
Which of the following can be the best possible reason for the above step by the car manufacturers?
1) Car manufacturers have not been able to meet their sales target for the current year so far.
2) The government is planning to review taxes on the raw materials for manufacturing cars.
3) The car sales market is going through a jubilant phase as the volume of sales has picked up considerably in the recent past and profit per car has also gone up.
4) Car buyers are still hesitant making purchases and may postpone for another few months.
5) Oil marketing companies are contemplating reviewing the petrol and diesel prices in order to decide future market prices.
38. Statement: The prices of vegetables and other food articles have decreased in the recent months raising hope among policy planners that the RBI's (Reserve Bank of India) tight grip on supply of liquid money in the market for controlling inflation may be eased.
Which of the following may be a possible action for the above situation?
1) The Reserve Bank of India may not reduce its key interest rates in near future.
2) The government may step in and make certain concessions to the common people on various issues.
3) The Reserve Bank of India may consider lowering certain rates to bring in more liquidity in the market.
4) The RBI may wait for at least another year before taking any step.
5) The RBI may collect more data from the market and wait for another four months to ensure they take the correct step.
39. Statement: A severe cyclonic storm hit the eastern coastline last month, resulting in huge loss of life and property on the entire east coast, and the government had to disburse a considerable amount for relief activities through the district administration machineries.
Which of the following may possibly be a follow-up measure to be taken up by the government?
1) The government may set up a task force to review the post-relief scenario in all districts and also to confirm proper end-user receipt of the relief supplies.
2) The government may set up a committee for proper disbursement of relief supplies in future.
3) The government may empower the District Magistrates to make all future disbursements of relief.
4) The government may send relief supplies to the affected people in future only after proper assessment of the damage caused by such calamities.
5) The government may not need to activate any followup measure.
40. Statement: It has been reported in a recent study that intake of moderate quantity of milk chocolate reduces the risk of suffering from central nervous system-related illnesses.
Which of the following would weaken the findings of the study reported in the above statement?
1) People generally prefer to eat chocolate when they are young.
2) Majority of those not diagnosed with diseases related to central nervous system have stayed away from eating chocolates in their lives.
3) Chocolates contain certain elements which strengthen the functions of the central nervous system.
4) Majority of those suffering from central nervous system related diseases are middle-aged.
5) Many of those who suffer from diabetes also suffer from other major ailments.

Directions (Q.41-50): In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued?

Problem Figures
Answer Figures

41. | $S$ | $\star$ | $\boldsymbol{\otimes}$ | $R$ | 0 | $J$ | $K$ | $R$ | $A$ | $B$ | $\Delta$ | $R$ | $Z$ | $\star$ | $T$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| 0 |  | $\Delta$ | $K$ |  | $\star$ | $\Delta$ |  | 0 | $\star$ |  | $A$ | $O$ |  | $\Delta$ |
| $K$ | $=$ | $\Delta$ | $=$ | $\Delta$ | $V$ | $H$ | $\star$ | $E$ | $P$ | 0 | $X$ | $C$ | $X$ | $A$ |



42. | $\Delta$ | $O$ | $\star$ | $O$ | $S$ | $\star$ | $O$ | $S$ | $B$ | $S$ | $\bullet$ | $B$ | $S$ | $\bullet$ | $=$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $=$ | $C$ | $B$ | $=$ | $\Delta$ | $B$ | $K$ | $\star$ | $=$ | $K$ | $O$ | $=$ | $\Delta$ | $B$ | $K$ |
| $K$ | $S$ | $\bullet$ | $K$ | $\bullet$ | $C$ | $\Delta$ | $\bullet$ | $C$ | $\Delta$ | $C$ | $\star$ | $O$ | $C$ | $\star$ |



43. | $\bar{T}$ | $S$ | $P$ | $\uparrow$ | $P$ | $P$ | $S$ | $A$ | $R$ | $\star$ | $R$ | $P$ | $\uparrow$ | $\star$ | $\uparrow$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $R$ |  | $P$ | $S$ |  | $\star$ | $\uparrow$ |  | $P$ | $\uparrow$ |  | $\bar{T}$ | $P$ |  | $R$ |
| $\uparrow$ | $\star$ | $\uparrow$ | $R$ | $\uparrow$ | $\bar{T}$ | $P$ | $\bar{T}$ | $\star$ | $\uparrow$ | $P$ | $S$ | $P$ | $S$ | $\bar{T}$ |
44. 



5. $\quad$| $\uparrow$ | $\uparrow$ | $\uparrow$ | $\uparrow$ | $\downarrow$ | $\downarrow$ | $\uparrow$ | $\downarrow$ | $\downarrow$ | $\uparrow$ | $\downarrow$ | $\downarrow$ | $\downarrow$ | $\uparrow$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $\uparrow$ | $\uparrow$ | $\uparrow$ | $\uparrow$ | $\downarrow$ | $\downarrow$ | $\uparrow$ | $\uparrow$ | $\uparrow$ | $\downarrow$ | $\downarrow$ | $\uparrow$ | $\uparrow$ | $\uparrow$ |
| $\uparrow$ | $\uparrow$ |  |  |  |  |  |  |  |  |  |  |  |  |
| $\uparrow$ | $\uparrow$ | $\uparrow$ | $\uparrow$ | $\uparrow$ | $\uparrow$ | $\uparrow$ | $\downarrow$ | $\downarrow$ | $\downarrow$ | $\uparrow$ | $\downarrow$ | $\downarrow$ | $\uparrow$ |
|  | $\downarrow$ |  |  |  |  |  |  |  |  |  |  |  |  |







9. | K | $=$ | $\star$ | Z | $=$ | $\star$ | $\Delta$ | Z | $\star$ | T | Z | $\star$ | P | T | $\star$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Z | S | $\bullet$ | $\Delta$ | K | $\bullet$ | T | $=$ | $\bullet$ | P | $\Delta$ | $\bullet$ | S | Z | $\bullet$ |
| $\Delta$ | T | P | T | P | S | P | S | K | S | K | $=$ | K | $=$ | $\Delta$ |




## Test-II <br> English Language

Directions (Q. 51-60): 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.
(51) over the world, rights related to information technology that are already legally recognised are daily being violated, (52) in the name of economic advancement, political stability or for personal greed and interests. Violations of these rights have (53) new problems in human social systems, such as the digital divide, cybercrime, digital security and privacy concerns, all of which have (54) people's lives either directly or indirectly.

It is important that countries come up with the guidelines for action to (55) the incidences of malicious attacks on the confidentiality, integrity and availability of electronic data and systems, computer-related crimes, content-related offences and violations of intellectual property rights. (56), threats to critical infrastructure and national interests arising from the use of the internet for criminal and terrorist activities are of growing (57). The harm incurred to businesses, governments and individuals in those countries in which the internet is used (58) is gaining in (59) and importance, while in other countries, cybercrime threatens the application of information and communication technology for government services, health care, trade, and banking. As users start losing (60) in online transactions and business, the opportunity costs may become substantial.
51. 1) Entire
2) Lot
4) All
52. 1) scarcely
4) for
53. 1) created
4) risen
54. 1) distanced
5) Much
4) advanced
2) whether
5) hardly
2) bent
5) stopped
2) affected
5) cropped
55. 1) engage
2) conflict
3) Great
4) combat
56. 1) But
4) Beside
57. 1) concern
4) important
5) struggle
2) More
5) Further
8. 1) really
4) never
2) nature
3) pattern
5) matter
9. 1) fear
4) width
2) figuratively
3) widely
5) tandem
2. 1) tracks
4) mind
2) days
5) scope
2) measure
5) grip
3) positivity
3) confidence

Directions (Q. 61-65): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in a proper sequence to form a meaningful paragraph; then answer the questions given below them.
(A) It is no wonder that a majority of these excluded and low-achievers come from the most deprived sections of the society.
(B) They are precisely those who are supposed to be empowered through education.
(C) With heightened political consciousness about the plight of these to-be-empowered people, never in the history of India has the demand for inclusive education been as fervent as today.
(D) They either never enrol or they drop out of schools at different stages during these eight years.
(E) Of the nearly 200 million children in the age group between 6 and 14 years, more than half do not complete eight years of elementary education.
(F) Of those who do complete eight years of schooling, the achievement levels of a large percentage, in language and mathematics, is unacceptably low.
61. Which of the following should be the THIRD sentence after rearrangement?

1) $A$
2) $B$
3) C
4) D
5) F
62. Which of the following should be the FIRST sentence after rearrangement?
1) A
2) $B$
3) C
4) D
5) E
63. Which of the following should be the SECOND sentence after rearrangement?
1) $F$
2) E
3)D
3) C
4) $B$
64. Which of the following should be the FOURTH sentence after rearrangement?
1) A
2) $B$
3) C
4) D
5) E
65. Which of the following should be the FIFTH sentence after rearrangement?
1) $F$
2) E
3) D
4) $B$
5) A

Directions ( Q .66 -70): In each of the following sentences, an idiomatic expression of a proverb is highlighted. Select the alternative which best describes its use in the sentence.
66. Facts spoke louder than words at the Company meeting where the director tried to paint a rosy picture of the Company's financial health.

1) Too many facts related to the good financial health of the Company were presented during the meeting.
2) The Company was not doing well financially despite the Director saying otherwise.
3) The Director was very loud while presenting the facts about the Company's financial health during the meeting.
4) The facts stated in the meeting supported the Director's claims of good financial health of the Company.

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5) The Company was doing exceptionally well financially, despite the Director saying otherwise.
67. By initiating the fight with Sakshi in office, Kajal had killed the goose that lay the golden egg.
1) By initiating the fight with Sakshi in office, Kajal had left her speechless.
2) Kajal had ruined her chances of success by picking a fight with Sakshi in office.
3) Kajal had exacted her revenge by picking a fight with Sakshi in office.
4) Kajal had hurt Sakshi by picking a fight with her in office.
5) By initiating the fight with Sakshi in office, Kajal had missed getting the golden egg.
68. I let the chips fall where they may and do not worry too much about what I want to do next.
1) I take calculated risks.
2) I let others do what they want and do not interfere.
3) I am clumsy.
4) I do not try to control my destiny.
5) I prefer chaos to calm.
69. After trying hard to convince Narendra to change his ways, Raman realised that a leopard cannot change its spots.
1) Raman realised that Narendra would never change his ways.
2) Raman realised that Narendra was helpless.
3) Raman realised that he was not good at convincing others.
4) Raman realised that Narendra would change his ways soon.
5) Raman realised that someone else was forcing Narendra to act in a certain way.
70. Before starting work on our new project, our mentor told us to not count our chickens before they hatched.
1) Our mentor warned us against being over-confident about achieving success.
2) Our mentor asked us to meticulously count the chicken first and then the eggs.
3) Our mentor warned us against being over-enthusiastic in implementing the project.
4) Our mentor warned us about all the challenges that lay ahead of us.
5) Our mentor informed us about the prizes that we would get on succeeding.
Directions (Q. 71-85): 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.)
71. 72) The third season of / 2) the popular television show will ends / 3) on a grand note with / 4) celebrities dancing and having fun. / 5) No error
1. 2) The website, which does not / 2) accept advertisements and is funded $/ 3$ ) entirely by donations, describes itself / 4) as the fifth most popular website on the planet. / 5) No error
1. 2) As sharing crime statistics for / 2) the year 2011, the Commissioner admitted that / 3) there had been an undue delay in /4) the setting up of an anti-narcotics cell. / 5) No error

74 1) The Moon may be the best place / 2) to look for aliens as their / 3) footprints on their surface would / 4) last far longer than radio signals. / 5) No error
75. 1) The judge advised the government to $/ 2$ ) have metered autorickshaws across the state while / 3 ) recounting his personal experience where an autorickshaw driver / 4) made him to wait and also demanded ₹100. / 5) No error
76. 1) The Company aims / 2) to nearly double / 3 ) its revenues on the back / 4) of a strongest product pipeline. / 5) No error
77. 1) The woman that had / 2) kidnapped a child has now/ 3 ) been apprehended and is being / 4) held in the city's jail. / 5) No error
78. 1) Rose growers in / 2) the city are waking up / 3) to the benefits / 4) of collective action. / 5) No error
79. 1) The minister will have / 2) a tough task on his hands / 3) where three different recommendations / 4) for this year's rate reach his desk. / 5) No error
80. 1) The current economic scenario / 2) could possibly undo / 3) the growth that followed / 4) the economic liberalisation of 1991. /5) No error
81. 1) In a first-of-its-kind study, / 2) a team of scientists have tried to / 3) "grow" new stem cells in / 4) the ear that gets damaged with age. / 5) No error
82. 1) If successful, the research could / 2) pave the way towards / 3) the prevention in untimely deaths / 4) due to fatal illnesses. / 5) No error
83. 1) The ministry has directed banks / 2) to do away with their / 3) separate promotion policies, a move / 4) strongly opposed by the officers' unions. / 5) No error
84. 1) After a complaint was filed, / 2) the police teams was given the photograph $/ 3$ ) of the accused from the CCTV footage / 4) recorded at the hotel. / 5) No error
85. 1) Activists opposing the rail project said / 2) that the eleven new flyovers to be built / 3) would practically ring / 4) the death knell for the city. / 5) No error
Direction (Q. 86-100): Read the following passage
carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

In India, innovation is emerging as one of the most important rubrics in the discourse on how to bring about greater and more consistent economic and social development. One observes steadily growing investments
in R\&D across the country, the setting up of national and state innovation bodies, as well as the introduction of government-sponsored innovation funds. There have also been several conferences and debates on innovation and how to best promote and accomplish it in India, and a number of articles on the subject, written for newspapers and magazines, as well as more informal platforms like online forums and blogs.

Academic engagement and Indian authorship on the subject have also exploded in the last five years. Despite widespread agreement on the importance of innovation in India, there are wide gulfs between different conceptions of innovation and the path India should take towards securing benefits through investments in innovation.

Many Indian conversations around innovation begin by talking about jugaad, that uniquely Indian approach to a temporary fix when something complex, like an automobile or a steam engine, stops working. However, many observers have pointed out that while jugaad is certainly innovative, it is a response to the lack of an innovation culture - more a survival or coping mechanism at a time of need than a systematic methodology to effectively address a wideranging, complex set of problems.

Another specifically Indian approach to innovation that has entered into wide currency of late is so-called 'frugal innovation, deemed by many to be the most appropriate for the Indian context. In its midterm assessment of the 11th five-year plan, the Planning Commission stressed the need for innovation in India in order to 'accelerate its growth and to make growth more inclusive as well as environmentally sustainable.' The document went on to say that 'India needs more frugal innovation that produces more frugal cost products and services that are affordable by people at low levels of income without compromising the safety, efficiency, and utility of the products. The country also needs processes of innovation that are frugal in the resources required to produce the innovations. The products and processes must also have frugal impact on the earth's resources.'

Two people formulated a similar theory called the More-from-Less-for-More (MLM) Theory of Innovation, which advocates a focus on innovations that allow for more production using fewer resources but benefit more people. Under this rubric come products that are more affordable versions of existing technologies. While both frugal innovation and the MLM theory are certainly valuable in terms of bringing affordable products and services to a greater number of people, and may even be considered a necessary first step on India's innovation path, they barely graze the surface of what innovation can accomplish. That is, innovation is capable of bringing about complete paradigm shifts and redefining the way we perceive and interact with the world.

Take the cell phone, for example: it revolutionised communication in a previously inconceivable way, provided consumers with a product of unprecedented value and created an entirely new market. The cell phone was a result of years of directed, intentional innovation efforts and large investments, and would not have ever been created if the people responsible simply set out to make the existing telephone cheaper and more accessible to all.

While jugaad and frugal innovation may be indicative of the Indian potential for invectiveness, this potential is not utilised or given opportunity to flourish due to the lack of an enabling culture.

India's many diverse and complex needs can be met only through systematic innovation, and major shifts have to first take place in our educational institutions, government policies and commercial firms in order for such an innovation-enabling culture to come about.

The one thing that India's innovation theorists have not said is that the absence of a culture of innovation is intrinsically linked to many intractable problems facing India as a nation. These include poor delivery of government services, inadequate systems of personal identification and the absence of widely available financial services for rural poor, health and sanitation failures. This list can go on. Cumulatively, the inability of India as a nation, society and economy to adequately provide for its own population no longer reflects a failure of implemention, but rather of a failure of innovation, for there are not immediately available off-theshelf solutions that would make it possible for these grand challenges facing India to be redressed. Rather, we need to look at these intractable problems from the more sophisticated and empowering lens of innovation, for them to begin to be solved.
86. Which of the following depict/s the growing importance of innovation in India?
(A) Increased investment in research
(B) Initiation of govt-backed funds for innovation
(C) Increase in number of conferences arranged and articles written on innovation

1) Only (B)
2) Only (A) and (B)
3) Only (C)
4) Only (B) and (C)
5) All (A), (B) and (C)
87. Which of the following best describes the MLM Theory of Innovation?
1) Maximise output by using least number of resources and benefiting a small number of people
2) Maximise resource utilisation and cost, thereby benefit maximum number of people
3) Minimise output and resource utilisation, yet benefit the maximum number of people
4) Benefit most number of people through least usage of resources and maximum output

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5) Benefit most number of people through maximum usage of resources and minimising cost
88. Which of the following is possibly the most appropriate title for the passage?
1) Innovation at its Best
2) India and the Elixir called Innovation
3) Innovation around the World vis-a-vis India and other Neighbouring Countries
4) Worldwide Developments in Innovation
5) Innovation-The History
89. What tone is the author employing in the entire passage to get his message across?
1) Pessimistic
2) Sarcastic
3) Urgent
4) Informative
5) Dubious
90. Why, according to the author, is India unable to adequately provide for its people?
1) Failure to implement schemes and initiatives meant for the Indian populace
2) Absence of regulatory authorities to oversee the implementation process
3) Failure to innovate in order to find solutions
4) Lack of governmental schemes and initiatives to redress the challenges faced by India
5) Hesitation of the Indian people in trying out different schemes provided by the government for upliftment
91. Why, according to some people, is jugaad not the answer to India's problems?
1) Many a time, this methodology backfires leading to further complications.
2) Jugaad provides only cheap solutions to all problems.
3) It is reactive and not a proactive and organised method of finding solutions to problems.
4) It can provide solutions to only simple problems and not complex ones.
5) None of these
92. Which of the following is/are true about the cell phone?
(A) The innovation of the cell phone required investment of huge capital.
(B) The cell phone, when invented, was meant to be affordable to all.
(C) The cell phone was made available to the public in a very short time from its ideation.
1) Only (A)
2) Only (A) and (B)
3) Only (B) and (C)
4) Only (B)
5) All (A), (B) and (C)
93. What does the author mean by 'frugal impact on the earth's resources' as given in the passage?
1) The damage to the environment should be assessable
2) More consumption of natural resources as compared to manmade ones
3) Minimum impact on the environment in terms of pollution
4) The impact on the environment should be such that it is reversible
5) Minimum usage of earth's natural resources

Directions (Q. 94-98): Choose the word/group of words
which is most similar in meaning to the word/group of words
printed in bold as used in the passage.
94. Redressed

1) Addressed
2) Equalised
3) Restored
4) Redone
5) Rearranged
95. Currency
1) Notes
2) Usage
3) Money
4) Cash
5) Value
96. Intrinsically
1) Internally
2) Whole-heartedly
3) Fundamentally
4) Virtually
5) Unavoidably
97. Indicative
1) Causative
2) Forthcoming
3) Verbal
4) Abstract
5) Suggestive
98. Compromising
1) Co-operating With
2) Reducing The Quality
3) Hampering The Progress 4) Conciliating In Order To
4) Adjusting For The Better

Directions (Q. 99-100): Choose the word/group of words which is most opposite in meaning of the word/group of words printed in bold as used in the passage.
99. Lack

1) Presence
2) Sufficiency
3) Charisma
4) Adequacy
5) Dearth
100. Inconceivable
1) Visible
2) Truthful
3) Incredible
4) Apparent
5) Complex

## Test-III General Awareness

101. Who among the following is one of the recipients of the Nobel Peace Prize 2011?
1) Ellen Johnson Sirleaf
2) Jules A Hoffmann
3) Bruce A Beutler
4) Adam G Riess
5) Tomas Transtromer
102. The Food Security Bill 2011, which is in the process of becoming an Act, divides the entire population of the country into two groups. Which of the following are these two groups?
1) Below poverty line and Above poverty line
2) General population and Excluded population
3) Included households and Excluded households
4) Covered under PDS and Not covered under PDS
5) General households and Priority households
103. RBI has recently deregulated the rates of interest to be provided by various banks to their depositors/customers with effect from 25-10-2011 on their $\qquad$ accounts.
1) Time deposit
2) Saving bank
3) Loan
4) Fixed deposit 5) Current
104. Which of the following is the main advantage of "ASBA" applicants for share allotment?
1) They have got secured allotment of shares.
2) They have got certain preference in allotment of shares as compared to general applicants.
3) They need not remit the fund for allotment of shares; they will do so after shares are allotted to them.
4) Their deposit/OD account is not debited, only the funds are blocked for the same and they continue to avail interest till the shares are allotted to them.
5) None of these
105. "Many people die in Deadly Games in Egypt" was the news in almost all major newspapers in February 2012. Which of the following statements is the correct representation of 'Deadly Games' given in the headlines?
1) A riot broke out during a football match in Egypt in which many people were killed.
2) Police had to open fire on a mob, including some genuine ticket holders, who were not allowed to enter the stadium even after the start of the match.
3) Egypt is famous for its dangerous games of 'Bull fight' and 'Martial Game'; many participants die every year in such games.
4) Some terrorists opened fire during a football match. About 1000 people were killed in the incident.
5) The defeat in the game is considered equivalent to death.
106. Mullaperiyar Dam, which was recently in news, is located in which of the following states?
1) Maharashtra
2) Karnataka
3) Andhra Pradesh
4) Kerala
5) Tamil Nadu
107. Like telephone/mobile number portability, the Ministry of Finance/RBI is now also considering to provide bank account number portability to bank customers. Which of the following would it mean?
1) Any customer/account holder can withdraw cash from any other bank through his/her own cheques drawn on other bank even without ATM.
2) Any borrower can draw funds from his/her loan account from any other bank also.
3) The account number of any account holder will remain the same even if he/she is getting his/her account transferred to another bank.
4) Bank customers would have the facility of mobile banks to withdraw cash nearby his/her place.
5) None of these
108. The total number of Kisan Credit Card holder farmers in our country is $\qquad$ .
1) 8 crores
2) 10 crores
3) 5 crores
4) 7.5 crores
5) 6 crores
109. NRE deposit is
1) Non Resident External deposit
2) Non Resident Extra deposit
3) Non Resident Exchange deposit
4) Non Refundable External deposit
5) Non Resident Extended deposit
110. What is offshore banking?
1) It is a bank located in the sea (ie island)
2) It is a bank located in an SEZ.
3) It is a bank located in a neighbouring country.
4) It is a bank located outside the country of residence of the depositor.
5) Offshore banking is basically dealing in foreign exchange.
111. In which of the following countries did Maoists recently decide to accept govt's offer of 'Golden Handshake' and enter into 'civilian life' or mainstream of the society?
1) Myanmar
2) India
3) China
4) Nepal
5) Bnutan
112. Which of the following is correct?
1) Illiterates cannot open any account in a bank.
2) Illiterate women cannot open any account in a bank.
3) Illiterates can open savings bank accounts in a bank.
4) Advance can be granted to a minor.
5) Advance can be granted to a minor if he is of sound mind.
113. As per newspaper reports, western countries are going to impose sanctions on which of the following OPEC countries as it is said that it is trying to make a nuclear bomb?
1) Kuwait
2) Iraq
3) Iran
4) Saudi Arabia
5) Angola
114. "The Reliance Industries Ltd (RIL) has decided to return some 'KG' fields to the Government of India" - was the news in some major newspapers. What is the major production in KG fields owned by RIL?
1) Crude oil
2) Gas
3) Coal
4) Iron ore
5) Gold ore and Diamonds
115. Non-convertible debentures are
1) debt instruments which acquire equity status at the issuers' option.
2) debt instruments which acquire equity status at the investors' option.
3) debt instruments which acquire equity status with the permission of Registrar of Companies.
4) debt instruments which acquire equity status on maturity.
5) debt instruments which retain their debt character and cannot acquire equity status.

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116. India's Dipika Pallikal and Sarah Cardwell of Australia recently played an international match in Chennai. Both of them are
1) Badminton players
2) Golf players
3) Chess players
4) Squash players
5) Table tennis players
117. "IRDA norms will boost online distribution" - was the news in some major newspapers. This means online distribution of which of the following will boost up?
1) Bank products
2) Insurance policies/products
3) Licences to open new banks/branches of existing banks
4) Licences to operate $2 G / 3 G$ spectrums
5) Permits for export of iron ore
118. Lajja is a book written by
1) Salman Rushdie
2) Taslima Nasreen
3) Sunil Ganguli
4) Rabindranath Tagore
5) Bimal Mitra
119. To prevent frauds in multiple mortgage cases, under SARFAESI Act, 2002, one special thing has been created and made operative from 01.04 .2011 . Which one is that from the following?
1) Special Registrar Office at Lucknow
2) Special Central Arbitration Bureau at Lucknow
3) Central SARFAESI Tribunals at six Centres
4) Central Electronic Registry
5) State Electronic Registries
120. SBI has merged which of the following two associate banks with itself?
1) State Bank of Hyderabad \& State Bank of Patiala
2) State Bank of Hyderabad \& State Bank of Travancore
3) State Bank of Mysore \& State Bank of Travancore
4) State Bank of Indore \& State Bank of Hyderabad
5) State Bank of Indore \& State Bank of Saurashtra
121. Assembly Elections took place in which of the following states recently? (in January 2012 )
1) Madhya Pradesh
2) Maharashtra
3) Kerala
4) Punjab
5) Tamil Nadu
122. Which of the following is not a salient feature of debit card?
1) No bad debts to banks and no suits for recovery
2) No interest earning for banks
3) Works like a normal withdrawal
4) Can be used at ATM and POS
5) 45 days credit is given to the card holder
123. Bank issues a letter to beneficiary on behalf of its constituents like guarantee for making payment on their behalf on fulfilment of its terms and conditions. What is this arrangement known in banking context?

## Previous Papers - Bank PO/MT Exams

1) Line of Credit
2) Loan to Client
3) Loan on Credit
4) Loan against Credit
5) Letter of Credit
124. As per financial inclusion drive, one of the following banks introduced tiny cards with biometric identification. Which of the following is that bank?
1) Central Bank of India
2) Oriental Bank of Commerce
3) Indian Bank
4) State Bank of India
5) Bank of Maharashtra
125. World leaders are to assemble in Rio de Janeiro in June 2012 for the United Nations Conference on Sustainable Development (Rio +20 ). All nations are going to make some commitment towards the goal of the conference. As per the agenda circulated, what commitment do world leaders want from India in the conference?
1) India should agree to double its energy efficiency under a global understanding.
2) India should suspend its nuclear pact with USA or at least should reduce it to $50 \%$ level of agreed capacity.
3) Nuclear power plants are highly risky as seen in Japan recently. Hence, no new plant should be made.
4) India has a vast resource of coal. It must share its coal resources with other countries to enable them to produce thermal power, which they are not doing so far due to lack of coal mines there.
5) None of these
126. Who among the following is a recipient of the Padma Vibhushan in 2012?
1) Late (Dr) Bhupen Hazarika
2) Vanraj Bhatia
3) Javed Akhtar
4) Amitabh Bachhan
5) Ambika Soni
127. Under the liberalised scheme of interest subsidy, Govt of India provides interest subsidy on housing loan at the rate of
1) $0.50 \%$
2) $1 \%$
3) $2 \%$
4) $2 \%+1 \%$ for prompt repayment
5) None of these
128. When a Bank provides a loan for purchase of white goods, it is categorised as
1) Consumption loan
2) White goods loan
3) Consumer durable loan
4) Working capital
5) Bridge loan
129. India has decided to acquire Rafale fighter planes for its air force wing. Which country is going to supply Rafale fighter planes?
1) Italy
2) Britain
3) France
4) Germany
130. Which of the following statements about contribution (approximately) of agriculture sector to GDP is correct?
1) Agriculture contributes $50 \%$ of the total GDP.
2) Agriculture does not contribute significantly to India's GDP as the share is less than $1 \%$.
3) India's GDP does not take agriculture sector into account.
4) Agriculture sector is a part of service sector. Hence it is not considered as an independent sector.
5) Agriculture sector contributes 20\% to India's GDP.
131. Banks are considered as 'financial intermediaries'. Which of the following activities correctly and comprehensively explains this role of banks?
1) Accepting deposits of money for the purpose of lending and investment
2) Granting loans to the weaker sections of the society
3) Accepting money for remittance and issuing bank drafts
4) Providing safe deposit services
5) Opening accounts and accepting deposits therein
132. The rate below which banks cannot generally lend is called
1) Base rate
2) Floor rate
3) Repo rate
4) Call money rate
5) Ceiling rate
133. As per the data released by the Union Health Ministry (of India), the infant mortality rate is lowest in
1) Tamil Nadu
2) Maharashtra
3) Goa
4) Uttar Pradesh
5) Madhya Pradesh
134. Dada Saheb Phalke Awards are given by the Ministry of
1) Social Welfare
2) Corporate Affairs
3) Home Affairs
4) Human Resource Development
5) Information \& Broadcasting
135. Which of the following is not a type of cheque?
1) Crossed cheque
2) Blank cheque
3) Speed cheque
4) Bearer cheque
5) Order cheque
136. Who is John Key at present?
1) Prime Minister of Canada
2) Prime Minister of Australia
3) Prime Minister of New Zealand
4) President of Australia
5) President of Canada
137. In relation to banking, what do you understand by "Evergreening of loan account"?
1) Full repayment of a loan account before maturity prepayment
2) Full repayment of a loan account exactly at maturity
3) Fresh loan sanctioned during the tenure of account for enhancement of limits
4) Adjusting the NPA/sticky account with fresh sanction of loans
5) Loans provided for new projects to new customers
138. Which of the following is the name of an autonomous organisation for rural technology?
1) CAPART
2) MGNREGA
3) PURA
4) IRDP
5) NGAPS
139. With a view to facilitating payment of balance in deposit account to the person named by the depositor without any hassles in the event of death of the account holder, which of the following facilities was introduced in bank accounts in our country?
1) Will
2) Registration
3) Nomination
4) Indemnity
5) Guarantee
140. Which of the following countries is NOT a member of ASEAN?
1) Thailand
2) Myanmar
3) Vietnam
4) Brazil
5) Singapore
41. Which of the following is not a negotiable instrument?
1) Cheque
2) Fixed Deposit Receipt
3) Promissory Note
4) Bill of Exchange
5) All (1) to (4) above are negotiable instruments
142. Which of the following Stock Exchanges in India recently launched "Carbon Index" so that investors can assess risk and opportunities associated with climate change?
1) Delhi Stock Exchange
2) National Stock Exchange
3) Bombay Stock Exchange
4) Kolkata Stock Exchange
5) Ahmedabad Stock Exchange
143. Which of the following would be the venue for the World Athletic Championship 2013?
1) New Delhi
2) Tokyo
3) London
4) Paris
5) Moscow
144. Who among the following represented India in the 17th SAARC Summit held at Addu in Maldives in November 2011?
1) Smt Sonia Gandhi
2) Dr Manmohan Singh
3) Shri Pranab Mukherjee
4) Shri P Chidambaram
5) Shri Rahul Gandhi
145. What is the maximum balance amount that is eligible for earning interest in a normal savings bank account?
1) ₹1 lakh
2) ₹ 2 lakh
3) ₹ 3 lakh
4) ₹5 lakh
5) There is no such limit defined.
146. When a customer opens a deposit account with the bank, which of the following is the status of the bank?
1) Debtor
2) Creditor
3) Trustee
4) Beneficiary
5) None of these
147. Which of the following states decided to give Khatedhari Rights to about 30,000 farmers occupying the custodian lands?
1) Gujarat
2) Rajasthan
3) Madhya Pradesh
4) Uttar Pradesh
5) Uttarakhand
148. Which of the following functions are not being performed by the Reserve Bank of India?
1) Regulation of banks in India
2) Regulation of foreign direct investment in India
3) Foreign currency management in India
4) Control \& supervision of money supply
5) Currency management in India
149. A bank is called as 'Scheduled Bank' when
1) its business has crossed $₹ 1000$-crore mark.
2) its branch network is over 100 .
3) it is included in the second schedule of the RBI Act.
4) when it complies with all the three conditions above.
5) None of these
150. Australian govt recently decided to sell Uranium to India.

Uranium is used mainly for

1) manufacturing chemical fertilizers
2) manufacturing drugs/pharma products
3) nuclear power generation
4) making arsenals
5) making electronic chips

## Answers and explanations



Thus, there are Three such pairs of letters $\rightarrow$ SU, ST and
AC
3.2; Letters are $\mathrm{E}, \mathrm{D}, \mathrm{A}$ and T

Meaningful word - DATE.
One meaningful word can be made.
4. Given: B $\quad$ A $\quad \mathrm{S} \quad \mathrm{K} \quad \mathrm{E} \quad \mathrm{T} \quad \mathrm{R} \quad \mathrm{I} \quad \mathrm{D}$ $5 \quad \$ \quad 3 \quad \% \quad \# \quad 1 \quad 4 \quad 2$

Therefore, code for SKIRT - 3\% 41
5.1;

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

Hence third digit from the right end is 1
6.4;

7. 5; M3\#, U54, I6C, D8 , N78
8.2
9.4; 3\#R, 6©D, 8 H
10.5; $(20-7)$ th $=13$ th from the left $=\mathrm{F}$.
11.5; From I. P, W $>$ T
II. $\mathrm{T}>\mathrm{M}>\mathrm{R}$

From I and II; $\mathrm{P}, \mathrm{W}>\mathrm{T}>\mathrm{M}>\mathrm{R}$
12.4; From I and II, we can deduce the code for 'will be'. But that still leaves us with two words.
13.4
14.3; From I:


P is to the South of O (starting point).
From II:


Again, P is to the South of O .

## 15.4; From I and II:



Hence K is Z 's brother.
Note: Since Z and P are D's only sister, any other siblings of D will be a brother.
(16-20):
$\# \rightarrow>, \$ \rightarrow \geq$, © $\rightarrow<, \% \rightarrow \leq, @ \rightarrow=$
16.4; $\mathrm{R}>\mathrm{J} \geq \mathrm{D}=\mathrm{K} \leq \mathrm{T}$

Hence, $\mathrm{T} \geq \mathrm{D}$. Which means either $\mathrm{I}(\mathrm{T}>\mathrm{D})$ or $\mathrm{II}(\mathrm{T}=$ D) is true.

Again, $\mathrm{R}>\mathrm{K}$. Hence III is true.
But J and T can't be compared. Hence IV is not true.
17.1; $\mathrm{T} \leq \mathrm{R} \leq \mathrm{M}=\mathrm{D}<\mathrm{H}$

Hence $I(D \leq R)$ is true.
But the elements in II, III and IV can't be compared.
18.3; $\mathrm{M}=\mathrm{B}>\mathrm{N} \leq \mathrm{R}<\mathrm{K}$
$K$ and $B$ can't be compared. Hence $I$ is not definitely true.
$\mathrm{R}<\mathrm{B}$. Hence II is true.
$\mathrm{M} \leq \mathrm{R}$. Hence III is not true.
$\mathrm{N}<\mathrm{M}$. Hence IV is true.
19.2; $\mathrm{F}>\mathrm{H}=\mathrm{M}<\mathrm{E} \leq \mathrm{J}$
$J$ and $M$ can't be compared. Hence I is not definitely true.
$\mathrm{E}>\mathrm{H}$. Hence II is true.
$\mathrm{M}<\mathrm{F}$. Hence III is true.
But F and E can't be compared. Hence IV is not definitely true.
20.5; $\mathrm{D} \leq \mathrm{A}=\mathrm{B}<\mathrm{K} \leq \mathrm{M}$

Hence I $(B \leq D)$ is true. II $(K>A)$ is also true.
So are III $(\mathrm{M}>\mathrm{B})$ and IV $(\mathrm{A}<\mathrm{M})$.
(21-25): The machine rearranges numbers in ascending order and word in reverse alphabetical order alternately.
21.2; Input: 86 open shut door 3149 always 45

Step I: 3186 open shut door 49 always 45
Step II: 31 shut 86 open door 49 always 45
Step III: 31 shut 4586 open door 49 always
Step IV: 31 shut 45 open 86 door 49 always
Step V: 31 shut 45 open 4986 door always
Step VI: 31 shut 45 open 49 door 86 always
22.4; Can't proceed backward.
23.2; Step II: 18 win 7134 now if victory 61

Step III: 18 win 3471 now if victory 61
Step IV: 18 win 34 victory 71 now if 61
Step V: 18 win 34 victory 6171 now if
Step VI: 18 win 34 victory 61 now 71 if
Four more steps are needed to complete the rearrangement.
24.5; Input: where 475912 are they going 39

Step I: 12 where 4759 are they going 39
Step II: 12 where 394759 are they going
Step III: 12 where 39 they 4759 are going
Step IV: 12 where 39 they 47 going 59 are
25.3; Step II: 33 store 8175 full of goods 52

Step III: 33 store 528175 full of goods
Step IV: 33 store 52 of 8175 full goods
Step V: 33 store 52 of 7581 full goods
Step VI: 33 store 52 of 75 goods 81 full
(26-30):

| Q. <br> No. | Person | I | II/(a) | III | IV/(b) | V | Ans |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 26. | Rita <br> Bhatt | $\sqrt{ }$ | $\sqrt{ }$ | $\sqrt{ }$ | $\sqrt{ }$ | $\sqrt{ }$ | 5 |
| 27. | Ashok <br> Pradhan | $\sqrt{ }$ | $\sqrt{ }$ | $\sqrt{ }$ | $(\sqrt{ })$ | $\sqrt{ }$ | 3 |
| 28. | Alok <br> Verma | $\times$ | $\sqrt{ }$ | $\sqrt{ }$ | $\sqrt{ }$ | $\sqrt{ }$ | 1 |
| 29 | Swapan <br> Ghosh | $\sqrt{ }$ | $(\sqrt{ })$ | $\sqrt{ }$ | $\sqrt{ }$ | $\sqrt{ }$ | 4 |
| 30. | Seema <br> Behl | $\sqrt{ }$ | $\sqrt{ }$ | $\sqrt{ }$ | $\sqrt{ }$ | $\sqrt{ }$ | 5 |

(31-35):

$\begin{array}{lllll}31.4 & 32.5 & 33.5 & 34.2 & 35.1\end{array}$
36. 5; Statement I talks about the Central Government. So it doesn't follow. Statements II, III and IV are vague. Hence, option 5 is the correct choice.
37.4
38.3; The given statement mentions decrease in the price of foods and vegetables and infusion of liquidity. 'III' best explains the possible suggested action for the above situation.
39.1; Statement II is too far-fetched. Statement III is practically difficult to follow. IV and V are also not possible. Thus, only I follow.
40.2
41. 5; From I to II, elements at middle-left, top-middle and middle-right move one step CW. Three elements disappear and three new elements appear. The same pattern is followed from Problem Figure Five to Answer.
42.3; The movement of elements follows a fixed pattern from (1)-(2), (3)-(4) \& 5-. The movement is as follows:

(1) - (2)
43.1; The elements at both the diagonal places interchange their positions while other elements move I step and $1 / 2$ step ACW following a fixed pattern.
44.2; The arrow moves $135^{\circ} \mathrm{CW}$ and again $90^{\circ} \mathrm{CW}$ in each subsequent step while the circle moves one-and-ahalf steps ACW and one step ACW in each subsequent step.
45.2
46.5; The elements move following a fixed pattern from (1) to (2), (3) to (4) and from (5) to answer figure. The movement can be represented as:

47.4
48.1
49.1; From 1 to 2 and 3 to 4 , elements shift following a particular pattern. The same pattern is followed from fig 5 to the answer figure.

50.4; The Arrow rotates by $45^{\circ} \mathrm{ACW}$ and then $90^{\circ} \mathrm{ACW}$ in each subsequent step while other elements rotate by
$90^{\circ} \mathrm{CW}$ and $135^{\circ} \mathrm{CW}$ in each subsequent step. The element at the corner shifts one step and one-and-ahalf steps CW respectively in each alternate step.
$\begin{array}{lllll}51.4 & 52.2 & 53.1 & 54.2 & 55.4\end{array}$
$\begin{array}{lllll}56.5 & 57.1 & 58.3 & 59.5 & 60.3\end{array}$
(61-65): EDFABC
$\begin{array}{lllll}61.5 & 62.5 & 63.3 & 64.1 & 65.4\end{array}$
$\begin{array}{lllll}66.2 & 67.2 & 68.4 & 69.1 & 70.1\end{array}$
71.2; Replace 'ends’ with 'end'.
72.4; Replace 'website' with 'one'.
73.1; Replace 'As' with 'While'.
74.3; Replace 'their' with 'its'.
75.4; Remove 'to'.
76.4; Replace 'strongest' with 'strong'.
77.1; Replace 'that had' with 'who'.
78.5
79.3; Replace 'when' with 'where'.
80.5
81.2; Replace 'have' with 'has'.
82.3; Replace 'in' with 'of'.
83.5
84.2; Replace 'teams' by 'team'.
85.5

| 86.5 | 87.4 | 88.2 | 89.4 | 90.3 |
| :--- | :--- | :--- | :--- | :--- |
| 91.3 | 92.1 | 93.5 | 94.1 | 95.2 |
| 96.3 | 97.5 | 98.2 | 99.1 | 100.4 |
| 101.1 | 102.5 | 103.2 | 104.4 | 105.1 |
| 106.4 | 107.3 | 108.2 | 109.1 | 110.4 |
| 111.4 | 112.3 | 113.3 | 114.2 | 115.5 |
| 116.4 | 117.2 | 118.2 | 119.4 | 120.5 |
| 121.5 | 122.5 | 123.5 | 124.4 | 125.1 |
| 126.1 | 127.2 | 128.3 | 129.4 | 130.5 |
| 131.1 | 132.1 | 133.3 | 134.5 | 135.3 |
| 136.3 | 137.4 | 138.1 | 139.3 | 140.5 |
| 141.2 | 142.3 | 143.5 | 144.2 | 145.5 |
| 146.2 | 147.2 | 148.2 | 149.3 | 150.3 |

