

# SBI POs

## PRELIMS MODEL PAPER – 2018

No.of Questions: 100

Marks: 100

Time: 1 Hr.

### ENGLISH LANGUAGE

(No.of Questions 30 Marks: 30 Time: 20 Mnt.)

**Directions (Q. 1 – 10):** Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you locate them while answering some of the questions.

When wealth came into existence, a moral structure was made around money. The Puritan legacy inhibited luxury and self indulgence. Thoughtful people spread a practical gospel that emphasised hard work, temperance and frugality and the result was quite remarkable. The world has been affluent since its founding. But it was, by and large, not corrupted by wealth. For centuries, it remained industrious, ambitious and frugal. Over the past 30 years, much of that has been shredded. The social norms and institutions that encouraged frugality and spending what you earn have been undermined. The institutions that encourage debt and living for the moment have been strengthened. The moral guardians are forever looking for decadence out of movies and reality shows. But the most rampant decadence today is financial decadence, the trampling of decent norms about how to use and harness money. The deterioration of financial traditions has meant two things. First, it has meant an **explosion** of debt that inhibits social mobility and ruins lives. Second, **the transformation has led to a stark financial polarisation**. On one hand, there is what is called an investor class. It has tax-deferred savings plans, as well as an army of financial advisers. On the other hand, there is the lottery class, people with little access to financial planning but plenty of access to payday lenders, credit cards and lottery agents. The loosening of financial inhibition has meant more options for the well-educated but more temptation and chaos for the most vulnerable. Social norms, the invisible threads that guide behaviour, have deteriorated. Over the past years, people have been more socially conscious about protecting the environment and inhaling tobacco. They have become less socially conscious about money and debt. The agents of destruction are many and State governments have also played a role. They hawk their lottery products with **aggression**, which some people call a tax on stupidity. Twenty percent of the world's population consists of frequent players, spending about \$60 billion a year. Aside from the financial toll, the moral toll is **comprehensive**. Here is the government, the guardian of order, telling people that they don't have to work to build for the future. They can **strike** it rich for nothing. Payday lenders have also played a role. They seductively offer fast cash - at **absurd** interest rates - to 15 million people every month. Credit card companies have played a role. Instead of targeting the financially astute, who pay off their debts, they have found that they can make money off the young and vulnerable. Fifty-six percent of students in their final year of college carry four or more credit cards. The nation's leaders have played a role as they have always had an incentive to shove costs for current promises onto the backs of future generations. It has only now become respectable to do so. The market itself has played a role. Software stalwarts built socially useful products to make their fortune. But what message do the salary packages that their top managers get send across the country when they ignore millions of fellow countrymen who suffer from poverty, malnutrition or hunger? Austerity has become a thing of the past. The list could go on. But there could be some recommendations. First, raise publicconsciousness about debt the way the anti smoking activists did with their campaign. Second, create institutions that encourage thrift. Foundations and religious institutions could issue short-term loans to cut into the payday lenders' business. Colleges could reduce credit card advertising on campus. The tax code should tax consumption not income. But the most important thing is to shift values. The 'wise' made it prestigious to embrace certain middle class virtues. Now it's socially acceptable to undermine those virtues. It is considered normal to play the debt game and imagine that decisions made today will have no consequences in the future.

1. What does the author mean by the phrase '**the transformation has led to a stark financial polarisation**' as used in the passage?
  - 1) The deterioration of social norms has benefited only the wealthy and the knowledgeable while the vulnerable class of people has fallen into a debt trap
  - 2) Since moral inhibitions no longer exist, the debt agents provide loans only to the affluent class thus widening the gap between the rich and the poor
  - 3) The debt culture is being utilised as a measure to draw money from the wealthy class by credit card companies
  - 4) Both (1) and (2)
2. Which of the following is **true** in context of the passage?
  - 1) Ever since its existence, money has ruined lives owing to lack of awareness among people regarding its unrestricted usage
  - 2) Government has taken many initiatives to control the rampant money lending business to protect vulnerable sections of the society.
  - 3) Governments throughout the world have been putting tax on amount of consumption of an individual rather than his/her income
  - 4) Credit card companies are discreet enough to provide credit cards to only those people who guarantee repaying money in the future
  - 5) None is true
3. Which of the following, according to the author, has/have been responsible for the encouragement of culture of debt in the society lately?
  - A) The changing lifestyle which makes it impossible for, a common man to sustain himself without debts and loans.
  - B) Breaking down of moral institutions which supported economic prudence.
  - C) Provision for easy availability of loans to every section of the society regardless of their ability to repay these.

1) Only A                      2) Only B                      3) Both A and C                      4) Both B and C

5) None of these
4. Why does the author of the given passage seem to be displeased with the software stalwarts?
  - 1) They make fortune out of the products which are barely socially useful
  - 2) They have been drawing colossal salaries and turn a blind eye towards the needs of fellow countrymen
  - 3) They are directly responsible for the hunger, malnutrition and poverty among their fellow countrymen
  - 4) They have promoted the culture of debt among various sections of society
  - 5) None of these
5. Which of the following suggestions have been made by the author in order to check the culture promoting debts?
  - A) Putting a ban on the companies providing credit cards indiscriminately.
  - B) Taking the help of informal institutions to limit the business of money lending by payday lenders.
  - C) Raising public awareness about negative effects of in-judicious borrowing of money.

D) Taking action against governments which have been allowing lottery in their States.

- 1) Only A and C
- 2) Only D
- 3) Only C and D
- 4) Only B and C
- 5) None of these

6. Which of the following statements would weaken the argument made by the author in the given paragraph?

- 1) A newspaper article reported an improvement in the lifestyle of millions of people after loans were made easy to avail to not only the wealthy but to all sections of society
- 2) A man along with his family was forced to live on streets after he lost all of his life's earning to buy lottery tickets
- 3) Profit earned from credit card companies has become an essential component in the economy of a growing nation
- 4) Last year's recession was mainly due to losses incurred by companies offering loans as a large number of their clients turned out to be defaulters
- 5) None of these

**Directions (Q. 7 – 8):** Choose the word/group of words which is most similar in meaning to the word/ phrase printed in bold as used in the passage.

7. **THRIFT**

- 1) Compassion
- 2) Prudence
- 3) Pleasure
- 4) Acceptance
- 5) Frugality

8. **AGGRESSION**

- 1) Violence
- 2) Hostility
- 3) Offensively
- 4) Determination
- 5) Belligerence

**Directions (Q. 9 – 10):** Choose the word/phrase which is most opposite in meaning to the word printed in bold as used in the passage.

9. **EXPLOSION**

- 1) Deflation
- 2) Split
- 3) Reduction
- 4) Simplification
- 5) Alteration

10. **COMPREHENSIVE**

- 1) Insignificant
- 2) Massive
- 3) Incomplete
- 4) Abundant
- 5) Inappropriate

**Directions (Q. 11 – 15):** Each sentence below has two blanks, each blank indicating that something has been omitted. Choose the words that best fits the meaning of the sentence as a whole.

11. At a..... when siblings ..... over property and money we are in a secure space and are proud of each other.

- 1) time, quarrels
- 2) junction, consulting
- 3) point, agree
- 4) moment, flag
- 5) glance, ponders

12. People noticed the animal running ..... the compound wall trying to find an exit when it got ..... in the spiral iron men.
- 1) for, entreated  
2) of, entrapped  
3) toward, entrapped  
4) along, enveloped  
5) with, engrossed
13. The movie ..... with the trauma of women who are on the ..... of being rendered home-less after the border between India and East Pakistan is drawn.
- 1) describes, scale  
2) deals, brink  
3) entreat, verge  
4) dealt, verge  
5) entices, stage
14. .... by request from adopted children to trace their biological 'parents' the ministry has taken historic ..... to make it compulsory for adoption agencies to open records on demand
- 1) Fed, step  
2) Ignored, fight  
3) Elated, bill  
4) Moved, decision  
5) Set, call
15. However, not all agreed with the .... target of the country ..... 10 percent growth for next 16 years.
- 1) ambition, achieve  
2) ambitious, achieving  
3) impossible, got  
4) graceful, achieved  
5) enumerative, reaching

**Directions (Q. 16 – 20):** Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5). (Ignore errors of punctuation, if any)

16. Sugar-sweetened drinks does not (1)/ pose any particular health risk, and (2)/ are not a unique risk factor (3)/ for obesity or heart disease. (4)/ No error (5).
17. Airline managements should note (1)/ that the ultimate passenger unfriendliness (2)/ is to have their planes crash (3)/ due to the adopted of unsafe procedures. (4)/ No error (5).
18. Celebrating its ten long years (1)/ in the industry, a private entertainment channel (2) / announce a series of (3)/ programmes at a press conference. (4)/ No error (5).
19. The award ceremony ended (1)/ on a note of good cheer (2)/ with audiences responding warmly (3) / to its line up of films.(4)/ No error (5).
20. The actress was ordered for (1)/ wear an alcohol monitoring bracelet and (2)/ submit to random weekly drug testing after (3)/ she failed to appear for a court date last week. (4) / No error (5).

**Directions (Q. 21 – 25):** Rearrange the following sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) Had it been not for them, Indian banks would have had their hands tied down too.
- (B) Today almost all the countries are facing the heat of recession.
- (C) One of these is the strict RBI and SEBI rules which regulated banking sector very efficiently.
- (D) This could have led to massive losses to them, which could have percolated to other sectors as well.
- (E) However there are a few things which help India in bouncing back from the state of recession.
- (F) Like others India too has not remained immune to the epidemic.

21. Which of the following sentence should be the **THIRD** after rearrangement?  
 1) A                                      2) E                                      3) D                                      4) F                                      5) C
22. Which of the following sentence should be the **FIRST** after rearrangement?  
 1) A                                      2) B                                      3) C                                      4) D                                      5) E
23. Which of the following sentence should be the **SECOND** after rearrangement?  
 1) A                                      2) B                                      3) D                                      4) E                                      5) F
24. Which of the following sentence should be the **SIXTH (LAST)** after rearrangement?  
 1) C                                      2) E                                      3) D                                      4) B                                      5) F
25. Which of the following sentence should be the **FIFTH** after rearrangement?  
 1) B                                      2) C                                      3) A                                      4) E                                      5) F

**Directions (Q. 26 – 30):** In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words/ phrases are suggested, one of which fits the blank appropriately. Find out the appropriate word/phrase in each case.

The world is going through a deep recession. At such a time, one thing we need in abundance is jobs for the semi skilled and unskilled. This is the only way in which equal ....(26).... of wealth can take place. The health care industry is ideally poised to occupy this position. The IT industry hires people from the upper-middle strata and rich families, usually engineers, ....(27).... the health care industry hires nurses, to the tune of eighty percent of the jobs created, from the lower economic strata. Global health care is a \$ 4.5 trillion industry ....(28).... only to the agro industry. Even then health care reaches only eight percent of world's population. Policy makers should look at health care industry as not only an industry which addresses pain but also as one which can ....(29).... the economy. The last century was driven by machines that addressed human toil and it is strongly believed that this century will be driven by health care. This, however, will only happen if policy makers make a conscious effort to ....(30).... the right policies in place soon.

26. 1) earning                                      2) share                                      3) venture                                      4) delivery  
 5) distribution
27. 1) whereas                                      2) unlike                                      3) besides                                      4) although  
 5) despite
28. 1) encouraging                                      2) second                                      3) lesser                                      4) beating  
 5) greater
29. 1) persuade                                      2) ascertain                                      3) influence                                      4) impede  
 5) estimate
30. 1) derive                                      2) frame                                      3) figure                                      4) consider  
 5) put

### QUANTITATIVE APTITUDE

(No. of Questions 35 Marks: 35 Time: 20 Mnt.)

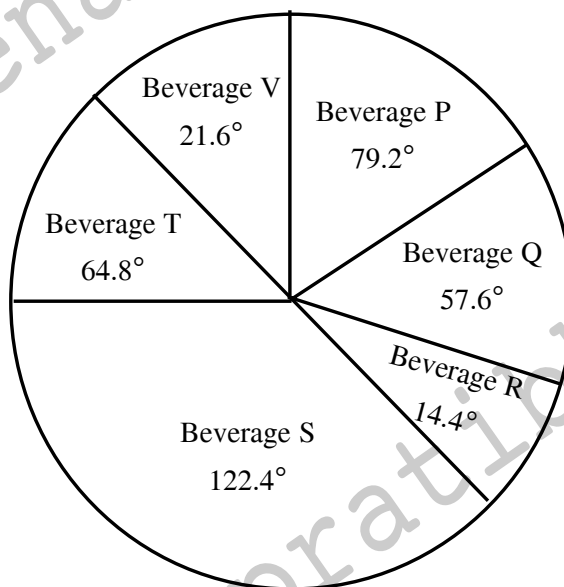
**Directions (Q. 31 – 35):** What will come in place of the question mark (?) in the following number series?

31. 7      20      46      98      202      (?)  
 1) 420                                      2) 410                                      3) 310                                      4) 320  
 5) None of these

32. 210 209 213 186 202 (?)  
 1) 138 2) 77 3) 177 4) 327  
 5) None of these
33. 27 38 71 126 203 (?)  
 1) 212 2) 202 3) 301 4) 312  
 5) None of these
34. 435 354 282 219 165 (?)  
 1) 103 2) 112 3) 120 4) 130  
 5) None of these
35. 4 200 369 513 634 (?)  
 1) 788 2) 715 3) 734 4) 755  
 5) None of these

**Directions (Q. 36 – 40):** Study the following pie-chart and answer the questions given below:

Preferences of students among six beverages in terms of degree of angle in the pie-chart (Total No. of students = 6800)



36. What is the difference between the total number of students who prefer Beverages P and R together and the total number of students who prefer Beverages S and V together?  
 1) 958 2) 953 3) 952 4) 957  
 5) None of these
37. What is the respective ratio between the number of students who prefer Beverage V and the number of students who prefer Beverage P?  
 1) 3 : 11 2) 4 : 13 3) 8 : 11 4) 5 : 13  
 5) None of these
38. The number of students who prefer Beverages T and V together are what percent of the total number of students?  
 1) 22 2) 16 3) 28 4) 24  
 5) None of these



46. I.  $2x^2 - 7x + 6 = 0$  II.  $2y^2 - 9y + 10 = 0$
47. I.  $x^2 + 7x + 12 = 0$  II.  $2y^2 + 17y + 36 = 0$
48. I.  $9x^2 + 27x + 20 = 0$  II.  $3y^2 + 7y + 4 = 0$
49. I.  $x^2 - 11x + 30 = 0$  II.  $y^2 - 10y + 24 = 0$
50. I.  $5x^2 - 22x + 24 = 0$  II.  $5y^2 - 12y + 7 = 0$
51. Harshita bought 20 pens, 8 packets of wax colours, 6 calculators and 7 pencil boxes. The price of one pen is 7, one packet of wax colour is 22, one calculator is Rs. 175 and one pencil box is 14 more than the combined price of one pen and one packet of wax colours. How much amount did Harshita pay to the shopkeeper?
- 1) Rs. 1,381                      2) Rs. 1,815                      3) Rs. 1,667                      4) Rs. 1,572
- 5) None of these
52. The average marks in English subject of a class of 24 students is 56. If the marks of three students were misread as 44, 45 and 61 of the actual marks 48, 59 and 67 respectively, then what would be the correct average ?
- 1) 56                                  2) 55                                  3) 57.5                                  4) 58.5
- 5) None of these
53. In a test, minimum passing percentage for girls and boys is 30% and 45% respectively. A boy scored 280 marks and failed by 80 marks. How many more marks did a girl require to pass in the test if she scored 108 marks?
- 1) 132                                  2) 140                                  3) 160                                  4) 112
- 5) None
54. Six-eleventh of a number is equal to twenty two percent of second number. Second number is equal to the one-fourth of third number. The value of the third number is 2400, what is the 45% of first number?
- 1) 107.6                                  2) 131.1                                  3) 115.4                                  4) 143.8
- 5) None of these
55. In an Entrance Examination Seema scored 56 percent marks, Nitya scored 92 percent marks and Meena scored 634 marks. The maximum marks of the examination are 875. What are the average marks scored by all the three girls together?
- 1) 1939                                  2) 817                                  3) 680                                  4) 643
- 5) None of these

**Directions (Q. 56 – 60):** Study the information carefully and answer the questions that follow.

A school consisting of a total 1560, students has boys and girls in the ratio of 7 : 5 respectively. All the students were enrolled in different types of hobby classes, viz: Singing, Dancing and Painting. One-fifth of the boys are enrolled in only Dancing classes. Twenty percent of the girls are enrolled in only Painting classes. Ten percent of the boys are enrolled in only Singing classes. Twenty four percent of the girls are enrolled in both Singing and Dancing classes together. The number of girls enrolled in only Singing classes is two hundred percent of the boys enrolled in the same. One-thirteenth of the boys are enrolled in all the three classes together. The respective ratio of boys enrolled in Dancing and Painting classes together to the girls enrolled in the same is 2 : 1 respectively. Ten percent of the girls are enrolled in only Dancing classes whereas eight percent of the girls are enrolled in both Dancing and Painting classes together. The remaining girls are enrolled in all the three classes together. The number of boys enrolled in Singing and Dancing



classes together is fifty percent of the number of girls enrolled in the same. The remaining boys are enrolled in only Painting classes.

56. What is the total number of boys who are enrolled in Dancing?  
1) 318                                      2) 364                                      3) 292                                      4) 434  
5) None of these
57. Total number of girls enrolled in Singing is approximately what percent of the total number of students in the school?  
1) 37                                      2) 19                                      3) 32                                      4) 14  
5) 26
58. What is the total number of students enrolled in all the three classes together?  
1) 135                                      2) 164                                      3) 187                                      4) 142  
5) None
59. Number of girls enrolled in only Dancing classes is what percent of the boys enrolled in the same? (rounded off to two digits after decimal)  
1) 38.67                                      2) 35.71                                      3) 41.83                                      4) 28.62  
5) None of these
60. What is the respective ratio of the number of girls enrolled in only Painting classes to the number of boys enrolled in the same?  
1) 77 : 26                                      2) 21 : 73                                      3) 26 : 77                                      4) 73 : 21  
5) None of these

**Directions (Q. 61 – 65):** What approximate value will come in place of the question mark (?) in the following questions? (You are not expected to calculate the exact value.)

61.  $465.84 + 764.86 - 211.99 = ?$   
1) 1100                                      2) 1080                                      3) 1000                                      4) 1020  
5) 1060
62.  $149.9\% \text{ of } 149.9 + 149.9 = ?$   
1) 375                                      2) 400                                      3) 350                                      4) 425  
5) 450
63.  $3001 \times 749 \div 1001 - 1399 = ?$   
1) 650                                      2) 700                                      3) 950                                      4) 850  
5) 1000
64.  $\sqrt{2642} - \sqrt{1156} + \sqrt{459} = ?$   
1) 50                                      2) 90                                      3) 40                                      4) 20  
5) 30
65.  $\frac{901}{29} \times \frac{91}{301} \div \frac{51}{599} = ?$   
1) 140                                      2) 120                                      3) 60                                      4) 80  
5) 110



**Directions (Q. 73 – 75):** In each question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement. Give answer

- 1) If only assumption I is implicit.
- 2) If only assumption II is implicit.
- 3) If either assumption I or II is implicit.
- 4) If neither assumption I nor II is implicit.
- 5) If both assumptions I and II are implicit.

**73. Statement:** Please send an official letter rather than semi official on this subject this time.

**Assumptions:**

- I. The format and emphasis of different types of letters is different.
- II. We can send different types of letters on the same subject.

**74. Statement:** Please check the availability of 2 tickets from Delhi to Lucknow.

**Assumptions:**

- I. Person checking knows the desired mode of travel.
- II. Person checking knows the details of the person travelling.

**75. Statement:** If you want to increase your writing speed, use 0.7 pen.

**Assumptions:**

- I. There are different types of pens available.
- II. The person being told understands what is 0.7 pen.

**Directions (Q. 76 – 80):** Study the following information to answer the given questions:

In a Group of 5, each person has an exclusive and different preference (has/likes) for a pen, a watch and a car. Pen preferences are Parker, Lamy, Pointer, Lexi and Cello. Car preferences are WagonR, Swift, Santro, Mica and City. Watch preferences are Timex, Titan, Fastrack, Samay and Citizen. Suman has Mica and Parker but does not prefer among watches -Titan or Fastrack. The one who has Swift, likes Fastrack. Mrudula has preference for City, Cello and Citizen. Arnit has preference for Lamy and Timex. Veena prefers WagonR and Lexi. Harsh's preference for a watch is not Titan.

**76.** Which watch is Suman's preference?

- 1) Titan
- 2) Fastrack
- 3) Samay
- 4) Can't determine
- 5) None of these

**77.** Which pen is Harsh's preference?

- 1) Lamy
- 2) Pointer
- 3) Lexi
- 4) Can't determine
- 5) None of these

**78.** Which watch is Harsh's preference?

- 1) Samay
- 2) Fastrack
- 3) Timex
- 4) Can't determine
- 5) None of these

**79.** Who's preference is Swift?

- 1) Harsh
- 2) Amit
- 3) Veena
- 4) Can't determine
- 5) None of these

80. Which watch is Veena's preference?

- 1) Samay                      2) Fastrack                      3) Titan                      4) Can't determine  
5) None of these

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

Representatives from eight different Banks viz. A, B, C, D, E, F, G and H are sitting around a circular table facing the centre but not necessarily in the same order. Each one of them is from a different Bank viz. UCO Bank, Oriental Bank of Commerce, Bank of Maharashtra, Canara Bank, Syndicate Bank, Punjab National Bank, Bank of India and Dena Bank.

F sits second to right of the representative from Canara Bank. Representative from Bank of India is an immediate neighbour of the representative from Canara Bank. Two people sit between the representative of Bank of India and B. C and E are immediate neighbours of each other. Neither C nor E is an immediate neighbour of either B or the representative from Canara Bank. Representative from Bank of Maharashtra sits second to right of D. D is neither the representative of Canara Bank nor Bank of India. G and the representative from UCO Bank are immediate neighbours of each other. B is not the representative of UCO Bank. Only one person sits between C and the representative from Oriental Bank of Commerce. H sits third to left of the representative from Dena Bank. Representative from Punjab National Bank sits second to left of the representative from Syndicate Bank.

81. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which is the one that does not belong to that group?

- 1) H – UCO Bank  
2) A – Canara Bank  
3) D – Bank of Maharashtra  
4) E – Syndicate Bank  
5) F – Punjab National Bank

82. Which of the following is true with respect to the given seating arrangement?

- 1) B is the representative from Bank of Maharashtra  
2) C sits second to right of H  
3) The representative from Dena Bank sits to the immediate left of the representative from UCO Bank  
4) A sits second to right of the representative from Bank of India  
5) The representatives from Bank of Maharashtra and Syndicate Bank are immediate neighbours of each other

83. Who amongst the following sit exactly between B and the representative from Bank of India?

- 1) A and the representative from UCO Bank  
2) F and G  
3) H and the representative from Bank of Maharashtra  
4) H and G  
5) Representatives from Syndicate Bank and Oriental Bank of commerce

84. Who amongst the following is the representative from Oriental Bank of Commerce?

- 1) A                      2) C                      3) H                      4) G  
5) D

85. Who amongst the following sits second to left of B?

- 1) C
- 2) H
- 3) The representative from Canara Bank
- 4) The representative from Punjab National Bank
- 5) G

**Directions (Q. 86 – 90):** Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity. Mark answer

- 1) If the inference is 'definitely true', i.e. it properly follows from the statement of facts given.
- 2) If the inference is 'probably true' though not 'definitely true' in the light of the facts given
- 3) If the 'data are inadequate', i.e. from the facts given you cannot say whether the inference is likely to be true or false
- 4) If the inference is 'probably false', though not 'definitely false' in the light of the facts given.
- 5) If the inference is 'definitely false' i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

Investors today have more investment options than were available just a few years ago. Choice in any decision making is good in so far it provides variety, differentiation and bench marking. It could also, however, at times lead to clutter and "noise" if the options are mostly similar and undifferentiated. To make sense of this choice conundrum, it is imperative for an investor to define objective – both returns and digestible risk and then identify the possible options. The investor also needs to select the mix and regularly monitor that objectives and investment outcomes remain aligned. Sounds simple, but can present the most confounding situations which multiplies with the quantum of wealth.

86. Investment of higher amount is relatively simpler than smaller amounts.
87. Investors need to critically evaluate the risk of each investment option.
88. Present day investors need to use their judgement more critically before investing.
89. Multiple investment options of similar type helps in making better investment decisions.
90. In the past, investors were generally guided by the fund managers.

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

In a certain code language,

- ★ 'robots can become lawyers' is written as 'ju ac th eg'.
- ★ 'all doctors can check' is written as 'bd np ju mo'
- ★ 'many doctors and lawyers' is written as 'np rt qs ac'
- ★ 'machine check of robots' is written as 'eg ik ux bd'

(Note : All codes are two letter codes only)

91. What does the code 'ac' stand for in the given code language?

- 1) robots
- 2) many
- 3) lawyers
- 4) become
- 5) of

92. If 'how and many' is written as 'qs ws rt' then what will be the code for 'how can'?
- 1) np qs                      2) rt ju                      3) qs rt                      4) ws ju  
5) bd ws
93. What is the code for 'machine' in the given code language?
- 1) rt                      2) Either 'eg' or 'rt'                      3) bd                      4) eg  
5) Either 'ik' or 'ux'
94. What is the code for 'robots' in the given code language?
- 1) ux                      2) eg                      3) ju                      4) Either 'eg' or 'ju'  
5) Either 'ju' or 'ac'
95. What may be the possible code for 'will become doctor' in the given code language?
- 1) th zi np                      2) zi ac bd                      3) np th ux                      4) zi np bd  
5) bd ju ux

**Directions (Q. 96 – 100):** In each of the questions / set of questions below are given two statements followed by two conclusions numbered I and II. You have to assume everything in the statements to be true even if they seem to be at variance from commonly known facts and then decide which of the two given conclusions logically follows from the information given in the statement. Give answer

- 1) If only conclusion I follows.  
2) If only conclusion II follows.  
3) If either conclusion I or conclusion II follows.  
4) If neither conclusion I nor conclusion II follows.  
5) If both conclusions I and II follows.

96. **Statements:** Some pins are clips.  
Some clips are pens.  
**Conclusions:** I. Some pins are pens.  
II. No pin is a pen.

- (97 – 99): **Statements:** All D's are A's.  
All A's are C's.

97. **Conclusions:** I. Some C's are D's.  
II. Some A's are D's.
98. **Conclusions:** I. All D's are C's.  
II. Some D's are not A's.
99. **Conclusions:** I. All A's are D's.  
II. All C's are A's.

100. **Statements:** All doors are windows.  
Some windows are clips.  
**Conclusions:** I. Some clips are doors.  
II. Some windows are doors.

KEY

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

HINTS AND SOLUTIONS

1. Both (1) and (2)
2. Credit card companies are discreet enough to provide credit cards to only those people who guarantee repaying money in the future
3. Only B
4. They have been drawing colossal salaries and turn a blind eye towards the needs of fellow countrymen.
5. Only B and C
6. Profit earned from credit card companies has become an essential component in the economy of a growing nation.
7. The meaning of the word **Thrift (Noun)** as used in the passage is : the habit of saving money and spending it carefully.  
Hence, the words **thrift** and **frugality** are synonymous.
8. The meaning of the word **Aggression (Noun)** as used in the passage is : action with force and determination in order to succeed.
9. The meaning of the word **Explosion (Noun)** as used in the passage is : a large sudden or rapid increase in the amount or number of some-thing; outburst.  
Hence, the words **explosion** and **reduction** are antonymous.
10. The meaning of the word **Comprehensive (Adjective)** as used in the passage is : including all or almost all things ; complete, full.  
Hence, the words **comprehensive** and **incomplete** are antonymous.
12. **Entrapped** = caught in a place
13. **Deal with** = to perform a task  
**Brink** = (the extreme edge) Scientists are on the brink of making a major new discovery
14. **Move** = to cause somebody to have strong feeling; to cause somebody to do some thing : prompt
15. **Ambitious** = determined to be successful, rich, powerful etc.
16. Plural Subject agrees with a Plural Verb. Hence, sugar sweetened drinks do not ..... should be used.
17. Here, due to the adoption (Noun) of unsafe procedures ..... should be used.
18. Here, Simple Past should be used. Hence, announced a series of ..... will be a correct usage.
19. The word audience is used both in plural and singular. Hence, with audience responding warmly ..... should be used.
20. Here, The actress was ordered to ..... should be used.
26. distribution

27. whereas

28. second

29. influence

30. put

31. The pattern of the number series is :

$$7 \times 2 + 6 = 20$$

$$20 \times 2 + 6 = 46$$

$$46 \times 2 + 6 = 98$$

$$98 \times 2 + 6 = 202$$

$$202 \times 2 + 6 = 404 + 6 = \mathbf{410}$$

32. The pattern of the number series is :

$$210 - 1^3 = 209$$

$$209 + 2^2 = 213$$

$$213 - 3^3 = 186$$

$$186 + 4^2 = 202$$

$$202 - 5^3 = 202 - 125 = \mathbf{77}$$

33. The pattern of the number series is :

$$27 + 11 = 38$$

$$38 + 33 = 71$$

$$71 + 55 = 126$$

$$126 + 77 = 203$$

$$203 + 99 = \mathbf{302}$$

34. The pattern of the number series is :

$$435 - 9 \times 9 = 354$$

$$354 - 9 \times 8 = 282$$

$$282 - 9 \times 7 = 219$$

$$219 - 9 \times 6 = 165$$

$$165 - 9 \times 5 = \mathbf{120}$$

35. The pattern of the number series is :

$$4 + 14^2 = 4 + 196 = 200$$

$$200 + 13^2 = 200 + 169 = 369$$

$$369 + 12^2 = 369 + 144 = 513$$

$$513 + 11^2 = 513 + 121 = 634$$

$$634 + 10^2 = 634 + 100 = \mathbf{734}$$

36. Difference of corresponding angles =  $(122.4 + 21.6 - 79.2 - 14.4)^\circ = 50.4^\circ$

$$\therefore 360^\circ = 6800$$



$$\therefore 50.4^\circ = \frac{6800}{360} \times 50.4 = 952$$

37. Required ratio = 21.6 : 79.2 = 3 : 11

38. Required percentage =  $\left(\frac{64.8 + 21.6}{360}\right) \times 100 = 24\%$

39. Required percentage =  $\frac{14.4}{122.4} \times 100 = 11.76 = 12$

40. Number of students who prefer beverages B and E together =  $\left(\frac{57.6 + 64.8}{360}\right) \times 6800 = \frac{122.4 \times 6800}{360}$   
= 2312

41. It is obvious from the table.

42. Percentage increase in 2006 =  $\frac{-12.5 - 5.3}{5.3} \times 100 = 136$

43. Required difference =  $(14.5 - 6.6) \times 1000$   
= Rs. 7,900

44. Total monthly rent at Virar over the years =  $(1.1 + 2.1 + 1.8 + 3.6 + 5.5 + 7.8) \times 1000$   
= Rs. 21,900

$$\therefore \text{Required percentage} = \frac{9800}{21900} \times 100 = 45$$

45. It is obvious from the table.

46. I.  $2x^2 - 7x + 6 = 0$   
 $\Rightarrow 2x^2 - 4x - 3x + 6 = 0$   
 $\Rightarrow 2x(x - 2) - 3(x - 2) = 0$   
 $\Rightarrow (x - 2)(2x - 3) = 0$   
 $\Rightarrow x = 2 \text{ OR } \frac{3}{2}$

II.  $2y^2 - 9y + 10 = 0$   
 $\Rightarrow 2y^2 - 4y - 5y + 10 = 0$   
 $\Rightarrow 2y(y - 2) - 5(y - 2) = 0$   
 $\Rightarrow (y - 2)(2y - 5) = 0$   
 $\Rightarrow y = 2 \text{ OR } \frac{5}{2}$

$\therefore$  Clearly  $x \leq y$

47. I.  $x^2 + 7x + 12 = 0$   
 $\Rightarrow x^2 + 4x + 3x + 12 = 0$   
 $\Rightarrow x(x + 4) + 3(x + 4) = 0$   
 $\Rightarrow (x + 4)(x + 3) = 0$   
 $\Rightarrow x = -4 \text{ or } -3$

$$\text{II. } 2y^2 + 17y + 36 = 0$$

$$\Rightarrow 2y^2 + 8y + 9y + 36 = 0$$

$$\Rightarrow 2y(y + 4) + 9(y + 4) = 0$$

$$\Rightarrow (y + 4)(2y + 9) = 0$$

$$\Rightarrow y = -4 \text{ or, } -\frac{9}{2} = -4\frac{1}{2}$$

$\therefore$  Clearly  $x \geq y$

48. I.  $9x^2 + 27x + 20 = 0$

$$\Rightarrow 9x^2 + 15x + 12x + 20 = 0$$

$$\Rightarrow 3x(3x + 5) + 4(3x + 5) = 0$$

$$\Rightarrow (3x + 5)(3x + 4) = 0$$

$$\Rightarrow x = -\frac{5}{3} \text{ or } -\frac{4}{3}$$

II.  $3y^2 + 7y + 4 = 0$

$$\Rightarrow 3y^2 + 3y + 4y + 4 = 0$$

$$\Rightarrow 3y(y + 1) + 4(y + 1) = 0$$

$$\Rightarrow (y + 1)(3y + 4) = 0$$

$$\Rightarrow y = -1 \text{ or } -\frac{4}{3}$$

$\therefore$  Clearly,  $x \leq y$

49. I.  $x^2 - 11x + 30 = 0$

$$\Rightarrow x^2 - 6x - 5x + 30 = 0$$

$$\Rightarrow x(x - 6) - 5(x - 6) = 0$$

$$\Rightarrow (x - 6)(x - 5) = 0$$

$$\Rightarrow x = 6 \text{ or } 5$$

II.  $y^2 - 10y + 24 = 0$

$$\Rightarrow y^2 - 6y - 4y + 24 = 0$$

$$\Rightarrow y(y - 6) - 4(y - 6) = 0$$

$$\Rightarrow (y - 4)(y - 6) = 0$$

$$\Rightarrow y = 4 \text{ or } 6$$

$\therefore$  Clearly,  $x \geq y$

50. I.  $5x^2 - 22x + 24 = 0$

$$\Rightarrow 5x^2 - 10x - 12x + 24 = 0$$

$$\Rightarrow 5x(x - 2) - 12(x - 2) = 0$$

$$\Rightarrow (x - 2)(5x - 12) = 0$$

$$\Rightarrow x = 2 \text{ or } \frac{12}{5}$$

$$\text{II. } 5y^2 - 12y + 7 = 0$$

$$\Rightarrow 5y^2 - 5y - 7y + 7 = 0$$

$$\Rightarrow 5y(y - 1) - 7(y - 1) = 0$$

$$\Rightarrow (y - 1)(5y - 7) = 0$$

$$\Rightarrow y = 1 \text{ or } \frac{7}{5}$$

$\therefore$  Clearly,  $x > y$

51. C.P. of one pencil box =  $7 + 22 + 14$   
= Rs. 43

Total amount paid by Harshita = Rs.  $(20 \times 7 + 8 \times 22 + 6 \times 175 + 7 \times 43)$   
= Rs.  $(140 + 176 + 1050 + 301)$   
= Rs. 1667

52. Difference =  $48 + 59 + 67 - 44 - 45 - 61 = 24$

$\therefore$  Correct average =  $56 + \frac{24}{24} = 57$

53. If the maximum marks of examination be  $x$ , then

$$\frac{x \times 45}{100} = 280 + 80 = 360$$

$$\Rightarrow x = \frac{360 \times 100}{45} = 800$$

$$\Rightarrow 30\% \text{ of } 800 = \frac{800 \times 30}{100} = 240$$

= Minimum marks to pass for girls

$\therefore$  Required difference =  $240 - 108$   
= 132

54. Second number =  $2400 \times \frac{1}{4} = 600$

If the first number be  $x$ , then

$$x \times \frac{6}{11} = 600 \times \frac{22}{100} = 132$$

$$\Rightarrow x = \frac{132 \times 11}{6} = 242$$

$$\Rightarrow 45\% \text{ of } 242 = 242 \times \frac{45}{100} = 108.9$$

55. Total marks obtained by Seema =  $\frac{875 \times 56}{100} = 490$

Total marks obtained by Nitya =  $\frac{875 \times 92}{100} = 805$

$$\begin{aligned} \text{Required average marks} &= \frac{490 + 805 + 634}{3} \\ &= \frac{1929}{3} = 643 \end{aligned}$$

(56 – 60):

	Singing	Dancing	Painting	S & D	P & D	S & P & D
Boys (910)	91	182	385	78	104	70
Girls (650)	182	65	130	156	52	65
Total (1560)	273	247	515	234	156	135

56. Total number of boys enrolled in dancing class =  $182 + 70 + 104 + 78 = 434$

57. Number of girls enrolled in singing class =  $156 + 182 + 65 = 403$

$$\therefore \text{Required percentage} = \frac{403}{1560} \times 100 = 26$$

58. Required no. of students =  $70 + 65 = 135$

59. Required percentage =  $\frac{65}{182} \times 100 = 35.71$

60. Required ratio =  $130 : 385 = 26 : 77$

61.  $? = 466 + 765 - 212 = 1019$

$\therefore$  Required answer = 1020

$$\begin{aligned} 62. \quad ? &= \frac{150 \times 150}{100} + 150 \\ &= 225 + 150 = 375 \end{aligned}$$

$$\begin{aligned} 63. \quad ? &= \frac{3000 \times 750}{1000} - 1400 \\ &= 2250 - 1400 = 850 \end{aligned}$$

64.  $? = 51 - 34 + 21 = 38$

$\therefore$  Required answer = 40

$$65. \quad ? = \frac{900}{30} \times \frac{90}{300} \times \frac{600}{50} = 108$$

$\therefore$  Required answer = 110

66. M is mother of K and T.

W is brother of M. Therefore, W is maternal uncle of T.

67.  $\begin{array}{cccccc} \downarrow & & & & & \\ 19 & 20 & 1 & 16 & 12 & 5 & 18 \\ \uparrow & & & & & & \\ S & T & A & P & L & E & R \end{array}$

68. M O D E L D E A R

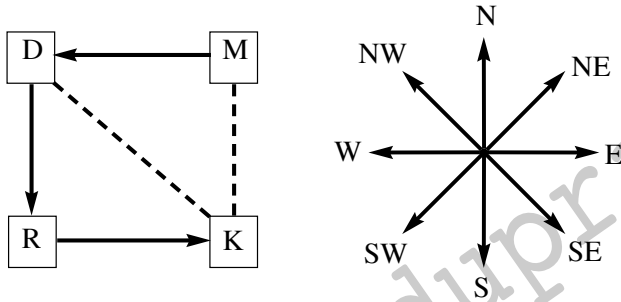
↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓  
5 1 3 # 2 3 # % 8

Therefore,

L O A D

↓ ↓ ↓ ↓  
2 1 % 3

69.



70. H G F E D C B A

H G F E D C B

H G F E D C

H G

71. The date of birth of Yasir is February 29. It means he was born in a Leap Year.

**From statement I:** Leap Year between 2005 and 2011 was 2008.

**From statement II:**  $2012 - 4 = 2008$  and 2008 was a Leap year.

72. **From statement I :**

Out of 42 students, 38 play both chess and cricket and the remaining four play only cricket. Therefore, no student play only chess.

73. It is requested to send another type of letter. It implies that format and emphasis of different types of letters is different. Again, it is clearly mentioned to send an official letter rather than semi-official letter on this subject.

Therefore, it is possible to send different types of letters on the same subject.

74. Only assumption I is implicit in the statement.

The details of passengers are required for booking the tickets.

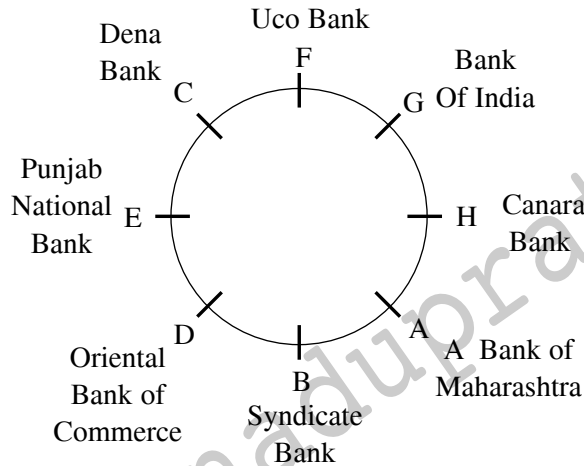
75. Clearly, both the assumptions are implicit in the statement.

(76 – 80):

Person	Pen	Car	Watch
Suman	Parker	Mica	Samay
Mrudula	Cello	City	Citizen
Amir	Lamy	Santro	Timex
Veena	Lexi	Wagon R	Titan
Harsh	Pointer	Swift	Fastrack

76. Suman likes Samay watch.  
 77. Harsh likes Pointer pen.  
 78. Harsh likes Fastrack watch.  
 79. Harsh likes Swift car.  
 80. Veena likes Titan watch.

(81 – 85):



81. Except in A-Canara Bank pair, in all others the first person is second to the left of the second person.  
 82. B is the representative from Syndicate Bank.  
 C sits third to the right of H. The representative from the Dena Bank, C is to the immediate right of the representative from the UCO Bank, F. A is second to the left of C, the representative from Bank of India.  
 A, the representative from Bank of Maharashtra and B, the representative from Syndicate Bank are immediate neighbours of each other.  
 83. H, the representative from Canara Bank and A, the representative from Bank of Maharashtra, sit between B, the representative from Syndicate Bank and G, the representative from Bank of India.  
 84. D is the representative from Oriental Bank of Commerce.  
 85. E, the representative from Punjab National Bank sits second to the left from B, the representative from Syndicate Bank.  
 86. The last line of the passage contradicts the inference.  
 87. The inference is definitely true. Consider the following line of the passage :  
 “ ..... it is imperative for an investor to define objective – both returns and digestible risk .....”.  
 88. The theme of the passage supports the inference. Therefore, the inference is definitely true.  
 89. The inference is probably false. It is mentioned in the passage that choice in any decision making is good in so far it provided variety, differentiation and benchmarking it. It could also however, at times lead to clutter and noise if the options are mostly similar and undifferentiated. Therefore, the inference seems to be false.  
 90. The data provided in the passage is not sufficient to determine the truth or falsity of the inference.

(91 - 95):

robots (can) become lawyers → (ju) (ac) th (eg)

all (doctors) (can) (check) → ju (bd) (np) mo

many (doctors) and (lawyers) → (np) rt qs (ac)

machine (check) of (robots) → (eg) lk ux (bd)

91. ac ⇒ lawyers

92. and many ⇒ rt qs

how ⇒ ws

how can ⇒ ws ju

93. machine ⇒ ik/ux

94. robots ⇒ eg

95. become ⇒ th

doctors ⇒ np

The code for 'will' may be 'zi'.

96.

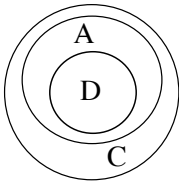


I. ✓ ×

II. × ✓

Either I or II follows.

(97 - 99):



97. I. ✓

II. ✓

Both I and II follows.

98. I. ✓

II. ×

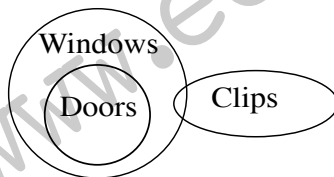
Only I follows.

99. I. ×

II. ×

Neither I nor II follows.

100.



I. ×

II. ✓

Only II follows.

This model paper prepared by subject experts of RACE Institute, Hyderabad.