

# SBI Junior Associates Preliminary

TEST - I: ENGLISH LANGUAGE (Ques : 30 Marks : 30 Time : 20 M)

Directions (Qs. 1-10) : Read the following passage divided into number of paragraphs carefully and answer the questions that follow it.

**Paragraph 1:** A scam in the Punjab National Bank (PNB) has been in the news. Policymakers have responded emphatically. The Fugitive Economic Offenders Bill is under active consideration. The National Financial Reporting Authority is being set up. The focus in all this is on checking fraud. It is interesting, however, that the PNB fraud involves a maximum possible loss of Rs11,394 crore for the PNB; this is not even 1% of the total bad loans, which are **humongous** in India. Ruchir Sharma reported that "... by 2014 ... in all, roughly 15% of state bank loans had gone bad" in India. Bad loans have been huge but surprising as it may sound, relatively speaking, not very many frauds have happened in the larger picture on banks in India. Yet the non-performing assets (NPAs) are humongous. Why?

**Paragraph 2:** Evaluation of firms is required not just in the stock market but in banks as well. After all, banks cannot always **rely** on the analysis of others even if they have access to such analysis, which is usually not the case. Moreover, the needs of information and analysis for banks can be somewhat different. Also, banks are dealing with not just listed firms but also unlisted firms, which are typically not covered by stock analysts. So, the banks need to do their own homework and go well beyond the prevailing reputations of businesses. Only then will they be able to lend somewhat safely.

**Paragraph 3:** It is true that if financial markets are unambiguously efficient, then asset prices are right. Then, banks can rely on the observed market capitalization of listed firms and accordingly decide on loans to them. Based on the market capitalization of listed firms, banks could make estimates of the market values of unlisted firms, and lend to these accordingly. However, financial markets are, as Nobel laureate Robert Shiller has shown, not **unambiguously** efficient. So, lenders need to carry out their own independent analysis to evaluate firms. Only then can they keep NPAs to the minimum.

**Paragraph 4:** When loans are given to firms in India, bankers often have in mind the real estate holdings of such firms. These holdings are typically evaluated considering their market prices. These prices are expected to remain stable, if not appreciate. This premise is, as research by this author has shown, questionable. Banks need to consider this. Then risk assessment is better.

**Paragraph 5:** Assessment of economic risks requires banking personnel who are meaningfully educated, **competent**, insightful and visionary. Unfortunately, these qualities are hardly emphasized in the process of recruitment and promotions. This needs to change. Economic risks can be present even if frauds are kept in check. Unfortunately, this rather simple economic point is being missed out in policymaking.

- What surprising issue has been discussed in paragraph 1?  
(1) Indian banks have suffered with huge bad loans.  
(2) The fraud in banks is far less than the total bad loans.  
(3) The PNB has been reported with highest non-performing assets.  
(4) PNB has been in news regarding frauds.  
(5) All of the above.
- What step (s) should be taken by the banks to avoid the loss?  
(1) Banks should analyse the cause of the loss for overcoming it.  
(2) Banks need to increase the good loan to compensate for bad loans.  
(3) Banks need to go beyond the analysis of stock analysts.  
(4) Both (1) and (3)  
(5) All are correct
- Non- performing Assets are dependent on  
(1) The inefficiency of financial market. (2) market capitalisation of listed firms  
(3) uncertainty in evaluation of the firms. (4) Both (1) and (3) (5) All
- Which of the following sentence(s) can be inferred from paragraph 3 and paragraph 4?  
(I) Banks should not rely on the market prices of real estate holdings.  
(II) Efficiency of financial markets is not ambivalent.  
(III) Market prices of real state holding are stable.  
(1) Only (I) (2) Only (III) (3) Both (II) and (III) (4) Both (I) and (II) (5) all are correct
- What does the author mean by the statement "Economic risks can be present even if frauds are kept in check."  
(I) Other economic risks like bad loans also need attention. .  
(II) Bank frauds can be prevented but Economic risks cannot.  
(III) Economic risks affect the investment, if not checked while frauds affect the overall banking business.  
(1) Only (I) (2) Only (III) (3) Both (II) and (III) (4) Both (I) and (II) (5) all are correct
- Which of the following is a tone of the author in the passage?

- (1) Cynical                      (2) Nostalgic                      (3) Critical                      (4) didactic                      (5) narrative
7. Which of the following alternatives among the five options provides the most similar meaning(s) of the word "Humongous" as used in the passage?  
 (A) huge                      (B) immense                      (C) grotesque                      (D) prodigious  
 (1) Only (A)                      (2) Only (B) and (D)                      (3) Only (A) and (B)                      (4) Only (A), (B) and (D)  
 (5) None of these
8. Which of the following alternatives among the five options provides the most similar meaning(s) of the word "Unambiguous" as used in the passage?  
 Unambiguous  
 (A) discernible                      (B) explicit                      (C) unmitigated                      (D) unequivocal  
 (1) Only (A)                      (2) Only (B) and (D)                      (3) Only (A) and (B)                      (4) Only (A), (B) and (D)  
 (5) None of these
9. Which of the following alternatives among the five options provides the most opposite in meaning(s) of the word "competent" as used in the passage?  
 (A) requisite                      (B) naive                      (C) facile                      (D) dexterous  
 (1) Only (B)                      (2) Only (B) and (D)                      (3) Only (A) and (C)                      (4) Only (A), (B) and (D)  
 (5) None of these
10. Which of the following alternatives among the five options provides the most opposite meaning(s) of the word "rely" as used in the passage?  
 (A) redress                      (B) ignore                      (C) disdain                      (D) confide  
 (1) Only (C)                      (2) Only (B) and (C)                      (3) Only (A) and (B)                      (4) Only (A), (B) and (D)  
 (5) None of these

**Directions (Qs. 11-20) : In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five options are given. Find out the appropriate word which fits into the blank appropriately.**

The theory that authoritarian governments can \_\_\_\_ (11) \_\_\_\_ policy consensus more easily than multiparty democracies holds some \_\_\_\_ (12) \_\_\_\_ . Critical reforms in a country like India are often \_\_\_\_ (13) \_\_\_\_ by the political conflict \_\_\_\_ (14) \_\_\_\_ in the democratic process. But if that were the whole story, then all dictatorships would be economic powerhouses. The case of Asia's hyper-growth economies suggests what is important isn't \_\_\_\_ (15) \_\_\_\_ itself, but what policies the autocrat chooses to impose—and, more importantly, to whom he listens.

Historically, Asia's most successful strongmen have all benefited from \_\_\_\_ (16) \_\_\_\_ sound economic guidance. In South Korea, long-serving ruler Park Chung-hee \_\_\_\_ (17) \_\_\_\_ that top economic posts be filled by highly \_\_\_\_ (18) \_\_\_\_ economists and other professionals. As one study put it, "Though political agencies in the early Park regime were \_\_\_\_ (19) \_\_\_\_ by the military, economic agencies generally were not. Rather, under Park the \_\_\_\_ (20) \_\_\_\_ of economics experts in the Korean government rose considerably."

11. (1) impose                      (2) deliver                      (3) give                      (4) urge                      (5) demand  
 12. (1) fault                      (2) belief                      (3) merit                      (4) payment                      (5) attraction  
 13. (1) enlightened                      (2) clasp                      (3) abet                      (4) joined                      (5) stymied  
 14. (1) invested                      (2) engrained                      (3) chisel                      (4) defined                      (5) erode  
 15. (1) autocracy                      (2) calamity                      (3) racism                      (4) democracy                      (5) brutality  
 16. (1) commonly                      (2) remarkably                      (3) odd                      (4) higher                      (5) violently  
 17. (1) endured                      (2) acquired                      (3) insisted                      (4) pretended                      (5) argued  
 18. (1) amateurish                      (2) master                      (3) whole                      (4) trained                      (5) expert  
 19. (1) followed                      (2) ordered                      (3) oppressed                      (4) direct                      (5) dominated  
 20. (1) feature                      (2) report                      (3) status                      (4) phase                      (5) place

**Directions (Qs. 21-25) : In the following questions, a part of the sentence is highlighted which is then followed by three expressions which may or may not replace the existing highlighted part. Choose the best alternative among the five options which does not derive the grammatically correct expression or does not fit into the sentence contextually. If all the three expressions fit into the sentence without altering its intended meaning, choose option (5) i.e. "None of the three" as your answer.**

21. **Employers have to realize** that mere paper qualification is no guarantee for successful job performance.  
 (I) Employers must realize                      (II) It has to be realized by employers  
 (III) Employers realize  
 (1) Only (III)                      (2) Both (II) and (I)                      (3) Both (II) and (III)                      (4) Both (III) and (I) (5) None of the three
22. During holidays, **I like visiting friends than staying indoors.**  
 (I) I like to visit friends than to stay indoors.                      (II) I like visiting friends than to stay indoors.  
 (III) I like to visiting friends than staying indoors  
 (1) Both (II) and (I)                      (2) Both (III) and (II)                      (3) Both (III) and (I)                      (4) only (I)                      (5) None of the three
23. Having acquired some experience, **she is no longer one of those who believe every explanation.**  
 (I) she does not believe every explanation easily.                      (II) she is not one of those who believes any explanation anymore.

- (III) some people believe every explanation but this is not the case now for her.  
 (1) only (I) (2) only (II) (3) only (III) (4) Both (I) and (III) (5) None of the three.
24. **The university has not spent enough money** to maintain its valuable library.  
 (I) Adequate money has not been spent by university (II) University is not bothered about spending money  
 (III) University is indifferent to the money required  
 (1) only (I) (2) both (II) and (III) (3) all of the three (4) only (II) (5) none of the three.
25. Neeraj said that **he would rather fail than to copying in the examination.**  
 (I) he might be ready to fail than to copy in the examination  
 (II) he would rather die than to failing in the examination.  
 (III) he would choose to fail than copying in the examination.  
 (1) both (I) and (II) (2) both (II) and (III) (3) both (III) and (I) (4) only (I) (5) none of the three

**Directions (Qs. 26-30) : In the following question, an incomplete sentence is given which can be completed by substituting the expressions provided below each sentence. Choose the most appropriate alternative among the five options which complete(s) the sentence in accordance to the correct grammatical structure and make(s) the sentence contextually meaningful. If none of the expressions fit into the sentence, choose option (5) i.e., "None of the above" as your answer.**

26. International Women's Day, as the name implies, \_\_\_\_\_  
 (I) is dedicated to celebrating womanhood.  
 (II) is devoted to women's social, political, cultural, economic achievements.  
 (III) is celebrated to mark the significant contributions made by the women to society.  
 (IV) emphasizes the importance of gender equality.  
 (1) Only (I) (2) Only (III) (3) Both (II) and (IV) (4) All (I), (II), (III) and (IV)  
 (5) None of the above
27. The age of online journalism needs digital evolution \_\_\_\_\_  
 (I) embracing multi-media and latest technologies.  
 (II) to welcoming it as happy evolution to a better world.  
 (III) of burying the mind to reality that will never help.  
 (IV) since the Industrial Revolution, the computer and Internet revolution.  
 (1) Only (I) (2) Both (I) and (III) (3) Only (II), (III) and (IV) (4) Only (I), (II) and (IV)  
 (5) None of the above
28. Delirium, or an acute state of confusion, occurs commonly in the elderly, usually due to \_\_\_\_\_  
 (I) underlying physical illnesses or disorders, and is linked to caregiver distress and hospitalisation.  
 (II) careful assessment which includes information from caregivers and family members.  
 (III) perceptual abnormalities such as visual or auditory hallucinations.  
 (IV) much more reassurance, particularly where the cause is a minor infection.  
 (1) Only (II) (2) Both (I) and (III) (3) Only (I), (II) and (IV) (4) Both (II) and (III) (5) None of the above
29. Privatisation also means selling off public assets at cut-rate price, and usually \_\_\_\_\_  
 (I) operating its own public enterprises is cheaper and more effective in the long run.  
 (II) further gifting buyers with tax breaks, incentive packages and profit guarantees.  
 (III) is the purest expression of modern con artistry.  
 (IV) is incomparably more efficient and humane than the American private system.  
 (1) Only (II) (2) Both (I) and (IV) (3) Only (I), (II) and (III) (4) Only (II), (III) and (IV)  
 (5) None of the above
30. Worldwide naturally occurring dietary sources of Vitamin D are limited and \_\_\_\_\_  
 (I) the role of other nutrients, especially calcium, in determining requirements and biological functioning of Vitamin D.  
 (II) the effects of Vitamin D deficiency, in various cells and tissues.  
 (III) but a significant proportion of the population is still Vitamin D deficient.  
 (IV) most individuals obtain their Vitamin D from cutaneous sun exposure.  
 (1) Only (III) (2) Only (IV) (3) Only (I), (II) and (IV) (4) Both (I) and (III) (5) None of the above

**TEST - II: NUMERICAL ABILITY (Ques : 35 Marks : 35 Time : 20 M)**

31. Swati married 6 years ago. Her son was born 3 years after marriage. Presently, she is  $\frac{9}{7}$  times of her married age. Find ratio of her son age after 10 years to her age at the time of marriage.  
 (1)  $\frac{13}{21}$  (2)  $\frac{12}{19}$  (3)  $\frac{11}{21}$  (4)  $\frac{13}{24}$  (5)  $\frac{13}{17}$
32. Two pipes can fill a tank in 15 hours and 20 hours respectively, while the third pipes can empty it in 30 hours. If all the pipes are opened simultaneously, the empty tank will be filled in

- (1) 10 hours                      (2) 12 hours                      (3) 15 hours                      (4)  $15\frac{1}{2}$  hours                      (5) 14 hours
33. Train 'A' crosses a standing man in 11 sec. If the speed of train A is 20% more than speed of train B and length of train A is 20% less than that of Train B, Find the time taken by Train A to cross Train B if both travel in opposite direction?  
 (1)  $12\frac{1}{2}$  sec                      (2)  $13\frac{1}{2}$  sec                      (3)  $11\frac{1}{2}$  sec                      (4)  $10\frac{1}{2}$  sec                      (5) None of these
34. A shopkeeper sold an article A at 20% gain and another article B at 20% loss. Find her overall gain or loss percent if S.P. of both articles were same ?  
 (1) 4% loss                      (2) 5% loss                      (3) 5% gain                      (4) 2.5% loss                      (5) 2.5% gain
35. A shopkeeper has two quality rice. Rice A is sold at Rs. 40 per kg and Rice B is sold at Rs. 25 per kg. He mixed both the rice together and sold the mixture at Rs. 36 per kg. Find the ratio of quantity of rice A to the total mixture ?  
 (1) 11 : 4                      (2) 4 : 11                      (3) 4 : 15                      (4) 11 : 15                      (5) None of these

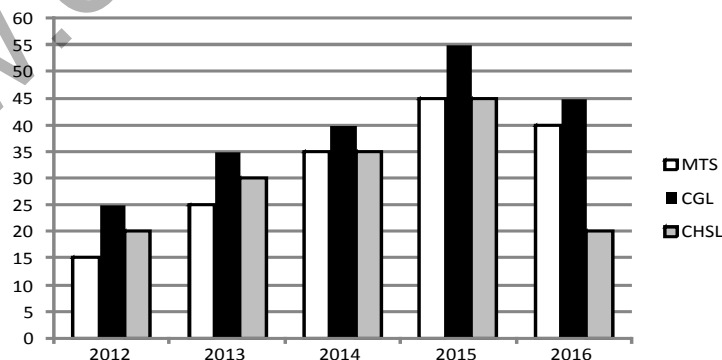
**Directions (Qs. 36-40) : What comes at the place of question mark (?)**

36. 36, 210, 1045, 4176, 12525, ?  
 (1) 25000                      (2) 25046                      (3) 25052                      (4) 25050                      (5) 25048
37. 3, 9, 21, 41, 71, ?  
 (1) 113                      (2) 110                      (3) 115                      (4) 116                      (5) 109
38. 6, 4, 3, 2.5, ?, 2.125  
 (1) 1.5                      (2) 1.75                      (3) 2.25                      (4) 2.025                      (5) 1.125
39. 7, 15, 6, 70, 45, ?  
 (1) 150                      (2) 81                      (3) 71                      (4) 261                      (5) 216
40. 16, 31, 52, 79, 112, ?  
 (1) 151                      (2) 150                      (3) 149                      (4) 155                      (5) 161

**Directions (Qs. 41-45) : What should come in place of question mark (?) in the following questions?**

41.  $4368 + 2158 - 596 - ? = 3421 + 1262$   
 (1) 1247                      (2) 1157                      (3) 1367                      (4) 1457                      (5) 947
42.  $\frac{3}{25} \times \frac{14}{17} \div \frac{21}{34} = (?)^2$   
 (1) 1                      (2) 0.4                      (3) 0.5                      (4) 0.8                      (5) 1.2
43. 34% of 250 - 45% of 340 = ? - 150  
 (1) 85                      (2) 82                      (3) 91                      (4) 101                      (5) 92
44.  $\frac{17}{19} \times \frac{53}{221} \times \frac{91}{106} \times ? = \frac{252}{4}$   
 (1) 342                      (2) 441                      (3) 542                      (4) 384                      (5) 424
45.  $1\frac{4}{5} + 3\frac{2}{5} + 2\frac{2}{3} + 1\frac{1}{6} = 1\frac{1}{9} + 1\frac{1}{6} + ?$   
 (1)  $6\frac{41}{45}$                       (2)  $6\frac{31}{35}$                       (3)  $6\frac{34}{45}$                       (4)  $7\frac{34}{45}$                       (5)  $5\frac{41}{45}$

**Directions (Qs. 46-50) : Bar-chart given below shows students registered for three different exams in five different years. Study the data carefully and answer the following questions.**



46. Total number of students registered for CGL in all the five years is what percent more than total number of students registered for CHSL in all the five years together?  
 (1) 25%                      (2)  $33\frac{1}{3}$ %                      (3)  $66\frac{2}{3}$ %                      (4) 50%                      (5)  $37\frac{1}{2}$ %
47. Find the ratio of total students registered for all the three exams in 2012 and 2013 together to total students registered for all the three exams in 2014 and 2015 together?  
 (1) 9 : 17                      (2) 2 : 3                      (3) 3 : 5                      (4) 5 : 8                      (5) 10 : 17

48. Average number of students registered for MTS exam in all the five years together is how much less/more than average number of students registered for CHSL exam in all the five years together?  
 (1) 4 (2) 0 (3) 2 (4) 6 (5) 8
49. Out of total students registered for all the exams in 2016, 80% appeared for exam. Students appeared in MTS, CGL and CHSL are in the ratio 3 : 3 : 1. Find how much percent of students appeared for exam MTS out of students registered for MTS exam in that year?  
 (1) 90% (2) 80% (3) 60% (4) 10% (5) 20%
50. In 2013, out of total students registered for all the three exams, 80% appeared out of which only 25% qualified the exams. Find the number of students appeared in exam but disqualified. (in Lakh)  
 (1) 18 (2) 36 (3) 72 (4) 54 (5) 63

**Directions (Qs. 51-55) : Solve the given quadratic equations and mark the correct option based on your answer—**

- (1)  $x > y$  (2)  $x \geq y$  (3)  $x < y$  (4)  $x \leq y$  (5)  $x = y$  or no relation can be established between  $x$  and  $y$ .
51. (i)  $x^2 - x - 132 = 0$  (ii)  $y^2 - 22y + 112 = 0$
52. (i)  $x^2 - 8x + 15 = 0$  (ii)  $y^2 - 2y - 3 = 0$
53. (i)  $x^2 + 5\sqrt{3}x + 18 = 0$  (ii)  $y^2 - \sqrt{3}y - 18 = 0$
54. (i)  $2x^2 - x - 3 = 0$  (ii)  $4y^2 - 24y + 35 = 0$
55. (i)  $2x^2 - 7x + 6 = 0$  (ii)  $2y^2 - y - 1 = 0$
56. The numerator of a fraction is increased by 25% and denominator decreased by 75%. The product of new fraction formed and original fraction is  $125/16$ . Find original fraction?  
 (1) 5 : 3 (2) 5 : 4 (3) 4 : 3 (4) 3 : 5 (5) 4 : 7
57. A, B and C started a business by investing in the ratio 3 : 4 : 5. After 3 months, A withdrew  $1/12$  th of total amount invested by B and C together. If B got Rs. 19200 at end of year as profit, Find share of C in profit?  
 (1) Rs. 28000 (2) Rs. 22000 (3) Rs. 32000 (4) Rs. 24000 (5) Rs. 35000
58. 3 years ago, the average of Mohan's family having 5 members was 17. Presently there are six members in the family but average age of Mohan's family remains unchanged. Find age of the new member?  
 (1) 5 yrs (2) 3 yrs (3) 4 yrs (4) 1 yrs (5) 2 yrs
59. A 40 l mixture contain water and milk in the ratio 3 : 2. How much milk must be added to the mixture such that amount of water and milk become equal in the mixture.  
 (1) 16 l (2) 24 l (3) 8 l (4) 4 l (5) 12 l
60. Find the probability in which 4 boys and 3 girls can be seated in a row such that no two girls or boys sit together?  
 (1)  $24/35$  (2)  $2/35$  (3)  $1/35$  (4)  $4/35$  (5)  $12/35$

**Directions (Qs. 61-65) : Find the approximate value of (?) in given questions:**

61.  $119.79\%$  of  $119.89 + 70.12\%$  of  $79.73 = ?\%$  of  $999.89$   
 (1) 2.5 (2) 20 (3) 15 (4) 35 (5) 40
62.  $1.823 + 5.126 \times 7.01 - 432.001 = ? - 531.99$   
 (1) 155 (2) 126 (3) 137 (4) 120 (5) 145
63.  $43 \times \frac{22}{7} + 20\%$  of  $529.7 - 43 = ?$   
 (1) 177 (2) 185 (3) 212 (4) 205 (5) 195
64.  $(23.12 \times 22.98) + 11.89 \times 7.79 = ?^2$   
 (1) 20 (2) 25 (3) 31 (4) 22 (5) 30
65.  $25\%$  of  $2001 + 2001\%$  of  $25 - 33\frac{1}{3}\%$  of  $100 = ? + 50$   
 (1) 917 (2) 906 (3) 910 (4) 920 (5) 927

**TEST - III: REASONING ABILITY (Ques : 35 Marks : 35 Time : 20 M)**

**Directions (Qs. 66-68) : Study the information and answer the following questions:**

**In a certain code language**

'clever month fine board' is written as 'pt st hk ns',  
 'road success month clever' is written as 'tw se st pt',  
 'clever road time success' is written as 'pt tw bd se',  
 'fine power board month' is written as 'hk ws ns st',

66. What is the code for 'board' in the given code language?

- (1) pt (2) st (3) ns (4) hk (5) either c or d
67. What is the code for 'time' in the given code language?  
(1) pt (2) bd (3) tw (4) ns (5) None of these
68. What is the code for 'night road success power' in the given code language?  
(1) pt tw se nx (2) cz tw se ws (3) pt st ns hk (4) nx ws bd st (5) None of these
69. Which of the following should come next in the following sequence of letters?  
A B C A B C D A B C D E A B C D E F A B C D E F G A B C D E F G  
(1) A (2) G (3) H (4) D (5) None of these
70. Pointing towards a woman in a photograph, a boy said, "Her mother is the wife of my grandfather." How is the woman related to boy?  
(1) Aunt (2) Sister (3) Niece (4) Daughter (5) Mother in law

**Directions (Qs. 71–75) : Study the following information carefully and answer the questions given below.**

A, B, C, D, M, N, O, and P are eight friends working in three companies i.e. Google, Microsoft, and Samsung with at least two of them work in each company and not more than three persons can work in same company. Each of them belongs to different states i.e. Assam, Bihar, Karnataka, Manipur, Goa, Gujarat, Kerala and Haryana but not necessarily in the same order.

O doesn't work with M. P belongs to Karnataka and D belongs to Assam. B and M do not work in the same company. O belongs to Manipur and does not work in Microsoft company. D works with C in the same company. B belongs to Kerala and none of his colleagues in the company belongs to Goa and Gujarat. N belongs to Bihar and M does not belong to Goa. P works in Samsung company with only N. C doesn't work in Google.

71. B works in which of the following company?  
(1) Google (2) Samsung (3) Microsoft (4) Either (1) or (3) (5) None of these
72. In which of the following company does M work?  
(1) Google (2) Samsung (3) Microsoft (4) Either Google or Microsoft (5) None of these
73. C belongs to which of the following state?  
(1) Bihar (2) Gujarat (3) Haryana (4) Goa (5) None of these
74. Which of the following group of persons works in Google?  
(1) P, A and N (2) M, N and D (3) O, B and D (4) B, A and O (5) None of these
75. Who among the following belongs to Gujarat?  
(1) D (2) C (3) B (4) M (5) None of these

**Directions (Qs. 76–80) : In these questions, a relationship between different elements is shown in the statements. The statements are followed by two conclusions. Give answer**

- (1) if only conclusion I is true. (2) if only conclusion II is true.  
(3) if either conclusion I or II is true. (4) if neither conclusion I nor II is true.  
(5) if both conclusions I and II are true.

76. **Statements :**  $W < L \leq E, D \geq G = E$   
**Conclusions :** I.  $D > W$  II.  $G > L$
77. **Statements :**  $N = K \geq Y, Y = R, E > P \leq R$   
**Conclusions :** I.  $K \geq P$  II.  $E > N$
78. **Statements :**  $C \leq X > S, T = Q \geq N > S$   
**Conclusions :** I.  $C < Q$  II.  $N \geq X$
79. **Statements :**  $L \geq W \geq D = T \geq P = U \leq M$   
**Conclusions :** I.  $L > P$  II.  $W > U$
80. **Statements :**  $H < N = K \geq E, M = S > E$   
**Conclusions :** I.  $S > H$  II.  $M < K$

**Directions (Qs. 81–85) : Study the following information carefully and answer the given questions.**

There are seven persons namely P, Q, R, S, T, U, V live in a seven storey building. Each of them like different colors i.e. blue, pink, black, white, green, red, purple but not necessarily in the same order. The lowest floor is numbered as one and top most floor is numbered as seven. T does not like green and white. Q likes pink and lives on an even numbered floor. Three persons live between Q and S. Two persons live between P and R. The number of person living between the one who likes red and green is same as between green and white. P who likes purple lives above R. The one who likes black and red lives on consecutive floors. S and T neither like red nor black. One person lives between the one who likes red and V. Two persons live between the one who likes black and V. The one who likes black lives above V.

81. Who sits between the one who likes blue and pink?  
(1) P (2) Q (3) no one (4) S (5) T
82. Which of the following color is liked by U?  
(1) red (2) black (3) purple (4) pink (5) blue
83. Who among the following likes white?  
(1) P (2) Q (3) T (4) S (5) None of these
84. If four of the five are alike and from a group in a certain way, find the one who does not belong to the group?  
(1) P (2) V (3) Q (4) U (5) T
85. Which of the following combination is true?  
(1) P-blue (2) V-white (3) Q-black (4) U-white (5) None of these

**Directions (Qs. 86–90) : Study the following series carefully and answer the questions given below.**

Z 4 E & J 5 X 2 B M Q 4 8 N 1 I \$ K 7 W F 6 D 9 U # 2 O 3 A

86. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to that group?  
(1) EJZ (2) Q8B (3) KWI (4) DU6 (5) 81Q
87. How many such vowels are there in the above arrangement, each of which is immediately preceded by a number and immediately followed by a symbol?  
(1) Three (2) One (3) Two (4) None (5) More than three
88. How many such numbers are there in the above arrangement, each of which is immediately preceded by a consonant but immediately followed by a number?  
(1) Four (2) Two (3) Three (4) One (5) More than four
89. Which element is at fifth position to the left of the one which is eighth from the right end?  
(1) \$ (2) I (3) K (4) 7 (5) None of these
90. If all the numbers and the symbols in the above arrangement are dropped, which of the following element will be the sixth to the left of 'W'?  
(1) B (2) Q (3) J (4) M (5) None of these

**Directions (Qs. 91–95) : Study the following information carefully and answer the question given below.**

Eight persons M, N, O, P, Q, R, S and T are sitting around a square table in such a way that four of them sit at four corners, who are facing towards center, and rest four who sits at the middle of the side, are facing outside. R sits third to the right of Q who is facing towards the center. P sits second to the left of O who is not an immediate neighbour of R. Both P and S are facing same direction. N sits third to the left of P. R is not an immediate neighbour of S who sits third to the left of T.

91. Who is sitting exactly between M and T?  
(1) P (2) Q (3) O (4) N (5) R
92. How many persons sit between R and N when counted right of N?  
(1) Four (2) Three (3) Two (4) One (5) None
93. Who among the following sits immediate right of P?  
(1) R (2) T (3) S (4) M (5) O
94. Four of the following are alike in a certain way so form a group, which among the following does not belong to that group?  
(1) S (2) Q (3) M (4) N (5) T
95. Who among the following sits immediate left of T?  
(1) R (2) T (3) S (4) O (5) M

**Directions (Qs. 96–100) : Study the following information carefully and answer the given questions.**

There are 8 letters N, R, T, U, A, K, B, P all of them are arranged to form a meaningful word. No letter is used more than once.

No vowel is next to T. B is at one of the extreme ends. Only two letters are between B and K. N is 2nd left to R and neither of them is next to B nor at any of the extreme end. U & P are next to each other but none of them is at any of the extreme end. T is not next to B and R. A is next to B. T is not to the left of N.

96. Which of the following letter is 2nd left to T, in the meaningful word so formed?  
(1) K (2) P (3) U (4) R (5) B
97. If the 1st, 2nd, 3rd, 5th, 6th and 8th letter from the left end are taken, to form a meaningful word. Then which of the following letter is at extreme right? If no word is formed then your answer is X. If more than one word is formed then your answer is Z?  
(1) A (2) N (3) T (4) U (5) B
98. Four of the following are alike in a certain way, then which of the following does not follow the same pattern in the meaningful word so formed?  
(1) A (2) K (3) N (4) P (5) T
99. Which of the following letter is 3rd right to the letter which is 5th from the right end in the meaningful word so formed?  
(1) P (2) K (3) N (4) B (5) T
100. Which of the following is the meaningful word formed after rearrangement?  
(1) No meaningful word is formed (2) KUTPRABN  
(3) TURBANPK (4) BANKRUPT (5) TBAKNURP

## SBI Jr. Associates Preliminary Paper 4 - HINTS & SOLUTIONS

### ANSWER KEY

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

### HINTS & SOLUTIONS

- 1.(2) We can conclude from the sentence given in the first paragraph, "Bad loans have been huge but surprising as it may sound, relatively speaking, not very many frauds have happened in the larger picture on banks in India.", that frauds in banks are relatively lower than bad loans, which seems surprising here.  
Hence option (2) is the correct choice.
- 2.(4) As clearly mentioned in the second paragraph that banks deal with listed and unlisted firms which are not covered by stock analysts. So, banks need to do their own homework and go well beyond the prevailing reputations of businesses. Hence option (3) is correct. Option (1) is the simplified version of (3) hence it is also correct therefore option (4) is the correct choice for the given question.
- 3.(4) Refer the third paragraph of the passage "However, financial markets are, as Nobel laureate Robert Shiller has shown, not unambiguously efficient. So, lenders need to carry out their own independent analysis to evaluate firms." From this we can conclude that NPA results from uncertainty in evaluation of the firms and inefficiency of financial market. Hence option (d) is the correct choice.
- 4.(1) The two paragraphs revolve around the theme of the need for evaluation of firms by banks to minimize NPA. The only option (1) is the correct choice. It is correct because market prices of real estate holdings are questionable.
- 5.(1) Only (I) is correct as others are illogical and are not in harmony with the question. Option (I) is correct because throughout the passage the author is trying to show us the bigger picture that fraud is not the only economic risk and economic risks like bad loans are much bigger.
- 6.(3) Here author is giving his deep analysis of scam in banks, its causes and its prevention.
- 7.(4) Humongous means huge or enormous. Huge, immense and prodigious are similar in meaning with it in context to the passage.
- 8.(2) Unambiguous means clear or definite. In context to the passage, explicit and unequivocal are similar in meaning to unambiguous.
- 9.(1) Competent means efficient and capable. In context to the passage, naive is opposite in meaning to it.
- 10.(2) Rely means to depend. Hence In context to the passage, it is opposite in meaning to ignore, disdain.
- 11.(1) "**impose**" is the most appropriate word in the context of its meaning to the sentence. It is to be noted that the sentence is talking about the authoritarian governments, so the word "impose" makes the sentence more meaningful. Hence option (a) is the correct choice.  
**Impose** means force (an unwelcome decision or ruling) on someone.  
**Urge** means try earnestly or persistently to persuade (someone) to do something.
- 12.(3) "**merit**" is the most appropriate word that fits into the provided space adding meaning to the sentence. Other words do not give a contextual essence to the sentence. Hence option (c) is the correct choice.  
**Merit** means the quality of being particularly good or worthy, especially so as to deserve praise or reward.
- 13.(5) "**stymied**" is the most appropriate word that fits perfectly into the provided space. The word "**stymied**" means **prevented or hindered the progress of**. Other words are contextually incorrect. Hence option (e) is the correct choice.  
**Clasp** means hold (someone) tightly.  
**Abet** means encourage or assist (someone) to do something wrong, in particular to commit a crime.
- 14.(2) "**engrained**" is the most appropriate word that fits perfectly into the provided space. The word "**engrained**" means **firmly fixed or established (a habit, belief, or attitude) in a person**. Other words are contextually incorrect. Hence option (b) is the correct choice.  
**Chisel** means cut or shape (something) with a chisel.  
**Erode** means gradually destroy or be gradually destroyed.
- 15.(1) "**autocracy**" is the most appropriate word that fits perfectly into the provided space. The word "**autocracy**" means **a system of government by one person with absolute power**. The word "**autocrat**" in the latter part of the sentence suggests that "**autocracy**" would give the most logical meaning to the sentence. Hence option (a) is the correct choice.
- 16.(2) "**remarkably**" is the most appropriate word that fits into the provided space adding meaning to the sentence. Other words do not give a contextual essence to the sentence. Hence option (b) is the correct choice.  
**Remarkably** means in a way that is worthy of attention.
- 17.(3) "**insisted**" is the most appropriate word that fits into the provided space adding meaning to the sentence. Other



words do not give a contextual essence to the sentence. Hence option (c) is the correct choice.

**Insist** means demand something forcefully, not accepting refusal.

**Endure** means remain in existence; last.

**Acquire** means buy or obtain (an asset or object) for oneself.

**Pretend** means behave so as to make it appear that something is the case when in fact it is not.

- 18.(4) "**trained**" is the most appropriate word that fits into the provided space adding meaning to the sentence. It is to be noted that the expression "**highly trained economists and other professionals**" makes the sentence logically meaningful. Hence option (d) is the correct choice.

**Amateurish** means done in an unskillful or inept way.

- 19.(5) "**dominated**" is the most appropriate word that fits into the provided space adding meaning to the sentence. Other words do not give a contextual essence to the sentence. Hence option (e) is the correct choice.

**Oppress** means cause distress or anxiety to.

**Dominate** means have power and influence over.

- 20.(3) "**status**" is the most appropriate word that fits into the provided space adding meaning to the sentence. Other words do not give a contextual essence to the sentence. Hence option (c) is the correct choice.

**Status** means relative social or professional position; standing.

**Phase** means a distinct period or stage in a process of change or forming part of something's development.

- 21.(1) Among the given alternatives both (I) and (II) give the similar meaning without changing the given required meaning of the sentence. Both the expressions are grammatically correct. However, third expression cannot be used in the sentence as the third option does not emphasize on "realization" which is the intended meaning of the bold part of the sentence and the option (I) and (II). Hence option (1) is the correct choice.

- 22.(2) Among the given alternatives only (I) is grammatically correct although meaning given by all of them is same. "than" is a conjunction of comparison and it should have same parts of speech on both the sides of it, if it is joining any sentence or comparing anything. Thus, either both sides of than should have a gerund "v+ing" or "an infinitive". In part (II) one side of the "than" is gerund and other side have "infinitive" after it, which is incorrect. In option (III) "like" is a verb which takes either an "infinitive" after it or a "gerund" but here "to + visiting" have been used, it should be "to visit" and after "than" it should be "to stay" or in other way "to" can be taken off, by this way the sentence can be corrected as well.

- 23.(5) Among the given alternatives expression (I) is grammatically correct but the meaning is not same as of the bold part of the sentence. In expression (III), both the meaning and grammatical structure is correct but we can't replace expression (III) with the bold part because in expression (III) subject is "some people" which cannot be the subject of "Having acquired some experience". In Expression (II), the meaning of the sentence is same however grammatically it is incorrect as "those" is a plural pronoun which takes plural verb with it, thus "believe" should be used after the relative pronoun "who". Thus none of the expressions is correct.

- 24.(3) All of the given expressions are grammatically correct and the meaning of the given expressions are also same.

- 25.(4) Among the given alternatives expression (ii) is grammatically correct but meaning is not same. Expression (III) have the same meaning but

grammatically it is incorrect because after "than" "to copy" should be used because there should be an infinitive on both the sided of "than".

Expression (I) is both grammatically correct and have the same meaning as of the bold part of the sentence.

- 26.(4) All the given options provide the sentence a meaningful context. All these expressions complete the sentence coherently and follow the required grammatical structure. Hence option (4) is the correct choice.

- 27.(1) Only the first expression gives a meaningful sense to the sentence. Other options are either grammatically unsuitable or contextually meaningless. Hence option (1) is the correct choice.

- 28.(2) Both the first and the third expressions give a meaningful completion to the sentence. Other two options are contextually meaningless. Hence option (2) is the correct choice.

- 29.(1) Only the second expression completes the sentence meaningfully and coherently. Other options are contextually incorrect. Hence option (1) is the correct choice.

- 30.(2) Only the fourth expression gives the exact meaning to the sentence. Other options are not befitting to the meaning of the sentence. Hence option (2) is the correct choice.

- 31.(1) Let present age of Swati be x yrs.

$$\begin{aligned} \text{ATQ,} \\ x &= \frac{9}{7}(x-6) \\ 7x &= 9x-54 \\ x &= 27 \text{ yrs.} \end{aligned}$$

Her son's present age = 3 years.

$$\text{Required ratio} = \frac{3+10}{27-6} = \frac{13}{21}$$

- 32.(2) Total work done in 1 hour by all the three pipes

$$\begin{aligned} &= \frac{1}{15} + \frac{1}{20} - \frac{1}{30} \\ &= \frac{4+3-2}{60} = \frac{5}{60} = \frac{1}{12} \end{aligned}$$

⇒ In 12 hour empty tank will be filled if all the pipes are opened simultaneously.

- 33.(2) Let length of train A and train B be  $\ell_A$  and  $\ell_B$  resp. Let speed of train A and train B be  $S_A$  and  $S_B$  resp.

$$\text{ATQ, } \frac{\ell_A}{S_A} = 11$$

$$\text{Also, } S_A = \frac{120}{100} S_B \Rightarrow S_A = \frac{6}{5} S_B$$


$$\text{and } \ell_A = \frac{80}{100} \ell_B \Rightarrow \ell_A = \frac{4}{5} \ell_B$$

now,

$$\text{required time} = \frac{\ell_A + \ell_B}{S_A + S_B} = \frac{\ell_A + 5/4 \ell_A}{S_A + 5/6 S_A}$$

$$\begin{aligned} &= \frac{9}{4} \frac{\ell_A}{S_A} \\ &= \frac{11}{6} S_A \\ &= \frac{9 \times 6}{4 \times 11} \times \frac{\ell_A}{S_A} \\ &= \frac{9 \times 6 \times 11}{4 \times 11} \\ &= \frac{27}{2} \Rightarrow 13 \frac{1}{2} \text{ sec} \end{aligned}$$

34.(1) Let S.P. of each article be Rs. 100.  
 Total S.P. = Rs. 200  
 $\therefore$  C.P. of article A =  $\frac{100}{120} \times 100 = \text{Rs. } \frac{250}{3}$   
 C.P. of article B =  $\frac{100}{80} \times 100 = \text{Rs. } 125$   
 Total C.P. = Rs.  $\frac{625}{3}$   
 Overall gain or loss percent =  $\frac{(\frac{625}{3} - 200)}{\frac{625}{3}} \times 100 = 4\% \text{ loss}$

35.(4)   
 Quantity(Rice A) : Quantity (Rice B)  
 Required ratio =  $\frac{11}{15}$

36.(5) Series is —  
 $\times 6 - 6, \times 5 - 5, \times 4 - 4, \dots$   
 $12525 \times 2 - 2 = 25048$

37.(1) Series is  
 $+(2^2+2), +(3^2+3), +(4^2+4), \dots$   
 $71 + (6^2 + 6) = 113$

38.(3) Series is —  
 $\times \frac{1}{2} + 1, \times \frac{1}{2} + 1 \dots$   
 $2.5 \times \frac{1}{2} + 1 = 2.25$

39.(4) Series is —  
 $+2^3, -3^2, +4^3, -5^2, +6^3$   
 $45 + 6^3 = 261$

40.(1) Series is —  
 $+15, +21, +27, +33, +39$   
 $112 + 39 = 151$

41.(1)  $6526 - 596 - ? = 4683$   
 $? = 1247$

42.(2)  $\frac{3}{25} \times \frac{14}{17} \times \frac{34}{21} = (?)^2$   
 $(?)^2 = \frac{4}{25}$   
 $? = \frac{2}{5} = 0.4$

43.(2)  $\frac{34}{100} \times 250 - \frac{45}{100} \times 340 + 150 = ?$   
 $85 - 153 + 150 = ?$   
 $? = 82$

44.(1)  $\frac{17}{19} \times \frac{53}{221} \times \frac{91}{106} = ? \times \frac{252}{4}$   
 $\frac{7}{19 \times 2} = ? \times \frac{4}{252}$   
 $? = \frac{252}{4} \times \frac{19 \times 2}{7}$   
 $? = 18 \times 19$   
 $? = 342$

45.(3)  $(1 + 3 + 2 + 1 - 1 - 1) + (\frac{4}{5} + \frac{2}{5} + \frac{2}{3} + \frac{1}{6} - \frac{1}{9} - \frac{1}{6}) = ?$   
 $? = 5 + \frac{72 + 36 + 60 + 15 - 10 - 15}{90}$   
 $? = 5 + 1\frac{34}{45}$   
 $? = 6\frac{34}{45}$

46.(2) Total number of students registered for CGL  
 $= 25 + 35 + 40 + 55 + 45$   
 $= 200$

Total number of students registered for CHSL  
 $= 20 + 30 + 35 + 45 + 20$   
 $= 150$

Required% =  $\frac{200 - 150}{150} \times 100$   
 $= \frac{50}{150} \times 100 = 33\frac{1}{3}\%$

47.(5) Total students registered for all the three exams in 2012 and 2013 together  
 $= 15 + 25 + 20 + 25 + 35 + 30$   
 $= 150$

Total students registered for all the three exams in 2014 and 2015 together  
 $= 35 + 40 + 35 + 45 + 55 + 45$   
 $= 255$

Required ratio =  $\frac{150}{255} = \frac{10}{17}$

48.(3) Average number of students registered for MTS exam  
 $= \frac{15 + 25 + 35 + 45 + 40}{5} = \frac{160}{5} = 32$

Average number of students registered for CHSL exam  
 $= \frac{20 + 30 + 35 + 45 + 20}{5}$   
 $= \frac{150}{5} = 30$

Required difference =  $32 - 30 = 2$

49.(1) Total students registered for all the three exams in 2016  
 $= 40 + 45 + 20$   
 $= 105$

Number of appeared students  
 $= \frac{80}{100} \times 105$   
 $= 84$

Students appeared for MTS exam  
 $= \frac{84}{7} \times 3$   
 $= 36$

Required % =  $\frac{36}{40} \times 100 = 90\%$

50.(4) Total number of students register for all exams  
 $= 25 + 35 + 30$   
 $= 90$  Lakh  
 Required number of students  
 $= 90 \times \frac{80}{100} \times \frac{75}{100} = 54$  Lakh

51.(5)  $x^2 - 12x + 11x - 132 = 0$   
 $x(x - 12) + 11(x - 12) = 0$   
 $(x + 11)(x - 12) = 0$   
 $x = -11, 12$   
 $y^2 - 14y - 8y + 112 = 0$   
 $y(y - 14) - 8(y - 14) = 0$   
 $(y - 8)(y - 14) = 0$   
 $y = 8, 14$   
 No relation can be established between x & y.

52.(2)  $x^2 - 3x - 5x + 15 = 0$   
 $(x - 3)(x - 5) = 0$   
 $x = 3, 5$   
 $y^2 - 3y + y - 3 = 0$   
 $y(y - 3) + 1(y - 3) = 0$   
 $(y + 1)(y - 3) = 0$   
 $y = -1, 3$

53.(4)  $x \geq y$   
 $x^2 + 2\sqrt{3}x + 3\sqrt{3}x + 18 = 0$   
 $x(x + 2\sqrt{3}) + 3\sqrt{3}(x + 2\sqrt{3}) = 0$   
 $(x + 3\sqrt{3})(x + 2\sqrt{3}) = 0$   
 $x = -3\sqrt{3}, -2\sqrt{3}$   
 $y^2 + 2\sqrt{3}y - 3\sqrt{3}y - 18 = 0$   
 $(y + 2\sqrt{3})(y - 3\sqrt{3}) = 0$   
 $y = -2\sqrt{3}, 3\sqrt{3}$   
 $y \geq x$

54.(3)  $2x^2 - x - 3 = 0$   
 $(x + 1)(2x - 3) = 0$   
 $x = -1, \frac{3}{2}$   
 $4y^2 - 24y + 35 = 0$   
 $4y^2 - 14y - 10y + 35 = 0$   
 $y = \frac{5}{2}, \frac{7}{2}$   
 $y > x$

55.(1)  $2x^2 - 3x - 4x + 6 = 0$   
 $x(2x - 3) - 2(2x - 3) = 0$   
 $(x - 2)(2x - 3) = 0$   
 $x = 2, \frac{3}{2}$   
 $2y^2 - 2y + y - 1 = 0$   
 $2y(y - 1) + 1(y - 1) = 0$   
 $(2y + 1)(y - 1) = 0$   
 $y = -\frac{1}{2}, 1$   
 $x > y$

56.(2) Let original fraction be  $x/y$ .  
 $\Rightarrow \frac{x \times \frac{125}{100}}{y \times \frac{25}{100}} \times \frac{x}{y} = \frac{125}{16}$   
 $\Rightarrow \frac{x^2}{y^2} = \frac{25}{16}$   
 $\Rightarrow \frac{x}{y} = \frac{5}{4}$

57.(4) Let A, B, C's investment be  $3x, 4x$  and  $5x$  resp.  
 ATQ,  
 $A - \frac{3x \times 3 + \frac{9x}{4} \times 9}{4}$   
 $B - \frac{4x \times 12}{12}$   
 $C - 5x \times 12$   
 $= 117 : 192 : 240$   
 ATQ,  
 $192 \rightarrow 19200$   
 $1 \rightarrow 100$   
 $240 \rightarrow 24000$   
 Share of C is Rs. 24000.

58.(5) Sum of ages of 5 members 3 years ago =  $17 \times 5 = 85$   
 Present sum of ages of 5 members =  $85 + 5 \times 3 = 100$   
 Present sum of ages of all members of Mohan's family =  $17 \times 6 = 102$   
 $\therefore$  Baby's age =  $102 - 100 = 2$  years.

59.(3) Let water and milk in mixture be  $3x$  and  $2x$  resp.  
 $\therefore 5x = 40$   
 $x = 8$   
 amount of milk =  $2 \times 8 = 16$  l  
 amount of water =  $3 \times 8 = 24$  l  
 Let milk added to mixture be  $y$ .  
 $\frac{16 + y}{24} = \frac{1}{1}$   
 $16 + y = 24$   
 $y = 8$  l

60.(3)  $\frac{B_1}{G_1} \frac{B_2}{G_2} \frac{B_3}{G_3} \frac{B_4}{G_4}$   
 Required probability =  $\frac{4! \times 3!}{7!}$   
 $= \frac{1}{35}$

61.(2)  $\frac{120}{100} \times 120 + \frac{70}{100} \times 80 \approx ? \times \frac{1000}{100}$   
 $144 + 56 \approx ? \times 10$   
 $? \approx 20$

62.(3)  $2 + 5 \times 7 - 432 + 532 \approx ?$   
 $137 \approx ?$

63.(5)  $\frac{42 \times 22}{7} + \frac{20}{100} \times 530 - 43 \approx ?$   
 $132 + 106 - 43 \approx ?$   
 $? \approx 195$

64.(2)  $23 \times 23 + 12 \times 8 \approx ?^2$   
 $? \approx 25$

65.(1)  $\frac{25 \times 2001}{100} + \frac{25 \times 2001}{100} - \frac{1}{3} \times 100 \approx ? + 50$   
 $1000.5 - 33 - 50 \approx ?$   
 $? \approx 917$

66-68.

Words	Codes
Clever	pt
Month	st
Board/fine	ns/hk
Time	bd
Power	ws
Success/ road	tw/se

66.(5)

67.(2)

68.(2)

69.(3)

70.(1)

71-75.

Friend	Company	State
O	Google	Manipur
A	Google	Haryana
B	Google	Kerala
C	Microsoft	Goa
M	Microsoft	Gujarat
D	Microsoft	Assam
P	Samsung	Karnataka
N	Samsung	Bihar

71.(1)

72.(3)

73.(4)

74.(4)

75.(4)

76. (1)

77. (1)

78.(4)

79.(4)

80.(4)

81-85.

Floor	Person	Color
7	P	Purple
6	Q	Pink
5	T	Blue
4	R	Black
3	U	Red
2	S	Green
1	V	White

81.(3)

82.(1)

83.(5)

84.(3)

85.(2)

86.(4)

DU6

87.(1) 4 E &, 1 I \$, 9 U #

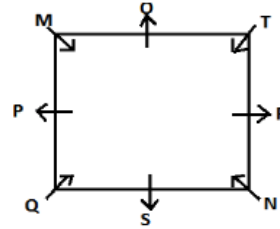
88.(4) 4 8

89.(3) Thirteenth element from the right is 'K'.

90.(1) **Z E J X B M Q N I K W F D U O A**

Sixth to the left of W is 'B'.

91-95.



91.(3)

92.(5)

93.(4)

94.(1)

95.(1)

96-100.

  B  A  N  K  R  U  P  T  

96.(3)

97.(2)

98.(5)

99.(1)

100.(4)