

ALLAHABAD BANK AGRICULTURE OFFICER EXAM 2009

Reasoning Ability

1. Two friends start from a common point P. One drives 6 kms towards the North and the other drives 6 kms towards East, after which both take a left turn, drive another 6 kms and stop. How far are the two friends from each other when the two finally stop?
 - a) 6 Kms.
 - b) 12 Kms.
 - c) 4 Kms.
 - d) 10 Kms.
 - e) None of these
2. How many meaningful English words can be formed with the letters WLFO using each letter only once in each word ?
 - a) None
 - b) One
 - c) Two
 - d) Three
 - e) More than three
3. What shout come next in the following letter series?
c a b a c a b a b c a b a b c c a b a b c d cab?
 - a) b
 - b) c
 - c) d
 - d) e
 - e) None of these
4. How many such digits are there in the number 924715368 each of which is as far away from the beginning of the number as when the digits are arranged in descending order within the number?
 - a) None
 - b) One
 - c) Two
 - d) Three
 - e) Four
5. Nandan correctly remembers that Ritu's birthday is before Saturday but after Tuesday. Geeta correctly remembers that Ritu's birthday is after Monday but before Friday. On which of the following days does Ritu's birthday definitely fall?
 - a) Wednesday
 - b) Thursday
 - c) Friday
 - d) Wednesday or Thursday
 - e) Cannot be determined
6. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?
 - a) Defend
 - b) Ambush
 - c) Attack
 - d) Invade
 - e) Raid
7. How many such pairs of letters are there in the word CREATIVE each of which has as many letters between them in the word as there are in the English alphabet?

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

8. Each of the vowels in the word POLYTECHNIC is substituted by the letters preceding it in the English alphabetical series, and each consonant is substituted by the letter following it. Which of the following will be sixth letter from the right end if all the vowels are tested in the new arrangement so formed?

- a) Z
- c) P
- e) None of these
- b) D
- d) M

9. In a certain code if NAME is coded as 4692 and MINT is coded as 9745. How is MITE coded in that language?

- a) 9726
- b) 9762
- c) 9752
- d) 9572
- e) None of these

10. In a certain code HIGHWAY is written as HJIHZBX, How is SYMBOLS written in that code?

- a) NZTBTMP
- b) SZTBMPT
- c) NZTCTMP
- d) NZTCMTP
- e) None of these

Directions (11-15): These questions are based on the following letters/numbers/symbols arrangement. Study it carefully and answer the questions.

H 8 B 4 # 9 % E I D * 6 @ A \$ F © 3 J 7 L I 2 K T U 5.

11. Which of the following is the third to the right of fifteenth from the right end of the arrangement?

- a) *
- b) A
- c) @
- d) F
- e) None of these

12. How many such numbers are there in the given arrangement, each of which is immediately preceded by a symbol and also immediately followed by a letter?

- a) None
- b) One
- c) Two
- d) Three
- e) Four

13. How many such symbols are there in the given arrangement each of which is immediately preceded by a number and also immediately followed by a vowel?

- a) None
- b) One
- c) Two
- d) Three

e) More than three

14. If all the numbers are deleted from the given arrangement, which of the following will be fifteenth from the left end?

- a) L
- b) %
- c) #
- d) F
- e) None of these

15. Four of the following five are alike based upon their position in the given arrangement. Which is the one that does not belong to that group?

- a) KIT
- b) \$@F
- c) 94%
- d) 1©7
- e) E%0

Directions (16-20) : Study the following information carefully to answer these questions.

Eight friends P, Q, R, S, T, V, X and Z are sitting around a circular table facing centre. P sits third to the right of X and second to the left of R. S and T do not sit next to each other. S sits second to the right of Q, who is not a neighbour of P. T sits second to the left of V.

16. Four of the following five are similar in a certain way based on their position in the seating arrangement. Which of the following does not belong to that group?

- a) VX
- b) SZ
- c) TV
- d) XZ
- e) RQ

17. What is the position of V with respect to Z in the above arrangement?

- a) Third to the right
- (ii) Fourth to the left
- (iii) Second to the right
- (iv) Fourth to the right
- a) Only a)
- b) Both a) and (ii)
- c) Both (ii) and (iv)
- d) Only (iv)
- e) None of these

18. Who sits to the immediate left of R?

- a) V
- b) Z
- c) T
- d) P
- e) None of these

19. Which of the following sits between X and V?

- a) Q
- b) X
- c) Z
- d) R
- e) None of these

20. In which of the following pairs, second person is sitting to the left of the first person?

- a) XS
- b) PT
- c) RV
- d) QV
- e) None of these

Directions (21-25): In each of the questions below are given four statements followed by four conclusions numbered (i), (ii), (iii) and (iv). You have to take the given statements to be true even if they seem to be at variance from commonly known facts.

Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

21. Statements:

Some bags are wallets.

All wallets are purses.

Some purses are containers.

All containers are trolleys.

Conclusions:

- a) Some bags are trolleys.
- (ii) Some wallets are containers.
- (iii) Some purses are will lets.
- (iv) Some wallets are trolleys.
- a) None follows
- b) Both (i) and (iii)
- c) Only (i) follow
- d) Only (iii) follows
- e) None of these

22. Statements:

All ships are boats.

Some boats are trucks.

All trucks are aeroplanes.

Some aeroplanes are trains.

Conclusions:

- (i) Some aeroplanes are boats.
- (ii) Some trains are trucks.
- (iii) Some boats are ships.
- (iv) All aeroplanes are trucks.
- a) Only (i) follows
- b) Only (ii) follows
- c) Both (i) and (iii) follow
- d) Both (ii) and (iv) follow
- e) None of these

23. Statements. :

All metals are woods.

All liquids are woods.

All woods are gases.

All gases are papers.

Conclusions :

- (i) Some papers are liquids.
- (ii) Some gases are liquids.
- (iii) All woods are papers.

- (iv) Some woods are metals.
a) All follow
b) Only (iii) and (iv) follow
c) Only (i), (ii) and (iii) follow
d) Either (i) or (ii) follows
e) None of these

24. Statements :

All cranes are bulldozers.
Some engines are bulldozers.
Some trucks are engines.
All trucks are dumpers.

Conclusions :

- (i) Some engines are cranes.
(ii) Some dumpers are engines.
(iii) Some trucks are bulldozers.
(iv) Some dumpers are bulldozers.
a) None follows
b) Only (ii) follows
c) Only either (iii) or (iv) follows
d) Only (iv) follows
e) None of these

25. Statements :

All roads are buildings.
Some buildings are trees.
No tree is a bird.
Some birds are animals.

Conclusions :

- (i) No animal is a tree.
(ii) Some trees are roads.
(iii) Some buildings are roads.
(iv) Some trees are animals.
a) None follows
b) Only (ii) follows
c) Only (iii) follows
d) Only (iii) and either (i) or (iv) follow
e) None of these

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

Letters : I BDHLPARFKECMIJT

Number/Symbol/Code: 4 \$ 3 @ 1 7 % 6 © 2 9 # 8 5 t

Conditions :

- a) If the first letter is a vowel and the last a consonant, the codes for the first and the last letters are to be interchanged.
(ii) If both first and the last letters are vowels, both are to be coded as '8'.
(iii) If first letter is a consonant and the last a vowel, both are to be coded as the code for the consonant.

26. KTACHLI

- a) 4* @ # 12
b) 2* @ # 14.

- c) 2*#@#12
- d) 4*#@#14
- e) None of these

27. CMKRAH

- a) #862%@
- b) #82%6@
- c) #8%26@
- d) #2%6@8
- e) None of these

28. ATPRDE

- a) %*7639
- b) 9*763%
- c) %*763%
- d) 8*7638
- e) None of these

29. URBMDL

- a) 16\$835
- b) 56\$831
- c) 56\$835
- d) 16\$831
- e) None of these

30. FHBCIU

- a) 5@\$#4@
- b) @@\$#4~
- c) 5@\$#45
- d) 5@#\$45
- e) None of these

Directions (31-35) : In each of the questions, two rows of numbers are given. The resultant number in each row is to be worked out separately based on the following rules and the question below the rows of numbers are to be answered. The operation of numbers progresses from left to right.

Rules

- (i) If an odd number is followed by another composite odd number, they are to be multiplied.
- (ii) If an even number is followed by an odd number, they are to be added.
- (iii) If an even number is followed by a number which is a perfect square, the even number is to be subtracted from the perfect square.
- (iv) If an odd number is followed by a prime odd number, the first number is to be divided by the second number.
- (v) If an odd number is followed by an even number, the second one is to be subtracted from the first one.

31. 32. 13 5

15 12 15

Which of the following will be the answer if the resultants of the two rows are added?

- a) 45
- b) 54
- c) 36
- d) 18
- e) None of these

32. 67 12 11

20 X 14

If x is the resultant of the first row, what will be resultant of the second row?

- a) 16
- b) 5
- c) 11
- d) 6
- e) None of these

33. 12 36 31

X 11 15

If x is the resultant of the first row, what will be the resultant of the second row?

- a) 5
- b) 10
- c) 45
- d) 75
- e) None of these

34. 27 18 3

21 X 9

If x is the resultant of the first row, what will be the resultant of the second row?

- a) 63
- b) 36
- c) 3
- d) 16
- e) None of these

35. 35 7 2

12 16 X

If x is the resultant of the first row, what will be the answer if the resultants of the two rows are multiplied ?

- a) 7
- b) 10
- c) 24
- d) 21
- e) None of these

Directions (36-40): Read the following information carefully and answer the questions, which follow:

a) 'P-o- Q' means 'Pis father ofQ'.

(ii) 'P + Q' means 'P is sister ofQ'.

(iii) 'P x Q' means 'Pis brother ofQ'.

(iv) 'P-Q' means 'Pis motherofQ'.

36. In the expression 'A + B-C + D' how is C related to A?

- a) Granddaughter
- b) Grandfather
- c) Grandson
- d) Either a) or c)
- e) None of these

37. In the expression 'A+ B x C + D' how is D related to A ?

- a) Son
- b) Grandson
- c) Aunt
- d) Nephew

e) None of these

38. In the expression 'A x B + C - D', how is C related to A?

- a) Uncle
- b) Nephew
- c) Niece
- d) Aunt
- e) None of these

39. Which of the following means 'A is grandmother of D'?

- a) $A+B+C+D$
- b) $A - B+C+D$
- c) $A+ B + c \times D$
- d) $A+B \times C - D$
- e) None of these

40. In the expression 'A+ B-C x D' how is C related to A ?

- a) Aunt
- b) Niece
- c) Father
- d) Nephew
- e) None of these

Directions (41-45): Each of the questions below consists of a question and two statements numbered (I) and (II) are 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 a) if the data in statement (I) alone are sufficient to answer the question, while the Statement (II) alone are not sufficient to answer the question.

Give answer b) if the data in Statement (II) alone are sufficient to answer the question, while the Statement (I) alone are not sufficient to answer the question.

Give answer c) if the data in Statement (I) alone or in Statement (II) alone are sufficient to answer question.

Give answer d) if the data in both the Statements (I) and (II) are not sufficient to answer the question.

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

41. On which date of March was Rohan born?

- (I) He was born on a date which was an even and also a prime number.
- (II) He was born exactly four weeks after the first Sunday of the previous month.

42. How is 'sky' coded in the language?

- (I) 'Fine blue sky' is coded as 'ta so la'.
- (II) 'Beautiful night sky' is coded as 'soja pi'.

43. Who is the heaviest amongst P, Q, R, S and T?

- (I) P is heavier than T but not as heavy as Q.
- (II) R is heavier than only S.

44. Is the time in the clock 5 O'clock?

- (I) After five hours the hour hand and the minute hand will be at a straight line.
- (II) After 2 hours the hour hand and the minute hand will be at an angle of 90° .

45. How many sisters does Meeta have?

- (I) Ashok, the father of Meeta's brother has only two children.
- (II) Meeta's brother has only one sister.

Directions (46-50): Study the following information carefully and answer the given questions.

Seven friends A, B, C, D, E, F and G work in four different departments i.e. Marketing, Finance, HR and IT. Not more than two work in the same department. Each of them works, in different organization's which are P, Q, R, S, T, W and Z, not necessarily in this order. A who does not work for organization works in Marketing Department like C. E works for organization W and does not work in Finance Department B works for organization T and works in the same Department as D. Only F works in HR Department None in Marketing or IT department works for organization R. C works for organization S. The one works for organization Z works for the Finance Department.

46. Which of the following combinations is correct?

- a) C-S-Finance
- b) E- T-IT
- c) A-R-Marketing
- d) F-Q-HR
- e) None of these

47. Which of the following works in IT Department?

- a) G
- b) D
- c) B
- d) Data inadequate
- e) None of these

48. Who works for organization R?

- a) A
- b) F
- c) G
- d) Z
- e) None of these

49. Which of the following pairs works in Finance Department?

- a) A, B
- b) E, G
- c) F, D
- d) D, B
- e) None of these

50. For which of the following organizations does D work?

- a) P
- b) Q
- c) Z
- d) R
- e) None of these

Quantitative Aptitude

Directions (51-55): In the following number series only one number is wrong. Find out the wrong number.

51. 23 104 168 216 253 278 294

- a) 278
- b) 104
- c) 168
- d) 216
- e) 294

52. 22 23 48 147 590 2965 17796

- a) 22
- b) 2965
- c) 17796
- d) 48
- e) 590

53. 12167 15625 19683 24389 29791 34937 42875

- a) 24389
- b) 12167
- c) 34937
- d) 19683
- e) 42875

54. 62 96 158 284 412 666 1078

- a) 184
- b) 96
- c) 412
- d) 158
- e) 666

55. 36 58 154 555 2522.5 13919.75 90462.375

- a) 90462.375
- b) 13919.75
- c) 12522.5
- d) 555
- e) 154

Directions (56-60): What approximate value should come in place of questionmark(?) in the following questions? (You are not expected to calculate the exact value.)

56. $(9191 + 8536 + 3582) \div 7 (895 + 731 + 666) = ?$

- a) 26
- b) 21
- c) 4
- d) 9
- e) 15

57. $844005 \times 85 = ? \times 99999$

- a) 919
- b) 717
- c) 818
- d) 515
- e) 616

58. $(842\% \text{ of } 1292) \div 7 \times 954 = ?$

- a) 8
- b) 14
- c) 11
- d) 17
- e) 20

59. $459.386 + 12.598 - 10.111 \times 28.537 = ?$

- a) 203
- b) 193

- c) 213
- d) 173
- e) 183

60. $\sqrt{190000} = ?$

- a) 436
- b) 444
- c) 458
- d) 462
- e) 470

Directions (61-65): What should come in place of question mark (?) in the following questions?

61. $76.294 - 36.666 - 21.980 - 8.638 = ?$

- a) 9.01
- b) 10.01
- c) 11.01
- d) 12.01
- e) None of these

62. $\{(14)^3 + (52)^2\} / ? = 85.125$

- a) $(7)^2$
- b) $(8)^2$
- c) $(9)^2$
- d) $(10)^2$
- e) None of these

63. $782 + 64 \times 1.75 - 4^4 = ?$

- a) 600
- b) 725
- c) 850
- d) 900
- e) None of these

64. $31\% \text{ of } 674 + ?\% \text{ of } 896 = 486.7$

- a) 47
- b) 41
- c) 39
- d) 33
- e) None of these

65. $(17)^{20} \times (17)^4 = ?$

- a) $(17)^{16}$
- b) $(17)^5$
- c) $(17)^{80}$
- d) $(17)^{24}$
- e) None of these

Directions (66-70): Each question below is followed by two statements A and B. You are to determine whether the data given in the statements is sufficient for answering 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.

Give answer b) if the statement B alone is sufficient to answer the question, but the statement A alone is not sufficient.

Give answer c) if both statements A and B together are needed to answer the question.

Give answer d) if either the statement A alone or statement B alone is sufficient to answer the question.
Give answer e) if you cannot get the answer from the statements A and B together, but need even more data.

66. What is the salary of C, in a group of A, B, C, D and E whose average salary is Rs. 44,970/- ?

- A. Total of the salaries of A and B is Rs. 82,563/-.
- B. Total of the salaries of D and E is Rs. 86,769/-.

67. What is the three-digit number?

- A. The three-digit number is exact multiple of 11.
- B. The first and the third digits are 6.

68. What is the rate of interest p.c.p.a. on an amount of Rs. 10,000/- deposited in a Bank?

- A. The simple interest for three years is Rs. 1,500/-.
- B. The difference between the simple interest and compound interest for three years is Rs. 76.25.

69. How many children can complete a piece of work in 10 days?

- A. If the same piece of work is completed by 6 men in 6 days.
- B. If the same piece of work is completed by 6 women in 9 days.

70. The ages of Nisha and Mona are in the ratio of 3 : 2. What is the age of Nisha?

- A. After 11 years the ratio of Nisha's and Mona's ages will be 4 : 3.
- B. The ages of Mona and Vaishali are in the ratio of 11 : 8.

71. What is 44% of 93% of $\frac{5}{18}$ th of 3000?

- a) 364
- b) 333
- c) 352
- d) 341
- e) None of these

72. In a class of 120 students, each student got sweets that are 15% of the total number of students. How many sweets were there?

- a) 1800
- b) 2700
- c) 2160
- d) Cannot be determined
- e) None of these

73. Neev started a business investing Rs. 65,000/-. After 4 months Tara joined her with a capital of Rs. 42,000/-. At the end of the year the total profit was Rs. 42,036/-. What is the share of profits of Neev?

- a) Rs. 6,328/-
- b) Rs. 14,690/-
- c) Rs. 12,656/-
- d) Rs. 29,380/-
- e) None of these

74. The compound interest accrued on an amount of Rs. 20,000/- at the end of four years is Rs. 9,282/-. What would be the simple interest accrued on the same amount at the same rate in the same period?

- a) Rs. 8,000/-
- b) Rs. 8,500/-
- c) Rs. 7,000/-
- d) Rs. 7,500/-
- e) None of these

75. Gopika decided to donate 13% of her salary to an NGO, but on the day of donation she changed her mind and donated Rs. 3607.5 which was 75% of what she had decided earlier. How much is Gopika's salary?

- a) Rs. 35,000/-
- b) Rs. 37,000/-
- c) Rs. 39,000/-
- d) Cannot be determined
- e) None of these

Directions (76-80): Study the table carefully to answer the questions that follow-

Schools	Classes									
	VIII		IX		X		XI		XII	
	Pass	Fail	Pass	Fail	Pass	Fail	Pass	Fail	Pass	Fail
2003	78	12	79	12	69	12	59	06	87	10
2004	87	11	90	11	77	14	66	18	77	12
2005	65	10	86	09	88	17	73	13	74	11
2006	76	09	84	09	87	11	88	12	65	13
2007	83	10	66	10	69	05	82	10	91	10
2008	91	12	68	15	72	04	85	09	80	10

76. What is the respective ratio of the total number of Pass Students of Class VIII to that of Class X over the years?

- a) 8 : 7
- b) 10 : 9
- c) 80 : 77
- d) 20 : 19
- e) None of these

77. Which Class has minimum number of Pass Students from all the years together?

- a) VIII
- b) IX
- c) X
- d) XI
- e) XII

78. What is the average number of Fail students of all the classes together in the year 2005?

- a) 11
- b) 12
- c) 13
- d) 14
- e) None of these

79. What is the respective ratio of the total number of Fail students of Class XI to the total number of Fail students of Class IX over the years?

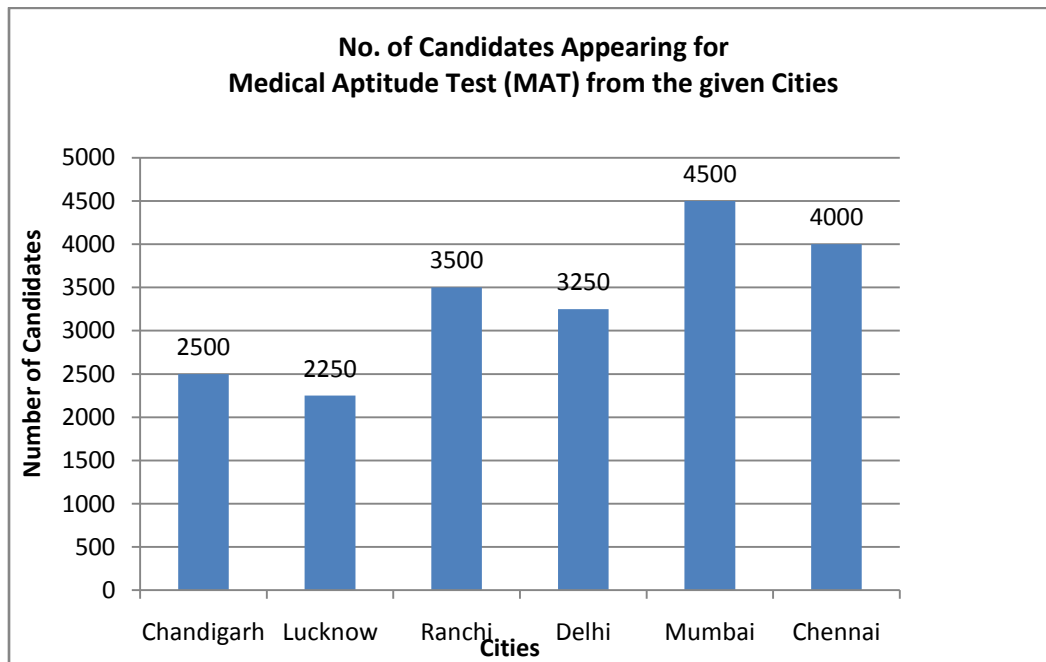
- a) 33 : 34
- b) 12 : 11
- c) 6 : 7
- d) 4 : 3
- e) None of these

80. What is the average number of Pass students from Class XII over the years?

- a) 80
- b) 82

- c) 78
- d) 79
- e) None of these

Directions (81-85): Study the following graph carefully to answer the questions:



81. What is the respective ratio of the number of candidates appearing for the MAT from Chandigarh to Delhi ?

- a) 10:13
- b) 13 : 10
- c) 6 : 5
- d) 5 : 6
- e) None of these

82. What is the respective ratio of the number of students appearing for the MAT from Chandigarh, Ranchi & Delhi together to the number of students appearing for the MAT from Lucknow, Mumbai & Chennai together?

- a) 43 : 37
- b) 7:6
- c) 6 : 7
- d) 37:43
- e) None of these

83. The number of candidates for MAT from Lucknow is what percent of the total number of candidates appearing for MAT from all the Cities together?

- a) 12.67
- b) 16.78
- c) 11.25
- d) 9.88
- e) None of these

84. What is the approximate average number of candidates appearing for MAT from all the Cities together?

- a) 3222
- b) 3444
- c) 3555
- d) 3666

e) 3333

85. The number of candidates appearing for MAT from Ranchi is what percent of the number of candidates appearing for MAT from Mumbai (rounded off to two digits after decimal)?

- a) 128.57
- b) 77.78
- c) 72.22
- d) 112.50
- e) None of these

English Language

Directions (86-95): 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.

At a time when the media and policymakers are talking about how the current financial and food crisis have slowed down economic growth, through their negative impact on stock markets companies and exporters, they have overlooked the plight of the poor, which is no less dismal. According to Global Hunger index, India is home to the world's largest food-insecure population with more than 200 million people facing hunger. It ranks 66th of 88 countries, thanks to the high levels of child malnutrition and calorie-deficient diets. Even the World Bank and the ADB, respectively, estimated that 413.6% and 58.4% of the total population in India lived below the poverty line in 2004-05. These figures reflect poor achievements on inclusive growth despite a growth momentum of 8%-10% over the past few years.

It would be appreciable if the government targets the poor in rural India to make the growth process more inclusive. The continuous rise in food prices has eroded their purchasing power. In fact, food prices have not plummeted the way energy and metals have. Food inflation is still not under control. This has put recent gains in poverty reduction and improvement in living standards in jeopardy. A poor family in India spends 60%-70% of the family income on food-related items. Public intervention by using buffer stocks can play a major role in bringing about stability in prices. The central excise cut of 4% is also a step in the right direction but it could have been further lowered for these products to increase affordability for the poor. Also, import duties should not be raised on food items such as edible oils and pulses. However, the government should not rely on these measures for long-term solutions. It should carefully and urgently probe the causes of the demand-supply imbalance and devote attention to increasing domestic production.

There is no doubt the urban poor have enjoyed some increase in income as a result of high economic growth and the liberalization of the economy. Yet, a vast majority of them living in rural areas are dependent on meager incomes from agriculture and low-productivity jobs in nonagricultural activities, which rise and fall with the ebb and flow of precarious events. This group of poor has remained excluded from India's growth story due to lack of skill and knowledge required for success in a market economy. They have been suffering hunger and malnutrition thanks to rising food inflation as higher prices have only served to further erode their power to buy food.

The second handicap the poor face, is in terms of job losses due to a slowdown in national and international demand. The poor normally work in labour-intensive sectors such as construction, textiles, gems and jewelry, which are often part of the small and medium enterprises category. With the SME businesses shrinking, a large number of lower end jobs come under pressure. That is happening right now and workers are being laid off at an alarming rate.

In these difficult times, policy should focus on two aspects. First, to increase aggregate demand through supporting downsizing businesses while protecting jobs of the poor and raising public investment and expenditure in agriculture, especially in backward regions of the country. Second, to contain food prices in order to save the poor from the hunger trap.

86. Which of the following has/have been responsible for slowing down India's economic growth?

- (A) Focus of the media on the food crisis which has caused panic among exporters.
 - (B) Experts and policymakers have not analyzed the impact of the financial crisis on the poor.
 - (C) Adverse impact of the food and financial crisis on the stock market
- a) Only A
 - b) Both A & C
 - c) Only C
 - d) All A, B & C
 - e) None of these

87. What do the World Bank and Asian Development Bank statistics on India indicate?

- a) Growth of the Indian economy has poor in rural areas are better off than those in urban areas.
- b) At the present rates the poor are unable to buy food.
- c) Those who have not invested in the stock market are not likely to be impacted by the financial crisis.
- d) Cut in central excise duty is one of the ways of controlling food prices.
- e) India has maintained a steady growth rate of 8 to 10 percent for the past few years.

88. Which of the following has been an impact of inflation of food prices?

- a) Government focus has shifted from improving rural infrastructure to providing subsidies.
- b) Energy and metal prices have fallen.
- c) The expenditure of poor families on food items has fallen below 60 percent.
- d) The progress made in fighting poverty has been threatened.
- e) The Government has no funds to boost the standard of living of the poor.

89. How has the drop in international demand impacted the poor?

- (A) They have lost their livelihood due to fall in demand.
 - (B) They have given up their traditional occupations like textiles for skilled jobs.
 - (C) They have begun to cultivate knowledge and skill required for success in other industries.
- a) Only A
 - b) Both A & B
 - c) Only C
 - d) Both B & C
 - e) None of these

90. What does India's rank on the Global Hunger Index imply?

- (A) In spite of development India has the largest number of people living below the 'poverty line'.
 - (B) India needs to import more food to meet the demands of its people.
 - (C) Though India has obtained a very high rank its actual growth rate is very low.
- a) None
 - b) Only A
 - c) Both A & B
 - d) Only C
 - e) None of these

93. Which of the following suggestions has/have been given by the author to protect the poor from hunger?

- (A) Increase public investment in agriculture.
 - (B) Encourage rural poor to move to urban areas to take up skilled jobs.
 - (C) Encourage setting up of industries in urban areas.
- a) Only B
 - b) Both A & B
 - c) Only A
 - d) Both B & C
 - e) None of these

94. What effect has economic growth had on the urban poor?

- a) Economic growth has caused price rise and their purchasing power has fallen.
- b) They have been forced to return to rural areas to take up agriculture.
- c) They have benefited as their income has risen.
- d) Their expenditure on food related items has fallen below sixty percent.
- e) None of these

95. Why has there been a dramatic rate of retrenchment among workers?

- a) Shift from labour intensive to mechanized means of production.

- b) The government has closed down many businesses.
- c) Lack of skill among workers.
- d) Import of goods which were previously manufactured in India.
- e) None of these

Directions (96-98) : Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

96. **PROBE**

- a) Feel
- b) Examine
- c) Estimate
- d) Poke
- e) Interrogate

97. **OVERLOOKED**

- a) Excused
- b) Forgiven
- c) Challenged
- d) Neglected
- e) Viewed

98. **REFLECT**

- a) Picture
- b) Scatter
- c) Image
- d) Think
- e) Reveal

Directions (99-100): Choose the word which is most opposite in meaning to the word printed in bold as used in the passage.

99. **SHRINKING**

- a) Stretching
- b) Bold
- c) Expanding
- d) Confronting
- e) Widening

100. **PLUMMETED**

- a) Steep
- b) Upward
- c) Incline
- d) Risen
- e) Slept

Directions (101-115) : Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error if any will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is '5'. (Ignore errors of punctuation, if any.)

101. The remaining twenty four a) / percent of the company b) / shares are been held c) / by the Government. d) / No error e)

102. Many of the smaller I.T. firm a) / have suffered huge losses b) / in this financial quarter c) / because of the economic crisis. d) / No error e)

103. If Indian companies a)/ want to enter b)/ successfully foreign markets c)/ they must innovate d)/ No error e)
104. Except for a few a)/ of branches in the b)/ north all the others c)/ are fully operational. d)/ No error e)
105. After receiving the proposal a)/ the municipality should necessary b)/ conduct a thorough inspection c)/ of the premises within a month. d)/ No error e)
106. Unfortunately banks have lent a)/ him crores of rupees b)/ without checking the financial c)/ status of his company. d)/ No error e)
107. As soon as the article a)/ about the fraud was b)/ published clients immediately c)/ withdrew its money. d)/ No error e)
108. None of this confusion a)/ would have happened b)/ unless you had done c)/ your research properly. d)/ No error e)
109. Once their having a)/ a substantial number b)/ of customers they considered c)/ expanding their business. d)/ No error e)
110. Who will dared a)/ to question his authority b)/ since he is a close c)/ relative of the Minister d)/ No error e)
111. It will be unfair to a)/ ask an employee to perform b)/ a new job without c)/ giving him adequate training. d)/ No error e)
112. Aamir has made a)/ a powerful film and b)/ can .change people's c)/ mindsets about poverty. d)/ No error e)
113. In the past foreign companies a)/ did not want to invest b)/ in India because of the strict c)/ regulations imposed by the Government. d)/ No error e).
114. Until we know a)/ exactly how much b)/ their business is worth it c)/ is impossibility to decide. d)/ No error. e)
115. The whole focus in a)/ every project is b)/ in reducing costs c)/ and increasing profits. d) No error e)

Directions (116-130): In the following passage there are blanks, each of which has been numbered. These numbers printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Unemployment is (116) in every modern society. Even the most developed (117) nation cannot ensure a job for everyone. Governments try to (118) big businesses to their states by offer tax breaks and other facilities so that big industry will (119) future plants on their soil and (120) create employment. But there is a limit to what industry can bring. Big industry is also (121) for environmental toxic waste, air and water pollution and of environment (122) which (123) whatever employment benefit they bring. In addition the profits of such foreign investment (124) to the parent company and shareholders abroad. Self-employment has none of these (125). While self-employment is not as glamorous as a big new factory, the profits from self-employment (126) in the country (127) they are producing Self-employment enterprises are also (128) too small to create environmental hazards. Most important though it puts a person in (129) of his own fate. Obviously self-employment does have its line but it is often the only (130) to improve the fate of those whom our economies cannot hire.

116.
a) naturally
b) occurred
c) curse
d) existed
e) prevalent

117.

- a) resourceful
- b) industrialized
- c) flourished
- d) advance
- e) progresses

118.

- a) pursuit
- b) appeal
- c) lead
- d) attract
- e) coerce

119.

- a) locate
- b) set
- c) cultivate
- d) invest
- e) bring

120.

- a) according
- b) thus
- c) that
- d) which
- e) resulting

121.

- a) guilty
- b) credited
- c) responsible
- d) created
- e) blame

122.

- a) damage
- b) threat
- c) plight
- d) problems
- e) mess

123.

- a) font
- b) lose
- c) wipe
- d) equivalent
- e) outweigh

124.

- a) contribute
- b) allot

- c) go
- d) returns
- e) belongs

125.

- a) drawbacks
- b) inconvenience
- c) disadvantageous
- d) limitation
- e) flaw

126.

- a) deposit
- b) retain
- c) benefit
- d) remain
- e) avail

127.

- a) while
- b) where
- c) how
- d) for
- e) in

128.

- a) average
- b) most
- c) usually
- d) normal
- e) never

129.

- a) need
- b) power
- c) trust
- d) keeping
- e) charge

130.

- a) solution
- b) purpose
- c) issue
- d) reaction
- e) explanation

Directions (131-140): In each question below a sentence with four words printed in bold type is given. These are numbered as a), b), c) and d). One of these four words printed in bold may be either wrongly spelt or inappropriate in the context of the sentence. Find out the word which is wrongly spelt or inappropriate if any. The number of that word is your answer. If all the words printed in bold are correctly spelt and also appropriate in the context of the sentence, mark e) i.e. 'All correct' as your answer.

131. We need to **ensture**a)/ our clients that there will be no long term **effects**b)/ of **implementing**c)/ these **measures**. d)/ All correct e)
132. Both the Government and the PBI have been **quite**a)/ **proactive**b)/ in **dealing**c)/ with the **consequences**d)/ of the economic slowdown. All correct e)
- 133: **Previously**a)/ to 1990 this act **served**b)/ as an **effective**c)/ **means**d)/ of preventing workers from going on strike. All correct e)
134. It is more **sensible**a)/ to put our plan into action b)/ **gradually**c)/ rather than quickly and have it **failure**. d)/ All correct e)
135. Since they already knew everything about the **process**a)/ I **relied**b)/ on my **colleagues**c)/ to put it into **practice**. d)/ All correct e)
136. We are working **towards**a)/ **constructing**b)/ our own house at the **earliest**c)/ **opportunity**. d)/ All correct e)
137. We were up **late**a)/ last night **drafting**b)/ the **leagle**c)/ **framework** for the merger. d)/ All correct e)
138. We have decided not to **renew**a)/ our **existing**b)/ **contract**c)/ with them because their rates are **exorbitant**. d)/ All correct e)
139. Our **monthly**a)/ workshops are aimed at getting staff to **identify**b)/ areas of **concern**c)/ and **generated**d)/ solutions. All correct e)
140. The Centre has **recently**a)/ announced an **expenditure**b)/ of four thousand crore rupees to **better**c)/ bus services in **urban** areas d)/ All correct e)

Directions (141-150): 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.

Aviation is an amazing industry. With three kilometers of runway, even the most remote corner of the planet has the potential to be integrated into the global economy. Effective government policy, efficient infrastructure and entrepreneurship determine whether it lives up to this promise. What has happened in India over the past five years is no less than a **miracle**. The government's decision to unleash commercial forces is the talk of the global air transport industry. India's skies have become enormously more accessible. International passenger numbers doubled to 30 million while the domestic market more than tripled to 87 million passengers a year. This improves the competitiveness of Indian industry, boosts tourism and creates jobs.

But today Indian aviation is in crisis. The start with, the global situation is **bleak**. Over 30 airlines have gone bankrupt this year. But part of the problem is also made in India. Infrastructure improvements lag behind growth. And a web of national and state taxes is strangling the industry's competitiveness. Urgent action to reduce costs and improve efficiencies is needed. Infrastructure must be able to handle the opportunities that are being created. Mumbai- India's financial capital can only handle 16 million passengers a year. That barely meets the demands of today, let alone future growth: Contrast that with Seoul. Effective transport links are a pillar of Korea's economic policy. It created an air transport hub with the potential to handle 100 million passengers. Efficient land infrastructure connects it to the city and it is integrated with the port of Incheon to create a multi-modal hub. And it was growing at 12% a year between 2003 and 2007.

Even more immediate is the need for tax reform. The combination of state and national taxes can make it up to 58% more expensive to buy fuel, our largest cost item, in India compared to Singapore. The finance ministry's recent scrapping of the 5% import duty is good news. This alone will not restore competitiveness to Indian aviation. Service tax on premium class tickets over flight, landing and airport charges must also go. Not only is this a competitive disadvantage, it **contravenes** India's obligations under the Chicago Convention.

There have been some good signs. The passing of the Airport Economic Regulator Authority (AERA) Bill by Parliament is a step in the right direction. No time should be wasted in making it operational. Some signs infrastructure

issues must be **resolved** with the transparency that AERA promises. While airlines face all the pressures and challenges of a normal business, they are denied the commercial freedoms that other businesses take for granted. International markets are closed until governments open them and airlines cannot access global equity capital because of outdated ownership rules. The result is the world's most fragmented industry that is structurally unable to cover its cost capital. In short, while airlines facilitated the global village, they are among the last to see its benefits. This must change. There are no cut-and-paste solutions. But the advantage of coming from behind is the ability to avoid mistakes and learn from the best. A balanced policy requires a coordinated effort to ensure a competitive cost structure rational taxes, adequate infrastructure and commercial opportunities.

141. Which of the following is/are proving detrimental to the aviation industry's competitiveness?

- (A) Infrastructure reforms have not kept pace with expansion plans.
- (B) The government -has unleashed commercial forces in the aviation sector.
- (C) Import duties not being levied on, goods.
- a) Only (A) & (B)
- b) Only (A)
- c) Only (C)
- d) All (A), (B) & (C)
- e) None of these

142. Which of the following is TRUE in the context of the passage?

- a) Without a government stake many airlines have failed.
- b) It is cheaper for airlines to purchase fuel in Singapore than in India.
- c) Although Seoul is smaller in size it handles more passengers than Mumbai.
- d) Only Indian airlines have been cutting jobs recently.
- e) The Indian government's efforts to open up the airline industry failed miserably.

143. What has the large number of air travellers meant for the Indian aviation sector?

- a) It has created a crisis for only in the Indian, aviation industry.
- b) Delays in flights have expressed lack of airport infrastructure.
- c) It has shown that the Indian government's air transport policies need to be revamped.
- d) The large numbers have promoted tourism and more jobs have been created.
- e) None of these

144. Why does the author refer to aviation as an amazing industry?

- a) The author believes it is the sole reason for India's economic development
- b) It is a cheap form of travel through which one can get access to remote places.
- c) With a small amount of infrastructure it ensures distance places can be made part of the world economy.
- d) Entrepreneurs from all over the world can meet to decide how to help the remote parts of the world develop.
- e) None of these

145. According to the author why has the airline industry not felt the benefits of change?

- (A) The majority of their profits are spent on exorbitant fuel prices
- (B) They have to function with certain government restrictions.
- (C) Certain conventions like the Chicago Convention are outdated.
- a) Both (A) & (B)
- b) Only (B)
- c) Both (B) & (C)
- d) Both (A) & (C)
- e) None of these

146. What is the author's opinion of service tax on certain tickets?

- a) It helps airlines provide better services.
- b) It proves that certain international laws are outdated and need to be changed.

- c) It will help to better the airport infrastructure.
- d) It helps Indian airlines compete with global airlines.
- e) None of these

147. What is/are the ' hallmarks of a balanced transport policy according to the author?

- (A) Studying other transport policies and copying the best of them
- (B) Providing sufficient commercial opportunities
- (C) Facilitating competition and providing logical tax reforms
- a) Only (A)
- b) Both (B) & (C)
- c) Both (A) & (C)
- d) Only (C)
- e) None of these

148. Why has the author compared the cities of Mumbai and Seoul?

- a) To illustrate that Seoul efficiently handles many more tourists than Mumbai because of the availability of infrastructure-facilities.
- b) To compare the sizes of the two financial capitals of Korea and India and the number of tourists they handle.
- c) To show that both cities have inadequate transport infrastructure.
- d) To demonstrate that Mumbai is too crowded to handle many air passengers while Seoul easily can.
- e) Given their geographical sizes Mumbai's growth rate is higher than that of Seoul.

149. What is the objective of introducing the AERA Bill?

- a) To implement tax reforms
- b) To monitor that imports duties are implemented
- c) Cutting costs and ensuring transparency in implementing infrastructure plans
- d) Operationalizing a large number of new airports in rural areas
- e) None of these

150. Which of the following factors has led to a crisis in the Indian aviation industry?

- a) Unprecedented number of tourists visiting India
- b) Bankruptcy of many Indian airlines
- c) Worldwide slump in the aviation sector
- d) Excess staff who have not been properly trained
- (5.) Delay in implementing the AERA Bill

Directions (151-153): Choose the word which is most similar in meaning to the word printed in **bold** as used in the passage.

151. **LAG**

- a) Delay
- b) Slow
- c) Trail
- d) Idle
- e) Decrease

152. **MIRACLE**

- a) Sensation
- b) Awe
- c) Prayer
- d) Dream
- e) Fantasy

153. **RESOLVED**

- a) Aimed

- b) Analysed
- c) Repaired
- d) Judged
- e) Settled

Directions (154-155): Choose the word which is most opposite in meaning to the word printed in bold as used in the passage.

154. **BLEAK**

- a) Sheltered
- b) Closed
- c) Promising
- d) Hopeless
- e) Smiling

155. **CONTRAVENES**

- a) Similar
- b) Verifies
- c) Different
- d) Defies
- e) Complies

Directions (156-160): Rearrange the following six sentences (A); (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) They took over a hundred hours of footage which was finally cut down to fifteen minutes.

(B) After learning about our work at Grameen two television channels wanted to make a report on us.

(C) It even moved people to act to bring about change in their local communities and was more effective than anything we had tried before.

(D) They spent long hours visiting villages, interviewing borrowers, development experts and government officials.

(E) This shows what a key role the media can play in changing the way people think and act

(F) When the report was telecast we received letters and phone calls from around the world.

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

- a) B
- b) C
- c) D
- d) E
- e) F

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

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

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

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

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

- a) B
- b) C
- c) D
- d) E
- e) F

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

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

Directions (161-170): 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.

161. He was unaware that _____ he was giving his presentation the Chairman was in the audience _____.

- a) meanwhile, attending
- b) simultaneously, present
- c) meantime, clapping
- d) throughout, concentrating
- e) while, listening

162. It is _____ that workers in the informal sector _____ basic benefits and job security.

- a) known, deprived
- b) routine, suffer
- c) sad, lack
- d) common, withheld
- e) unsatisfactory, require

163. Experts _____ a further fall in the _____ for oil products.

- a) anticipate, demand
- b) predict, supply
- c) forecast, price
- d) expected, value
- e) sure, claim

164. The project has already _____ come delays over _____ clearances from local authorities.

- a) experienced, acquire
- b) confronted, attained
- c) encounter, securing
- d) coped, procuring
- e) faced, obtaining

165. It was _____ that I met him because he agreed to finance our research project without _____.

- a) rackily, delay
- b) fortunate, hesitation
- c) accident, question
- d) advantageous, conviction
- e) timely, doubt

166. Suresh made it a _____ to return home for every festival since it _____ his parents tremendously.

- a) goal, delight
- b) intention, gladdened

c) characteristic, contented

d) point, pleased

e) purpose, thrill

167. The Board has started _____ names of eligible candidates to _____ one of its Directors.

(!) shortlist, succeed

b) collect, substitute

c) accumulating, act

d) compiling, replace

e) scheduling, deputise

168. When the Manager reminded Rahul about the _____ work, he _____ her that it would be completed by the next day.

a) pending, promised

b) unfinished, confirmed

c) leftover, affirmed

d) balance, guarantees

e) surplus, pledged

169. Although several issues were _____ during the meeting none of them was _____.

a) debate, settle

b) reviewed, answer

c) discussed, solved

d) clarified, analyzed

e) consulted, simplified

170. _____ to the World Wealth Report Russia has the _____ number of millionaires in the world.

a) According, largest

b) Corresponding, extensive

c) Accepted, sizeable

d) Declared, highest

e) Pursuant, abundant

Directions (171-180): Which of the phrases a), b), c) and d) given below each sentence should replace the phrase printed in bold in the sentence to make it grammatically correct? If the sentence is correct as it 'is given and no correction is required, mark e) as the answer.

171. We can only revise the rates taking into account of the views of the other Hoard members.

a) have taken into account

b) after taking into account

c) having taken an account of

d) on taking an account

e) No correction required

172. Having paid your taxes on time you would have avoided such a stiff penalty.

a) Had you paid your

b) Your paying

c) It you have paid

d) Pay off your

e) No correction required

173. If it wants to retain its clients your organization needs modernization its LT. systems.

a) needed to modernize

b) is needed modern

- c) is in need of modernized
- d) needs to modernize
- e) No correction required

174. We have not preference of this Airline over any other.

- a) do not prefer to
- b) have no preference for
- c) have been preferable to
- d) are not preferring with
- e). No correction required

175. More than criticizing his efforts, offer him some encouragement.

- a) Mostly to criticize
- b) Other than criticize
- c) Rather than criticizing
- d) Instead of criticism
- e) No correction required

176. At present we are holding discussions with the governments of both neighboring countries to open our factories there.

- a) two neighbour countries
- b) both our neighbour country
- c) two neighborly countries
- d) both neighborhood countries
- e) No correction required

177. Cutting down these trees will cause major damage to this area in the long run.

- a) damage major
- b) be causing major damage
- c) be damaging the major
- d) have caused major damage
- e) No correction required

178. Once the elections were over the government immediately lower the price of petrol as it had promised.

- a) has immediately lowered
- b) was lowering immediately
- c) have to immediately lower
- d) immediately lowered
- e) No correction required

179. To sustain production across these levels we need additional investment

- a) within these level
- b) at these levels
- c) beyond this levels
- d) above this levels
- e) No correction required

180. The Committee are looking into a pay revision for workers and will submit its report in short.

- a) submit its report shortly
- b) submit their report shortly
- c) be submitting its report in short
- d) submit shortly their report
- e) No correction required

Directions (181-185): In each of the following questions four words are given of which two words are most nearly the same in meaning. Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination, by darkening the appropriate oval in your answersheet.

181.

- (A) comprehensively
- (B) specifically
- (C) expressly
- (D) obsessively
- a) A-C
- b) B-D
- c) C-D
- d) A-D
- e) B-C

182.

- (A) memorize
- (B) highlight
- (C) interest
- (D) emphasis
- a) A-C
- b) A-B
- c) B-C
- d) B-D
- e) C-D

183.

- (A) guilty
- (B) fraud
- (C) responsible
- (D) blame
- a) A-C
- b) A-B
- c) B-D
- d) A-D
- e) C-D

184.

- (A) resolve
- (B) strict
- (C) intent
- (D) authority
- a) A-B
- b) B-D
- c) A-C
- d) A-D
- e) C-D

185.

- (A) characteristic
- (B) favored
- (C) predominant
- (D) leading

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

General Awareness

186. According to the World Economic Forum which of the following groups of countries have the most developed financial system in the world?

- a) USA-France
- b) France-Britain
- c) India-USA
- d) Britain-Australia
- e) USA-Britain

187. Which of the following sectors of US economy were passing through a phase of slowdown recently and wanted US Govt. to provide bail out packages to them?

- (A) Agricultural sector
- (B) Auto sector
- (C) Banking and Financial Services Sector
- a) Only A
- b) Only B
- c) Only C
- d) B & Only
- e) All A, B & C

188. Which of the following statement(s) is/are true about the buy back of the Foreign Convertible Bonds (FCBs), which were in news recently?

- (A) Govt. has put a ban on the buy back of the Foreign convertible Bonds.
- (B) Govt. has now allowed the buyback of the Foreign convertible Bonds.
- (C) Companies can now pre pay the foreign convertible bonds from their Indian rupee resources and/or through their foreign currency accruals.
- a) Only A
- b) Only B
- c) Only C
- d) B & Only
- e) None of these

189. Which of the following countries has decided to issue a currency note equivalent to that of US\$ 100 million as it is struggling with the world's highest inflation rate of 231 million percent?

- a) Somalia
- b) Ethiopia
- c) Sudan
- d) Uganda
- e) Zimbabwe

190. The Reserve Bank of India in its mid-term review of the monetary policy in

October 2008 had said that the inflation would be around 7% by the year-end. Which of the following is/are indications on the basis of which RBI gave this statement?

- (A) Headline inflation as measured by the wholesale price index has started declining.
- (B) Commodity prices are coming down.
- (C) Domestic Demand is also slowing down.
- (D) Fuel Prices are lowered down recently.

- a) A & B only
- b) A & D only
- c) All A, B, C & D
- d) Only D
- e) None of these

191. As we all noticed in the recent past almost all major banks were offering loans at cheaper rates. Which was/were the major event(s) that took place in the financial sector, which prompted banks to do so?

- (A) RBI frequently announced a cut in various rates and ratios.
- (B) Govt. provided Rs. 7000 crore refinance to SIDBI to help SSIs.
- (C) Housing loans upto Rs. 20 lakh will now be treated as loan to priority sector.

- a) Only A
- b) Only B
- c) Only C
- d) All A, B & C
- e) None of these

192. Which of the following statements is/are TRUE about the Lehman Brothers Holdings Inc. which was in news sometimes back?

- (A) The US Govt. provided a US\$7000 million bailout package to the company.
- (B) The company filed for bankruptcy in a court in New York.
- (C) The company is now out of financial crisis and is busy in its restructuring so that it can start afresh.

- a) Only A
- b) Only B
- c) Only C
- d) All A, B & C
- e) None of these

193. Which of the following States became the first State in India to reserve a Govt. job for HIV + candidates ?

- a) Maharashtra
- b) Kerala
- c) Karnataka
- d) Delhi
- e) None of these

194. The Govt. of India recently decided to allow Currency Futures in India. In addition to Ministry of Finance which is/are the other organization(s) whose permission/approval is needed for such operations in India ?

- (A) International Monetary Fund (IMF)
- (B) Reserve Bank of India (RBI)
- (C) Securities and Exchange Board of India (SEBI)

- a) Only A
- b) Only B
- c) Only C
- d) Only A & B
- e) Only B & C

195. The Reserve Bank of India has decided to help banks as a temporary measure, by providing additional liquidity support under LAF. What is the full form of LAF?

- a) Loan Adjustment Fund
- b) Liquidity Adjustment Facility
- c) Long Awaited Funds
- d) Loan Against Funds
- e) None of these

196. As per the report being published in media now the economy of Asia is fast approaching at the saturation point while the growth prospects for Europe and US appear to be bleak. Hence Chinese, Americans and others are now looking towards -

- a) Africa
- b) South East Asia
- c) Latin America
- d) Gulf countries
- e) None of these

197. The formal of institutional credit delivery system in rural India comprises of which of the following?

- (A) Cooperative credit Institutions
 - (B) Commercial Banks
 - (C) Regional Rural Banks
 - (D) Self Help Groups
- a) Only A & B
 - b) Only C & D
 - c) Only A, B & C
 - d) All A, B, C & D
 - e) None of these

198. As per the reports published recently in the newspapers/magazines the Current Account Deficit of India's Balance of Payment during 2007-08 was at a very high level. When compared to the Gross Domestic Product (GDP) the percentage of the Current Account Deficit of 2007-08 was about what percent of the GDP at that time?

- a) 0.5%
- b) 0.75%
- c) 1%
- d) 1.25%
- e) 1.5%

199. The FDIC a USA based financial sector organization's name was in news recently. What is the full form of FDIC?

- a) Federal Insurance Deposit Corporation
- b) Financial Insurance & Deposits Company
- c) Federal Income & Deposits Corporation
- d) Financial Instruments & Development Company
- e) None of these

200. The Reserve Bank of India has recently issued guidelines to banks on Pillar 4 of Basel II framework. Pillar 2 deals with which of the following?

- (A) Better human resource management.
 - (B) Adequate capital to support risks.
 - (C) Better profitability with minimum number of employees.
- a) Only A
 - b) Only B
 - c) Only C
 - d) All A, B & C
 - e) None of these

201. Which of the following countries recently signed the Comprehensive Test Ban Treaty (CTBT) and became the 179th country to do the same?

- a) India
- b) Pakistan
- c) Sudan

- d) Iraq
- e) None of these

202. A State Mission on Urban Poverty is formed by which of the following States in India?

- a) Gujarat
- b) Maharashtra
- c) Rajasthan
- d) Kerala
- e) Tamil Nadu

203. The Govt. of India these days is trying to implement new projects/schemes for the development of North Eastern Region (NER) of our country. Which of the following statement(s) is/are true about the North Eastern Region of our country?

(A) The NE Region comprising eight States has a high literacy level and is rich in ethnic cultural heritage with linguistic diversity.

(B) The region has very good educational institutions and facilities as each and every district has a very good school/college and one or two institutes for higher learning.

(C) The Govt. of India is trying to open a few model central schools in the Region so that children of the Region can compete with the children of other zones/regions as entire education in the NE Region is given in local languages at present.

- a) Only A
- b) Only B
- c) Only C
- d) All A, B & C
- e) None of these

204. India has recently signed an agreement with which of the following to form a Free trade Area from January 2009?

- a) ASEAN
- b) SAARC
- c) EU
- d) Latin America
- e) None of these

205. Which of the following States has decided to modernize Godavari Delta by investing a huge sum of Rs. 3,361 crores?

- a) Tamil Nadu
- b) Maharashtra
- c) Kerala
- d) Andhra Pradesh
- e) None of these

206. Which of the following State Govts. has decided to request the Govt. of India to provide 33.3% reservation for the backward classes in State Assemblies and in the Lok Sabha?

- a) Gujarat
- b) Uttar Pradesh
- c) Bihar
- d) Tamil Nadu
- e) Andhra Pradesh

207. Which of the following is NOT a department of the Ministry of Finance, Govt. of India?

- a) Department of Economic Affairs.
- b) Department of Expenditure
- c) Department of Revenue

- d) Department of Foreign Investments
- e) Department of Disinvestments

208. Which of the following_ countries recently signed a security cooperation agreement with India when our Prime Minister visited that country recently?

- a) North Korea
- b) South Korea
- c) China
- d) Japan
- e) Nepal

209. Which of the following two countries decided to approach the International Monetary Fund (IMF) to support them in their efforts to avoid financial turmoil which engulfed some big nations?

- a) Hungary and Ukraine
- b) Croatia and Russia
- c) Russia and China
- d) USA and Russia
- e) Australia and China

210. As we all know a B.K. Chaturvedi Committee was set up by the Govt. of India to give recommendations on oil and natural gas sector. Which of the following is/are not amongst its recommendations?

- (A) Special taxes to be imposed on all oil products in the country.
- (B) Excise duties on petrol to be reduced to Rs. 10 per litre till March 2009.
- (C) Subsidy on LPG should be increased from present 25% to 40%

- a) Only A
- c) Only C
- e) Only A & B
- b) Only B
- d) All A, B & C

211. Which of the following is NOT a social sector programme being run by the Govt. of India?

- a) Jawaharlal Nehru National Urban Renewal Mission
- b) National Rural Health Mission
- c) National Agricultural Insurance Scheme
- d) Sarva Shiksha Abhiyan
- e) Mid-Day Meal Scheme

212. Under the Agricultural debt Waiver and Debt Relief Scheme, the Govt. of India recently gave the first installment of credit to the banks. What was the amount of the 1st installment?

- a) Rs. 10,000 Crores
- b) Rs. 15,000 Crores
- c) Rs. 20,000 Crores
- d) Rs. 25,000 Crores
- e) None of these

213. As per the newspaper reports how many bank branches India has at present? (all the banks put together) About --

- a) 25,000
- b) 30,000
- c) 50,000
- d) 60,000
- e) 70,000

214. As per the reports published in various newspapers/magazines in several nations of Asia, Africa and Latin America more people have mobile phones than bank accounts. What is the position in India in regard to these two facilities?

[Pick up the correct statement(s)]

- (A) In India about 260 million people have mobile phones.
 - (B) At present about 34% of Indian population is enjoying the formal banking facilities.
 - (C) RBI has recently approved mobile Banking (m-Banking) and favour SMS based small ticket payments up to Rs. 15,000/-.
- a) Only A
 - b) Only B
 - c) Only C
 - d) All A, B & C
 - e) None of these

215. The World Investment Report 2008 was released in September 2008. This report is published every year by

- a) Govt. of India
- b) World Trade Organization (WTO)
- c) Asian Development Bank (ADB)
- d) World Bank
- e) United Nations Conference on Trade and Development (UNCTAD)

216. The National Illness Assistance Fund (NIAF) which was set up in 1997 is now known with a new name as

- a) Rastriya Arogya Nidhi (RAN)
- b) National Health Mission (NHM)
- c) Pulse Polio Abhiyan (PPA)
- d) Integrated Disease Surveillance Project (IDSP)
- e) None of these

217. Bhimsen Joshi who was chosen for India's highest civilian award "Bharat Ratna" is a famous

- a) Sitarist
- b) Tabla Player
- c) Classical Singer
- d) Classical Dancer
- e) CineActor

218. As we all know the UN Security Council and IAEA want Iran to stop enrichment of Uranium as they fear that Iran may produce nuclear armaments. What is Iran's view on the issue?

- (A) Iran says it is doing enrichment for civilian purposes only.
 - (B) Iran is of the view that in the present scenario of the building tension in gulf region it needs a nuclear bomb to protects its interests.
 - (C) Iran has signed Nuclear Proliferation Treaty (NPT) and it is doing whatever is allowed on NPT's terms and conditions.
- a) Only A
 - b) Only B
 - c) A&Conly
 - d) All A,B&C
 - e) None of these

219. As we all know some new initiatives were introduced in the area of Fiscal Management by the Govt. of India. Which of the following acts was passed a few years back to keep a check on the fiscal indiscipline on macro-economic parameters?

- a) FERA
- b) FRBMA
- c) FEMA
- d) Public Debt Act

e) None of these

220. As we all know the Govt. of India has launched a massive infrastructure development programme known as Bharat Nirman. What is/are the goal(s) of this programme?

(A) To bring at least one crore hectares additional land under assured irrigation.

(B) To provide internet connections to all 1, 25, 000 villages by 2012.

(C) To provide road connectivity to all villages with a population of 1000 in plains and 500 in hilly areas.

a) Only A

b) Only B

c) A & Only

d) B & Only

e) All A, B & C

221. On which of the following item have some of the members of the world Trade Organization (WTO) protested the export support?

a) Wheat

b) Sugar

c) Rice

d) Steel

e) Cement

222. Who is the author of the book "To A Hunger Tree world"?

a) A.P.J. Abdul Kalam

b) M.S. Swaminatha

c) Yaswant Singh

d) Nelson Mandela

e) None of these

223. In which of the following state will National Games 2011 be organized?

a) Goa

b) Maharashtra

c) Delhi

d) Rajasthan

e) None of these

224. Which event is 'Jakumi' Mascot of?

a) Common Wealth Game 2009

b) SAARC Game 2010

c) National Game 2009

d) United European Game 2012

e) FIFA World Cup 2010

225. Sri Jeen Marry Gustav Le Kleyeejo is a Noble Prize winner (of 2008). Which of the following language does he write in?

a) French

b) Spanish

c) Japanese

d) German

e) None of these

226. Shivnarayan Chandrapaul who was elected "Cricket of the year 2008" by ICC was of?

a) India

b) South Africa

- c) West Indies
- d) Sri Lanka
- e) None of these

227. Won only a gold medal in Olympics, 2008.

- a) ShynaNehwal
- b) Sudesh Kumar
- c) Pankaj Adwani
- d) Mahesh Bhupati
- e) Abhinav Bindra

228. Jigme Kheshar N. Wangchuk was in news because he was elected?

- a) President of Bhutan
- b) King of Bhutan
- c) Prime Minister of Thailand
- d) King of Cambodia
- e) Prime Minister of Cambodia

229. Which game is "Irani cup" related to?

- a) Hockey
- b) Cricket
- c) Badminton
- d) Golf
- e) Lawn Tennis

230. Recently the Indian government decided to increase the limit of direct foreign investment in insurance sector from 2% to ____.

- a) 40%
- b) 45%
- c) 49%
- d) 74%
- e) 100%

231. 3rd Summit of IBSA in October 2008 held in ____

- a) New Delhi
- b) Salvador
- c) Durban
- d) Mumbai
- e) None of these

232. Who was rewarded with National Amenty Award 2008 recently?

- a) Shekhar Gupta
- b) Kirn Desayee
- c) Vikram Seth
- d) Anita Desayee
- e) Khuswant Singh

233. According to the new broadcast in different newspapers, the President Shree Mugawo and the leader of opposition part of a country shree Morgon Swanriroy have signed on the agreement of sharing power with each other. Of which of the following country is this agreement related to?

- a) Jim awe
- b) Croatia
- c) Sudan

d)Ethiopia

e)Egypt

234. In which field is 'Dronacharya Award' given for excellence in coaching?

a) Literature

b) Sport

c) Cinema

d) Classical dance

e) None ofthese

235. Which of the following rate or ration is not fixed by Reserve Bank of India?

a) Repo rate

b) SLR

c) CRR

d) Money Inflation

e) None ofthese

ANSWERS

Q.1	B	Q.30	B	Q.59	E	Q.88	D
Q.2	D	Q.31	B	Q.60	A	Q.89	A
Q.3	E	Q.32	C	Q.61	A	Q.90	B
Q.4	C	Q.33	D	Q.62	B	Q.91	A
Q.5	D	Q.34	A	Q.63	C	Q.92	C
Q.6	A	Q.35	D	Q.64	E	Q.93	C
Q.7	C	Q.36	A	Q.65	D	Q.94	C
Q.8	E	Q.37	D	Q.66	C	Q.95	E
Q.9	C	Q.38	C	Q.67	C	Q.96	B
Q.10	A	Q.39	B	Q.68	D	Q.97	C
Q.11	D	Q.40	D	Q.69	E	Q.98	A
Q.12	B	Q.41	D	Q.70	A	Q.99	C
Q.13	C	Q.42	E	Q.71	D	Q.100	D
Q.14	E	Q.43	E	Q.72	C	Q.101	C
Q.15	E	Q.44	D	Q.73	D	Q.102	A
Q.16	B	Q.45	B	Q.74	A	Q.103	C
Q.17	C	Q.46	E	Q.75	B	Q.104	A
Q.18	C	Q.47	A	Q.76	C	Q.105	B
Q.19	A	Q.48	B	Q.77	D	Q.106	A
Q.20	D	Q.49	D	Q.78	B	Q.107	D
Q.21	D	Q.50	C	Q.79	E	Q.108	C
Q.22	C	Q.51	D	Q.80	D	Q.109	A
Q.23	A	Q.52	E	Q.81	A	Q.110	A
Q.24	B	Q.53	C	Q.82	D	Q.111	E
Q.25	D	Q.54	A	Q.83	C	Q.112	B
Q.26	C	Q.55	B	Q.84	E	Q.113	D
Q.27	E	Q.56	D	Q.85	B	Q.114	B
Q.28	D	Q.57	B	Q.86	C	Q.115	A
Q.29	A	Q.58	C	Q.87	C	Q.116	E

Q.117	A	Q.147	B	Q.177	E	Q.207	E
Q.118	D	Q.148	A	Q.178	D	Q.208	C
Q.119	A	Q.149	C	Q.179	B	Q.209	A
Q.120	B	Q.150	E	Q.180	B	Q.210	E
Q.121	C	Q.151	B	Q.181	A	Q.211	A
Q.122	D	Q.152	A	Q.182	D	Q.212	D
Q.123	E	Q.153	E	Q.183	A	Q.213	B
Q.124	C	Q.154	B	Q.184	C	Q.214	A
Q.125	A	Q.155	E	Q.185	B	Q.215	E
Q.126	D	Q.156	B	Q.186	E	Q.216	A
Q.127	B	Q.157	A	Q.187	D	Q.217	C
Q.128	C	Q.158	B	Q.188	C	Q.218	A
Q.129	B	Q.159	D	Q.189	E	Q.219	B
Q.130	A	Q.160	D	Q.190	B	Q.220	E
Q.131	E	Q.161	E	Q.191	D	Q.221	B
Q.132	D	Q.162	C	Q.192	B	Q.222	B
Q.133	A	Q.163	A	Q.193	C	Q.223	A
Q.134	D	Q.164	D	Q.194	E	Q.224	E
Q.135	B	Q.165	B	Q.195	B	Q.225	A
Q.136	A	Q.166	D	Q.196	A	Q.226	C
Q.137	C	Q.167	D	Q.197	C	Q.227	E
Q.138	B	Q.168	A	Q.198	E	Q.228	B
Q.139	B	Q.169	C	Q.199	A	Q.229	B
Q.140	C	Q.170	A	Q.200	B	Q.230	C
Q.141	A	Q.171	B	Q.201	D	Q.231	A
Q.142	B	Q.172	A	Q.202	A	Q.232	E
Q.143	D	Q.173	D	Q.203	A	Q.233	A
Q.144	C	Q.174	A	Q.204	A	Q.234	B
Q.145	A	Q.175	C	Q.205	D	Q.235	D
Q.146	D	Q.176	E	Q.206	D		