



SBI PO Prelims 2016

Number	Section	Area	Questions	Level
Section 1	Logic	Reasoning	35	Medium – Difficult
Section 2	Quant	Quant DI DS	35	Medium: Calculations
Section 3	Verbal	Vocab Grammar RC	30	Easy and Doable
Grand Total			100	Medium Level but Lengthy

Disclaimer: This paper is sample paper memory based any resemblance to real paper is just a coincidence.

Strategy Sheet

Area	Timing	Questions	Attempts	Your Score	Target Score
Quant		35			
Verbal		30			
Logic		35			

Mock Strategy Log

Areas that shocked me		Areas I need to improve	
1		1	
2		2	
3		3	
4		4	
Silly mistakes I made		Mock Taking strategy failed here	
1		1	
2		2	
3		3	
4		4	

SBI PO (PRELIMINARY EXAM)

Section 1 Reasoning Ability:-

Directions. Study the following information carefully and answer the given questions: The following is an illustration of input and rearrangement. (All the numbers are two digits numbers)

Input : talk 61 26 mold boom 88 81 47 work known ink 36 69 cold

Step I : 26 talk 61 mold 88 81 47 work known ink 36 69 cold boom

Step II : 36 26 talk 61 mold 88 81 47 work known ink 69 boom cold

Step III : 47 36 26 talk 61 mold 88 81 work known 69 boom cold ink

Step IV : 61 47 36 26 talk mold 88 81 work 69 boom cold ink known

Step V : 69 61 47 36 26 talk 88 81 work boom cold ink known mold

Step VI : 81 69 61 47 36 26 88 work boom cold ink known mold talk

Step VII : 88 81 69 61 47 36 26 boom cold ink known mold talk work

Step VII is the last step of the above input, as the desired arrangement is obtained.

Input: 89 who root 19 46 near drink link gold 61 23 under 71 97

- Which step number is the following output?
46 23 19 89 who root near 61 under 97 71 gold drink link
(1) Step V (2) Step VI
(3) Step IV (4) Step III
(5) There is no such step
- Which word/number would be at 5th position from the right in Step V ?
(1) 19 (2) 97
(3) gold (4) drink
(5) who
- How many elements (words or numbers) are there between 'gold' and '46' as they appear in the last step of the output?
(1) One (2) Three
(3) Four (4) Five
(5) Seven
- Which of the following represents the position of 'who' in the fourth step?
(1) Eighth from the left (2) Fifth from the right
(3) Sixth from the left (4) Fifth from the left
(5) Seventh from the left
- Which of the following would be step IV?
(1) 19 89 who root 46 near link gold 61 23 under 71 97 drink
(2) 71 61 46 23 19 89 who under 97 drink gold link near root
(3) 61 46 23 19 89 who root under 71 97 drink gold link near
(4) 97 89 71 61 46 23 19 drink gold link near root under who

(5) None of these.

6. Photography is no longer an art form. Nowadays everyone has access to digital cameras that only need to be pointed at the subject in order to generate a perfect image. The writer of the argument apparently assumes that

- the selection of the subject is not an important artistic factor in photography
- digital cameras will continue to improve in quality
- digital cameras can never go wrong
- photography with all other types of camera is an art form
- art is not perfect.

7. In research designed to investigate the possibility of animals developing friendship with other, unrelated, members of their species, a group of 29 chimpanzees were reared together for 15 years. At the end of that time the chimps were presented with two options for obtaining food: press a lever and feed themselves, or press another identical lever and feed themselves, and at the same time deliver food to the chimp next door. (The chimps were able to see each other). The researchers found that the chimps were no more likely to choose the lever that fed a neighbour. The researchers concluded that the chimps had no concept of friendship. However, one critic has suggested that the animals were in an artificial environment from which little can be concluded, and that, at the least, the test ought to have involved the animals being able to touch.

What role do the parts in boldface play in the argument above?

- The first is a position that the critic opposes. The second is a position that the critic supports.
- The first is an observation that supports the researcher's position. The second is an observation that opposes the researchers position.
- The first is a finding on which the researchers base their conclusion. The second is a suggestion that might cast doubt on that finding.
- The first is an observation that supports the critics conclusion. The second is the critics conclusion.
- The first is part of the evidence that the critic disputes. The second is a suggestion that the researchers do not accept.

Directions for next two questions

Jay: We have too many people working on each of our computers in the office. The high frequency of breakdowns is due to too many people handling the same hardware.

Ada: We have just as many people working in our office, yet we hardly need any repairs to our systems. Our systems must be more robust than yours.

- Adas argument would be most strengthened by providing data on the
A. actual number of people in the two offices
B. type of computers that are in both offices
C. ratio of computers to users in her office
D. number of visits by computer engineers to service the computers in Jays office
E. number of computers in Jays office
- Refer to the extract in the previous question
Jay apparently believes that
A. he has the best available hardware
B. the frequency of breakdowns in his office is above average

- C. software specifications are not important in his office
 D. no other office has a similar ratio of computers to users
 E. he does not need more people working in his office

10 .A rare disease, manicottis, is being diagnosed with increasing frequency. The number of cases reported this year is more than double the number reported four years ago. The government should now allocate more funds for treatment and prevention of manicottis.

All of the following, if true, would weaken the conclusion except

- A. funds already available for research in Malecite's are currently under-utilized
 B. a new test employed for the first time this year detects Malecite's at a considerably earlier stage in the development of the disease
 C. the number of cases reported this year represents the same fraction of the population as reported in all of the last five years
 D. a committee of experts reviewed the funding four years ago
 E. a private foundation has committed sufficient funds to cover treatment and prevention needs as well as research for the next five years

In these questions a relationship between different elements is shown in the statements. The statements are followed by two conclusions. Give answer

- A) If only conclusion I is true
 B) If only conclusion II is true
 C) If either conclusion I or II is true.
 D) If neither conclusion I nor II is true.
 E) If both conclusion I and II is true.

11

Statements: $B \geq N$; $S = N > L$; $P \geq N$

Conclusions: I. $B \geq L$ II. $P > L$

12

Statements: $Q > M \geq K < R$, $H \leq Q$

Conclusions: I. $H > K$ II. $Q > R$

13

Statements: $M = N$, $L \geq M$, $C < I \leq N$

Conclusions: I. $M > I$ II. $L > C$

14

Statements: $S = T \leq Q$, $P > J \geq S$

Conclusions: I. $P > T$ II. $J \geq Q$

15

Statements: $W < X$; $S = X$; $X > Y = Z$

Conclusions: I. $X > Z$ II. $Z < S$

Directions: Study the following information carefully and answer the questions given below:

Seven friends D, E, F, G, H, I and J like seven different cold drinks, viz Frooti, Limca, Mirinda, Slice, Fanta, Pepsi and Sprite, but not necessarily in the same order. Each of them wears a tie of a different colour, viz Red, Pink, Blue, Green, Yellow, Black and Purple, but not necessarily in the same order.

F wears a Blue tie but he does not like Limca or Sprite. E likes Slice but he does not wear either Purple or Black tie. H likes

Fanta and wears Red tie. The one who wears a Green tie like Pepsi. G likes Frooti. J wear a Pink tie. D does not like Pepsi. The one who wear Black tie likes Limca.

16)

Which of the following combinations is a true?

- (a) I – Pepsi – Green
 (b) J – Limca – Black
 (c) J – Sprite – Green
 (d) F – Sprite – Pink

17)

D wears the tie of which colour?

- (a) Blue
 (b) Green
 (c) Black
 (d) Can't be determined
 (e) None of the above

18)

Who among the following wears a tie of Green colour?

- (a) D
 (b) E
 (c) G
 (d) I(e) None of the above

19)

Who among the following likes Limca?

- (a) E
 (b) D
 (c) I
 (d) J
 (e) None of the above

20)

J likes which of the following drinks?

- (a) Sprite
 (b) Pepsi
 (c) Limca
 (d) Fanta
 (e) None of the above

21)

F likes which of the following drinks?

- (a) Sprite
 (b) Pepsi
 (c) Limca
 (d) Fanta
 (e) Mirinda

Directions

P = Q means Q is the father of P

P * Q means P is the sister of Q

P ? Q means Q is the mother of P

P \$ Q means P is the brother of Q

P @ Q means Q is son of P

P # Q means P is the daughter of Q

22)

Which of the following indicates A is grandfather of B?

- (a) $M \# A = N = B$ (b) $B \$ L \# Q \# A$
 (c) $B \# L \# A$ (d) $L * B = S \$ Q = A$

(e) None of these

23)

Which of the following means F is paternal uncle of G?

- (a) G # L \$ F \$ N (b) N \$ F \$ L # G
(c) G # M * F \$ L (d) L = F \$ Q @ G
(e) None of these

Directions: In a certain code, the letters of English alphabet (consonants and vowels) are coded for some words. The numerical code for each letter is given in bracket in coded form and corresponds to the letter in the word in the same serial order. Study the coded forms of the given words and find out the rules for their coding. Applying these rules, answer the questions that follow in the two sets.

24)

HAVE

- (a) [10] [15] [10] [10]
(b) [10] [30] [15] [30]
(c) [30] [15] [10] [10]
(d) [10] [15] [10] [15]
(e) Other than the given options

Directions: Study the information below and answer the given questions:

In a certain code

'men has mortal' is coded as 'lo pe he'
'mortal of women' is coded as 'he zo kh'
'women in men' is coded as 'kh ma lo' and
'has big mortal' is coded as 'pe sy he'

25)

How will 'in the men' be coded?

- (a) ma lo sy
(b) ma pe he
(c) lo he pe
(d) ma lo ki
(e) lo ma sy

26)

How will 'big mortal of women' be coded?

- (a) sy zo kh ma
(b) he ma zo kh
(c) sy he pe lo
(d) sy lo zo pe
(e) None of these

In each of the following problems, there is one question and two or three statements I, II and III given below the question. You have to decide whether the data given in the statements is sufficient to answer the question. Read all the statements carefully and find which of the statements is/are sufficient to answer the given question. Choose the correct alternative in each question.

27)

Question: In a certain code, 'XYZ' means 'We are friends'. Which letter stands for 'We' ?

Statements:

- 1 'PYN' means 'They are classmates'.
2 'ZMS' means 'We love them'.

- A. Only 2 follows
B. Both follows
C. None follows
D. Only 1 follows
E. Either A or B follows

28) Among P, Q, R, S and T, Q is the second tallest and S is immediate taller than the shortest. Who among them is in the middle when they stand in the order of their heights ?

Statements:

- I. T is not the shortest.
II. R is taller than S but shorter than Q.
III. P ranks third in height above S when all are arranged in the order of height.
A. Only I and II
B. Either II only or I and III only
C. Only II
D. Only II and III
E. None of these

29)

Four subjects - Physics, Chemistry, Mathematics and Biology - were taught in four consecutive periods of one hour each starting from 8.00 a.m. At what time was the Chemistry period scheduled ?

Statements:

- I. Mathematics period ended at 10.00 a.m., which was preceded by Biology.
II. Physics was scheduled in the last period.
III. Mathematics period was immediately followed by Chemistry.
A. Only I
B. Either I only or II only
C. Only II
D. Only II and III
E. Only I and either II or III

30)

What is the total monthly salary of Vasu ?

Statements:

- Vasu's basic salary is Rs 100 more than Rajan's salary who also serves in Vasu's company.
Other allowances drawn by Rajan besides his basic salary are Rs 2000 per month which is Rs 50 less than Vasu's salary.
Rajan's basic salary is Rs 1550 per month,
A. Only II
B. Only II and III
C. Only I and II
D. Only I and III
E. All I, II and III

31)

Who is the tallest among six boys P, T, N, D, Q and R ?

Statements:

1. P is taller than D and N but not-as tall as T.
2. R is taller than Q but not as tall as T.
A. Only 2 follows
B. Both follows
C. None follows
D. Only 1 follows
E. Either A or B follows

Two cars start from the opposite places of a main road, 150 km apart. Car B is facing west. First car runs for 25 km and takes a right turn and then runs 15 km. It then turns left and then runs for another 25 km and then takes the direction back to reach the main road. In the mean time, due to minor break down the other car B has run only 35 km along the main road.

32)

What would be the distance between two cars at this point?

- A. 65 km
- B. 75 km
- C. 80 km
- D. 85 km
- E. None of these

33)

What direction is car A facing now?

- A. South
- B. West
- C. North
- D. East
- E. None of these

34)

Pointing to a man in photograph, a woman said, "His brother's father is the only son of my grandfather." How is the woman related to the man in the photograph?

- A. Sister
- B. Daughter
- C. Wife
- D. Cousin
- E. None of these

35)

A man pointing to a photograph says, "The lady in the photograph is my nephew's maternal grandmother." How is the lady in the photograph related to the man's sister who has no other sister?

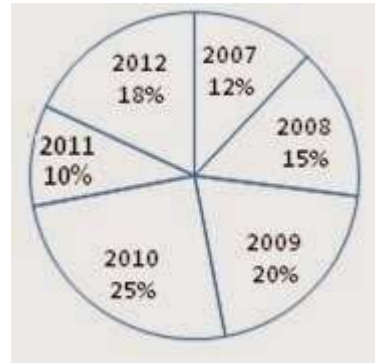
- A. Cousin
- B. Sister-in-law
- C. Mother
- D. Mother-in-law
- E. None of these

B) Quantitative Aptitude:-

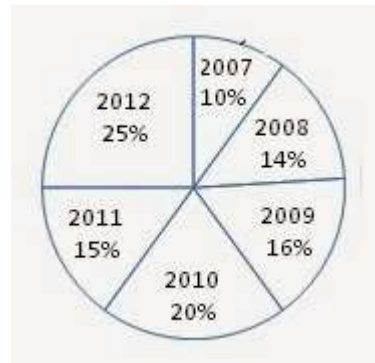
Direction (1-6): Study the following pie-charts carefully and answer the questions given below:

Year-wise Breakup of the number of candidates appeared for an entrance exam and Year-wise Breakup of the number of candidates who cleared the entrance exams.

Number of candidates appeared in the entrance exam from 2007-2012 = 256000



Total Number students who cleared the entrance test from 2007-2012 = 32000



1. What was the ratio of the number of students appeared for the entrance exam in 2012 and the number of students who cleared the exam in 2007 respectively?

- (1) 8 : 1
- (2) 36 : 5
- (3) 72 : 5
- (4) 18 : 10
- (5) None of these

2. The total number of students appeared in entrance exam from 2008 and 2011 was what percentage of number of students appeared for the entrance exam in 2009?

- (1) 120
- (2) 150
- (3) 125
- (4) 80

3. Approximately what was the difference between the number of students who cleared the entrance exam in 2009 and number of students who cleared the entrance exam in 2007?

- (1) 960
- (2) 1920
- (3) 3200
- (4) 5120
- (5) None of these

4. For which year was the difference in the number of students selected to number of students appeared in entrance exam the maximum?

- (1) 2008
- (2) 2007
- (3) 2010

- (4) 2009
(5) None of these

5. The total number of students who cleared the exam from all years together is what percent of the total number of students appeared for the exam in all years together?

- (1) 17.5% (2) 15% (3) 22.5% (4) 12.5% (5) None of these

6. The number of candidates who cleared the entrance exam in 2008 is approximately how much percent of the total number of students who appeared for the exam in the same year?

- (1) 12 (2) 18 (3) 15 (4) 8 (5) 5

Directions: In each of the following questions two equations are given. You have to solve them and give answer.

- A) If $x > y$
B) If $x < y$
C) If $x = y$
D) If $x \geq y$
E) If $x \leq y$

7.

I. X: Area of the circle with radius 10.

II. Y: Area of the square with side 19

8.

X: Year in which Rahul was born.

Rahul at present is 25 years younger to his mother. Rahul's brother, who was born in 1964, is 35 years younger to his mother.

Y: Weight of 100 similar poles.

The total weight of three poles is 200 kilograms more than the total weight of two poles.

9.

X: Number of children in the row facing North

Vishakha who is fifth from the left end is eighth to the left of Ashish who is twelfth from the right end.

Y: Number of children in the row facing North

Rohit is fifth to the left of Nisha who is seventh from the right end and eighteenth from the left end.

10.

X: Roots of $x: x^2 + 13x = -42$

Y: Roots of $y: y^2 + 16y + 63 = 0$

11.

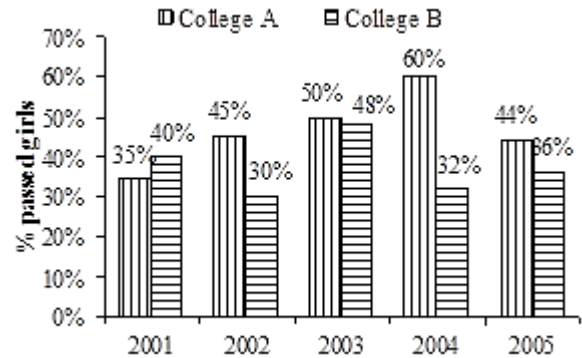
X. Probability that both are white.

Two socks are to be picked at random from a drawer containing only black and white socks. The probability of the first sock being black is $1/3$. There are 24 white socks in the drawer.

Y. Probability that both are black.

Two socks are to be picked at random from a drawer containing only black and white socks. The probability of the first sock being black is $1/3$. There are 24 white socks in the drawer.

Directions : Following bar-graph shows the percentage of passed girls with respect to total passed students of two colleges A and B.



12. If the number of boys passed from College A and College B is 220 and 175 respectively in the year 2002, then what is the difference between number of girls passed from A and B in year 2002?

- (a) 75
(b) 80
(c) 95
(d) 105
(5) None of these

13. If the number of girls passed from College A and College B in year 2001 is equal to 70, then what is the sum of total number of passed students of College A and College B in the same year?

- (a) 445
(b) 415
(c) 405
(d) 375
(5) None of these

14. If the number of girls passed from College A in year 2004 is equal to the number of boys passed from College B in year 2002 and it is 105, then what is the difference to total number of students passed from College A in 2004 and College B in year 2002?

- (a) 25
(b) 30
(c) 35
(d) 40
(5) None of these

15. If total number of students passed from College A and College B in year 2005 is 400 and 500 respectively, then number of girls passed from College B is how much percent more than the number of girls passed from College A in the same year?

- (a) $25/2\%$
(b) $35/2\%$
(c) $20/9$
(d) $8/7$
(5) None of these

16. If the number of girls passed from College A and College B in year 2003 is 200 and 240 respectively, then number of boys passed from College B is what percent of number of boys passed from College A in same year?

- (a) 80%
(b) 110%

- (c) 120%
- (d) 130%
- (5) None of these

17. Present ages of Arti and Swati are in the ratio of 5 : 4 respectively. Three years hence, the ratio of their ages will become 11 : 9 respectively. What is Swati's present age in years?

- A) 24
- B) 25
- C) 28
- D) 30
- E) None of these.

18. My brother is 3 years elder to me. My father was 28 years of age when my sister was born while my mother was 26 years of age when I was born. If my sister was 4 years of age when my brother was born, then what was the age my father when my brother was born?

- A) 48
- B) 42
- C) 35
- D) 32
- E) None of these.

19. A bank offers 10% interest rate compounded annually. A person deposits Rs. 20,000 every year in his account. If he does not withdraw any amount, then how much balances will his account show after four years?

- A) 102102
- B) 102050
- C) 105065
- D) 102520
- E) None of these.

20. A large tanker can be filled by two pipes A and B in 60 minutes and 40 minutes respectively. How many minutes will it take to fill the tanker from empty state if B is used for half the time and A and B fill it together for the other half?

- A) 45 min
- B) 30 min.
- C) 35 min.
- D) 42 min.
- E) None of these.

21. The profit earned after selling an article for Rs. 524 is the same as the loss incurred after selling the article for Rs. 436. What is the cost price of the article?

- A) Rs. 480
- B) Rs. 510
- C) Rs. 600
- D) Rs. 750
- E) None of these

22. In an examination there are 30 question. 1 mark is given for each correct answer and 0.25 marks is deducted for each incorrect answer. Mohan attempted all the questions and scored 13.75 marks. How many incorrect answers did he give?

- A) 10
- B) 11
- C) 12
- D) 13
- E) None of these

23. Mr.Sharma invests 13% of his monthly salary on mutual funds and the amount is Rs. 305500. Later he invests 9% of his monthly salary on pension policies. Also, he invests another 29% of his monthly salary on insurance policies. What is the total monthly amount invested by Mr. Sharma?

- A) Rs. 22 lakh
- B) Rs. 12.5 lakh
- C) Rs. 1198500
- D) Rs. 6.50 lakh
- E) None of these

24. In how many different ways can the word GALOTIA be arranged?

- A) 1870
- B) 2080
- C) 2110
- D) 2520
- E) None of these

25. The ratio of the earnings of A to B is 4 :5. If the earnings of A increase by 20% and the earnings of B decrease by 20%, the new ratio of their earnings becomes 6 : 5. What are A's earnings?

- A) Rs. 20000
- B) Rs. 15010
- C) Rs. 5000
- D) Can't be determined
- E) None of these

26. The length of a rope, to which a cow is tied, is increased from 19m to 30m. How much additional ground will it be able to graze? Assume that the cow is able to move on all sides with equal ease. Use $\pi = 227227$ in your calculations.

- A. 1696 sq m
- B. 1694 sq m
- C. 1594 sq m
- D. 1756 sq.m
- E. 1896 sq.m

27. A car driver driving in fog, passes a pedestrian who was walking at the rate of 2km/h in the same direction. The pedestrian could see the car for 6 min and it was visible to him up to a distance of 0.6 km. The speed of the car would be :

- A. 8 km/h
- B. 800 m/h
- C. 200 m/h
- D. 15 km/h
- E. None of these

28. 30 men, working 4 hrs a day can do a piece of work in 10 days. Find the number of days in which 45 men working 8 hrs a day can do twice the work. Assume that 2 men of the first group do as much work in 2 hrs as 4 men of the second group do in 1 hr.

- (a) $6\frac{1}{3}$ days
- (b) $6\frac{2}{3}$ days
- (c) $5\frac{3}{6}$ days
- (d) $3\frac{1}{6}$ days
- (e) None of these

29. In a class of 40 students, 12 enrolled for both English and German. 22 enrolled for German. If the students of the class

enrolled for at least one of the two subjects, then how many students enrolled for only English and not German?

- A. 30
- B. 10
- C. 18
- D. 28
- E. 32

30. A and B together can do a piece of work in 12 days which B and C together will do in 16 days. After A has been working on it for 5 days, and B for 7 days, C finishes it in 13 days. In how many days A, B and C alone will do the work ?

- (a) 16, 48 and 26 days respectively
- (b) 16, 48 and 24 days respectively
- (c) 26, 48 and 24 days respectively
- (d) 16, 46 and 24 days respectively
- (e) None of these

31. A train leaves station XX at 5am and reaches station YY at 9 am. Another train leaves station YY at 7 am and reaches station XX at 10:30 am. At what time do the two trains cross each other?

- A. 7:36 am
- B. 7:56 am
- C. 8:36 am
- D. 7:56 am
- E. None of these

Directions : Each question below is followed by two statements A and B. You have to determine whether the data given in the statement is sufficient to answer the question. You should use the data and your knowledge of mathematics to choose between the possible answers. Give answer:

- (a) if the statement A alone is sufficient to answer the question, but the statement B alone is not sufficient.
- (b) if the statement B alone is sufficient to answer the question, but the statement A alone is not sufficient.
- (c) if the both statement A and B together are needed to answer the question.
- (d) if either the statement A alone or B alone is sufficient to answer the question.
- (e) if you cannot get the answer from the statements A and B together, but needed even more data.

32. What is the perimeter of a semicircle?

- A. The radius of the semi-circle is half of the length of the rectangle.
- B. Area of rectangle is 234 cm².

33. What is the ratio of two number N1 and N2?

- A. 30% of N1 is 40% of 90.
- B. 20% of N2 is 36% of 50.

34. What are the marks scored by Atul in Science?

- A. Marks scored by Atul in Science is 40% of the marks obtained by him in Maths i.e 80.
- B. Marks scored by Atul in Science and English is 180.

35. What will be Suraj's age after eight years?

- A. The ratio between Kamyas and Suraj's present age is 4 : 7 respectively.
- B. Kamyas is 15 yr younger than Suraj.

C) English:-

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 behavior, 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 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, they have found that they can make money off the young and vulnerable.

Fifty-six percent 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.

1. 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

2. 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

3. 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

4. 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

Directions: Rearrange following sentences And answer following questions.

- A. There is ample justification for the phenomenon of the description.
- B. In the present era also, efforts are being made to rejuvenate Pali.
- C. A curious researcher can study them provided he has mastery over Pali language.
- D. The Indian tradition describes Buddha as an advocate of analytical method.
- E. Pali was perhaps the most commonly used language in those days.
- F. This justification is found in several discourses.

5. –Which of the following should be the FIRST sentence after rearrangement?

- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

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

- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

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

- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

8. Which of the following should be the FIFTH sentence after rearrangement?

- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

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

- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

Direction: In each question, there are two statements which can be combined into single statement in a number of different ways without changing their meaning. Below them are given three probable starters (A), (B) & (C) of such a combined sentence. One, two, three or none of them may be correct.

Decide upon which is/are correct, if any, and mark the option which denotes your answer on the answer sheet. If none of the three starters is suitable, mark 5), ie 'None', as your answer

10. Twelve million youth enter the Indian work force every year. Eight per cent of these youth are unskilled.

- (A) While eighty per cent.....
- (B) Since 12 million
- (C) Of twelve million.....

1) Only (A) 2) Only (C) 3) Only (A) and (C) 4) All (A), (B), & (C) 5) None of these

11. Food inflation is touching 20 per cent. The government will have to tighten monetary policy to prevent further rise.

- (A) Although food inflation is
- (B) With the tightening of monetary.....
- (C) Given that food inflation

1) Only (A) 2) Only (B) 3) Only (C) 4) Only (A) & (B) 5) None of these

12. The government has decided to install renewable energy devices at prominent sites. Citizens will be more aware of their benefits.

- (A) The government's decision.....
- (B) Deciding to install.....
- (C) By making citizens.....

1) Only (A) 2) Only (A) & (B) 3) Only (B) 4) Only (C) 5) None of these

13. The company's sales were low at the beginning of the year. Its sales have picked up in the past few months.

- (A) Though the company's sales were low.....
- (B) Despite low sales at.....
- (C) However the company's sales have picked.....

1) Only (A) 2) Only (A) & (B) 3) All (A), (B) & (C) 4) Only (B) & (C) 5) None of these

14. RBI is concerned about the risk of investing in mutual funds. RBI is likely to ask banks to reduce their investments in mutual funds.

- (A) At the risk of investing.....
- (B) To reduce investments.....
- (C) Concern for the risk.....

1) Only (A) 2) Only (B) 3) Only (C) 4) Only (A) & (B) 5) None of these

Directions: Choose the alternative which best expresses the meaning of the idiom/ phrase given in bold.

15. The failure of crops in successive years put the farmer in a tight corner.

- (a) in a closed room
- (b) in a small field
- (c) in a difficult situation
- (d) in a meadow
- (e) none of these

16. The effort to trace the culprit was a wild goose chase.

- (a) a fruitful hunting
- (b) futile search
- (c) ideal seeking
- (d) genuine effort
- (e) none of these

17. The story does not hold water.

- (a) does not deserve appreciation
- (b) does not fulfil the requirements
- (c) Cannot be believed
- (d) cannot be valued
- (e) none of these

18. Raj couldn't pay the bill, so he asked the owner to put it on the cuff.

- (a) on credit
- (b) against his credit
- (c) in his bank account
- (d) in his friend's account
- (e) none of these

19. His statement is out and out a lie.

- (a) totally
- (b) simply
- (c) merely
- (d) slightly
- (e) none of these

In the following questions a word/phrase is given followed by five alternatives. Select the alternative that conveys the same meaning OR opposite meaning as the word/phrase given.

20. WARMHEARTED

- (a) Boldness
- (b) Benevolence
- (c) Obscurity
- (d) Passivity
- (e) Beneficiary

21. VULGARITY

- (a) Abundance
- (b) Celerity
- (c) Irreverence
- (d) Purity
- (e) Divinity

22. DETERIORATE

- (a) Adorn
- (b) Impede
- (c) Freshen
- (d) Baffle
- (e) Fester

23. CARP

- (a) Fetch
- (b) Mollify
- (c) Adulate
- (d) Nip
- (e) Cavil

24. PASSIONATE

- (a) Turbulent
- (b) Ungainly
- (c) Venomous
- (d) Onerous
- (e) Alluring

Fill in the blanks choosing the word that is most appropriate in the context of the passage.

Some 14 million visitors have made the Oriental Pearl Tower the biggest revenue producing tourist attraction in China, --(A) - the Great wall. At 120,000 tonnes it is the heaviest in the world – the Eiffel Tower at just over 10,000 tonnes is (B) by comparison. The two largest spheres have a total of fifteen floors, the largest with an area of more than four basketball courts.

While almost 200 world statesmen and leaders have visited it since it (C) , it is the people of China and of Shanghai who have taken the tower to their hearts. Gala group marriages with a hundred couples (D) have been held here. The tower plays (E) to numerous community events including an annual foot race to the observation deck.

25. A

- (a) Outdoing
- (b) Bettering
- (c) Supplanting
- (d) Surpassing
- (e) Stopping

26. B

- (a) Valueless
- (b) Insubstantial
- (c) lightweight
- (d) Worthless
- (e) Pleasant

27. C

- (a) Inaugurated
- (b) Exposed
- (c) Operated
- (d) Commenced
- (e) Opened

28. D

- (a) Joining
- (b) Participating
- (c) Cooperating
- (d) Engaging
- (e) Separating

29. E

- (a) venue
- (b) Host
- (c) Entertainer
- (d) Auditorium
- (e) Forum

30. and the proponents of market reforms have no plans for those who do not have the resources and income to buy even two meals a day. The signals are clear income to buy even two meals a day. The signals are clear that those who cannot pay to their food have no right to survive. These poorer sections of society are reduced to mere victims, relationship; the state is seen as the 'dole giver' and the people the 'dole receiver'. It must be recognized that irrespective of market-

governed politics, people remain bound to survival, livelihood and identity issues.

1. The governments have ceased to govern.
2. When the market is allowed to govern, the government becomes powerless to effect any radical social changes.
3. Elections have failed to make democracy distributive and justice oriented.
4. It is about market reforms and absence of plans for the poorest of the poor.
5. A patron – client relationship defines modern governments and the masses.

Solution:

LOGICAL REASONING SOLUTIONS SEQUENTIAL OUTPUT

1. E
2. D
3. B
4. C
5. C

CRITICAL REASONING

6. A
7. C
8. C
9. B
10. D
11. B
12. D
13. B
14. A
15. E

16. Option A Airlines, being convenient and faster means of transport, people would surely prefer it to the railways if there is a marginal difference between the fares. Hence, a considerable gap between the two fares is a must for the railways. So, course I follows.

MATRIX ARRANGEMENTS

17. A
18. C
19. D
20. B
21. A

Symbols Relations

22. D
23. A

CODING DECODING

24. Ans.(d)
- Sol. H A V E
- [10] [15] [10] [15]

25. D
26. E

DATA SUFFICIENCY

27. A

1 is not enough

2 'We are friends' should have only 'We' common with another statement, so enough to get value.

28. B

From the given statement, the descending order of heights is : __, Q, __, S, __.

From II, we have the order: __, Q, R, S, __. Thus, R is in the middle.

From III, we have the order : P, Q, __, S, __. But, according to I, T is not the shortest.

So, R is the shortest. Thus, we have the order : P, Q, T, S, R. So, T is in the middle.

29. E From I and II, we conclude that Mathematics period began at 9.00 a.m., Biology period began at 8.00 a.m. and Physics period began at 11 a.m. So, the Chemistry period began at 10.00 a.m. From I and III, we conclude that Mathematics period ended and Chemistry period began at 10.00 a.m.

30. E

31. B From I, we have: $P > D, P > N, T > P$ i.e. $T > P > D > N$ or $T > P > N > D$... (i)

From II, we have: $R > Q, T > R$ i.e. $T > R > Q$... (ii)

Clearly, from (i) and (ii), we conclude that T is taller than each one of P, N, D, R and Q. So, T is the tallest.

DIRECTIONS

32. A Required distance = $DF = 150 - (25 + 25 + 35) = 150 - 85 = 65$ km.

33. D Car is facing East.

BLOOD RELATIONS

34. A

35. C

QA SOLUTIONS

1. (3) Required ratio = 18% of $256000 / 10\%$ of $32000 = 72 : 5$

2. (3) Required percentage = $(15 + 10)/20 * 100 = 125\%$

3. (2) Required difference = $(16 - 10)\%$ of $32000 = 1920$

4. (3) The difference between number of students selected to number of students appeared in entrance exam in 2007 = 12% of $256000 - 10\%$ of $32000 = 27520$

Similarly calculating for all years, the maximum difference will be for 2010.

5. (4) Required percentage = $32000/256000 = 12.5\%$

6. (1) Required percentage = 14% of $32000/15\%$ of $256000 * 100 = 11.67$

7. B $X = \text{pie} \times 100 = 314; Y = 19 * 19 = 361$

8. B

X: Rahul is $(35 - 25) = 10$ years older than his brother, who was born in 1964. So, Rahul was born in 1954.

Y: Weight of each pole = (weight of 3 poles) - (weight of 2 poles) = 20 kg. So, total weight of 100 poles = (20×100) kg = 2000 kg.

9. C

X: Since 8th to the left of 12th from the right is 20th from the right, so from I, we know that Vishakha is 5th from left and 20th from right i.e. there are 4 children to the left and 19 to the right of Vishakha. So, there are $(4 + 1 + 19)$ i.e. 24 children in the row.

Y: Nisha is 7th from right and 18th from left end of the row. So, there are $(6 + 1 + 17) = 24$ children in the row.

10. D

11. E

X: 24 white socks with a ratio of black to total of 1:3 means that there are 12 black and 24 white socks. So probability is $WW = 24/36 \times 23/35$

12. d; Total number of passed students of College A = $(100 * 220)/55 = 400$

Number of girls passed = 45% of $400 = 180$

Total number of passed students of College = $(100 * 175)/70 = 250$

Number of girls passed = 30% of $250 = 75$

Difference = $180 - 72 = 105$

13. d; For College A,

35% of girls = 70

Total student = $(70 * 100)/35 = 200$

For College B,

40% of girls = 70

Total student = $(70 * 100)/40 = 175$

Sum = $200 + 175 = 375$

14. a;

Total students passed of College A in 2004 = 175

Total students passed of College B in 2002 = 150

Difference = $175 - 150 = 25$

15. c;

Number of girls passed of College = $(44 * 400)/100 = 176$ Number

of girls passed of College B = $(36 * 500)/100 = 180$

% difference = $[(180 - 176)/180] * 100 = 20/9$

16. d;

Number of girls passed from College A = Number of boys passed from College A = 200

Number of girls passed from College B = $48\% = 240$

Total passed = $(240/200) * 48 = 500$

Number of boys passed = 52% of $500 = 260$

% = $(260/200) * 100 = 130\%$

17. A

let Arti age is $5x$ and Swati age is $4x$

after 3 year

$(5x + 3)/(4x + 3) = 11/9$

on solving $x = 6$

So Swati Present Age = $4 * 6 = 24$ year.

18. D

Let my age = x

Then My brother's age = $x + 3$

My mother's age = $x + 26$

My sister's age = $(x + 3) + 4 = x + 7$

My Father's age = $(x + 7) + 28 = x + 35$

Age my father when my brother was born = $x + 35 - (x + 3) = 32$

19. A

Rs. 20000 after 4 years = $20000(1+10/100)^4$ = Rs. 29282
 Rs. 20000 after 3 years = $20000(1+10/100)^3$ = Rs. 26620
 Rs. 20000 after 2 years = $20000(1+10/100)^2$ = Rs. 24200
 Rs. 20000 after 1 year = $20000(1+10/100)$ = Rs. 22000
 Total amount after 4 years = 29282 + 26620 + 24200 + 22000 =
 Rs. 102102

20. B

Part filled by pipe A in 1 minute = $1/60$
 Part filled by pipe B in 1 minute = $1/40$
 Part filled by both pipes A and pipe B in 1 minute =
 $1/60 + 1/40 = 1/24$
 Suppose the tank is filled in x minutes
 Then, To fill the tanker from empty state, B is used for x/2
 minutes and A and B is used for the rest x/2 minutes
 So $x/2 * 1/40 + x/2 * 1/24 = 1$
 on solving x = 30 min

21. A

cost price = $(524 + 436)/2 = 960/2 =$ Rs. 480

22. D

Let the number of questions attempted by Mohan with correct
 answers be x. Then, total marks obtained for correct answers =
 $x * 1 = x$
 And the number of questions attempted by Mohan with
 incorrect answers = $30 - x$.
 Total marks deducted for incorrect answers = $(30 - x)/4$
 Now, $x - (30-x)/4 = 13.75$
 Or, $4x + x = 13.75 * 4 + 30 = 55 + 30 = 85$ or, $5x = 85$
 $x = 85/5 = 17$
 Incorrect answers = $30 - 17 = 13$

23. C

Let the monthly income be Rs. X
 Then, $(x * 13)/100 = 305500$
 $x = (305500 * 100)/13 =$ Rs. 2350000
 Now, total monthly amount invested by Mr. Sharma = $29 + 9 +$
 $13 = 51\%$
 So, 51% of 2350000 = $(51 * 2350000)/100 =$ Rs. 1198500

24. D

Here in the given word GALOTIA, there are seven letters,
 where A appears twice. Hence the reqd number of ways
 $= 7!/2! = 3 * 4 * 5 * 6 * 7 = 2520$

25. D

Can't determined.

26. B. The cow can graze the area covered by the circle of
 radius 19m initially, as the length of the rope is 19m. Area of a
 circle = $\pi * (\text{radius})^2$
 Therefore, the initial area that the cow can graze = $22/7 * 19^2$
 sq m. When the length of the rope is increased to 30m, grazing
 area becomes = $22/7 * 30^2$ sq m.
 The additional area it could graze when length is increased
 from 19m to 30m

= $22/7 * (30^2 - 19^2)$ sq m.

= $22/7 * (30 + 19)(30 - 19) = 22/7 * 49 * 11 = 1694$ sq m. Choice
 B is the correct answer.

27. (b) $6(2/3)$ days

$M1D1H1/E1W2 = M2D2H2/E2W1$ (From MDH Rule)
 Efficiency of first grp : 2nd grp = $2 * 2 : 4 * 1 = 1 : 1$
 Now, $D2 = M1D1H1E1W2 / M2H2E2W1$
 $D2 = 30 * 4 * 10 * 1 * 2 / 45 * 8 * 1 * 1$
 $D2 = 20/3 = 6(2/3)$ days

28. (c) $A \cup B = 40$

We know $A \cup B = A + B - (A \cap B)$
 i.e, $40 = A + 22 - 12$
 or $A = 30$ which is the set of students who have enrolled for
 English and includes those who have enrolled for both the
 subjects.
 However, we need to find out the number of students who
 have enrolled for only English = Students enrolled for English -
 Students enrolled for both German and English = $30 - 12 = 18$.

29. (b) 16, 48 and 24 days respectively

Let the total work be 48
 Efficiency of
 $A+B = 4/\text{day} \dots (i)$
 $B+C = 3/\text{day} \dots (ii)$
 Now, A works for 5 days, B works for 7 days and C works for 13
 days and completes the total work of 48.
 This can be rewritten as
 $A+B$ for 5 days + $B+C$ for 2 days + C for 11 days completes the
 total work of 48
 Now, $A+B$'s 5 days work = 20
 $B+C$'s 2 days work = 6
 Therefore, $20+6+ C$'s 11 days work = 48
 C 's 11 days work = $48-26 = 22$
 C 's efficiency = $2/\text{day} \dots (iii)$
 From (i),(ii),(iii)
 C 's efficiency = 2
 B 's Efficiency = 1
 A 's efficiency = 3
 Time taken by
 $A = 16$ days, $B = 48$ days, and $C = 24$ days

30. Option(B) is correct

Let the distance between XX and YY is d km
 Then, speed of A is $d/4$ km/hr and that of B is $2d/7$ km/hr.
 $XX \dots \dots \dots YY$ (distance XX YY = d km)

31. Option(A) is correct

Traveller distance in 6 min = $2/60 * 6 = 2/10$
 Total distance in 6 min = $2/10 + 6/10 = 8/10$
 Speed = $8/10 * 10 = 8$ km/

3) Verbal Solution

Solutions

1. 4
2. 5
3. 3
4. 4
5. 1

PJ: Final sequence is DAFCEB.

6. d)
7. a)

8. c)
9. e)
10. b)

Probable Starters

11. 2
12. 3
13. 1
14. 1
15. 5

Grammar

16. (c)
17. (b)
18. (c)
19. (a)
20. (a)

Antonyms /Synos

21. Answer (b) Sol. WARM-HEARTEDNESS- The quality or condition of being kind and gentle.
22. Ans.(c) Sol. PROFANITY- blasphemous or obscene language.
23. Ans.(e) Sol. DECAY- (of a body or other organic matter) decay or rot and produce a fetid smell.
24. Ans.(e) Sol. carp- complain or find fault continually about trivial matters. cavil-make petty or unnecessary objections.
25. Ans.(a) Sol. PASSIONATE-characterized by strong and turbulent or conflicting emotion.

Cloze test

26. Ans.(d) Sol. surpassing-incomparable or outstanding.
27. Ans.(c) Sol. Lightweight fits in the context correctly.
28. Ans.(e) Sol. Opened fits in the context correctly.
29. Ans.(b) Sol. Participating fits in the context correctly.
30. Ans.(b) Sol. Host fits in the context correctly.