MODEL SOLVED PAPER

RBI ASSISTANT ONLINE EXAM

Held on : 21.07.2013   *Based on Memory*

REASONING

Directions (1–5) : Study the following information carefully and answer the given questions :

Eight persons B, D, F, H, J, L, N and P are sitting around a circular table facing the centre, but not necessarily in the same order.

- D and H are immediate neighbours of F.
- L sits third to the left of B. B is an immediate neighbour of D.
- J sits third to the right of P.

1. What is the position of P with respect to the position of D ?
(1) Third to the left
(2) Third to the right
(3) Second to the left
(4) Immediate right
(5) Second to the right

2. Who among the following sits third to the left of F ?
(1) D   (2) H
(3) B   (4) J
(5) N

3. Who amongst the following sits exactly between P and N ?
(1) L   (2) H

(3) F   (4) J
(5) D

4. Which of the following pairs represents the immediate neighbours of L ?
(1) BJ   (2) FP
(3) NP   (4) PH
(5) JN

5. Starting from B, if all the persons are made to sit in the alphabetical order in clockwise direction, the positions of how many (excluding B) will remain unchanged ?
(1) One   (2) Two
(3) Three
(4) Four
(5) None

Directions (6–10) : Study the following information carefully and answer the questions given below :

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 various steps of rearrangement. (All the numbers are two digit numbers).

Input :	tide	idol	68	46	frost	wolf	32	82	radio	96	14	nylon	74	cage
Step I	cage	14	tide	idol	68	46	frost	wolf	32	82	radio	96	nylon	74
Step II	frost	32	cage	14	tide	idol	68	46	wolf	82	radio	96	nylon	74
Step III	idol	46	frost	32	cage	14	tide	68	wolf	82	radio	96	nylon	74
Step IV	nylon	68	idol	46	frost	32	cage	14	tide	wolf	82	radio	96	74
Step V	radio	74	nylon	68	idol	46	frost	32	cage	14	tide	wolf	82	96
Step VI	tide	82	radio	74	nylon	68	idol	46	frost	32	cage	14	wolf	96
Step VII	wolf	96	tide	82	radio	74	nylon	68	idol	46	frost	32	cage	14

And Step VII is the last step of the rearrangement as the desired arrangement is obtained.

As per rules followed in the above steps, find out in each of the questions the appropriate step for the given input.

Input: kind year 67 17 brush urea 31 87 race gift 71 43 out 55

6. Which word/number would be at sixth position from the right in the Step V?
(1) year
(2) 17
(3) brush
(4) urea
(5) 67

7. Which step number is the following ouput?
kind 43 gift 31 brush 17 year 67 urea 87 race 71 out 55

(1) Step VI   (2) Step IV
(3) Step III   (4) Step II
(5) Step V

8. Which word/number would be at the tenth position from the left in the Step IV ?
(1) 67   (2) urea
(3) 17   (4) gift
(5) 31

9. How many elements (words/numbers) are there between 'out' and 'brush' as they appear in the Step VI ?

(1) Six   (2) Seven
(3) Three
(4) Five
(5) Four

10. Which of the following represents the position of 'kind' in the fifth Step ?
(1) Sixth from the right
(2) Fifth from the left
(3) Eighth from the left
(4) Seventh from the right
(5) Seventh from the left

Directions (11-15) : Study the following information carefully and answer the given questions :

In a certain code language :

'want to start business' is written as 'tu ja na re'.

'business difficult to begin' is written as 'la re ke tu'.

'business difficult and demanding' is written as 'ba tu da la'.

'demanding business risky start' is written as 'tu ja da sa'.

11. What is the code for 'begin' ?

(1) re   (2) ke

(3) la   (4) tu

(5) Cannot be determined

12. Which of the following represents 'difficult start'?

(1) na la   (2) la tu

(3) ke ja   (4) ja la

(5) da ja

13. What is the code for 'want' ?

(1) na   (2) tu

(3) ja   (4) re

(5) Either 'na' or 'ja'

14. Which of the following may represent 'demanding and profitable business' ?

(1) ba tu da ke

(2) la re ja ba

(3) ba tu ru da

(4) tu da na ke

(5) sa ba tu la

15. What does 'sa' stand for ?

(1) start   (2) business

(3) and   (4) risky

(5) Either 'risky' or 'start'

Directions (16-20) : 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. Read both the statements and —

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.

Give answer (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.

Give answer (3) if the data either in statement I alone or in statement II alone are sufficient to answer the question.

Give answer (4) if the data given in both the statements I and II together are not sufficient to answer the question, and

Give answer (5) if the data in both the statements I and II together are necessary to answer the question.

16. Who amongst F, G, H, I and J is the youngest ?

I. H who is not as old as I, is the second youngest.

II. J is younger than H.

17. Who amongst E, F, G, H and I is the heaviest.

I. F is heavier than I. E is heavier than H. H is lighter than G.

II. E is the second heaviest. E is lighter than G.

18. How is M related to K ?

I. H is the son of M. L is the wife of M.

II. B is the brother of L. K is the wife of D.

19. What is the position of S in a class of 40 students ?

I. P's rank is three below than that of S. P is 7th from the bottom in the class.

II. There are 17 students between A and S and 5 students between S and B in the class.

20. Amongs P, Q, R, S and T who reached the fixed spot first ?

I. R was third to reach the spot and Q, S and T were not the first to reach the spot.

II. P reached the spot before Q and S. T and R reached the spot after P.

Directions (21-25) : In these questions relationship between different elements is shown in the statements. The statements are followed by two conclusions.

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

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

Give answer (3) if only Conclusion I or II is true.

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

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

(21–22) : Statements

$M > O \geq N \geq Q = R < T$

21. Conclusions

I. $N < M$ II. $T > Q$

21. Conclusions

I. $R < O$ II. $R = O$

(23–24) : Statements

$F \geq K > G \geq H = I < J$

23. Conclusions

I. $F \geq H$ II. $G > J$

24. Conclusions

I. $G \geq J$ II. $I \leq K$

25. Statements

$J > K \geq M \geq R = T$

Conclusions

I. $T > K$ II. $M < J$

Directions (26– 32) : In each question below are two or three statements followed by two conclusions numbered I and II. You have to take the two given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Give answer (1) if only conclusion I follows.

Give answer (2) if only conclusion II follows.

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

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

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

(26–27) :

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(31–3:

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31. C

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(26–27) : Statements

All computers are machines.

Some computers are calculators.

All calculators are objects.

26. Conclusions

I. At least some objects are calculators.

II. At least some machines are computers.

27. Conclusions

I. No object being a machine is possibility.

II. At least some calculators are machines.

28. Statements

Some stars are planets.

No planet is moon.

Conclusions

I. At least some moons are stars.

II. At least some planets are stars.

29. Statements

Some whales are mammals.

No mammal is an insect.

All insects are kites.

Conclusions

I. At least some kites are insects.

II. All mammals are kites.

30. Statements

Some governors are directors.

All directors are managers.

Conclusions

I. Some managers are governors.

II. Some directors are managers.

(31–32) : Statements

Some pens are erasers.

No eraser is pencil.

All pencils are books.

31. Conclusions

I. No book is eraser.

II. Some books are erasers.

32. Conclusions

I. Some books are pens.

II. All pens can never be pencils.

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33. Each vowel of the word BUCK-SHOT is changed to the next letter in the English alphabetical order and each consonant is changed to the previous letter in the English alphabetical order. If the new alphabets thus formed are arranged in alphabetical order (from left to right). Which of the following will be fifth from the right ?

(1) R   (2) B

(3) G   (4) J

(5) P

34. How many such pairs of letters are there in the word DISPLACED each of which has as many letters between them in the word (in both forward and backward directions) as they have between them in the English alphabetical order ?

(1) One   (2) Two

(3) Three   (4) Four

(5) More than four

35. In a certain code language BRIDGE is written as DUKGIH and NUMBER is written as PXOEGU. How will CUSTOM be written in the same code language ?

(1) EWUVQO   (2) EXUWQP

(3) FXVWRP   (4) EZUYQR

(5) None of these

Directions (36 – 40) : Study the following information carefully and answer the questions given below :

P, Q, R, S, T, V and W are seven students of a college. Each of them has a favourite subject from Physics, Chemistry, English. Biology, History, Geography and Philosophy, not necessarily in the same order. Each of them also has a favourite sport from Football, Cricket, Hockey, Volleyball, Badminton, Table Tennis and Basketball not necessarily in the same order.

R likes Philosophy and his favourite sport is Hockey. The one who likes Football likes English. T's favourite sport is not Badminton or Table Tennis. V does not like either History or Biology. The one whose favourite sport is Basketball does not like Physics. W likes Chemistry and his favourite sport is Volleyball, S likes Geography. Q's favourite sport is Badminton. V does not like English and his favourite sport is not Basketball. P's favourite sport is Cricket. The one whose favourite sport is Badminton does not like Biology.

36. Who likes History ?

(1) P   (2) R

(3) Q   (4) V

(5) Data inadequate

37. Whose favourite sport is Basketball ?

(1) S

(2) W

(3) Q

(4) Data inadequate

(5) None of these

38. Which subject does T like ?

(1) Biology

(2) Physics

(3) Chemistry

(4) Data inadequate

(5) None of these

39. What is Q's favourite sport ?

(1) Cricket

(2) Table Tennis

(3) Football

(4) Badminton

(5) None of these

40. Which subject does P like ?

(1) History

(2) Biology

(3) Chemistry

(4) Data inadequate

(5) None of these

ENGLISH LANGUAGE

Directions (41–50) : 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 blanks appropriately. Find out the appropriate word in each case.

Prior to independence the healthcare sector in India was in a **(41)** with a large number of deaths and rampant spread of infectious diseases. After independence the Government of India laid **(42)** on primary healthcare and India has put in sustained efforts to better the healthcare system **(43)** the country. The government initiative was not enough to meet the demands of a growing population be it in primary, secondary or tertiary healthcare. Alternate sources of finance were critical for the sustainability of the health sector.

Till about 20 years ago, private sector ventures in the healthcare sector **(44)** of only solo practitioners, small hospitals and nursing homes. The quality of service provided was excellent especially in the hospitals run by charitable trusts and religious foundations. In 1980's realizing that the government on its own would not be able to **(45)** for health care, the government allowed the entry of private sector to reduce the **(46)** between supply and demand for healthcare. The establishment of the private sector has resulted in the **(47)** of opportunities in terms of medical equipment, information technology in health services, BPO, telemedicine and medical tourism.

Large companies and **(48)** individuals have now started five star hospitals which dominate the space for the high end market. The private sector has made **(49)** progress, but on the flip side it is also responsible for increasing **(50)** in the healthcare sector. The private sector should be more socially relevant and effort must be made to make private sector accessible to the weaker sections of society.

41. (1) shambles (2) failure
    (3) demand (4) prosperity
    (5) ruined
42. (1) bricks (2) emphasize
    (3) request (4) stress
    (5) important
43. (1) through (2) across
    (3) sharing (4) with
    (5) on
44. (1) made (2) comprise
    (3) consisted (4) is
    (5) contained
45. (1) cater (2) provide
    (3) manage (4) survive
    (5) give
46. (1) gap (2) position
    (3) distance (4) length
    (5) thought
47. (1) reduction (2) sea
    (3) cropping (4) disabling
    (5) emergence
48. (1) needy (2) destitute
    (3) bigger (4) affluent
    (5) much
49. (1) slowly (2) improve
    (3) many (4) improvised
    (5) tremendous
50. (1) speed (2) pace
    (3) inequality (4) uniformity
    (5) seriousness

Directions (51– 60) : Read the following passage carefully and answer the questions given below it. Certain words have been printed in **bold** to help you locate them while answering some of the questions.

When wealth came into existence, a moral structure was made around money. The Puritan legacy inhibited luxury and self-indulgence. Thoughtful people spread a practical gospel that emphasized hard work, temperance and frugality and the result was quite remarkable.

The world has been affluent since its founding. But it was, by and large, not corrupted by wealth. For centuries, it remained industrious, ambitious and frugal. Over the past 30 years, much of that has been shredded. The social norms and institutions that encouraged frugality and spending what you earn have been undermined. The institutions that encourage debt and living for the moment have been strengthened.. The moral guardians are forever looking for decadence out of movies and reality shows. But the most rampant decadence today is financial decadence, the trampling of decent norms about how to use and harness money.

The deterioration of financial traditions has meant two things. First, it has meant an **explosion** of debt that inhibits social mobility and ruins lives. Second, **the transformation has led to a stark financial polarization.** On one hand, there is what is called an investor class. It has tax-deferred savings plans, as well as an army of financial advisers. On the other hand, there is the lottery class, people with little access to financial planning but plenty of access to payday lenders, credit cards and lottery agents.

The loosening of financial inhibition has meant more options for the well-educated but more temptation and chaos for the most vulnerable. Social norms, the invisible threads that guide behaviour, have deteriorated. Over the past years, people have been more socially conscious about protecting the environment and inhaling tobacco. They have become less socially conscious about money and debt.

The agents of destruction are many and State governments have also played a role. They hawk their lottery products with **aggression**, which some people call a tax on stupidity. Twenty per cent of the world's population consists of frequent players, spending about $60 billion a year. Aside from the financial toll, the moral toll is comprehensive. Here is the government, the guardian of order, telling people that they don't have to work to build for the future. They can **strike it rich** for nothing.

Payday lenders have also played a role. They seductively offer fast cash – at **absurd** interest rates – to 15 million people every month. Credit card companies have played a role. Instead of targeting the financially astute, who pay off their debts,

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they have found that they can make money off the young and vulnerable. Fifty-six per cent of students in their final year of college carry four or more credit cards. The nation's leaders have played a role as they have always had an incentive to shove costs for current promises onto the backs of future generations. It has only now become respectable to do so. The market itself has played a role. Software stalwarts built socially useful products to make their fortune. But what message do the salary packages that their top, managers get send across the country when they ignore millions of fellow countrymen who suffer from poverty, malnutrition or hunger ? Austerity has become a thing of the past.

The list could go on. But there could be some recommendations. First, raise public consciousness about debt the way the anti-smoking activists did with their campaign. Second, create institutions that encourage **thrift**. Foundations and religious institutions could issue short-term loans to cut into the payday lenders' business. Colleges could reduce credit card advertising on campus. The tax code should tax consumption not income.

But the most important thing is to shift values. The 'wise' made it prestigious to embrace certain middle class virtues. Now it's socially acceptable to undermine those virtues. It is considered normal to play the debt game and imagine that decisions made today will have no consequences in the future.

51. What does the author mean by the phrase **'the transformation has led to a stark financial polarization'** as used in the passage ?

(1) The deterioration of social norms has benefited only the wealthy and the knowledgeable while the vulnerable class of people has fallen into a debt trap

(2) Since moral inhibitions no longer exist, the debt agents provide loans only to the affluent class thus widening the gap between the rich and the poor

(3) The debt culture is being utilized as a measure to draw money from the wealthy class by credit card companies

(4) Both (1) and (2)

(5) None of these

52. Which of the following is **true** in context of the passage ?

(1) Ever since its existence, money has ruined lives owing to lack of awareness among people regarding its unrestricted usage

(2) Government has taken many initiatives to control the rampant money lending business to protect vulnerable sections of the society.

(3) Governments throughout the world have been putting tax on amount of consumption of an individual rather than his/her income

(4) Credit card companies are discreet enough to provide credit cards to only those people who guarantee repaying money in the future

(5) None is true

53. Which of the following can be the most appropriate title for the given passage ?

(1) The debt culture and government initiatives to curtail it

(2) Breaking social barriers – taking the route of financial indulgence

(3) Accumulation of debt—a lesson for the future generations

(4) Effect of 'consumerism' on the world market

(5) Lack of perseverance for saving money in India

54. Which of the following, according to the author, has/have been responsible for the encouragement of culture of debt in the society lately ?

(A) The changing lifestyle which makes it impossible for, a common man to sustain himself without debts and loans.

(B) Breaking down of moral institutions which supported economic prudence.

(C) Provision for easy availability of loans to every section of the society regardless of their ability to repay these.

(1) Only A   (2) Only B

(3) Both A and C

(4) Both B and C

(5) None of these

55. The author of the given passage seems to be definitely _____

(1) suggesting that the agents of debts be banned from the society.

(2) unaware of the benefits associated with the easy availability of loans these days

(3) in favour of bringing back the financial restrictions once imposed by the society

(4) not supportive of campaigns related to anti-tobacco and saving the environment.

(5) None of these

Directions (56– 58) : Choose the word/group of words which is **most similar** in meaning to the word/phrase printed in **bold** as used in the passage.

56. THRIFT

(1) Compassion (2) Prudence

(3) Pleasure   (4) Acceptance

(5) Frugality

57. STRIKE IT

(1) Smash   (2) Reveal

(3) Register   (4) Assume

(5) Become

58. AGGRESSION

(1) Violence   (2) Hostility

(3) Offensively

(4) Determination

(5) Belligerence

Directions (59– 60) : Choose the word/phrase which is **most opposite** in meaning to the word printed in **bold** as used in the passage.

59. EXPLOSION

(1) Deflation   (2) Split

(3) Reduction

(4) Simplification

(5) Alteration

60. ABSURD

(1) Expensive   (2) Diplomatic

(3) Consistent (4) Invariable

(5) Reasonable

Directions (61–65) : 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 number of that part will be the answer. If there is no error, the answer is (5). i.e. 'No error'. (Ignore the errors of punctuation, if any.)

61. It was an evening of (1)/ fun and frolic as the city's glitterati (2)/ and high-profile businessmen made sure (3)/ that they didn't miss the show. (4)/ No error (5)

62. Results founding that boys not only (1)/ play more than girls, but (2)/ they start earlier, an outcome that (3)/ could be clearly related to a cultural influence. (4)/ No error (5)

63. Videogames may not (1)/ necessarily adversely affect (2)/ the academic results in children (3)/ contrary to most parents's perception. (4)/ No error (5)

64. Celebrities showed their child-like side (1)/ yesterday, as most of them turn up wearing (2)/ cartoon T-shirts for the screening of (3)/ the latest animated film in town. (4)/ No error (5)

65. The study focusing exclusively to (1)/ critically ill children found that children with chronic illnesses, (2)/especially respiratory illnesses, are most likely, (3)/ to develop influenza that requires critical care. (4)/ No error (5)

Directions (66 –70) : Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and then answer the questions which follow :

(A) In fact according to mainstream economists it is inevitable and a necessary evil in any economy.

(B) It is thus important for every nation to maintain this reserve of labour force to maintain an optimal level of unemployment.

(C) Unemployment is popularly believed to be an index which measures the economic condition of a nation.

(D) This is because it helps avert inflation by providing a reserve army of labour which keeps wages in check.

(E) The problem, however, only emerges when governments indirectly facilitate unemployment in order to curb inflation through various policies and frameworks, depriving a large population of its fundamental rights.

(F) But contrary to popular belief unemployment is not always disadvantageous to the economy of a state.

66. Which of the following sentences should be the **SIXTH (LAST)** after rearrangement ?
(1) A   (2) B
(3) C   (4) E
(5) F

67. Which of the following sentences should be the **FIRST** after rearrangement ?
(1) A   (2) B
(3) C   (4) D
(5) E

68. Which of the following sentences should be the **FIFTH** after rearrangement ?
(1) A   (2) B
(3) C   (4) E
(5) F)

69. Which of the following sentences should be the **SECOND** after rearrangement ?
(1) A   (2) B
(3) D   (4) E
(5) F

70. Which of the following sentences should be the **THIRD** after rearrangement ?
(1) A   (2) E
(3) D   (4) F
(5) C

Directions (71 – 75) : Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

71. As the boat ____, all those on board fortunately managed to reach the bank of the river ____, with the help of the life boats.
(1) capsized,   drowned
(2) fell,   harmlessly
(3) dropped,   uninjured
(4) deceased,   unhurt
(5) sank,   safely

72. Ashima ____ her team with a lot of skill and the ____ increase in the sales by the team is a measure of her success.
(1) dominates, poor
(2) condemns, sudden
(3) manages, significant
(4) directs, worthless
(5) overpowers, exceptional

73. On being asked for the passport, he ____ to his dismay that he had ____ to bring it along with him to the airport.
(1) shocked,   failed
(2) realized, forgotten
(3) pleaded,   neglected
(4) understood, lost
(5) recognized, missed

74. Helen quickly ____ the career ladder and is now the ____ managing director, the company has ever appointed.
(1) jumped,   shortest
(2) entered,   oldest
(3) started,   junior most
(4) climbed,   youngest
(5) ascended, inexperienced

75. A famous economist says that the government should do more to ____ jobs in the area in order to curb the ____ rate of unemployment.
(1) create,   rising
(2) need,   increasing
(3) employ,   high
(4) invent,   growing
(5) generate, slowing

Directions (76 – 80) : Which of the phrases (1), (2), (3) and (4) given below each statement should replace the phrase given in **bold** in the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and 'No correction is required', mark (5) as the answer.

76. The
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    and
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    (1) h
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    (3) h
    (4) h
    (5) N

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    (5) N

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    (4) l
    (5) l

76. The corruption charges were a huge blow to his reputation and **his business suffered** to a great extent.
    (1) his business suffers to
    (2) his business suffered on
    (3) his business suffering to
    (4) his business suffers on
    (5) No correction required

77. Airline companies pay nearly 25 billion dollars for **their right of fly** over the countries other than their parent country.
    (1) their right to fly
    (2) their right in flying
    (3) their right to flying
    (4) there right to flight
    (5) No correction required

78. When he fell down the ditch, he shouted with all his might **so that to catch** someone's attention.
    (1) such that to catch
    (2) so as to catch
    (3) so that to catching
    (4) so then to catch
    (5) No correction required

79. To disparity between the earnings of the poor and the rich **has widen in** the last few decades.
    (1) have widen in
    (2) has widened on
    (3) have widened in
    (4) has widened in
    (5) No correction required

80. **Instead of teaching abstracted** concepts, the new and improved textbooks tell stories of real people so that the children can identify with the characters.
    (1) Inspite of teaching abstracted
    (2) Instead of taught abstract
    (3) Instead of teaching abstract
    (4) Inspite of taught abstract
    (5) No correction required

QUANTITATIVE APTITUDE

81. What will come in place of the question mark (?) in the following question ?

$$\frac{(?)^{\frac{11}{2}}}{72} = \frac{648 \times (?)^{\frac{5}{2}}}{8}$$

    (1) 18   (2) 24
    (3) 12   (4) 16
    (5) None of these

Directions (82–83) : Read the following information to answer the questions.

There are 650 candidates from five different states to participate in a competition. From state 1, the number of candidates is 12% of the total candidates. From state 2 there are one fifth of the total candidates. There are 8% of total candidates from state 3. The number of candidates from state 4 and state 5 is equal.

82. How many candidates did participate from state 4 ?
    (1) 390   (2) 195
    (3) 78   (4) 187
    (5) None of these

83. What is the ratio between the number of candidates from state 2 and state 3 ?
    (1) 3 : 5   (2) 2 : 5
    (3) 5 : 2   (4) 5 : 3
    (5) None of these

Directions (84–108) : What will come in place of the question mark (?) in the following questions ?

84. 76% of 567 ÷ 4 = ? × 7
    (1) 16.93   (2) 16.39
    (3) 15.93   (4) 15.39
    (5) None of these

85. 12985 – 2378 + 12121 – 6776 = ? + 9988
    (1) 5964   (2) 5694
    (3) 6594   (4) 9564
    (5) None of these

86. $\left(1\frac{5}{12} \times 1\frac{5}{34}\right)^2 \div 1\frac{1}{8} = ?$

    (1) $1\frac{1}{3}$ (2) $1\frac{4}{9}$
    (3) $1\frac{5}{9}$ (4) $2\frac{5}{9}$
    (5) None of these

87. $(1600 \div 1000)^6 \div (0.256 \times 10)^7 \times (1.024 \div 4)^8 = (1.6)^{? - 9}$
    (1) 8   (2) 9
    (3) 10   (4) 7
    (5) None of these

88. (? ÷ 25) ÷ 0.16 = 1935 ÷ 9
    (1) 560   (2) 1860
    (3) 760   (4) 860
    (5) None of these

89. 96 × 2117 ÷ 73 = (? – 198) × 32
    (1) 285   (2) 385
    (3) 185   (4) 825
    (5) None of these

90. $\sqrt{57 \times 9.5 - (63 \times 11.5) + 1408} = ?$
    (1) 25   (2) 35
    (3) 45   (4) 55
    (5) None of these

91. 565 – 469.3 ÷ 19 × 10 = ?
    (1) 381   (2) 391
    (3) 325   (4) 324
    (5) None of these

92. ?% of 5450 – 12% of 750 = 1654
    (1) 32   (2) 34
    (3) 36   (4) 23
    (5) None of these

93. $(?)^2$ % of 108 = $(17)^2$ + 386
    (1) 24   (2) 25
    (3) 15   (4) 35
    (5) None of these

94. 19.8% of 1750 + 6% of 150 = ? + 276.8
    (1) 78.9   (2) 87.7
    (3) 78.7   (4) 87.9
    (5) None of these

95. 675.5 + $(9.4)^2$ – 126.8 = $(?)^2$ – 38.94
    (1) 32   (2) 36
    (3) 24   (4) 26
    (5) None of these

96. $\frac{21}{37}$ of $\frac{7}{15}$ of ? = 2432 – 1109
    (1) 5995   (2) 3595
    (3) 4595   (4) 3995
    (5) 4995

97. 4326.73 – 2332.52 + 765.91 = ? + 2494.75
    (1) 265.37   (2) 265.73
    (3) 256.37   (4) 256.73
    (5) None of these

8. $2\frac{4}{5} - 1\frac{5}{8} - 1\frac{7}{10} = ? - 1\frac{1}{40}$

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

(3) $\frac{1}{8}$ (4) $\frac{11}{40}$

(5) $\frac{13}{40}$

9. $(2444 \div 94) \div 2 = \sqrt{?}$

(1) 225   (2) 144
(3) 169   (4) 189
(5) None of these

00. $23 - (23)^2 + 23 \times$
$(23 \div 0.23 + 23) = ?$
(1) 2442   (2) 2424
(3) 3232   (4) 2323
(5) None of these

01. $2184 \div 39 \div 4 - 67 = (?)\frac{1}{2} - 109$

(1) 3136   (2) 3316
(3) 6316   (4) 3116
(5) None of these

02. $[(27)^2 + (6)^2 + (11)^2] - (17 \times 24)$
$= (?)^3 + 135$
(1) 17   (2) 7
(3) 9   (4) 8
(5) None of these

03. $\sqrt{7569} \div 12 \times 104 = (?)^2 + (23)^2$
(1) 25   (2) 8
(3) 16   (4) 15
(5) None of these

04. $\left(3\sqrt{5} + 6\right)^2 = ? + 36\sqrt{5} + 59$

(1) 22   (2) 24
(3) 26   (4) 12
(5) None of these

05. $873.53 + 532.32 - ? = 535.1$
$+ 232.95$
(1) 673.8   (2) 637.8
(3) 367.8   (4) 763.8
(5) None of these

06. $(58)^2 - (4)^3 \times 486 \div 18 = (?)^2$
$+ 547$
(1) 43   (2) 23
(3) 33   (4) 53
(5) None of these

107. $\sqrt{(292.41)} \times \sqrt{42.25} = ? + 121.98$
(1) 10.38   (2) –10.38
(3) 10.83   (4) –10.83
(5) None of these

108. $148 \div \sqrt{1369} + 142 = 6 \times (?)^2 - 70$
(1) 6   (2) 8
(3) 4   (4) 9
(5) None of these

Directions (109–113) : In each of these questions an equation is given with a question mark (?) in place of a correct symbol. Based on the values on the right hand side and the left hand side of the question mark; you have to decide which of the following symbols will come in place of the question mark.

Give answer	If in place of question mark (?) following will come
(1)	> (greater than)
(2)	= (equal to)
(3)	< (lesser than)
(4)	≥ (either greater than or equal to)
(5)	≤ (either lesser than or equal to)

109. $[(1678 - 654) + (399 \div 21)]$? $[(167 - 98) \times 8 - 509]$

110. $\left[\left\{546 - (4)^2 \div 8\right\}\right]$? $(15)^2 \times 8 - 1734.55]$

111. $\pm\left[(56 + 87) + (12)^2 + 2\right]^{\frac{1}{2}}$?
(34% of 50)

112. $\pm\left[(15 \times 4) + (30)^2 + 1\right]^{\frac{1}{2}}$?
$\left[\sqrt{1764} - 11\right]$

113. $\left[\left(\sqrt{5776} - \sqrt{169}\right)\right]$?
$\pm(5554 - 1585)]^{\frac{1}{2}}$

Directions (114 – 115) : What should come in place of the question mark (?) in the following number series ?

114. 43   55   199   209   309   (?)
(1) 319   (2) 349
(3) 317   (4) 320
(5) None of these

115. 65   141.8   180.2   199.4   209   (?)
(1) 225.8   (2) 213.8
(3) 228.8   (4) 221.8
(5) None of these

116. The area of a square is 9604 sq.cm. The diameter of a circle is equal to half of the side of the square. What will be the circumference of the circle ?
(1) 144 cm   (2) 164 cm
(3) 308 cm   (4) 154 cm
(5) None of these

117. What will be the value of 26% of $\frac{1}{15}$ of the sum of the five times of 45 and 2 times of 60 ?
(1) 5.98   (2) 6.98
(3) 3.98   (4) 5.89
(5) None of these

118. The sum of the heights of Gita and Rita is equal to 160 cm. The height of Sita is equal to three times the height of Rita. Rita's height is 39 cm. What will be the height of Gita, Sita and Rita altogether ?
(1) 257 cm   (2) 277 cm
(3) 267 cm   (4) 287 cm
(5) None of these

Directions (119 – 120) : Read the following information to answer the following questions.

Two unbiased dice are thrown simultaneously.

119. What will be the probability that sum of the numbers on the two faces is a composite number ?
(1) $\frac{7}{12}$ (2) $\frac{5}{12}$
(3) $\frac{3}{4}$ (4) $\frac{1}{2}$
(5) None of these

120. What is the probability of getting a doublet ?
(1) $\frac{1}{3}$ (2) $\frac{1}{6}$
(3) $\frac{1}{4}$ (4) $\frac{2}{3}$
(5) None of these

121. Which among was the theme concluded 5th
(1) BRICS and
(2) BRICS and lenges
(3) 5 Plus BRI
(4) "Where Do
(5) Facing the gether

122. The abbreviat for
(1) European
(2) Expected M
(3) Essential er
(4) Europay, Visa
(5) None of the

123. The Malegam in the news which of the committee ass
(1) Know Your
(2) Microfinan
(3) Targeted tion system
(4) Direct Ben
(5) Regulation charitable

124. What is the p Liquidity Rat India?
(1) 12 per cent
(2) 17.5 per ce
(3) 23 per cent
(4) 26 per cent
(5) 33 per cent

125. Which of the way networks Delhi, Mumb Chennai?
(1) Metro Expr
(2) Golden Qu
(3) Diamond
(4) Golden Cr
(5) NH 11

126. Which of the correct regard

GENERAL AWARENESS

121. Which among the following was the theme of the recently concluded 5th BRICS Summit?
    (1) BRICS and Africa
    (2) BRICS and Emerging Challenges
    (3) 5 Plus BRICS
    (4) "Where Do We Stand"
    (5) Facing the Tomorrow Together

122. The abbreviation EMV stands for
    (1) European Marginal Vat
    (2) Expected Monetary Value
    (3) Essential Monthly Voucher
    (4) Europay, MasterCard and Visa
    (5) None of these

123. The Malegam Committee was in the news recently. With which of the following is this committee associated?
    (1) Know Your Customer Rules
    (2) Microfinance
    (3) Targeted Public Distribution system
    (4) Direct Benefit Transfer
    (5) Regulation of self-funded charitable trusts

124. What is the present Statutory Liquidity Ratio for banks in India?
    (1) 12 per cent
    (2) 17.5 per cent
    (3) 23 per cent
    (4) 26 per cent
    (5) 33 per cent

125. Which of the following highway networks of India connects Delhi, Mumbai, Kolkata and Chennai?
    (1) Metro Expressway
    (2) Golden Quadrilateral
    (3) Diamond Triangle
    (4) Golden Crescent
    (5) NH 11

126. Which of the following is not correct regarding the Systemically Important Non-deposit taking NBFCs (NBFC-ND-SIs)?
    (1) They came into being in the wake of the recent global recession
    (2) NBFCs with assets of Rs. 100 crore and above are being classified as NBFC-ND-Sis
    (3) Prudential regulations are applicable to them
    (4) It was created in 2006
    (5) None of these

127. Which of the following is not a Millennium Development Goal as fixed by the United Nations?
    (1) Eradicating extreme poverty and hunger
    (2) Achieving universal primary education
    (3) Developing a global partnership for peace
    (4) Promoting gender equality and empowering women
    (5) Reducing child mortality rates

128. Which of the following is an example of Indirect Tax?
    (1) Wealth Tax
    (2) Corporation Tax
    (3) Value Added Tax
    (4) Estate Tax
    (5) Income tax

129. Who is the author of The Kite Runner?
    (1) Khaled Hosseini
    (2) Honi Werner
    (3) Elham Ehsas
    (4) Parvez Yusuf
    (5) Mazid Mosaidi

130. Where is the headquarters of SWIFT (Society for Worldwide Interbank Financial Telecommunication) located?
    (1) Vienna, Austria
    (2) Brussels, Belgium
    (3) Montreal, Canada
    (4) Durban, South Africa
    (5) Sydney, Australia

131. Who among the following cannot be a partner in a partnership firm?
    (1) Manager of a Hindu Undivided Family
    (2) Another partnership firm
    (3) Non-citizens
    (4) A minor
    (5) Anyone not disqualified by law from entering into a contract

132. What is the maximum loan limit under the revised Credit Linked Capital Subsidy Scheme for technical upgradation by the Government of India?
    (1) Rs. 10 lakh
    (2) Rs. 40 lakh
    (3) Rs. 78 lakh
    (4) Rs. 100 lakh
    (5) Rs. 150 lakh

133. Which of the following is/are correct regarding the functions of the Indian Mortgage Guarantee Corporation?
    (1) It mitigates risk taken by lenders
    (2) It provides mortgage guarantees to banks
    (3) It provides mortgage guarantees to housing finance companies
    (4) It makes easier for people to get access to home loans with lower down payment amounts
    (5) All of the above

134. Which of the following clubs recently won the German Cup 2013?
    (1) Bayern Munich
    (2) Chelsea
    (3) Stuttgart
    (4) Boca Juniors
    (5) Arsenal

135. Which of the following bodies/organizations/institutions celebrated its platinum jubilee in the year 2010?
    (1) Insurance Regulatory and Development Authority

(2) National Development Council

(3) Securities and Exchange Board of India

(4) Reserve Bank of India

(5) Planning Commission of India

136. Who among the following is, at present, the Prime Minister of Egypt?

(1) Ahmed Shafik

(2) Essam Sharaf

(3) Kamal Ganzouri

(4) Hesham Qandil

(5) Hazem Al Beblawi

137. Which of the following won the Best Film Award at the 2013 IIFA Awards function in Macau?

(1) Kahaani

(2) Paan Singh Tomar

(3) Barfi!

(4) Talaash: The Answer Lies Within

(5) Vicky Donor

138. When did the Eleventh Five Year Plan period end?

(1) 2009

(2) 2010

(3) 2011

(4) 2012

(5) 2013

139. In which year was the first mutual fund set up in India?

(1) 1935   (2) 1949

(3) 1956   (4) 1963

(5) 1969

140. In which form is the Cash Reserve Ratio (CRR) to be maintained with the Reserve Bank of India?

(1) Minimum cash reserves

(2) Gold

(3) Approved Securities

(4) Both 1 and 2

(5) All of the above

141. Against which of the following issues was the 'Occupy Wall Street' not organized?

(1) Social and economic inequality

(2) Greed

(3) Environmental degradation

(4) Corruption

(5) Undue influence of corporations on government

142. Which of the following correctly explains Reverse Merger?

(1) It is the acquisition of a private company by a public company

(2) It is also known as Special Takeover

(3) The privately traded corporation is called a "shell"

(4) It involves the reorganization of capitalization of the acquiring company

(5) All of the above

143. What is the minimum period for which a fixed deposit can be opened in India?

(1) 3 days   (2) 7 days

(3) 15 days

(4) 30 days

(5) 60 days

144. The chief regulator of commodity exchanges in India is

(1) Securities and Exchange Board of India

(2) Reserve Bank of India

(3) Competition Commission of India

(4) Forward Markets Commission

(5) Ministry of Consumer Affairs, Food and Public Distribution

145. Which of the following does not constitute an asset on the Balance sheet of a company?

(1) Cash

(2) Amounts receivable

(3) Tools and equipment

(4) Capital stock

(5) All of these

146. Ringgit is the currency of

(1) Cambodia

(2) South Korea

(3) Malaysia

(4) Indonesia

(5) Myanmar

147. Which of the following correctly explains the situations of Credit Risk?

(1) A business or consumer does not pay a trade invoice when due

(2) A business does not pay an employee's earned wages when due

(3) An insolvent insurance company does not pay a policy obligation

(4) A consumer fails to make a payment due on a mortgage

(5) All of these

148. According to a recent Reserve Bank's Instructions on Banking matters, Banks cannot accept interest free deposits other than in

(1) Demand deposit account

(2) Term deposit account

(3) Current account

(4) Both 1 and 2

(5) None of these

149. Which of the following is correct regarding the Statutory Liquidity ratio (SLR)?

(1) It restricts commercial bank's leverage in pumping more money into the economy

(2) It is maintained only in form of cash

(3) It controls liquidity in banking system

(4) It does not ensure the solvency of commercial banks

(5) None of these

150. SEBI recently launched a centralized web based complaints redress system. What is the name of this complaint redressal system?

(1) INSTANT

(2) SCORES

(3) QUICK

(4) SATISFACTION

(5) None of these

151. Which of the following types of mutual funds is not marked with BROWN color?

(1) Divers

(2) Incom

(3) Sector

(4) Index f

(5) Large-

152. Who, at p man of th ry Council ter (PMEA

(1) M Govi

(2) Saumit

(3) Vijay Sl

(4) C. Rang

(5) Parthas

153. The Reserv cently set a for the card re-crediting count for a action. Wh sation that pay for dela ing days?

(1) Rs. 25 p

(2) Rs. 50 p

(3) Rs. 100 p

(4) Rs. 250 p

(5) Rs. 500 p

154. When the p ate (is in the and the ann is of a single inflation is

(1) Creeping

(2) Chronic

(3) Walking

(4) Moderate

(5) Running

155. Which of the under Nation

(1) Wages fro and self-e

(2) Profits to

(3) Interest to tal

(4) Rents to o

(5) All of the a

156. In which of the is the Nationa being impleme

(1) Diversified funds
(2) Income Funds
(3) Sectoral funds
(4) Index funds
(5) Large-cap funds

152. Who, at present, is the Chairman of the Economic Advisory Council to the Prime Minister (PMEAC)?
(1) M Govinda Rao
(2) Saumitra Chaudhary
(3) Vijay Shankar Vyas
(4) C. Rangarajan
(5) Parthasarthy Shome

153. The Reserve Bank of India recently set a time limit of 7 days for the card issuing banks for re-crediting the customer's account for a failed ATM transaction. What is the compensation that the banks have to pay for delays beyond 7 working days?
(1) Rs. 25 per day
(2) Rs. 50 per day
(3) Rs. 100 per day
(4) Rs. 250 per day
(5) Rs. 500 per day

154. When the price rise is moderate (is in the range of 3 to 7 %) and the annual inflation rate is of a single digit, the type of inflation is called
(1) Creeping Inflation
(2) Chronic Inflation
(3) Walking Inflation
(4) Moderate Inflation
(5) Running Inflation

155. Which of the following comes under National Income?
(1) Wages from employment and self-employment
(2) Profits to firms
(3) Interest to lenders of capital
(4) Rents to owners of land
(5) All of the above

156. In which of the following states is the National Dairy Plan not being implemented?

(1) Punjab
(2) Gujarat
(3) Uttar Pradesh
(4) West Bengal
(5) Madhya Pradesh

157. Which of the following values is considered by a bank when it gives loan against LIC policy?
(1) Face value
(2) Surrender value
(3) Insured value
(4) Both 2 and 3
(5) All of these

158. Which of the following is/are traditional type of open market operations used by the Reserve Bank of India?
(1) Outright purchase
(2) CRR (Cash reserve ratio)
(3) SLR (Statutory Liquidity Ratio)
(4) Repurchase agreement (REPO)
(5) Both 1 and 4

159. What does 'D' stand for in DBT?
(1) Direct
(2) Debit
(3) Devaluation
(4) Depreciated
(5) None of these

160. As per a recent report, the Current Account Deficit of India (CAD) hit a record high of 4.8 percent of gross domestic product (GDP). Which of the following methods is not used for financing CAD?
(1) Liberalizing FDI
(2) Expanding the limits for foreign investment government debt
(3) Easing restrictions on external commercial borrowing by corporates
(4) Contracting the limits for foreign investment in corporate debt
(5) None of these

ANSWERS

1. (2)	**2.** (4)	**3.** (1)	**4.** (3)
5. (5)	**6.** (3)	**7.** (3)	**8.** (1)
9. (4)	**10.** (2)	**11.** (2)	**12.** (4)
13. (1)	**14.** (3)	**15.** (4)	**16.** (5)
17. (2)	**18.** (4)	**19.** (1)	**20.** (3)
21. (5)	**22.** (3)	**23.** (4)	**24.** (4)
25. (2)	**26.** (5)	**27.** (2)	**28.** (2)
29. (1)	**30.** (5)	**31.** (3)	**32.** (2)
33. (4)	**34.** (3)	**35.** (2)	**36.** (3)
37. (1)	**38.** (5)	**39.** (4)	**40.** (2)
41. (1)	**42.** (4)	**43.** (2)	**44.** (3)
45. (2)	**46.** (1)	**47.** (2)	**48.** (4)
49. (5)	**50.** (3)	**51.** (4)	**52.** (4)
53. (2)	**54.** (2)	**55.** (3)	**56.** (5)
57. (5)	**58.** (4)	**59.** (3)	**60.** (5)
61. (5)	**62.** (1)	**63.** (3)	**64.** (2)
65. (1)	**66.** (4)	**67.** (3)	**68.** (2)
69. (5)	**70.** (1)	**71.** (5)	**72.** (3)
73. (2)	**74.** (4)	**75.** (1)	**76.** (5)
77. (1)	**78.** (2)	**79.** (4)	**80.** (3)
81. (1)	**82.** (2)	**83.** (3)	**84.** (4)
85. (1)	**86.** (2)	**87.** (3)	**88.** (4)
89. (1)	**90.** (2)	**91.** (5)	**92.** (1)
93. (2)	**94.** (3)	**95.** (4)	**96.** (5)
97. (1)	**98.** (2)	**99.** (3)	**100.** (4)
101. (1)	**102.** (3)	**103.** (4)	**104.** (1)
105. (2)	**106.** (3)	**107.** (4)	**108.** (1)
109. (3)	**110.** (1)	**111.** (5)	**112.** (5)
113. (4)	**114.** (3)	**115.** (2)	**116.** (4)
117. (1)	**118.** (2)	**119.** (1)	**120.** (2)
121. (1)	**122.** (4)	**123.** (2)	**124.** (3)
125. (2)	**126.** (1)	**127.** (3)	**128.** (3)
129. (1)	**130.** (2)	**131.** (4)	**132.** (4)
133. (5)	**134.** (1)	**135.** (4)	**136.** (5)
137. (3)	**138.** (4)	**139.** (4)	**140.** (1)
141. (3)	**142.** (4)	**143.** (2)	**144.** (4)
145. (4)	**146.** (3)	**147.** (5)	**148.** (3)
149. (1)	**150.** (2)	**151.** (2)	**152.** (4)
153. (3)	**154.** (3)	**155.** (5)	**156.** (4)
157. (2)	**158.** (5)	**159.** (1)	**160.** (4)

EXPLANATIONS

(1–5) : Sitting arrangement
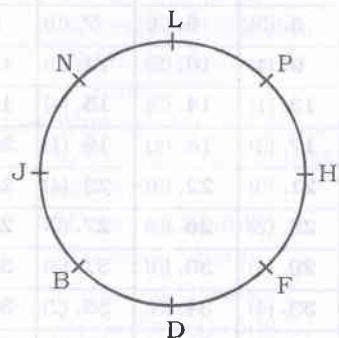
1. (2) P is third to the right of D.
2. (4) J sits third to the left of F.
3. (1) L sits exactly between P and N.
4. (3) N and P are immediate neighbours of L.
5. (5)
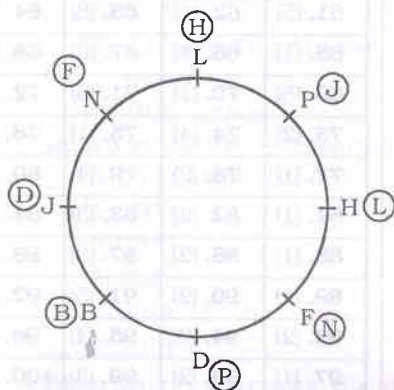
(6–10) : After careful analysis of the given input and various steps of re-arrangement, it is evident that in each step one word and one number are rearranged. In teh first step the word which comes first in the alphabetical order and the lowest number move to the extreme left position. In the next step the word which comes second in the alphabetical order and the second lowest number move to the extreme left position. The same procedure is continued till all the words get arranged in the reverse alphabetical order from left to right and all the numbers get arranged in descending order.

Input	: kind year 67 17 brush urea 31 87 race gift 71 43 out 55
Step I	: brush 17 kind year 67 urea 31 87 race gift 71 43 out 55
Step II	: gift 31 brush 17 kind year 67 urea 87 race 71 43 out 55
Step III	: kind 43 gift 31 brush 17 year 67 urea 87 race 71 out 55
Step IV	: out 55 kind 43 gift 31 brush 17 year 67 urea 87 race 71
Step V	: race 67 out 55 kind 43 gift 31 brush 17 year urea 87 71
Step VI	: urea 71 race 67 out 55 kind 43 gift 31 brush 17 year 87
Step VII	: year 87 urea 71 race 67 out 55 kind 43 gift 31 brush 17

And, Step VII is the last step of the above input.

6. (3) 'brush' is at the sixth position from the right in the Step V.
7. (3) This is Step III.
8. (1) '67' is at the tenth position from the left in the Step IV.
9. (4) There are five elements between 'out' and 'brush' in the Step VI.
10. (2) 'kind' is at the fifth position from the left in Step V.

(11–15):
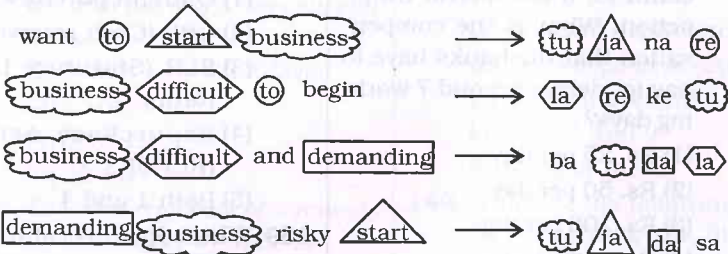
11. (2) begin ⇒ ke
12. (4) difficult ⇒ la; start ⇒ ja
13. (1) want ⇒ na
14. (3) demanding ⇒ da
   and ⇒ ba
   business ⇒ tu
   The code for 'profitable' may be 'ru'.
15. (4) sa ⇒ risky
16. (5) **From statement I**
   H is the second youngest.
   I is older than H.
   From statement II
   J < H
   From both the statements
   J is the youngest.
17. (2) **From statement I**
   F > I
   G, E > H
   From statement II
   □ > E > □□□
   G > E > □□□

18. (4) **From statement I**
   M is the father of H.
   M is the husband of L.
   L is the mother of H.
   From statement II
   K is the wife of D.
19. (1) **From statement I**
   ------→ S | | P ←------
   10th ←——— 7th
   The rank of S = 40 – 10 + 1
   = 31st
   From statement II
   A ⎯17⎯ S ⎯5⎯ B
   B ⎯5⎯ S ⎯17⎯ A
20. (3) **From statement I**
   ⫠ ⫠ R
   Q, S and T were not the first to reach the spot. So, P reached the spot first.
   From statement II
   P > Q, S, R, T

(21–22) :
   M > O
   Q = R <
21. (5) Con
   I. N <
   II. T > Q
22. (3) Con
   I. R <
   II. R =
   R is eit
   equal t
(23–24) :
   F ≥ K >
   H = I <
23. (4) Con
   es I
   I. F ≥ H
   II. G >
24. (4) Con
   I. G ≥
   II. I ≤ K
25. (2) J = K
   Conclus
   I. T > K
   II. M <
(26-32) :
   (i) All comp
   Universa
   (ii) Some Co
   tors →
   (I–type).
   (iii) No plane
   sal Nega
   (iv) Some pla
   Particula
(26–27) :
Some calcula
All computer
   I + A ⇒ I
   "Some c
   chines."
Some compu
   I + A ⇒ I-
All calculator
   I + A ⇒ I-
   "Some co
   (Q)

(21–22) :

$M > O \geq N \geq Q = R$

$Q = R < T$

21. (5) **Conclusions**
   I.   N < M : True
   II. T > Q : True

22. (3) **Conclusions**
   I.   R < O : Not True
   II. R = O : Not True
   R is either smaller than or equal to O.

(23–24) :

$F \geq K > G \geq H = I$

$H = I < J$

23. (4) **Conclusions**
   I.   F $\geq$ H : Not True
   II. G > J : Not True

24. (4) **Conclusions**
   I.   G $\geq$ J : Not True
   II. I $\leq$ K : Not True

25. (2) $J = K \geq M \geq R = T$
   Conclusions
   I.   T > K : Not True
   II. M < J : True

(26–32) :
  (i) All computers are machines → Universal Affirmative (A–type).
  (ii) Some Computers are calculators → Particular Affirmative (I–type).
  (iii) No planet is moon → Universal Negative (E–type).
  (iv) Some planets are not moons → Particular Negative (O–type).

(26–27) :

Some calculators are computers.

All computers are machines.

   I + A $\Rightarrow$ I-type of Conclusion "Some calculators are machines." (P)

Some computers are calculators.

All calculators are objects.

   I + A $\Rightarrow$ I-type of Conclusion "Some computers are objects." (Q)

Some machines are calculators.

All calculators are objects.

   I + A $\Rightarrow$ I-type of Conclusion "Some machines are objects." (R)

26. (5) Conclusion I is Converse of the third Premise.
Conclusion II is Converse of the first Premise.

27. (2) Conclusion (R) contradicts the Conclusion I.
Conclusion II is the Conclusion (P).

28. (2) Some stars are planets.

No planet is moon.

   I + E $\Rightarrow$ O-type of Conclusion "Some stars are not moons."
Conclusion II is the Converse of the first Premise.

29. (1) Some whales are mammals.

No mammal is an insect.

   I + E $\Rightarrow$ O-type of Conclusion "Some whales are not insects."

No mammal is an insect.

All insects are kites.

   "Some kites are not mammals."
Conclusion I is the Converse of the third Premise.

30. (5)

Some governors are directors.

All directors are managers.

   I + A $\Rightarrow$ I-type of Conclusion "Some governors are managers."
Conclusion I is Converse of it.
Conclusion II is the Implication of the second Premise.

(31–32) :

Some pens are erasers.

No eraser is pencil.

   I + E $\Rightarrow$ O-type of Conclusion "Some pens are not pencils." (P)

No eraser is pencil.

All pencils are books.

   E + A $\Rightarrow$ O$_1$-type of Conclusion "Some books are not erasers." (Q)

31. (3) Conclusions I and II form Complementary Pair. Therefore, either Conclusion I or II follows.

32. (2) Conclusion II is the same as the Conclusion (P).

33. (4)

B	U	C	K	S	H	O	T
-1	+1	-1	-1	-1	-1	+1	-1
A	V	B	J	R	G	P	S

Alphabetical order

A B G [J] P R S V

              5th from the right

34. (3)

4	9	19	16	12	1	3	5	4
D	I	S	P	L	A	C	E	D

35. (2)

B R I D G E → D U K G I H
+2
+3
+2
+3
+2
+3

N U M B E R → P X O E G U
+2
+3
+2
+3
+2
+3

Similarly,

U S T O M → E X U W Q P
+2
+3
+2
+3
+2
+3
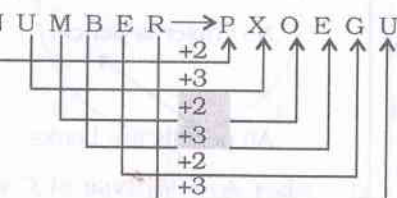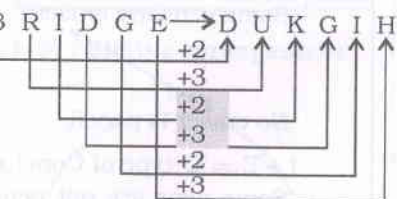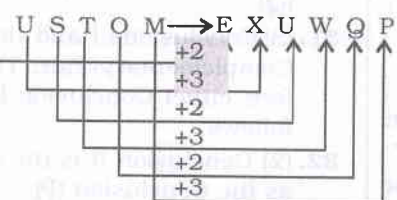
(36–40) :

Student	Favourite Subject	Favourite Sport
P	Biology	Cricket
Q	History	Badminton
R	Philosophy	Hockey
S	Geography	Basketball
T	English	Football
V	Physics	Table Tennis
W	Chemistry	Volleyball

36. (3) Q likes History.

37. (1) S likes Basketball.

38. (5) T likes English.

39. (4) Q's favourite sport is Badminton.

40. (2) P likes Biology.

56. (5) The word **Thrift (Noun)** means : the habit of saving money and spending it carefully
The words **thrift** and **frugality** are synonymous.

57. (5) The word **Strike it rich** means : get a lot of money, especially suddenly or unexpectedly.

Hence, the synonym of **strike it** should be **become**.

58. (4) The word **Aaggression (Noun)** means : action with force and determination in order to succeed.

59. (3) The word **Explosion (Noun)** means : a large sudden or rapid increase in the amount or number of something; outburst.

Hence, the words **explosion** and **reduction** are antonymous.

60. (5) The word **Absurd (Adjective)** means : ridiculous, not logical and sensible.

Hence, the words **absurd** and **reasonable** (sensible) are antonymous.

62. (1) Here, Results find ..... should be used.

63. (3) Here, the academic results of children ...... should be used.

64. (2) The event shows in past time.

Hence, yesterday, as most of them turned up (simple past) .... should be used.

65. (1) Here, The study focusing exclusively on .... should be used.
Look at the sentence :
The discussion focused **on** three main problems.

77. (1) It will be proper to use an infinitive.

78. (2) Here, 'so as to catch' should be used.

79. (4) The structure of sentence in Present Perfect is :
Subject + has/have + V_3

80. (3) The word 'abstract' is an Adjective. Hence 'Instead of teaching abstract' should be

used.

81. (1) $\dfrac{(?)^{\frac{11}{2}}}{72} = \dfrac{648 \times (?)^{\frac{5}{2}}}{8}$

$\Rightarrow (?)^{\frac{11}{2}} = 9 \times 648 \times (?)^{\frac{5}{2}}$

$\Rightarrow (?)^{\frac{11}{2} - \frac{5}{2}} = 9 \times 648$

$\Rightarrow ?^3 = 3 \times 3 \times 3 \times 2 \times 2 \times 2 \times 3$
$\times 3 \times 3$

$\Rightarrow ?^3 = (3 \times 2 \times 3)^3 = (18)^3$

$\Rightarrow ? = 18$

82. (2) Number of candidates from state 4 and state 5

$= \dfrac{650 \times 60}{100} = 390$

$\therefore$ Number of candidates from state 4

$= \dfrac{390}{2} = 195$

83. (3) Required ratio $= 20 : 8 = 5 : 2$

84. (4) $\dfrac{76}{100} \times 567 \times \dfrac{1}{4} = ? \times 7$

$\therefore ? = \dfrac{76 \times 567}{400 \times 7} = 15.39$

85. (1) $12985 - 2378 + 12121 - 6776$
$= ? + 9988$

$\Rightarrow 15952 = ? + 9988$

$\Rightarrow ? = 15952 - 9988 = 5964$

86. (2) $\left(\dfrac{17}{12} \times \dfrac{39}{34} \right) \div \dfrac{9}{8} = ?$

$\Rightarrow ? = \dfrac{39}{24} \div \dfrac{9}{8} = \dfrac{39}{24} \times \dfrac{8}{9}$

$= \dfrac{13}{9} = 1\dfrac{4}{9}$

87. (3) $\left(\dfrac{1600}{1000} \right)^6 \div (0.256 \times 10)^7$

$\times (1.024 \times 4)^8 = (1.6)^{?-9}$

$\Rightarrow (1.6)^6 \div (1.6)^{2 \times 7} \times (1.6)^{3 \times 3}$

$= (1.6)^{?-9}$

$\Rightarrow (1.6)^{6-14+9}$

$\Rightarrow ? - 9 = 1$

$\Rightarrow ? = 10$

88. (4) $\dfrac{?}{25 \times 0.16}$

$\Rightarrow ? = 25 \times 0.1$

89. (1) $\dfrac{96 \times 2117}{73}$

$\Rightarrow ? - 198 =$

$\Rightarrow ? = 198 + 8$

90. (2) $? = \sqrt{57 \times 9.}$

$= \sqrt{541.5 - 72}$

$= \sqrt{1225} = 35$

91. (5) $? = 565 -$

$= 565 - 24.7 \times$

$= 565 - 247 =$

92. (1) $\dfrac{?}{100} \times 545$

$= 1654$

$\Rightarrow ? \times 54.5 - 9$

$\Rightarrow ? \times 54.5 = 1$

$\Rightarrow ? = \dfrac{1744}{54.5}$

93. (2) $\dfrac{(?)^2}{100} \times 108 =$

$\Rightarrow (?)^2 = \dfrac{675 \times}{10}$

$\Rightarrow (?)^2 = (25)^2 =$

94. (3) $\dfrac{19.8 \times 1750}{100}$

$= ? + 276.8$

$\Rightarrow 346.5 + 9 =$

$\Rightarrow ? = 355.5 -$

95. (4) $675.5 + 88.$
$- 38.94$

$\Rightarrow 637.06 = ?^2$

$\Rightarrow ?^2 = 637.06$

$\Rightarrow ? = \sqrt{676} =$

$= (1.6)^{?-9}$

$\Rightarrow (1.6)^{6-14+9} = (1.6)^{?-9}$

$\Rightarrow ? - 9 = 1$

$\Rightarrow ? = 10$

88. (4) $\dfrac{?}{25 \times 0.16} = \dfrac{1935}{9} = 215$

$\Rightarrow ? = 25 \times 0.16 \times 215 = 860$

89. (1) $\dfrac{96 \times 2117}{73} = (? - 198) \times 32$

$\Rightarrow ? - 198 = \dfrac{96 \times 2117}{32 \times 73} = 87$

$\Rightarrow ? = 198 + 87 = 285$

90. (2) $? = \sqrt{57 \times 9.5 - (63 \times 11.5) + 1408}$

$= \sqrt{541.5 - 724.5 + 1408}$

$= \sqrt{1225} = 35$

91. (5) $? = 565 - \dfrac{469.3}{19} \times 10$

$= 565 - 24.7 \times 10$

$= 565 - 247 = 318$

92. (1) $\dfrac{?}{100} \times 5450 - \dfrac{12 \times 750}{100}$

$= 1654$

$\Rightarrow ? \times 54.5 - 90 = 1654$

$\Rightarrow ? \times 54.5 = 1654 + 90 = 1744$

$\Rightarrow ? = \dfrac{1744}{54.5} = 32$

93. (2) $\dfrac{(?)^2}{100} \times 108 = 289 + 386 = 675$

$\Rightarrow (?)^2 = \dfrac{675 \times 100}{108} = 625$

$\Rightarrow (?)^2 = (25)^2 \Rightarrow ? = 25$

94. (3) $\dfrac{19.8 \times 1750}{100} + \dfrac{6 \times 150}{100}$

$= ? + 276.8$

$\Rightarrow 346.5 + 9 = ? + 276.8$

$\Rightarrow ? = 355.5 - 276.8 = 78.7$

95. (4) $675.5 + 88.36 - 126.8 = (?)^2$
$\qquad - 38.94$

$\Rightarrow 637.06 = ?^2 - 38.94$

$\Rightarrow ?^2 = 637.06 + 38.94 = 676$

$\Rightarrow ? = \sqrt{676} = 26$

96. (5) $\dfrac{21}{37} \times \dfrac{7}{15} \times ? = 2432 - 1109$
$= 1323$

$\Rightarrow ? = \dfrac{1323 \times 37 \times 15}{21 \times 7} = 4995$

97. (1) $4326.73 - 2332.52 + 765.91$
$= ? + 2494.75$

$\Rightarrow 2760.12 = ? + 2494.75$

$\Rightarrow ? = 2760.12 - 2494.75$
$= 265.37$

98. (2) $\dfrac{14}{5} - \dfrac{13}{8} - \dfrac{17}{10} = ? - \dfrac{41}{40}$

$\Rightarrow ? = \dfrac{41}{40} + \dfrac{14}{5} - \dfrac{13}{8} - \dfrac{17}{10}$

$= \dfrac{41 + 112 - 65 - 68}{40}$

$= \dfrac{20}{40} = \dfrac{1}{2}$

99. (3) $\sqrt{?} = \dfrac{2444}{94 \times 2} = 13$

$\Rightarrow ? = 13 \times 13 = 169$

100. (4) $? = 23 - 529 + 23 \left(\dfrac{23}{0.23} + 23 \right)$

$= 23 - 529 + 23 \times 123$

$= 23 - 529 + 2829 = 2323$

101. (1) $\dfrac{2184}{39 \times 4} - 67 = \sqrt{?} - 109$

$\Rightarrow 14 - 67 = \sqrt{?} - 109$

$\Rightarrow \sqrt{?} = 56$

$\Rightarrow ? = 56 \times 56 = 3136$

102. (3) $(27)^2 + (6)^2 + (11)^2$
$\qquad - (17 \times 24) = ?^3 + 135$

$\Rightarrow 729 + 36 + 121$
$\qquad - 408 = ?^3 + 135$

$\Rightarrow ?^3 = 343 = 7 \times 7 \times 7 = 7^3$

$\Rightarrow ? = 7$

103. (4) $\sqrt{7569} \div 12 \times 104$
$= (?)^2 + (23)^2$

$\Rightarrow \dfrac{87}{12} \times 104 = (?)^2 + 529$

$\Rightarrow 754 = (?)^2 + 529$

$\Rightarrow (?)^2 = 754 - 529 = 225$

$\Rightarrow ? = \sqrt{225} = 15$

104. (1) $\left(3\sqrt{5} + 6 \right)^2 = ? + 36\sqrt{5} + 59$

$\Rightarrow 45 + 36 + 36\sqrt{5} = ? + 36\sqrt{5}$
$+ 59$

$\Rightarrow 81 = ? + 59$

$\Rightarrow ? = 81 - 59 = 22$

105. (2) $873.53 + 532.32 - ? = 535.1$
$+ 232.95$

$\Rightarrow 1405.85 - ? = 768.05$

$\Rightarrow ? = 1405.85 - 768.05 = 637.8$

106. (3) $(58)^2 - (4)^3 \times \dfrac{486}{18} = (?)^2 + 547$

$\Rightarrow 3364 - 64 \times 27 = (?)^2 + 547$

$\Rightarrow 3364 - 1728 = (?)^2 + 547$

$\Rightarrow (?)^2 = 1636 - 547 = 1089$

$\therefore ? = \sqrt{1089} = 33$

107. (4) $\sqrt{292.41} \times \sqrt{42.25} = ? + 121.98$

$\Rightarrow 17.1 \times 6.5 = ? + 121.98$

$\Rightarrow 111.15 = ? + 121.98$

$\Rightarrow ? = 111.15 - 121.98 = -10.83$

108. (1) $148 \div \sqrt{1369} + 142$

$= 6 \times (?)^2 - 70$

$\Rightarrow \dfrac{148}{37} + 142 = 6 \times (?)^2 - 70$

$\Rightarrow 4 + 142 + 70 = 6 \times (?)^2$

$\Rightarrow 216 = 6 \times (?)^2$

$\Rightarrow (?)^2 = \dfrac{216}{6} = 36$

$\therefore ? = \sqrt{36} = 6$

109. (3) LHS $= (1678 - 654) + \dfrac{399}{21}$

$= 1024 + 19 = 1043$

RHS $= (167 - 98) \times 8 - 509$

$= 552 - 509 = 43$

LHS < RHS

110. (1) LHS $= 546 - \dfrac{16}{8}$

$= 546 - 2 = 544$

RHS $= 225 \times 8 - 1734.55$

$= 1800 - 1734.55$

$= 65.45$

LHS > RHS

111. (5) LHS

$\pm\left[(56+87)+144+2\right]^{\frac{1}{2}}$

$\pm(289)^{\frac{1}{2}}=\pm17$

HS $=\dfrac{34\times50}{100}=17$

HS $\le$ RHS

$)$ LHS $=\pm(60+900+1)^{\frac{1}{2}}$

$\pm(961)^{\frac{1}{2}}=\pm31$

HS

$\sqrt{1764}-11=42-11=31$

HS $\le$ RHS

$)$ LHS $=\sqrt{5776}-\sqrt{169}$

$76-13=63$

HS $=\pm(5554-1585)^{\frac{1}{2}}$

$\pm(3969)^{\frac{1}{2}}=\pm63$

HS $\ge$ RHS

$)$ The pattern is :

$3+12=55$

$5+12^2=55+144=199$

$99+10=209$

$09+10^2=309$

$09+8=\boxed{317}$

$)$ The pattern is :

$5+76.8=141.8$

$+\dfrac{76.8}{2}=141.8+38.4=180.2$

$+\dfrac{38.4}{2}=180.2+19.2=199.4$

$9.4+\dfrac{19.2}{2}=199.4+9.6=209$

$09+4.8=\boxed{213.8}$

$)$ Side of square $=\sqrt{9604}=98$

Diameter of circle $=49$ cm

Circumference $=\pi\times$ diame-
er

$\dfrac{22}{7}\times49=154$ cm

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117. (1) Expression

$=\dfrac{26}{100}\times\dfrac{1}{15}(5\times45+2\times60)$

$=\dfrac{26\times345}{100\times15}=5.98$

118. (2) Gita + Rita = 160 cm

Sita $=39\times3=117$ cm

Gita + Rita + Sita $=160+117$

$=277$ cm

119. (1) Total possible outcomes

$=6\times6=36$

Let E = Events that the sum
is a prime number

$=\{(1, 1), (1, 2), (1, 4), (1, 6), (2, 1), (2, 3), (2, 5), (3, 2), (3, 4), (4, 1), (4, 3), (5, 2), (5, 6), (6, 1), (6, 5)\}$

$=15$

$\therefore$ Probability that the sum is
a prime number

$P(E)=\dfrac{15}{36}=\dfrac{5}{12}$

$\therefore$ Required probability

$=1-\dfrac{5}{12}=\dfrac{7}{12}$

120. (2) Total possible outcomes

$=6\times6=36$

E = Events of getting a dou-
blet

$=(1, 1), (2, 2), (3, 3), (4, 4), (5, 5), (6, 6)=6$

$\therefore P(E)=\dfrac{6}{36}=\dfrac{1}{6}$

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121. (1) The 5th BRICS Summit was held in Durban in March 2013 under the theme: "BRICS and Africa: Partnership for Development, Integration and Industrialization." This Summit completed the first cycle of BRICS Summits and was the first time that the Summit was hosted on the African continent.

122. (4) EMV stands for Europay, MasterCard and Visa, a global standard for inter-operation of integrated circuit cards (IC cards or "chip cards") and IC card capable point of sale (POS) terminals and automated teller machines (ATMs), for authenticating credit and debit card transactions. It is a joint effort initially conceived between Europay, MasterCard and Visa to ensure the security and global interoperability of chip based payment cards.

123. (2) The Malegam Committee was appointed by the Reserve Bank of India to study issues and concerns in the Microfinance (MFI) Sector. The committee submitted its report to the RBI in January 2011. In its report, Y.H. Malegam, chairman of the committee, contended that the micro-finance institutions have neglected the poor.

124. (3) Statutory liquidity ratio is the amount of liquid assets such as precious metals (gold) or other approved securities that a financial institution must maintain as reserves other than the cash. The statutory liquidity ratio is a term most commonly used in India. SLR rate = (liquid assets / (demand + time liabilities)) × 100%. Presently, the SLR is 23%.

125. (2) The Golden Quadrilateral is a highway network connecting many of the major industrial, agricultural and cultur-

---

al centres of Ind
lateral of sorts
connecting De
Kolkata and C
hence its name
among the top te
es namely Ben
Ahmedabad, Ja
and Surat are a
by the network.

126. (1) The new regu
ry of NBFCs vi
SI, was created
deposit taking
assets of Rs. 1
above are being
Systemically In
Deposit tak
(NBFCs-ND-SI).
ulations, such a
quacy requirem
sure norms alon
ing requiremen
made applicable

127. (3) The Millen
ment Goals (M
international
goals that were
lished following
um Summit of
tions in 2000,
adoption of the
Millennium Dec
goals are: Eradi
poverty and hun
universal prima
Promoting gend
empowering wo
child mortality
ing maternal he
ing HIV/AIDS,
other diseases,
ronmental sust
Developing a g
ship for develop

128. (3) A value add
a form of con
which in turn is
From the pers
buyer, it is a t
chase price. Fr
seller, it is a t
value added to

al centres of India. A quadrilateral of sorts is formed by connecting Delhi, Mumbai, Kolkata and Chennai, and hence its name. Other cities among the top ten metropolises namely Bengaluru, Pune, Ahmedabad, Jaipur, Kanpur and Surat are also connected by the network.

126. (1) The new regulatory category of NBFCs viz., NBFC-ND-SI, was created in 2006. Non-deposit taking NBFCs with assets of Rs. 100 crore and above are being classified as Systemically Important Non-Deposit taking NBFCs (NBFCs-ND-SI).Prudential regulations, such as capital adequacy requirements and exposure norms along with reporting requirements, have been made applicable to them.

127. (3) The Millennium Development Goals (MDGs) are eight international development goals that were officially established following the Millennium Summit of the United Nations in 2000, following the adoption of the United Nations Millennium Declaration. Those goals are: Eradicating extreme poverty and hunger; Achieving universal primary education, Promoting gender equality and empowering women, Reducing child mortality rates, Improving maternal health, Combating HIV/AIDS, malaria, and other diseases, Ensuring environmental sustainability, and Developing a global partnership for development.

128. (3) A value added tax (VAT) is a form of consumption tax which in turn is an indirect tax. From the perspective of the buyer, it is a tax on the purchase price. From that of the seller, it is a tax only on the value added to a product, material, or service, from an accounting point of view, by this stage of its manufacture or distribution

129. (1) The Kite Runner is a novel by Khaled Hosseini. Published in 2003 by Riverhead Books, it is Hosseini's first novel, and was adapted into a film of the same name in 2007. The Kite Runner received the South African Boeke Prize in 2004. It was also voted the Reading Group Book of the Year for 2006 and 2007.

130. (2) SWIFT (Society for Worldwide Interbank Financial Telecommunication) provides a network that enables financial institutions worldwide to send and receive information about financial transactions in a secure, standardized and reliable environment. It is headquartered in Brussels, Belgium.

131. (4) The Partnership Act does not prohibit a non-citizen from joining an Indian partnership firm, subject to necessary clearances and permissions from satisfactory authorities in this regard. Partners must be major (above the age of 18), should be sane and should not be disqualified by law from entering into a contract. A minor cannot become a partner. However, a minor be admitted to the benefits of the partnership firm.

132. (4) The Ministry of Small Scale Industries (SSI) is operating a scheme for technology upgradation of Small Scale Industries (SSI) called the Credit Linked Capital Subsidy Scheme (CLCSS). The maximum limit of eligible loan under the revised scheme is Rs. 100 lakh. Accordingly, the ceiling on subsidy would be Rs.15 lakh or 15 per cent of the investment in eligible plant and machinery, whichever is lower.

133. (5) India Mortgage Guarantee Corporation (IMGC) was founded with a vision to make early home ownership a real possibility through the provision of Mortgage Guarantees. The corporation provides mortgage guarantees with the intention to mitigate risk taken by lenders, banks and housing finance companies, over time making it easier for people to get access to home loans with lower down payment amounts.

134. (1) Bayern Munich capped a spectacular season on Saturday by becoming the first German team to win the treble, holding on to beat VfB Stuttgart 3-2 in the German Cup final. It was Bayern's ninth league and cup double and the 15th time they have won the cup competition. They became the seventh team to win their own league, cup and European Cup in the same season, following Inter Milan (2010), Barcelona (2009), Manchester United (1999), PSV Eindhoven (1988), Ajax Amsterdam (1972) and Celtic (1967).

135. (4) The Reserve Bank of India celebrates its platinum jubilee in 2009 and 2010. It was established on 1 April 1935 during the British Raj in accordance with the provisions of the Reserve Bank of India Act, 1934.

136. (5) Hazem Abdel Aziz Al Beblawi is an Egyptian economist and politician who has been interim Prime Minister of Egypt since 2013. Previously he served as deputy prime minister and minister of finance in 2011. After the July 2013 ouster of President Mohammed Morsi and his government, Beblawi was named interim prime minister.

(3) Barfi!, directed by Anurag Basu, won the Best Film Award at the 14th IIFA Awards function held in Venetian Macau, Macau, in July 2013. Barfi! depicts the story of Murphy "Barfi" Johnson (a mute and deaf man) and his relationship with two women, one of whom is autistic.

(4) The 11th Five Year Plan period was 2007-2012. The plan ended in 2012. The 12th five-year plan (2012-2017) was approved by the National Development Council in December 2012.

(4) Unit Trust of India was the first mutual fund set up in India in the year 1963. Unit Trust of India (UTI) was established on 1963 by an Act of Parliament. It was set up by the Reserve Bank of India and functioned under the Regulatory and administrative control of the Reserve Bank of India. In early 1990s, Government allowed public sector banks and institutions to set up mutual funds.

(1) Every commercial bank has to keep certain minimum cash reserves with RBI. This is known as the Cash Reserve Ratio (CRR). Apart from the CRR, banks are required to maintain liquid assets such as precious metals (gold) or other approved securities, other than the cash. This is known as the Statutory Liquidity ratio (SLR).

(3) Occupy Wall Street (OWS) is the name given to a protest movement that began on September 17, 2011, in Zuccotti Park, located in New York City's Wall Street financial district. The main issues raised by Occupy Wall Street were social and economic inequality, greed, corruption and the perceived undue influence of corporations on government-particularly from the financial services sector. The OWS slogan, We are the 99%, refers to income inequality and wealth distribution in the U.S. between the wealthiest 1% and the rest of the population.

142. (4) A reverse takeover or reverse merger (reverse IPO) is the acquisition of a public company by a private company so that the private company can bypass the lengthy and complex process of going public. The transaction typically requires reorganization of capitalization of the acquiring company. In a reverse takeover, shareholders of the private company purchase control of the public shell company and then merge it with the private company. The publicly traded corporation is called a "shell" since all that exists of the original company is its organizational structure.

143. (2) A fixed deposit (FD) is a financial instrument provided by Indian banks which provides investors with a higher rate of interest than a regular savings account, until the given maturity date. At present, the minimum period for such deposits is 7 days. But, they can vary from 10, 15 or 45 days to 1.5 years and can be as high as 10 years. The State Bank of India recently requested the Reserve Bank of India (RBI) to reduce the minimum tenure for fixed deposits to three days from seven days.

144. (4) The commodity exchanges based in India are regulated by the Forward Markets Commission which is overseen by the Ministry of Consumer Affairs, Food and Public Distribution, Government of India. It is the chief regulator of forwards and futures markets and keeps forward markets under observation.

145. (4) A balance sheet, also known as a "statement of financial position," reveals a company's assets, liabilities and owners equity (net worth). Assets are what a company uses to operate its business, while its liabilities and equity are two sources that support these assets. Cash, accounts receivable, tools and equipment, etc are categorized as assets; while liabilities, capital stock and retained earnings come under Liabilities and Owners' Equity.

146. (3) Ringgit (Malay for "jagged") mostly refers to the Malaysian ringgit, which is the local currency in Malaysia. The currencies of the other countries are as follows:- Cambodia: Riel; South Korea: South Korean Won; Indonesia: Indonesian rupiah; and Myanmar: Burmese kyat.

147. (5) Credit risk refers to the risk that a borrower will default on any type of debt by failing to make payments which it is obligated to do. The risk is primarily that of the lender and include lost principal and interest, disruption to cash flows, and increased collection costs. The loss may be complete or partial and can arise in a number of circumstances

148. (3) As per the Reserve Bank's Instructions on Banking matters, banks cannot accept interest free deposits other than in current account. With effect from October 25, 2011, saving bank deposit interest rate stood deregulated. Accordingly, banks are free to determine their savings bank deposit interest rate.

149. (1) SLR restric verage in pum ey into the ec other hand, C serve ratio, is deposits that to maintain w Bank to redu banking syst controls liquid system while credit growth By changing the Reserve Ba increase or dec it expansion. S solvency of con and compels t government se ernment bond

150. (2) SEBI has l tralized web b redress syst This would en lodge and follo plaints and tra redressal of s from anywhe also enable th mediaries and to receive the investors again such compla redressal.

151. (2) The brown indicates that being put into strument. Al such as divers toral funds, in cap funds and will carry a br as these have component a market fluctu ments such a plans, gilt fu funds carry a as these are t struments.

152. (4) Economic cil to the F (PMEAC) is a tional, non-p

149. (1) SLR restricts the bank's leverage in pumping more money into the economy. On the other hand, CRR, or cash reserve ratio, is the portion of deposits that the banks have to maintain with the Central Bank to reduce liquidity in banking system. Thus CRR controls liquidity in banking system while SLR regulates credit growth in the country. By changing the level of SLR, the Reserve Bank of India can increase or decrease bank credit expansion. SLR ensures the solvency of commercial banks and compels them to invest in government securities like government bonds.

150. (2) SEBI has launched a centralized web based complaints redress system (SCORES). This would enable investors to lodge and follow up their complaints and track the status of redressal of such complaints from anywhere. This would also enable the market intermediaries and listed companies to receive the complaints from investors against them, redress such complaints and report redressal.

151. (2) The brown colour coded box indicates that one's money is being put into a high-risk instrument. All equity funds such as diversified funds, sectoral funds, index funds, large-cap funds and small-cap funds will carry a brown colour code as these have a significant risk component and are prone to market fluctuations. Instruments such as fixed maturity plans, gilt funds and income funds carry a blue colour code as these are the safest MF instruments.

152. (4) Economic Advisory Council to the Prime Minister (PMEAC) is a non-constitutional, non-permanent and independent body constituted to give economic advice to the Government of India, specifically the Prime Minister. Dr. C. Rangarajan is the current Chairman of the PMEAC.

153. (3) Effective from July 1, 2011, banks have to pay customers Rs. 100/- per day for delays beyond 7 working days. The compensation has to be credited to the account of the customer without any claim being made by the customer. If the complaint is not lodged within 30 days of transaction, the customer is not entitled for any compensation for delay in resolving his / her complaint.

154. (3) When the rate of rising prices is more than the Creeping Inflation, it is known as Walking Inflation. It refers to the type of inflation when prices rise by more than 3% but less than 10% per annum (between 3% and 10% per annum). According to some economists, walking inflation must be taken seriously as it gives a cautionary signal for the occurrence of Running inflation.

155. (5) The income method of computing National Income adds up all incomes received by the factors of production generated in the economy during a year. This includes wages from employment and self-employment, profits to firms, interest to lenders of capital and rents to owners of land.

156. (4) National Dairy Plan is directed at 14 major dairying states (accounting for more than 90 percent of India's milk production). The first phase of the National Dairy Plan (NDP) covering 8 states has been implemented by National Dairy Development Board (NDDB). Those states are: Karnataka, Tamil Nadu, Punjab, Gujarat, Uttar Pradesh, Madhya Pradesh, Odisha and Maharashtra.

157. (2) One can get a loan on his/her LIC policy if it is eligible for loan. But to get loan on a LIC policy, it should have a Surrender Value, which happens only after payment of 3 yearly premiums. Only after that one can avail for a loan which would be around 90% of Surrender Value.

158. (5) The two traditional types of Open Market Operations (OMOs) used by RBI are: Outright purchase (PEMO): outright buying or selling of government securities; and Repurchase agreement (REPO): short term, and are subject to repurchase. Since the financial reforms of 1991, the use of CRR as an effective tool has been de-emphasized and the use of open market operations has increased.

159. (1) DBT refers to Direct Benefit Transfer. DBT is an anti-poverty program launched by Government of India on 1 January 2013. This program aims to transfer subsidies directly to the people living below poverty line.

160. (4) Even as the CAD has been high, India has been able to finance it because of a combination of 'push' and 'pull' factors. On the push side is the amount of surplus liquidity in the global system consequent upon the extraordinary monetary stimulus provided by advanced economy central banks. On the pull side are the measures taken by India to attract capital flows such as liberalizing FDI, expanding the limits for foreign investment in corporate and government debt and easing restrictions on external commercial borrowing by corporates.

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