

NATIONAL INSURANCE COMPANY LIMITED

ASSISTANT ADMINISTRATIVE OFFICERS EXAM

PREVIOUS QUESTION PAPER

HELD IN JANUARY 2015

ENGLISH

Directions (Qs 1 to 10): Read the following passage carefully and answer the questions given. Certain words/ phrases have been given in bold to help you locate them while answering some of the questions.

In a small town, there lived a beautiful family of five members including an old man who was the head of the family and his only son, daughter-in-law and two grandchildren. The family had lot of fun and enjoyed life to the fullest. As a family, they always had dinner together, every day.

However, as days passed by, the health of the old man **gradually** weakened. His vision became very poor, he wasn't able to walk without support and his hands and legs started trembling.

One day, while serving dinner, the old man whose legs and hands shivered and who couldn't see properly **spilt** the food on the table. With his trembling hands, he wasn't able to eat properly. He let the glass of milk fall on the table cloth. His son and daughter-in-law were completely annoyed, as he messed up the dinner. It was repeated for a next time as the old man couldn't help himself. His son was irritated and his wife said, "I can't bear this anymore. He spoils our dinner time. We should do something about it". He agreed. Soon they set up a new table and chair in the corner of the hall and made him sit there to eat food. The old man wasn't able to hold the glass or plate and he broke a few pieces of utensils. His son gave the old man a wooden bowl so it wouldn't break. While the rest of the family seemed to enjoy their meals, the old man was in tears as he had to eat his food alone. The old man would often **recollect** happy memories of his family and could barely tolerate his current situation.

Days passed and the old man died quietly. After his funeral, they were cleaning the house when his five-year old grandson Vikram and his elder sister Zoya began to search for something. This was noticed by their father who asked his children. "What are you searching for?" Zoya replied, the wooden bowl in which grandpa eat food!" curiously he asked, "But why?" to which Zoya thoughtfully replied. "We want to **preserve** it in memory of Grandpa". The children found the bowl and keep it in a safe place. Then Vikram asked his father, "Dad can you buy one more bowl like this?" Surprised by the question, he asked, "Why son?" To this Zoya promptly replied, "See we have only one bowl. When you and Momma get old, how will we feed you both with one bowl? so we want you to buy another one for Momma" The elders realised their mistake, but it was a bit late in the day.

1. Which of the following statements is TRUE in the context of the story?
 - a) The old man's daughter-in-law took very good care of him till his last breath.
 - b) Vikram and Zoya loved and respected the elderly.
 - c) The old man had let the huge properly for his only son after his death.
 - d) The old man was eating food in a wooden bowl.
 - e) None of the given options is true.
2. Which of the following word is most nearly the opposite in meaning to the word "**GRADUALLY**" as used in the story?
 - a) Eventually
 - b) Ultimately
 - c) Lastly
 - d) Steadily
 - e) Suddenly

Directions (Qs. 11 to 15): Rearrange the given six sentences (A), (B), (C), (D), (E) and (F) in a proper sequence so as to form a meaningful paragraph and answer the given questions:

- (A) Though not an agronomist, I decided I should help the villagers improve this yield and grow more food.
(B) I was looking for new ways to help the village community.
(C) I then sat down with my students and explained how important it was to replace low yielding rice varieties with high yielding ones and to use the new farming methods.
(D) I spoke with a specialist who estimated that their existing crop yield was only 16 percent what the village could grow.
(E) They were convinced and together the village and university community planted new variety rice seedlings and succeeded in quadrupling rice production.
(F) We sat down with the farmers to tell them how important these changes were.

11. Which of the following should be the **fifth** sentence after the arrangement?

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

12. Which of the following should be the **third** sentence after the arrangement?

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

13. Which of the following should be the **first** sentence after the arrangement?

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

14. Which of the following should be the **sixth (last)** sentence after the rearrangement?

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

15. Which of the following should be the **second** sentence after the arrangement?

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

Directions (Qs. 16 to 20): In each of these questions, a sentence with four words (a), (b), (c) and (d) in bold have been given. Find out which word is incorrect according to English usage. If all the words are correct then (e) is the answer.

16. The **parents** spent **lavishly** for Christmas and **bought** each of their children a **presence**.

- a) parents b) lavishly c) bought d) presence
e) all correct

17. The moon **shone sulkily** as it was **upset** with the sun's behaviour.

- a) shone b) sulkily c) upset d) behaviour
e) all correct

18. Ram **speaks** very **harshly** with his father and **goes out of** the house.

- a) speaks b) harshly c) goes d) of
e) all correct

19. The ship set **sale** for the **mysterious** island and **carried** with it several **crates** of gold.
a) sale b) mysterious c) carried d) crates
e) all correct

20. The **wealthy** man enjoyed every **luxury** and could **afford** to feed the **entire** town.
a) wealthy b) luxury c) afford d) entire
e) all correct

Directions (Qs. 21 to 25): In these questions read the sentence to find out whether there is any grammatical mistakes/ error in it. The error, if any, will be in one part of the sentence. Mark the part with the error as your answer. If there is no error, mark 'No error' as your answer. (Ignore the errors of punctuation, if any).

21. Since they lived so far from (a)/ the village school he saved and saved (b)/ to buy a cycle for his son and daughter so that they (c)/ could easy travel and never miss school (d)
a) since they lived so far from
b) the village school he saved and saved
c) to buy a cycle for his son and daughter so that they
d) could easy travel and never miss school
e) No error

22. Though she did not have much money (a)/ to building a well, many villagers supported (b)/ her efforts and donated their time (c) / and whatever materials they could afford (d)
a) Though she did not have much money
b) to building a well many villagers supported
c) her efforts and donated their time
d) and whatever materials they could afford
e) No error

23. Many passengers who did not have (a)/ a reserved birth begged the ticket collector (b)/ to accommodate them but it was impossible (c)/ for him to grant at their request (d)
a) Many passengers who did not have
b) a reserved birth begged the ticket collector
c) to accommodate them but it was impossible
d) for him to grant at their request
e) No error

24. Medclaim policies usually (a)/ reimburse certain (b)/ medical expenses and (c)/ not the out-of-pocket expenses (d)/
a) Medclaim policies usually
b) reimburse certain
c) medical expenses and
d) not the out-of-pocket expenses
e) No error

25. In these hilly regions they (a)/ is very difficult to reach (b)/ the bus stand or the station especially when (c)/ it starts raining heavily (d)
- a) In these hilly regions they
 - b) is very difficult to reach
 - c) the bus stand or the station especially when
 - d) it starts raining heavily
 - e) No error

Directions (Qs. 26 to 30): In these questions, the sentence has two blanks, each blank indicating that something has been omitted. Choose the set of words for the blanks which best fits the meaning of the sentence as a whole.

26. Have you your insurance agent to show you the comparison between these two types of?
- a) told – investment
 - b) requested – premium
 - c) asked – plans
 - d) made – schemes
 - e) offered – products
27. RBI is expected to key policy rates after inflation data for the next quarter are
- a) reduce – measure
 - b) cut – available
 - c) hike –profitable
 - d) ease – collecting
 - e) fix – sensitive
28. An 'El Nino' is a weather problem occurs every five years and the last time it occurred itunseasonal rains for South America.
- a) that – produce
 - b) being – creates
 - c) while – resulted
 - d) which – brought
 - e) it – caused
29. the panchayat grants permission we should convert the small patch of unused land into a community garden for to use.
- a) Though – all
 - b) If – everyone
 - c) Sometimes – anyone
 - d) While – citizen
 - e) Depending – children
30. According to the data released by the Agriculture Ministry this year sowing of chana has been on account of late harvest of kharif crops.
- a) latest – delayed
 - b) recent – inked
 - c) current – cultivated
 - d) following – last
 - e) report – complete

Directions (Qs. 31 to 40): In the following passage, there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Only two men were able to survive a shipwreck and swarm to a small, desert like island. Both, not knowing what ... (31) ... to do, agreed that they had no other recourse ... (32) ... to pray to God. However, to find out whose prayer was more powerful, they agreed to divide the territory ... (33) ... them and stay on opposite sides of the island. The first thing that was prayed for was food. The next morning the first man saw

thrust bearing tree on his land and was ... (34) ... to eat its fruit. The other man's land remained ... (35) ... After a week, the first man was lonely and decided to pray for a wife. The next day, the one survivor of another shipwreck, a woman, swarm to his side of the land. On the other side, there was nothing. Finally, the first man prayed for a ship, so that he and his wife could ... (36) ... the island. In the morning, he found a ship docked at his side of the island. The first man boarded the ship with his wife and decided to leave the second man ... (37) ...

As the ship was about to leave, the first man heard a voice booming. "... (38) ... are you leaving your companion on the island?" "My blessings are mine alone, since I was the one who prayed for them", the first man said. "His prayers were all unanswered and so he does not ... (39) ... anything." "You are mistaken!", the voice rebuked him. "He had only one prayer which I answered, if not for that, you would not have received any of my blessings". "What did he pray for?" the first man asked. "He prayed that all your wishes be ... (40) ...", came the reply.

31. a) now b) much c) ahead d) they
e) else
32. a) and b) since c) but d) although
e) despite
33. a) with b) inside c) equally d) between
e) along
34. a) accustomed b) possible c) eagerly d) picking
e) able
35. a) flooded b) barren c) nothing d) grown
e) weak
36. a) leave b) take c) submit d) go
e) finish
37. a) alive b) atop c) behind d) here
e) laughing
38. a) why b) what c) who d) ready
e) where
39. a) mind b) deserve c) getting d) want
e) allowed
40. a) food b) received c) granted d) given
e) shot

ANSWERS

1-d; 2-d; 3-d; 4-e; 5-c; 6-a; 7-e; 8-c; 9-a; 10-a; 11-e; 12-c; 13-b; 14-e; 15-a; 16-d; 17-d; 18-b; 19-a; 20-b; 21-b; 22-b; 23-b; 24-c; 25-a; 26-c; 27-b; 28-d; 29-b; 30-a; 31-e; 32-c; 33-d; 34-e; 35-b; 36-a; 37-c; 38-a; 39-b; 40-c.

REASONING

Directions (Qs. 1 to 5): In these questions two statements followed by two conclusions numbered I and II have been given. You have to take the two given statements to be true even if they seem to be a variance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

1. **Statements:** All deposits are accounts. No deposit is a loan.
Conclusion I: At least some loans are accounts
Conclusion II: No loan is an account
a) Neither conclusion I nor II is true
b) Only conclusion II is true
c) Only conclusion I is true
d) Both conclusions I and II are true
e) Either conclusion I or II is true
2. **Statements:** No sugar is a lime. All sweets are sugars.
Conclusion I: No sweet is a lime.
Conclusion II: All sugars are sweets
a) Neither conclusion I nor II is true
b) Only conclusion II is true
c) Only conclusion I is true
d) Both conclusions I and II are true
e) Either conclusion I or II is true
3. **Statements:** Some vendors are clients. All clients are customers.
Conclusion I: No vendor is a customer.
Conclusion II: At least some vendors are customers.
a) Neither conclusion I nor II is true
b) Only conclusion II is true
c) Only conclusion I is true
d) Both conclusions I and II are true
e) Either conclusion I or II is true
4. **Statements:** Some metals are alloys. No metal is a stone.
Conclusion I: No alloy is a stone.
Conclusion II: At least some alloys are metals.
a) Neither conclusion I nor II is true
b) Only conclusion II is true
c) Only conclusion I is true
d) Both conclusions I and II are true
e) Either conclusion I or II is true

5. **Statements:** Some fabrics are silks, Some silks are cottons.

Conclusion I: At least some cottons are silks.

Conclusion II: At least some fabrics are cottons.

- a) Neither conclusion I nor II is true
 b) Only conclusion II is true
 c) Only conclusion I is true
 d) Both conclusions I and II are true
 e) Either conclusion I or II is true

Directions (Qs. 6 to 10): Study the following arrangement carefully and answer these questions:

U B U B A C D E A C D C E B
 D B A U D B C A C A E B C D B A E D

6. Which of the following is eighth to the left of the twenty-first from the left end of the given arrangement?
 a) E b) B c) U d) A
 e) C
7. If all the B's are dropped from the given arrangement, which of the following will be the eleventh from the right end of the given arrangement?
 a) D b) U c) C d) E
 e) A
8. How many such consonants are there in the given arrangement each of which is immediately preceded by a consonant and also immediately followed by a vowel?
 a) More than four b) Three c) Two d) One
 e) Four
9. How many alphabets are there in the English alphabetical series between the alphabet which is fifth from the left end and the alphabet which is fifth from the right end of the given arrangement?
 a) One b) Three c) None d) More than three
 e) Two
10. How many such A's are there each of which is immediately preceded by a vowel and also immediately followed by a consonant?
 a) One b) Two c) More than three d) Three
 e) None

Directions (Qs. 11 to 15): In these questions is given a group of letters followed by five combinations of numbers/ symbol codes. You have to find out which of the combinations correctly represents the group of letters based on the following coding system and conditions and mark that combination as your answer:

Letters	D	N	W	A	S	E	K	T	O	L	P	U	Z	Q
Numbers/ Symbols codes	4	%	\$	3	@	8	&	5	1	*	2	#	6	7

Conditions:

(Note: Counting of elements is done from left to right)

- (i) If the first element is a vowel and the last element is a consonant, then all the vowels are to be coded as ©.

- (ii) If both the first and the last elements are vowels, then the first vowel is to be coded as the code for the third element.
- (iii) If the group of elements does not contain any vowel, the codes for the second and the last elements are to be interchanged.

11. AZKEUS

- a) ©6&c#@ b) ©6&©@@ c) @66©©3 d) ©6&©©@
e) ©6&8©@

12. STKPDW

- a) @\$&245 b) @5&24\$ c) @\$2&45 d) @\$&452
e) &\$@245

13. LPZDNS

- a) *@64%2 b) *@62%4 c) *@6%42 d) @246%*
e) @264%*

14. EWDZQU

- a) &\$476# b) 4\$4673 c) 4\$467# d) 8\$867#
e) 4\$867#

15. QZTENW

- a) 165©%\$ b) 7658%\$ c) ©65©%\$ d) 156©%\$
e) ©65©5%

Directions (Qs. 16 & 17): Based on the English alphabetical order, what will come in place of question mark in the given questions?

16. NLO MKP LJR ? JHY

- a) KIU b) JHU c) KHU d) KIT
e) JHV

17. ZYU TSQ POK JIG ?

- a) GFB b) FEC c) FEA d) GFC
e) GFA

18. How many such pairs of letters are there in the word REPORTS, each of which has as many letters between them in the word (in both forward and backward direction), as they have between them in the English alphabetical series?

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

Directions (Qs. 19 to 23): In these questions relationship between different elements is shown in the statements. The statements are followed by conclusions. Study the conclusions based on the given statements and select the appropriate answer.

19. **Statements:** $F > T > G \leq H = T < R$

Conclusion I: $T > G$

Conclusion II: $T \geq G$

- a) Neither conclusion I nor II is true
- b) Only conclusion II is true
- c) Only conclusion I is true
- d) Both conclusions I and II are true
- e) either conclusion I or II is true

20. **Statements:** $U = S \leq T \leq R$; $B = J \geq R$

Conclusion I: $U < B$

Conclusion II: $U = B$

- a) Neither conclusion I nor II is true
- b) Only conclusion II is true
- c) Only conclusion I is true
- d) Only conclusion I and II are true
- e) Either conclusion I or II is true

21. **Statements:** $C < Q = W > S \geq G$

Conclusion I: $C \leq S$

Conclusion II: $Q > G$

- a) Neither conclusion I nor II is true
- b) Only conclusion II is true
- c) Only conclusion I is true
- d) Only conclusion I and II are true
- e) Either conclusion I or II is true

22. **Statements:** $U = S \leq T \leq R$; $B = J \geq R$

Conclusion I: $J \geq S$

Conclusion II: $U > R$

- a) Neither conclusion I nor II is true
- b) Only conclusion II is true
- c) Only conclusion I is true
- d) Both conclusions I and II are true
- e) Either conclusion I or II is true

23. **Statements:** $F > I > G \leq H = T < R$

Conclusion I: $I < R$

Conclusion II: $F < H$

- a) Neither conclusions I nor II is true
- b) Only conclusion II is true
- c) Only conclusion I is true
- d) Both conclusions I and II are true
- e) Either conclusion I or II is true

Directions (Qs. 24 to 28): Each of these questions consists of a question and the statements numbered I and II below it. You have to decide whether the data given in the statements are sufficient to answer the question. Read both the statements and choose the appropriate option.

24. How old is Megha?

I. Avni is 5 years older than Megha. Reena is 26 years old and she is 3 years younger than Avni.

II. Nitesh is half the age of Smriti. Megha is four years older than Smriti. Nitesh is ten years old.

- a) The data in statement I alone are sufficient to answer the question while the data in statement II are not sufficient to answer the question.
- b) The data in both statements I and II together are necessary to answer the question.
- c) The data even in both statements I and II together are not sufficient to answer the question.
- d) The data either in statement I or in statement II alone are sufficient to answer the question.
- e) The data in statement II alone are sufficient to answer the question. While the data in statement I are not sufficient to answer the question.

25. Five branches of bank - V, W, X, Y and Z are to be inaugurated from Monday to Friday of the same week. Which branch is to be inaugurated on Thursday?

I. Only one branch is to be inaugurated between V and Z. X is not to be inaugurated immediately before or after Z.

II. Y is to be inaugurated on Friday. Only two branches are to be inaugurated between X and Z.

- a) The data in statement I alone are sufficient to answer the question while the data in statement II are not sufficient to answer the question while the data in statement II are not sufficient to answer the question.
- b) The data in both statements I and II together are necessary to answer the question.
- c) The data even in both statements I and II together are not sufficient to answer the question.
- d) The data either in statement I or in statement II alone are sufficient to answer the question.
- e) The data in statement II alone are sufficient to answer the question while the data in Statement I are not sufficient to answer the question.

26. In which direction is point B from point G?

I. Point B is 9 m to the north of point K. Point K is 6 m to the east of point C. Point G is 4 m to the north of point C.

II. Point R is 5 m to the east of point B. Point J is 5 m to the south of point R. Point G is 11 m to the west of point J.

- a) The data in statement I alone are sufficient to answer the question while the data in statement II are not sufficient to answer the question.
- b) The data in both statements I and II together are necessary to answer the question.
- c) The data even in both statements I and II together are not sufficient to answer the question.
- d) The data either in statement I or in statement II alone are sufficient to answer the question.
- e) The data in statement II alone are sufficient to answer the question while the data in statement I are not sufficient to answer the question.

27. Among four friends A, B, P and Q (each one of them earns a different amount), who earns the most?
- I. P earns more than A but less than both B and Q.
II. B earns more than P but less than Q. A does not earn the most.
- a) The data in statement I alone are sufficient to answer the question while the data in statement II are not sufficient to answer the question.
b) The data in both statements I and II together are necessary to answer the question.
c) The data even in both statements I and II together are not sufficient to answer the question.
d) The data either in statement I or in statement II alone are sufficient to answer the question.
e) The data in statement II alone are sufficient to answer the question while the data in statement I are not sufficient to answer the question.
28. How many siblings does G have?
- I. S has only two daughters G and B. K is the only brother of B.
II. P is the father of B. K and G are siblings of B.
- a) The data in statement I alone are sufficient to answer the question while the data in statement II are not sufficient to answer the question.
b) The data in both statements I and II together are necessary to answer the question.
c) The data even in both statements I and II together are not sufficient to answer the question.
d) The data either in statement I or in statement II alone are sufficient to answer the question.
e) The data in statement II alone are sufficient to answer the question while the data in statement I are not sufficient to answer the question.
29. In a certain code, SECTOR is written as 'RDDUNQ' and 'BRINGS' is written as 'AQJOFR'. How is 'COURSE' written in that code?
- a) BNVS RD b) DNVS RD c) BNVQRD d) DPTQTF
d) BNTSRD

Directions (Qs. 30 to 34): Study the following information carefully and answer these questions:

M, N, O, P, Q, R, S and T are sitting around a circular table facing the centre but not necessarily in the same order.

- ★ T sits second to the left of N. Only three people sit between T and P.
 - ★ P is an immediate neighbour of both S and M.
 - ★ O sits second to the right of P.
 - ★ Q is not an immediate neighbour of N. Only three people sit between Q and M.
30. What is the position of S with respect to R in the given arrangement?
- a) Second to the left b) Fourth to the right
c) Second to the right d) Third to the left
e) Third to the right
31. If all the persons are made to sit in alphabetical order in clockwise direction, starting from M, the positions of how many excluding M, would remain unchanged?
- a) None b) One c) Three d) Four
e) Two

32. Which of the following is true regarding N as per the given seating arrangement?
- a) P sits to the immediate left of N.
 - b) Only three people sit between N and O.
 - c) S is one of the immediate neighbours of N.
 - d) Only one person sits between N and Q.
 - e) R sits to the immediate right of N.
33. Who among the following represents the immediate neighbours of Q?
- a) P, S
 - b) T, O
 - c) T, R
 - d) S, O
 - e) S, T
34. Who among the following sits third to the left of T?
- a) O
 - b) Q
 - c) M
 - d) S
 - e) P
35. Each vowel of the word QUALITY is changed to the next letter in the English alphabetical series and each consonant is changed to the previous letter in the English alphabetical series. If the letters of the new word thus formed are arranged in alphabetical order from left to right, which of the following alphabet will appear exactly in the middle?
- a) S
 - b) B
 - c) P
 - d) K
 - e) V

Directions (Qs. 36 to 40): These questions are based on the five words given below.

TUB ALP BYE WIG CUT

(The new words formed after performing the mentioned operations may or may not necessarily be meaningful English words).

36. If first alphabet in each of the words is changed to the next alphabet in the English alphabetical series, how many words having two vowels (same or different vowels) will be formed?
- a) One
 - b) Four
 - c) Two
 - d) None
 - e) Three
37. If in each of the given words, each of the consonants is changed to previous letter and each vowel is changed to next letter in the English alphabetical series, in how many words thus formed will at least one vowel appear
- a) Three
 - b) One
 - c) Two
 - d) More than three
 - e) None
38. If the positions of each of the first and the third letters are interchanged, which of the following will form a meaningful English word?
- a) Both BYE and WIG
 - b) CUT
 - c) TUB
 - d) WIG
 - e) BYE
39. If the given words are arranged in the order as they would appear in a dictionary from left to right, which of the following will be fourth from the left?
- a) WIG
 - b) ALP
 - c) TUB
 - d) BYE
 - e) CUT

40. How many letters are there in the English alphabetical series between the second letter of the word which is second from the right and the second letter of the words which is second from the left of the given words?
- a) Five b) Three c) One d) Two
- e) Four

ANSWERS

1-e; 2-c; 3-b; 4-b; 5-c; 6-a; 7-a; 8-a; 9-e; 10-a; 11-d; 12-a; 13-a; 14-c; 15-b; 16-a; 17-c; 18-e; 19-a; 20-e; 21-b; 22-a; 23-a; 24-d; 25-b; 26-d; 27-b; 28-d; 29-a; 30-b; 31-c; 32-b; 33-b; 34-d; 35-c; 36-a; 37-a; 38-c; 39-c; 40-d.

GENERAL AWARENESS

1. As per the RBI Act, in normal course, information to an applicant should be supplied within days from the receipt of application.
- a) other than those given as options b) 15
- c) 30 d) 10
- e) 7
2. RBI released its regulatory framework for NBFCs in November 2014 and as per this, it would be mandatory for all NBFCs to attain a minimum net owned fund (NOF) of by the end of March 2017.
- a) Rs.2.50 crore b) Rs.4 crore
- c) other than those given as options d) Rs.2 crore
- e) Rs.5 crore
3. As per the recent reports released (November 2014) Japan's economy unexpectedly shrank for the second consecutive quarter and its GDP fell to an annualised rate of for the July to September 2014 quarter.
- a) 2.60% b) 1.60% c) 2.10% d) 3.60%
- e) 3.10%
4. In the recent 61st National Film Award ceremony (on 3rd May 2014) the Dadasaheb Phalke Award was presented to
- a) Gulzar b) Amitabh Bachchan
- c) Rajesh Khanna d) Other than those given as options
- e) Dharmendra
5. Who is the winner of the recently held (November 2014) Men's China Super Open Series Premier Badminton Game?
- a) R.Kashyap b) K.Srikanth
- c) Chetan Anand d) Lin Dan
- e) Other than those given as options
6. Public Sector Banks have to ensure that the ownership of the Government of India in them at any point of time should not fall below.
- a) Other than those given as options b) 49%
- c) 63% d) 55%
- e) 51%

7. As per the Income Tax regulations, E-ring of the Income tax Returns is mandatory for individuals including salaried tax payers, earning more than taxable income during the Financial Year.
- a) Rs.10.00 lakh b) Rs.7.50 lakh c) Rs.2.00 lakh d) Rs.5 lakh
- e) Other than those given as options
8. RBI had issued instructions to banks in 2012 to issue only CTS compliant cheque books to the customers.
- a) Other than those given as options b) 2012
- c) 2011 d) 2009
- e) 2010
9. For the construction of the USD one-billion Hydropower Plant on Arun river which will generate 900 Megawatt of Electricity every year India has recently entered into an agreement with
- a) Bangladesh b) Nepal c) Myanmar d) China
- e) Bhutan
10. Investments are made in the Rajiv Gandhi Equity Savings Scheme (RGESS) subject to a total lock-in period. Indicate the correct lock in period.
- a) 5 years b) 3 years c) 4 years d) 1 year
- e) 2 years
11. Who is the Cabinet Minister for 'Law and Justice' in Indian Government?
- a) Shri M. Venkaiah Naidu b) Shri Ramvilas Paswan
- c) Shri Kalraj Mishra d) Sri D.V. Sadananada Gowda
- e) Other than those given as options
12. Who is the author of the Book "The Immortals of Meluha"?
- a) Chetan Bhagat b) Preety Shinoi
- c) Ravindar Singh d) Amish Tripathi
- e) Other than those given as options
13. As per the RBI's recent (November 2014) guidelines on small banks, small banks will be required to maintain a minimum capital adequacy ratio of at its risk weighted assets on the continuous basis.
- a) 15% b) 9% c) 10% d) 12%
- e) Other than those given as options
14. The International Cricket Council (ICC) has recently announced the names of its Ambassadors for the 2015 World Cup. The Indian cricketer who figures in the list is
- a) Virat Kohli b) Shikhar Dhawan c) Rohit Sharma d) Gautam Gambhir
- e) Suresh Raina
15. What is the Currency of Denmark?
- a) Krone b) Euro
- c) Koriana d) Other than those given as options
- e) Colion

16. "Bhavanisagar Dam" is situated in which of the following states?
- a) Himachal Pradesh
b) Tamil Nadu
c) Other than those given as options
d) Madhya Pradesh
e) Andhra Pradesh
17. In the National Pension System administrated by PFRDA, Government of India, individuals who are aged between and 60 years as on the date of submission of his/ her application are eligible to join the scheme.
- a) 21
b) 20
c) Other than those given as options
d) 18
e) 10
18. As per the Income Tax Department rules selling or buying immovable property costing more than PAN is mandatory required.
- a) Other than those given as options
b) Rs.10 lakh
c) Rs.20 lakh
d) Rs.15 lakh
e) Rs.5 lakh
19. Indian Stock Brokers, Intermediaries and investors celebrate every Diwali in a special way through conduct of trading session in India's important exchanges such as BSE, NSE, etc.
- a) Mangal
b) Other than those given as options
c) Pooja
d) Subha Graha
e) Muhurt
20. Commercial Papers are issued by the companies for meeting which kind of financial assets?
- a) Purchase of Office Furniture
b) Purchase of Plant and Machinery
c) For Long Term Financial Assets
d) Purchase of Land
e) For meeting Working Capital requirements.
21. The famous "Lake Pichola" is located in which of the following cities in India?
- a) other than those given as options
b) Udaipur
c) Jaipur
d) Nagpur
e) Manipur
22. A Mutual Fund's SIP is essentially a staggered payment over a defined period of time with a defined contribution by the investors. What is the expansion of the term SIP?
- a) Social Investment Plan
b) Systematic Investment Plan
c) Strategic Investment Plan
d) Scientific Investment Plan
e) other than those given as options
23. As per the census 2011, it is estimated that out of the total population of 1.21 billion the percentage of literates in the age group of seven and above is around
- a) 74 %
b) 60 %
c) 71 %
d) 65 %
e) 67 %

24. Under "National Sports Awards 2014" which of the following Awards is the highest Sports Award in India?
- a) Rajiv Gandhi Khel Ratna
b) Dronacharya Award
c) Dyan Chand Award
d) Rashtriya Khel Protsahan Puraskar
e) other than those given as options
25. River 'Ganga' originates from which of the following States in India?
- a) Himachal Pradesh
b) Uttarakhand
c) Jammu and Kashmir
d) Madhya Pradesh
e) other than those given as options
26. Mr. Jean Tirole won 2014 Nobel Prize for Economics for the work on how to
- a) Price the option product related to equity market
b) Understand and regulate industries with a new powerful term by the government
c) Eradicate poverty in the Third World Countries
d) Other than those given as options
e) Improve the asset pricing of the Instruments traded in Foreign Exchange Markets
27. In which country, Prime Minister Shri Narendra Modi recently (November 2014) unveiled the "Statue of Liberty"?
- a) USA
b) Mynmar
c) Australia
d) other than those given as options
e) Japan
28. LED are the latest technology in energy-efficient lighting. What is the expansion for the term LED?
- a) Laser Emitting Diode
b) Lean Emitting Diode
c) Light Emitting Diode
d) Low Emitting Diode
e) other than those given as options
29. SEBI, the Capital Market Regulator, recently (November 2014) brought major changes in the definition of
- a) Economic Trading
b) Outdoor Trading
c) Bilateral Trading
d) Multinational Trading
e) Insider Trading
30. The 2014 G-20 Australian Summit which was the ninth meeting of the G-20 Heads of government and this Summit took place at in November 2014.
- a) Perth
b) other than those given as options
c) Sydney
d) Brisbane
e) Adelaide
31. Which of the following sports persons has received 'Arjuna' Award 2014' for Boxing?
- a) Abhishek Verma
b) N.N.Girisha
c) other than those given as options
d) Tinku Luka
e) Jai Bhagwan

32. Who has won the Men's US Open Singles Championship 2014?
- a) Roger Federer
b) Rafel Nadal
c) Marlin Cilic
d) Andy Murray
e) other than those given as options
33. The head quarters of the World Bank (WB) is stated at
- a) Montreal, Canada
b) Washington, D.C., USA
c) Geneva, Switzerland
d) Madrid, Spain
e) other than those given as options
34. India's Men's Hockey team which recently (November 2014) toured Australia for a four-match series came back after
- a) Losing the series with a margin of 1–3
b) Losing the series with a margin of 0–4
c) Winning the series with a margin of 4–0
d) other than those given as options
e) Winning the series with a margin of 3–1
35. 'Kepler 78b' is the name given to a recently discovered
- a) Island in the Arctic Ocean
b) Unidentifying Flying Object
c) Planet beyond solar system
d) Comet in the solar system
e) Particle tested as positive 'Boson'
36. What is the name of Indian American student who has recently won the International Children's Peace Prize, 2014?
- a) Dr. Sen Gupta
b) Dr. Neha Gupta
c) Dr. Nena Gupta
d) Dr. Bipin Gupta
e) Dr. Kailash Agarwal
37. The re-launched Kisan Vikas Patra by the Government of India would be available to the investors in the denominations of Rs.1,000, Rs.5,000, Rs.10,000 and
- a) 25,000
b) 50,000
c) 40,000
d) other than those given as options
e) 20,000
38. As per Companies Act 2012, with effect from 1st April 2014 every company private limited or public limited which either has a net worth of Rs.500 crore or a turnover of Rs.1,000 Crore or net profit of Rs. crore needs to spend atleast 2% of its average net profit for the immediately preceding Financial Year on corporate social responsible activities.
- a) 5
b) 20
c) 15
d) 10
e) 25
39. The interest rate on Savings Account is fixed by
- a) Respective Banks
b) RBI
c) Finance Minister
d) Indian Banks' Association
e) BCSBI

40. The RBI Governor has on 15.01.2015 announced a 0.25 basis points cut in the repo rate. Its effect would be
- a) borrowing cost of RBI from banks will grow up
 - b) lendable resources with the banks will decrease
 - c) other than those given as options
 - d) borrowing cost of RBI from banks will grow down
 - e) lendable resources with the banks will increase

ANSWERS

1-c; 2-d; 3-b; 4-a; 5-b; 6-e; 7-d; 8-e; 9-b; 10-b; 11-d; 12-d; 13-b; 14-Sachin Tendulkar; 15-a; 16-b; 17-d; 18-e; 19-c; 20-c; 21-b; 22-b; 23-a; 24-a; 25-b; 26-a; 27-Mahatma Gandhi; 28-c; 29-e; 30-d; 31-e; 32-c; 33-b; 34-e; 35-c; 36-b; 37-b; 38-a; 39-a; 40-d.

QUANTITATIVE APTITUDE

Directions (Qs. 1 to 15): What will come in place of a question mark in these questions?

1. $323.46 + 23.04 - 43.17 - ? = 303$
- a) 0.33
 - b) 1.33
 - c) 1.23
 - d) 0.21
 - e) 0.51
2. $1\frac{1}{2} + 2\frac{2}{7} = 3\frac{1}{2} + ?$
- a) $\frac{2}{3}$
 - b) $\frac{2}{7}$
 - c) $\frac{5}{8}$
 - d) $\frac{7}{2}$
 - e) $\frac{1}{7}$
3. $\frac{(923 - 347)}{?} = 32$
- a) 35
 - b) 20
 - c) 18
 - d) 15
 - e) 40
4. $48.2 \times 2.5 \times 2.2 + ? = 270$
- a) 6.5
 - b) 2.8
 - c) 4.9
 - d) 3.4
 - e) 1.2
5. $128.43 + 30.21 + ? = 173$
- a) 35.66
 - b) 29.66
 - c) 43.66
 - d) 24.66
 - e) 14.36
6. $1817 - 23 + 26 - 1585 = ?$
- a) 235
 - b) 435
 - c) 324
 - d) 128
 - e) 380
7. $456 - 6 + 598 - 23 = 1203 - ?$
- a) 178
 - b) 406
 - c) 213
 - d) 345
 - e) 248

8. $? - \sqrt{(784)} = 6 \times \sqrt{(324)}$
a) 128 b) 160 c) 236 d) 53
e) 136
9. $32\% \text{ of } 825 + 25\% \text{ of } 1440 = 1025 - ?$
a) 456 b) 206 c) 223 d) 401
e) 125
10. $\frac{616}{22} + \frac{416}{13} = 11^2 - ?$
a) 56 b) 34 c) 61 d) 28
e) 49
11. $4\frac{2}{3} + 3\frac{1}{2} - 1\frac{2}{3} = ?$
a) $2\frac{1}{5}$ b) $2\frac{5}{3}$ c) $1\frac{3}{4}$ d) $1\frac{1}{2}$
e) $6\frac{1}{2}$
12. $\frac{696}{?} \times 7 = 168$
a) 41 b) 16 c) 23 d) 29
e) 36
13. $\sqrt{(2116)} - \sqrt{1600} = \sqrt{(?)}$
a) 20 b) 64 c) 81 d) 50
e) 36
14. $36\% \text{ of } 1250 + ?\% \text{ of } 5260 = 1239$
a) 7 b) 32 c) 20 d) 15
e) 41
15. $\frac{17292}{33} \div 8 = ?$
a) 23.5 b) 53.5 c) 65.5 d) 33.5
e) 45.5
16. Karan's monthly income is 70% of Mahindra's monthly income. The ratio between Mahindra's monthly income and Shyam's monthly income is 7 : 11 respectively and their (Mahindra and Shyam) average monthly income is Rs.21,600. What is Karan's monthly income?
a) Rs.11,220 b) Rs.12,220 c) Rs.12,480 d) Rs.11,680
e) Rs.11,760
17. $\frac{4}{7}$ th of the boys and $\frac{6}{11}$ th of girls of a school participated in marathon. If the number of participating students is 208 out of which 124 are boys, what is the total number of students in the school?
a) 359 b) 411 c) 371 d) 377
e) 393

Directions (Qs. 18 to 22): Select the number from the given options they will replace the question mark?

18. 11 24 40 59 81 ?
a) 250 b) 106 c) 165 d) 283
e) 161
19. 39 47 31 55 23 ?
a) 52 b) 70 c) 63 d) 36
e) 46
20. 4 2 2 3 6 ?
a) 18.5 b) 18 c) 11.5 d) 12
e) 15
21. 319 323 339 375 439 ?
a) 639 b) 520 c) 620 d) 518
e) 539
22. 13 44 137 416 ? 3764
a) 1253 b) 1261 c) 1172 d) 1168
e) 1368
23. In a 72 litres mixture of milk and water, water is only 20%. The milkman gave 9 litres of mixture to a customer and he added 17 litres of water in the remaining mixture. What is the percentage of milk in the new mixture?
a) 59 b) 67 c) 58 d) 61
e) 63
24. In an examination there are three papers and a candidate has to get 64% in aggregate to pass. In one paper, he gets 128 out of 190 and in the second paper, he gets 157 out of 240. How much must he get out of 220 in the third paper to just qualify for a pass?
a) 129 b) 127 c) 132 d) 131
e) 133
25. A, B and C entered and to a partnership by investing Rs.15,400, Rs.18,200 and Rs.12,600 respectively. B left after 6 months of Rs.28,790, then what is the share of C in the profit?
a) Rs.8,712 b) Rs.9,432 c) Rs.8,352 d) Rs.8,568
e) Rs.9,144
26. Mohan sold a machine for Rs.22,000 with a discount of 8% on the labelled price and made a profit of $22\frac{2}{3}\%$. What would have been the profit percent if the machine was sold without any discount on the labelled price?
a) $36\frac{1}{3}$ b) $30\frac{2}{3}$ c) $27\frac{1}{3}$ d) $30\frac{2}{3}$
e) $33\frac{1}{3}$

27. Rahul is as much younger than Sagar as he is older than Purav. If the sum of the ages of Purav and Sagar is 66 years. Then what is definitely the different between Rahul's and Purav's age? (in years)
- a) 18
b) cannot be determined
c) 16
d) 12
e) 20
28. A boat can cover 7.8 km upstream in 18 minutes. If the speed of the stream is 3.5 kmph, how much distance (in km) can the boat cover downstream in 26 minutes?
- a) 14.9
b) 13.8
c) 14.3
d) 16.1
e) 16.4
29. 14 men can complete a piece of work in 18 days. They started the work and after 3 days 5 men left. In how many days will the work be completed by the remaining men?
- a) $23\frac{1}{3}$
b) 25
c) $24\frac{1}{3}$
d) $27\frac{2}{5}$
e) None of these
30. In Mathematics examination the number scored by 5 candidates are 5 successive odd integers. If their total marks are 185, the highest score is
- a) 39
b) 43
c) 41
d) 37
e) None of these

ANSWERS

1-a; 2-b; 3-c; 4-c; 5-e; 6-a; 7-a; 8-e; 9-d; 10-e; 11-e; 12-d; 13-e; 14-d; 15-c; 16-e; 17-c; 18-b; 19-c; 20-e; 21-e; 22-a; 23-e; 24-d; 25-a; 26-e; 27-a; 28-c; 29-a; 30-c.

COMPUTER KNOWLEDGE

1. Group of E-mail names and addresses is
- a) Client Names
b) Chart List
c) Chatting List
d) Mailing List
e) Booklist
2. refers to the process of migrating mainframe applications to personal computers, work stations and networks.
- a) Contacting
b) Upsising
c) Resizing
d) Downgrading
e) Downsizing
3. Which of the following refers to a file that is sent with an e-mail message?
- a) Hyperlink
b) Attachment
c) Theme
d) Connector
e) Comment
4. Which of the following refers to too much electricity and may cause a voltage surge?
- a) Spike
b) Anomaly
c) Splash
d) Shock
e) Virus

5. High Level Programming Languages
 - a) Are not standardised
 - b) Use syntax that is close to the underlying hardware instruction set
 - c) Always need an interpreter
 - d) Are independent on the underlying hardware
 - e) Are made up primarily of ones and zeros
6. Windows explorer is the name of
 - a) a network
 - b) an internet browser
 - c) a web browser
 - d) a file manager
 - e) a drive
7. Usually the e-mail address is in the
 - a) Upper case
 - b) Middle case
 - c) Italics
 - d) Bold
 - e) Lower case
8. The proper removal of a program requires its
 - a) removal
 - b) deletion
 - c) disabling
 - d) uninstalling
 - e) installing
9. A is a set of personal computers connecting together.
 - a) Enterprise
 - b) Mainframe
 - c) Network
 - d) Supercomputer
 - e) Server
10. Time during which a job is processed by the computer is
 - a) Delay Time
 - b) Down Time
 - c) Real Time
 - d) Action Time
 - e) Execution Time
11. the text code that was originally used in PCs.
 - a) Extended AISCI
 - b) Unicode
 - c) ASCII
 - d) EBCDIC and Unicode
 - e) EBCDIC
12. Of the following which is the storage device inside a Computer?
 - a) A Flash drive
 - b) A pen drive
 - c) A Hard drive
 - d) A Floppy drive
 - e) A CD-ROM drive
13. Hot swapping refers to
 - a) connecting and disconnecting devices when the computer is not running
 - b) formatting new hard drives automatically
 - c) USB 2.0 features only
 - d) Automatically detecting new devices
 - e) connecting and disconnecting devices while the computer is still running
14. The device used by banks to automatically read those special numbers on the bottom of cheques is
 - a) Card Reader
 - b) MICR
 - c) OMR
 - d) UPC
 - e) UDIC

15. Software is
- a) a computer language
 - b) a cover for a computer
 - c) an output from the computer
 - d) a type of computer
 - e) a set of instructions for the computer
16. Which of the following can be inserted so that people will be able to click on the word in an e-mail message to be taken to an organisation's website?
- a) Attachment
 - b) Contacter
 - c) Hyperlink
 - d) Theme
 - e) Comment
17. Moving from one website to another is
- a) jumping
 - b) shifting
 - c) moving
 - d) surfing
 - e) applying
18. Which of the following refers to the amount of space from a documents sent to the edge of the page?
- a) Orientation
 - b) Style
 - c) Memo
 - d) Tab
 - e) Margin
19. means reusable optical storage.
- a) DOC
 - b) DVD
 - c) CD
 - d) ROM
 - e) RW
20. is a process of starting or restarting a computer.
- a) Starting up
 - b) Aligning
 - c) Setting up
 - d) Booting
 - e) Initialising
21. In Office 2007, the keyboard shortcut to delete the words to the right of the insertion point is
- a) Back space
 - b) Ctrl + Back space
 - c) Shift + Delete
 - d) Delete
 - e) Ctrl + Delete
22. Which of the following statements is false?
- a) Passwords are not echoed on the screens for security reasons.
 - b) A good password should be not more than six characters long.
 - c) Passwords should be changed frequently.
 - d) Passwords are case sensitive.
 - e) Password is secret code that authenticates a person to the computer.
23. HTML is used for documents.
- a) web page
 - b) e-mail
 - c) mail merge
 - d) drafts
 - e) business letters
24. is the first part of a computer URL, that is needed to access the web resource.
- a) Location
 - b) User Name
 - c) Name
 - d) Address
 - e) Protocol

25. The process of writing computer instructions in a programming language is known as
a) Algorithming b) Instructing c) Processing d) Coding
e) file
26. In word processing the header appears at the
a) top of only the first page b) bottom of first page
c) top of all the pages d) top of first page only
e) bottom of page 2
27. Internet uses
- a) Packet or telex switching b) Packet switching
c) Circuit switching d) Telex switching
e) Telephone switching
28. Single word reference to viruses, worms etc is
a) Phishing b) Virus c) Harmware d) Malware
e) Software
29. refers to the printed lines on most products.
a) Prices b) Scanners c) Barcodes d) Stickers
e) OCR
30. Which of the following is not an integral part of computer?
a) CPU b) Mouse c) Monitor d) Hard Disk
e) None of these

ANSWERS

1-d; 2-e; 3-b; 4-a; 5-c; 6-d; 7-e; 8-d; 9-c; 10-e; 11-c; 12-c; 13-e; 14-b; 15-e; 16-a; 17-d; 18-e; 19-d; 20-d; 21-e; 22-b; 23-a; 24-e; 25-d; 26-c; 27-b; 28-d; 29-c; 30-b.