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### SBI Clerk 2016 Mains Mock Test Paper

This Mock Test consists of 190 questions which are spread across 4 sections - English Language, Numerical Ability, Reasoning Ability + Computer Knowledge and General Awareness. The mock test carries 200 marks and of 2 hours 40 minutes duration. There is negative marking of 1/4 marks for each wrong answer.

#### Pattern of the Exam -

Name of the Test	Number of Qs.	Max. Marks
1. Reasoning + Computer	50	60
2. Numerical Ability	50	50
3. English Language	40	40
4. General Awareness (Economy/Banking)	50	50
Total	190	200

### g and Computer Aptitude

	Reasoning
	1. Statements :
	Some books are pens
	All pens are chairs
	Some chairs are tables
	Conclusions :
	i. Some books are chairs
	ii. Some chairs are books
	iii. All tables are chairs
	iv. Some tables are chairs
	(a) All follows
	(b) Only i , ii and iii follow
	(c) Only i , ii and iv follow
ļ	(d) Only ii , iii and iv follow
	(e) None of these
ļ	2. Statements :
	All cars are jeeps
ļ	All jeeps are buses
ļ	All buses are trucks
ļ	Conclusions :
ļ	i. All trucks are buses
ļ	ii. All buses are jeeps
ļ	iii. All jeeps are cars
ļ	iv. All cars are trucks
	(a) None follows
ļ	(b) All follow
	(c) Only iii and iv follow
	(d) Only iv follow
	(e) None of these
ļ	3. Statements :
	Some trees are flowers
	Some flowers are pencils
ļ	Some pencils are tables
ļ	Conclusions :
	i. Some tables are flowers
	ii. Some pencils are trees
ļ	iii. Some tables are trees
ļ	iv. Some trees are pencils.
ļ	(a) All follow
ļ	(b) None follows
	(c) Only i and iii follows
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www.guptaclasses.com A PREMIER INSTITUTE FOR SSC/BANK/D.P/LIC/CDS/ NDA ENTRANCE (d) Only ii and iv follows (e) None of these 4. Statements : All rods are bricks Some bricks are ropes All ropes are doors **Conclusions**: i. Some rods are doors ii. Some doors are bricks iii. Some rods are not doors iv. All doors are ropes. (a) Only i and ii follows (b) Only i, ii and iii follows (c) Only either i or iii and ii follows (d) Only either i or iii and iv follows (e) None of these 5. Statements : Some books are pens Some pens are watches All watches are radios **Conclusions :** i. Some radios are watches ii. Some radios are pens iii. Some watches are books iv. Some books are watches (a) All follow (b) Only i and iii follows (c) Only ii and iv follows (d) Only i and iv follows (e) None of these Directions: In the following questions, the symbols \$,@,%, © and # are used with the following meanings as illustrated below: 'A©B' means 'A' is greater than 'B'. 'A%B' means 'A' is smaller than 'B'. 'A@B' means 'A' is either greater than or equal 'B'. 'A\$B' means 'A' is either smaller than or equal to 'B'. 'A#B' means 'A' is equal to 'B'. 6) Statements: L @ B , B # H, H © T Conclusions: i. L # T ii. B @ T iii. L @ T A. None follows B. Only I follow C. Only II follows D. Only III follows E. Only II & III follows 7) Statements: F \$ C , C @ R, R # W **Conclusions:** I. W \$ C II. F @ R III. C © W A. Only II follows B. Only I and II follows C. Only I follows D. Only II and III follows E. None of these 8) Statements: R # E , E @ D, D % A

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Conclusions: I. R © A II. R # D III. A © E A. None follows B. Only I follow C. Only II follows D. Only III follows E. Only II & III follows 9). Statements: V \$ Z , Z © M, M % H Conclusions: I. M @ V II. H # V III. V © M A. Only I and II follows B. Only II and III follows C. Only I and III follows D. None follows E. All follows 10) Statements: M @ U , U # S, S @ F **Conclusions:** I. M # S II. U # F III. M©S A. Either I or III only follows B. I and II only follows C. Only I follow D. II and III only follows E. None of these Directions (11-15): Study the following information carefully to answer the questions given below: In a certain code language, 'answer the given question' is written as 'sa pa ka la', 'write the question' is written as 'sa la ta', 'answer is wrong' is written as 'ha ja pa', and 'read the answer' is written as 'sa na pa'. 11. What will be the code for 'read'? (a) na (b) pa (c) ja (d) ha (e) None of these 12. 'write to answer' can be coded as (a) sa ja da (b) da ta pa (c) pa na ta (d) pa ka ja (e) None of these 13. 'sa' stands for (a) wrong (b) write (c) read (d) the (e) None of these 14. What will be the code for 'question is given wrong'? (a) ha ja da la (b) ka la ha ja (c) la ha pa ja (d) Can't be determined

- (e) None of these
- 15. What will be the code for 'wrong'?
- (a) ha (b) pa

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(e) None of these	
(d) WU	
(c) VY	
(b) ZX	
(a) XY	
22. Which of the following pairs lives in Kolkata?	
(e) None of these	
(d) Y	
(c) X	
(a) U (b) W	
<b>21.</b> Who among the following works with Infosys?	
with Walmart.	
one who works with Infosys lives in Chennai. Z does not live in Chennai. U works with Tata. V works with Twitter. Y wor	rks
Google. Those who stay in Kolkata work with Twitter and Walmart. One of the two Mumbaiars works with Facebook. The	
Twitter, Tata, Google, Walmart and Facebook but not necessarily in the same order. X stays in Mumbai and works with	
A man has six sons U, V, W, X, Y and Z, who stay in four metro cities. They work in different companies, viz Infosys,	
carefully and answer the given questions:	
Directions (21 - 25): Study the following information	
(e) 586	
(d) 489	
(c) 261	
(a) 729 (b) 643	
<b>20.</b> If the first and the third digit of all the numbers are interchanged, then which of the following will be the second large number?	:51
(e) 9 <b>20</b> If the first and the third digit of all the numbers are interchanged, then which of the following will be the second large	oct
(d) 15 (c) 9	
(c) 13 (d) 15	
(b) 21 (c) 12	
(a) 20	
digits of the number which is second from the right of the new arrangement?	
19. If all the numbers are arranged in ascending order from left to right, which of the following will be the sum of all three	е
(e) 586	
(d) 729	
(c) 643	
(b) 489	
(a) 261	
will be the largest number?	
<b>18.</b> If all the digits in each of the numbers are arranged in descending order within the number, which of the following	
(e) None of these	
(c) 3 (d) 2	
(b) 0 (c) 3	
(a) 1 (b) 0	
result?	
17. If the third digit of the second smallest number is divided by the third digit of the largest number then what will be the	е
(e) All	
(d) Three	
(c) Two	
(b) One	
(a) None	
<b>16.</b> If 2 is added to the first digit of each of the numbers, how many numbers thus formed will be divisible by three?	
261 489 643 586 729	
(e) None of these <b>Directions (Q. 16-20): The following questions are based on the five three-digit numbers given below:</b>	
(d) Either ja or pa	
(c) Either ha or ja	



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- 23. Z works with which of the following companies?
- (a) Walmart
- (b) Facebook
- (c) Tata
- (d) Can't be determined
- (e) None of these
- 24. In which of the following metros does W live?
- (a) Delhi
- (b) Chennai
- (c) Kolkata
- (d) Can't be determined
- (e) None of these
- 25. Which of the following combinations is true?
- (a) V Mumbai Walmart
- (b) Z Kolkata Walmart
- (c) Y Delhi Facebook
- (d) W Chennai Infosys
- (e) None of these

#### Directions (Q. 26-30): Study the following information carefully and answer the given questions:

There are six juices – Mango, Grape, Lychee, Orange, Sweet lime and Pomegranate—kept in six bottles A, B, C, D, E and F but not necessarily in the same order. These bottles are arranged from left to right. Mango juice has been kept in bottle B. Orange juice has not been kept in bottle E but has been placed on the immediate left of A. Pomegranate juice has been kept in bottle F and has been placed exactly between the bottles which contain Orange juice and Mango juice. D has been placed at the extreme left end. The bottle containing Grape juice has not been placed at the extreme ends. Bottle E has been placed at the extreme right end. Sweet lime juice has not been kept near bottle B. **26.** Which of the following bottles contains Grape juice?

- (a) B
- (b) A
- (c) C
- (d) D
- (e) None of these
- 27. Which of the following fruit juices has been placed at the extreme left end?
- (a) Sweet lime
- (b) Mango
- (c) Lychee
- (d) Grape
- (e) None of these
- 28. Which of the following combinations of bottle and juice is correct?
- (a) E Sweet lime
- (b) D Mango
- (c) C Lychee
- (d) None is correct
- (e) All are correct

**29.** Four of the following five are alike in a certain way based on their positions in the above arrangement and hence form a group. Which is the one that does not belong to that group?

- (a) EC
- (b) FD
- (c) AF
- (d) BD
- (e) CB
- 30. Which of the following juices has been kept in bottle D?
- (a) Pomegranate
- (b) Lychee
- (c) Mango
- (d) Orange
- (e) None of these
- 31. A character is represented in EBCDIC by
- (a) one bit
- (b) four bits
- (c) eight bits



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records from one database table to a record or records in another database table?
records from one database table to a record or records in another database table?
m
is a program that makes the computer easier to use.
is a program that makes the computer assist to use
gram
m
tells the computer how to use its components.
al storage will typically have the acronym
r
Dr.
Ilowing is the most powerful type of computer?
ftware
er
e
ction intended to satisfy a user's specific processing needs are called
d data and convert them to a form that a computer can use?
ove
rives its basic strength from
ove
omputer memory that does not forget?
ove
ove ondary memory device?

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(b) Principal key (c) Foreign key (d) Link key (e) None of these 42. When you link one database table to another database table, what are you creating? (a) Primary link (b) Connectivity (c) Relationships (d) Referential integrity (e) None of these 43. What would you need to establish if you wanted to insure that the key in one database table was the same as a key in another database table? (a) Top-level grouping (b) Connectivity (c) Referential integrity (d) Field properties (e) None of these 44. What database tool would you use to find answers to your questions about data stored in your database? (a) Queries (b) Tables (c) Show (d) Q&A (e) None of these 45. When we describe, or define, the categories of information we collect in an Excel worksheet, what type of table are we creating? (a) Categorization (b) Classification (c) Explanation (d) List definition (e) None of these 46. If you wished to limit what you would see on an Excel worksheet, what data function would you use? (a) Sort (b) Filter (c) Conditional format (d) Data analysis (e) None of these 47. If you wished to highlight, not hide, some information in a worksheet because it met some criteria, what Excel tool would you use? (a) Table (b) Format (c) Conditional Format (d) Filter (e) None of these 48. What Excel tool allows you to create quickly and automatically summary data from a large data set? (a) Conditional formatting (b) Sorting (c) Pivot tables (d) Field lists (e) None of these 49. When creating a custom filer in Excel, which of the following would not be considered a Boolean operator?

- (a) If
- (b) And
- (c) Or
- (d) Not
- (e) None of these
- **50.** Which of the following is a good habit to get into when creating a worksheet?
- (a) Placing titles for columns in the first row of data
- (b) Using conditional formatting to spot spelling errors
- (c) Inserting comments in each cell to define that data or type of data
- (d) Grouping records according to some classification



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(e) None of these

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Quantitative Aptitude
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**51.** 17/1276 \* 326656 + ? = 9938 (a) 5586 (b) 4352 (c) 5685 (d) 4532 (e) None of these **52.** 42% of 445 + ?% of 354 = 289.56 (a) 25 (b) 27 (c) 29 (d) 31 (e) None of these **53.** 3/8 of 4/7 of 7/9 of 738 =? (a) 123 (b) 132 (c) 142 (d) 143 (e) None of these **54.** 3/5 \* 2/7 \* ? = 534 (a) 3125 (b) 3525 (c) 3215 (d) 3318 (e) None of these **55.** (99736 + 97369 + 99678 + 84767) ÷ (963 + 889 + ? + 1922) = 65 (a) 2096 (b) 1998 (c) 2192 (d) 2022 (e) None of these **56.** 748 ÷ 17 = ?% of 110 (a) 25 (b) 40 (c) 50 (d) 75 (e) None of these **57.** 40% of 60% of 3/5 of 2750 = ? (a) 372 (b) 384 (c) 396 (d) 412 (e) 424 **58.** 134.27 - 48.76 + 519.08 - 178.60 = ? (a) 421.49 (b) 425.99 (c) 427.89 (d) 431.19 (e) 437.49 **59.** (36% of 180) ÷ 0.4 = ? (a) 160 (b) 162 (c) 164 (d) 172 (e) 180 **60.** 44544 ÷ 348 = ? Centres at : - || MEERUT|| || MUZAFFARNAGAR|| || BIJNOR|| Ph. No. - 0121-4003132, 9319654321

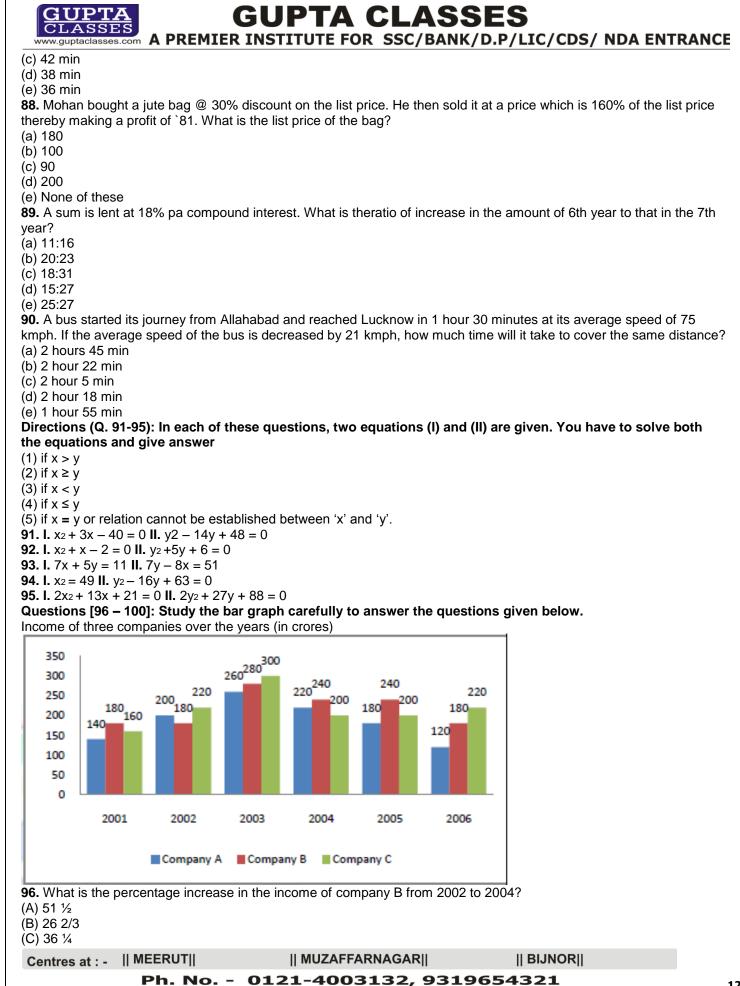
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www.guptaclasses.com A PREMIER INSTITUTE FOR SSC/BANK/D.P/LIC/CDS/ NDA ENTRANCE (a) 122 (b) 124 (c) 126 (d) 128 (e) 132 **61.** (1107 ÷ 27) × 3.5 = ? (a) 141.5 (b) 143.5 (c) 145.5 (d) 147.5 (e) 149.5 **62.** 12% of 15% of 40% of 27500 = ? (a) 192 (b) 194 (c) 196 (d) 198 (e) 204 **63.**  $8.4 \times 6.5 + 4.6 \times 11.5 = ? \div 4$ (a) 410 (b) 420 (c) 430 (d) 440 (e) 450 **64.** 4.8% of 550 – 3.2% of 750 = ? (a) 5.4 (b) 4.8 (c) 4.2 (d) 3.6 (e) 2.4 **65.** 42% of ? = 4116 (a) 9400 (b) 9600 (c) 9800 (d) 10200 (e) 10400 Directions (66 -70): In each of the following number series, a wrong number is given, find out that number. 66. 3, 9, 23, 99, 479, 2881, 20159 (a) 9 (b) 23 (c) 99 (d) 479 (e) 2881 **67.** 1, 3, 6, 11, 20, 39, 70 (a) 3 (b) 39 (c) 11 (d) 20 (e) 6 68. 50, 51, 47, 56, 42, 65, 29 (a) 51 (b) 47 (c) 56 (d) 42 (e) 65 69. 2, 13, 27, 113, 561, 3369, 23581 (a) 27 (b) 13 (c) 113 (d) 561 (e) 3369

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79. A starts a business with a capital of Rs. 85,000. B joins in the business with Rs.42500 after some time. For how much
period does B join, if the profits at the end of the year are divided in the ratio of 3 : 1?
(a) 5 months
(b) 6 months
(c) 7 months
(d) 4 months
(e) 8 months
<b>80.</b> Two trains are moving in opposite directions with speed of 60 km/hr and 90 km/hr respectively. Their lengths are 1.10
km and 0.9 km respectively. the slower train cross the faster train in seconds
(a) 56
(b) 48
(c) 47
(d) 26
(e) 35
81. P is able to do a piece of work in 15 days and Q can do the same work in 20 days. If they can work together for 4
days, what is the fraction of work left?
(a) 8/15
(b) 7/15
(c) 11/15
(d) 2/11
(e) 4/15
82. Present ages of Kalam and Syam are in the ratio of 5 : 4 respectively. Three years hence, the ratio of their ages will
become 11 : 9 respectively. What is Syam's present age in years?
(a) 28
(b) 27
(c) 26
(d) 24
(e) 25
83. A man's speed with the current is 15 km/hr and the speed of the current is 2.5 km/hr. The man's speed against
the current is
(a) 8 km/hr
(b) 10 km/hr
(c) 12.5 km/hr
(d) 9 km/hr
(e) 11 km/hr
84. Suraj started a business with Rs.20,000. Kiran joined him after 4 months with Rs.30,000. After 2 months, Suraj
withdrew Rs.5,000 of his capital and 2 more months later, Kiran brought in Rs.20,000 more. What should be the ratio in
which they should share their profits at the end of the year?
(a) 21:32
(b) 32:21
(c) 12:17
(d) 17:12
(e) 18:32
85. Two trains of equal length are running on parallel lines in the same direction at 46 km/hr and 36 km/hr. If the faster
train passes the slower train in 36 seconds, what is the length of each train?
(a) 88
(b) 70
(c) 52
(d) 60
(e) 50
86. P sells an article to Q at 15% profit. Q sells it to C at 10% loss. If R pays Rs. 517.50/- for it then P purchased it at
(a) Rs. 500/-
(b) Rs. 7,50/-
(c) Rs. 1,000/-
(d) Rs. 1,250/-
(e) none of these
<b>87.</b> Two pipes A and B can fill a tank in 36 min. and 45 min. respectively. A water pipe C can empty the tank in 30 min.
First A and B are opened. After 7 min, C is also opened. In how much time, the tank is full?
(a) 39 min
(b) 40 min



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(D) 33 1/3
(E) 26 ¼
97. The total income of all three companies together was minimum in which of the following years?
(A) 2005
(B) 2002
(C) 2003
(D) 2006
(E) 2001
<b>98.</b> What is the approximate average income of the three companies together in 2005?
(A) 210 crore
(B) 240 crore
(C) 300 crore
(D) 260 crore
(E) 250 crore
<b>99.</b> What is the ratio of total income of all three companies in 2001 to that in 2002?
(A) 5:7 (B) 4:7
(C) 3:4
(D) 4:5
(E) 3:5
<b>100.</b> The income of the Company C in 2004 is what percentage of income of Company B in 2011?
(A) 76 ½
(B) 72 2/3
(C) 63 2/3
(D) 83 1/3
(E) 59 ¼
General English
Directions (101-105): Which of the phrases a), b), c) and d) given below should replace the phrase given in bold
in the following sentence to make the sentence to make the sentence grammatically meaningful and correct?.If
the sentence is correct as it is and 'No correction is required', mark e) as the answer.
<b>101.</b> There was something I needed to do today but it totally slipped from my mind.
(a) it got totally slipped off mind
(b) it was slip of mind
(c) it slipped from mind
d) it totally slipped my mind
(e) No correction required
102. If that's the case, you'd better stop talking and get back to the grind.
(a) back the grind
(b) back for grinding
(c) back into grind
(d) back after grinding
(e) No correction required
103. If you can just get the point may be I can help you.
(a) get to the point
(b) getting the point (c) get on the points
(d) get at the point
(e) No correction required
<b>104.</b> My wife is <b>under weather</b> , so I need to get home early today.
(a) in the weather
(b) by the weather
(c) under the weather
(d) in weather
(a) No correction required

- (a) it's written on your face(b) it's written at your face(c) it's written all over your face
- (d) its written in your face

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#### (e) No correction required

error if any will be in one part of the cor	ntence. The number of that part is the answer. If there is 'No error', the
answer is e) . (Ignore errors of punctuation	
	ch the train on time b)/ because the nearest railway station c)/ is at ten
kilometres away. d)/ No error e)	· · · · · · · · · · · · · · · · · · ·
	fered to donateb)/ a handsome sum to c)/ the flood relief fund. d)/ No error (e)
	r seize a b)/ fully loaded gun from a policeman c)/ and shot the prosecutor.
d)/ No error e)	
109. Although he has been a)/ winning the e	elections b)/ all years, this year his popularity c)/ has substantially reduced.
d)/ No error e)	
	unity then he b)/ cannot be arrested on a c)/ foreign land under any
circumstance. d)/ No error e)	
	ollowing six sentences (A), (B), (C), (D), (E) and (F) in the proper
	h and then answer the questions given below.
	entury prior to Independence had been related largely to pure research.
	most sophisticated, has been established covering a wide range of
utilities, services and goods.	
	ific and technological infrastructure was neither strong nor organised as
compared to the developed world.	view in existing and task had any from the enginet times
	tion in science and technology from the ancient times.
	y dependent on the skills and expertise available in other countries. e and capability largely commensurate with meeting national needs has been
created, minimising our dependence on oth	
<b>111.</b> Which of the following would be the FII	
(a) E	
(a) E (b) B	
(c) A	
(d) D	
(e) C	
<b>112.</b> Which of the following would be the TH	IRD sentence after rearrangement?
(a) D	
(b) F	
(c) C	
(c) C (d) A (e) B	
(c) C (d) A	COND sentence after rearrangement?
<ul> <li>(c) C</li> <li>(d) A</li> <li>(e) B</li> <li>113. Which of the following would be the SE</li> <li>(a) A</li> </ul>	ECOND sentence after rearrangement?
<ul> <li>(c) C</li> <li>(d) A</li> <li>(e) B</li> <li>113. Which of the following would be the SE</li> <li>(a) A</li> <li>(b) E</li> </ul>	ECOND sentence after rearrangement?
<ul> <li>(c) C</li> <li>(d) A</li> <li>(e) B</li> <li>113. Which of the following would be the SE</li> <li>(a) A</li> <li>(b) E</li> <li>(c) B</li> </ul>	ECOND sentence after rearrangement?
<ul> <li>(c) C</li> <li>(d) A</li> <li>(e) B</li> <li>113. Which of the following would be the SE</li> <li>(a) A</li> <li>(b) E</li> <li>(c) B</li> <li>(d) C</li> </ul>	ECOND sentence after rearrangement?
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#### GUPTA CLASSES CLASSES www.guptaclasses.com A PREMIER INSTITUTE FOR SSC/BANK/D.P/LIC/CDS/ NDA ENTRANCE (a) who is very active (b) that is more active (c) that are lesser active (d) which are very active (e) there are hardly active **117.** You can on our leaders to stay a step ahead of the law. (a) buy (b) bank (c) believe (d) mind (e) stand 118. \_ the blanket protests, the \_\_\_\_\_ of Telangana, India's 29th state, appears certain. (a) In spite of, launch (b) Moreover, beginning (c) Despite, birth (d) However, start (e) Unlike, division 119. Delhi's Shastri Bhawan, \_\_\_\_\_\_ to the Petroleum and Natural Gas ministry, easily the award for the most paranoid corridors of power complex in a city that \_\_\_\_\_ in Machiavellian intrigue. (a) house, received, interests (b) building, get, enjoys (c) palace, achieved, involves (d) residence, caught, helps (e) home, gets, specialises **120.** Exide is \_\_\_\_\_\_ to present the first ever maintenance free tubular battery with wheels attached. (a) pride (b) proud (c) glorified (d) haughty (e) arrogant Directions (121-130): 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 are suggested, one of which fits the blank appropriately. Find out the appropriate words. Illiterate and weak-minded people all over the world often are a (121) to superstitions. Their lives are ruled by them and they base their actions on the various superstitious (122). Superstitious people can be called backward. They tend to (123) every (124) irrationally. They (125) a happening illogically and (126) their actions on the (127) of these beliefs. Although most people know that superstitions are based on (128) and are nowhere close to the truth, but (129) a few people are (130) guided by superstitions. 121. a) plunder b) prey c) hunt d) predator e) suffering 122. a) laws b) custom c) beliefs d) thinking e) rules 123. a) interpret b) interfere c) interpose d) mediate e) meditate 124. a) ideals b) imagination c) invention d) discovery e) phenomenon 125. a) assist b) assess c) ascribe d) support e) manipulate 126. a) drive b) restrict c) impose d) guide e) expose 127. a) hypothesis b) fundamentals c) ideology d) basis e) conception 128. a) imagination b) delusion c) empathy d) fear e) logic 129. a) quit b) why c) quite d) simply e) never

130.

a) somehow b) unusually c) uptil d) yet e) still

(131-140): Read the following passage carefully and answer the questions given below it. Certain words/phrases in the passage are printed in bold to help you locate them while answering some of the questions.



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That women in India are much more financially excluded than the men is evident from the figures as of March 2011. Only 21 per cent of total bank deposit accounts were held by women and these accounted for just about 12 per cent of the total volume of deposits. Similarly, women availed only 18 per cent of the total small credit from banks in 2011. The problem must be understood in the context of larger issues arising from the underprivileged status of a woman in India. Finance minister P Chidambaram has proposed to deal with the financial exclusion of Indian women by setting up a women's bank. There are two reasons why the idea is not exciting for some of us. First, merely setting up an all women bank is not likely to address the core issue of attitudinal bias against women, which is so prevalent in our banking institutions. There is both overt and covert exclusion in the system. Second, there is no guarantee that the all-women bank is going to mitigate the problem of financial exclusion of Indian women. My scepticism also stems from the limited success of other previous attempts at focused banking, such as the setting up of the regional rural banks. In order to assess the likely impact of the proposed womenonly bank, it would be interesting to draw an analogy with the launching of the regional rural banks in the 1970s. The RRBs were set up in 1976 as special conduits of credit delivery in rural India. They were supposed to combine the "local feel and familiarity of rural problems with the professionalism and large resource base of commercial banks". Thus, there was an acknowledgment that mainstream commercial banks could not effectively cater to the needs of the villages, so a new type of locally oriented banks, the RRBs had to be set up. This is very similar to the proposed women's bank's ambition "to address the genderrelated issues of financial inclusion". On the face of it, there is nothing wrong in setting up new institutions that target specific segments of the population. However, we have seen in the case of the RRBs that, less than ten years into operation, their financial viability became a matter of concern. Starting from 1981, more than 10 committees were set up to address various issues (of financial viability, reconstruction and amalgamation, manpower and human resources and technological upgradation) relating to operation of the RRBs. Following this, the RRBs went through the process of recapitalisation and amalgamation so as to make them financially sound. Due to amalgamation and mergers, some RRBs have become large entities that defeat the very concept of "locally oriented" banks. Ironically the number of urban and metropolitan branches of RRBs has increased over the years, while that of their rural branches has declined. Between 1992 and 2009, there was a 22-percentage point decline in the proportion of rural bank branches of RRBs while there was a 16percentage point increase in the share of their nonrural branches. Thus the creation of "localised rural banks" as a means for tackling the "lack of familiarity of rural problems on the part of mainstream commercial banks" does not seem to have served its purpose. In fact, rural India is much more financially excluded today when compared to the 1990s, both in terms of banking outlets and availability of institutional credit. Going by this analogy, it must be asked if the women only bank can promote financial inclusion of India women unless we address the core issue of exclusion at a more fundamental level. Attitudinal changes in our banking system should be an essential and integral part of all our efforts to promote financial inclusion. Not too long ago, the Rangarajan Committee on financial inclusion had emphasised the correction of mindsets of the bank staff. Citing a study conducted in Madhya Pradesh, the committee highlighted that the "majority of the bank branch managers held negative attitudes towards lending to (the) poor, although (the) poor, if guided properly, not only succeed as entrepreneurs but also are good repayers". There is no doubt that if the poor happens to be a woman, this discrimination gets doubled. 131. Why is the author apprehensive about the success of the women's bank?

a) Because women are not so competent as men.

- b) Because previous attempts at focused banking such as the setting up of the RRBs have shown limited success.
- c) Because there is no ready infrastructure for the setting up of the all-women's bank.

d) The government itself is under severe financial constraints as of now.

e) All the above

**132.** Find the incorrect statement regarding Regional Rural Banks.

- a) The RRBs were set up as a special channel of credit delivery in rural India.
- b) The RRBs were set up to cater to the needs of the villages.
- c) The number of urban branches of RRBs has increased over the years.
- d) The number of both rural and metropolitan branches of RRBs has increased over the years.

e) None of these

133. Which of the following statements is/are true about the operation of RRBs in the first decade of their inception?

- a) They did not reflect the desired results as expected at the time of their launch.
- b) To make the RRBs financially sound the process of mergers and amalgamation were adopted.
- c) Various committees were formed to address various issues related to operations of the RRBs.

d) Only 1) and 3)

e) All 1), 2) and 3)

134. What is/are the reason(s) for setting up of the all women's bank?

(A) Financial inclusion of Indian women

(B) To address the core issue of attitudinal bias against women

(C) To provide financial assistance and loans only to women professionals

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a) All (A), (B) and (C) b) Only (A) and (B) c) Only (A) and (C) d) Only (B) and (C) e) Only (A) 135. Which of the following needs to be done to promote financial inclusion? a) General mindset towards women in general and poor women in particular needs to be changed. b) Women should be granted financial aids at comparatively low rate of interest. c) Women at village level should be educated through meetings, hoardings, banners and posters. d) It should be made mandatory to bring all rural women under the umbrella of financial inclusion. e) None of these Directions (Q. 136-138): Choose the word/group of words which is MOST SIMILAR in meaning to the word/ group of words printed in bold as used in the passage. **136.** Discrimination a) description b) insight c) revelation d) distinction e) contradiction 137. Core a) right b) temporary c) central d) vast e) burning 138. Stems a) declines b) moves c) extracts d) trunks e) originates Directions (Q. 139-140): Choose the word/group of words which is MOST OPPOSITE in meaning of the word/ group of words printed in bold as used in the passage. 139. Exciting a) repulsive b) provocating c) interesting d) useful e) elating 140. Mitigate a) allay b) enhance c) relieve d) waste e) vindicate General and Financial Awareness 141. The Rajya Sabha Chairman turned down liquor baron Vijay Mallya's resignation on procedural grounds recently. Name the present chairman of Rajya Sabha. (a) KV Thomas (b) Mohd Hamid Ansari (c) Najma Heptullah (d) K Rahman Khan (e) PJ Kurien 142. Which state govt launched Chandranna Bima Yojana, an insurance scheme for the working class people recently? (a) Telangana (b) Tamil Nadu (c) Karnataka (d) Andhra Pradesh (e) Kerala Answer 143. The initiative named MICE, launched by the central govt recently is aimed at up-gradation of which sector in India? (a) Tourism (b) Health (c) Coal (d) Electricity (e) Space 144. Time magazine's 2016 list of the 100 most reputable universities in the world is topped by? (a) University of Oxford (b) University of Cambridge (c) Stanford University (d) Massachusetts Institute of Technology (e) Harvard University **145.** The BCCI has recommended Indian Test captain Virat Kohli for the Rajiv Gandhi Khel Ratna Award and for the Arjuna award. (a) Ravichandran Ashwin (b) Rohit Sharma (c) Ajinkya Rahane (d) Shikhar Dhawan

(e) Ravindra Jadeja

146. The ADMM-Plus(ASEAN Defence Ministers' Meeting Plus) Exercise on Maritime Security and Counter Terrorism



www.guptaclasses.com A PREMIER INSTITUTE FOR SSC/BANK/D.P/LIC/CDS/ NDA ENTRANCE was held recently in? (a) Cambodia (b) Thailand (c) Brunei (d) Vietnam (e) Papua New Guinea 147. India has agreed to pay Iran an interest of what per cent on \$6.5 billion that refiners owe it in oil dues? (a) 0.5 per cent (b) 1 per cent (c) 1.25 per cent (d) 1.5 per cent (e) 1.75 per cent **148.** The BHEL recently commissioned a 600 MW coalbased thermal power plant in Jhabua Thermal Power Project (TPP) located in Seoni district in? (a) Rajasthan (b) Madhya Pradesh (c) Maharashtra (d) Gujarat (e) Uttar Pradesh 149. The International Monetary Fund(IMF) retained India's growth forecast at what per cent for FY17 recently? (a) 6.7 per cent (b) 6.9 per cent (c) 7.1 per cent (d) 7.3 per cent (e) 7.5 per cent 150. Name the cricketer who has been roped in as the country's goodwill ambassador for the upcoming Rio Olympics. He will accompany Salman Khan and Abhinav Bindra. (a) Sachin Tendulkar (b) MS Dhoni (c) Kapil Dev (d) Virat Kohli (e) Sunil Gavaskar 151. Union Minister of Petroleum and Natural Gas Dharmendra Pardhan has said that Under the Direct Benefit Transfer Scheme more than 15 crore people have been benefited and government saved around how much in the last two years? (a) Rs 72,400 crore (b) Rs 52,500 crore (c) Rs 84,700 crore (d) Rs 22,000 crore (e) None of the above 152. Mexico support to India's membership to the Nuclear Supplier Group and working towards elevating relationship from Privilege Partners to Strategic Partnership were two important outcomes of the bilateral talks held by Prime Minister Narendra Modi with Mexican President. Who is the present president of Mexico? (a) Ollanta Humala (b) Enrique Pena Nieto (c) Yingluck Shinawatra (d) Rosen Plevneliev (e) None of the above 153. India has expressed concern over the continuous decline in contributions to the UN Development Programme (UNDP) at a time when the agency has to step up its activities and assist member states in their efforts to achieve the ambitious 2030 development agenda. Where is the headquarter of UNDP? (a) Paris, France (b) Nairobi, Kenya (c) Brussels, Belgium (d) Tokyo, Japan (e) New York, USA 154. Maria Sharapova has been banned for two years by the International Tennis Federation for using a prohibited drug. She belongs to which of the following country? (a) USA || MEERUT|| || MUZAFFARNAGAR|| || BIJNOR|| Centres at : -Ph. No. - 0121-4003132, 9319654321

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(b) France

(c) Russia

(d) Denmark

(e) China

155. T S John has passed away at a hospital recently. He was the former assembly speaker of?

- (a) Kerala
- (b) Tamil Nadu
- (c) Karnataka
- (d) Bihar
- (e) Gujarat

**156.** Asian Development Bank has approved a USD 100 million (around Rs. 660 crores) loan to strengthen a key irrigation system and improve water management in the Vennar sub-basin of Cauvery Delta in which state?

- (a) Kerala
- (b) Madhya Pradesh
- (c) Maharashtra
- (d) Gujarat
- (e) Tamil Nadu

**157.** The International Monetary Fund(IMF) approved 1.5 billion US dollar loan to which of the following country. IMF has already transferred 168 million US dollars as the first Installment with immediate effect to support the country's economy? (a) Greece

- (b) Jordan
- (c) Bulgaria
- (d) Sri Lanka
- (e) Qatar

**158.** The Union Government has decided to introduce International Yoga Award Scheme. The award will be introduced with an aim to promote yoga. Who is the present minister of State for AYUSH?

- (a) Dharmendra Pradhan
- (b) Rajyavardhan Singh Rathore
- (c) Shripad Yesso Naik
- (d) Jitendra Singh
- (e) None of the above

**159.** Thailand-based agro-industrial conglomerate Charoen Pokphand Foods Public Company Limited (CP Foods) has forayed into the packaged foods business in India with a new chicken processing plant in which of the following states? (a) Karnataka

- (b) Andhra Pradesh
- (c) Kerala
- (d) Gujarat
- (e) Maharashtra

**160.** The government under the Chief Minister's Nagarothana scheme will take up a slew of projects worth how much to revamp the IT City's (Bengaluru) infrastructure?

- (a) Rs 7,300 crore
- (b) Rs 28,100 crore
- (c) Rs 17,400 crore
- (d) Rs 95,200 crore
- (e) Rs 55,300 crore

161. Name the bank whose tagline is 'Good people to grow with' and its headquater is situated at Chennai?

- (a) Indian Bank
- (b) Indian Overseas Bank
- (c) Corporation Bank
- (d) Canara Bank
- (e) Andhra Bank

**162.** Recently, Essar Mahan power plant of 600 MW unit at Mahan project has resumed commercial production after a gap of 17 months. In which state the plant is located?

- (a) Uttar Pradesh
- (b) Madhya Pradesh
- (c) Bihar
- (d) Rajasthan
- (e) Maharashtra
- 163. 'Anything But Khamosh'; The Shatrughan Sinha's Biography is authored by?
- (a) Bharathi S Pradhan

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(b) Pramod Kapoor (c) Amar Chitra Katha (d) Govind Pansare

(e) Shantanu Guha Ray

**164.** Recently, the National Tiger Conservation Authority(NTCA) has accorded final approval to Kudremukh National Park and Rajaji National Park for being declared as tiger reserves. In which state/s these national parks are located?

(a) Maharashtra and Uttarkhand respectively

(b) Karnataka and Madhya Pradesh respectively

(c) Uttarkhand and Madhya Pradesh respectively

(d) Karnataka and Uttarkhand respectively

(e) Madhya Pradesh and Uttarkhand respectively

**165.** The United Nations World Tourism Organization (UNWTO) is the United Nations agency responsible for the promotion of responsible, sustainable and universally accessible tourism. The Headquaters of UNWTO is situated at?

(a) London, United Kingdom

(b) Vienna, Austria

(c) Rome, Italy

(d) Geneva, Switzerland

(e) Madrid, Spain

166. How much is the allocation for rural sector in the Union budget 2016-17?

(a) 26,765 crore

(b) 10,765 crore

(c) 76,765 crore

(d) 87,765 crore

(e) None of the above

167. Who is the present Solicitor General of India?

(a) Mukul Rohatgi

(b) Ranjit Kumar

(c) Nripendra Misra

(d) Ajit Doval

(e) None of the above

**168.** Argentina is a massive South American nation with terrain encompassing Andes mountains. What is the capital city of Argentina?

(a) London

(b) Paris

(c) Buenos Aires

(d) Damascus

(e) None of the above

**169.** Thawar Chand Gehlot is an Indian politician who serves in the Narendra Modi government as a Cabinet minister in the Ministry of?

(a) Women and Child Development

(b) Information & Broadcasting

(c) Power, Coal, New and Renewable Energy

(d) Minister of External Affairs

(e) Minister of Social Justice and Empowerment

**170.** The Grand Slam tournaments, also called majors, are the four most important annual events. Grand Slam is famous in which of the following games?

(a) Tennis

(b) Cricket

(c) Chess

(d) Football

(e) None of the above

**171.** Which Bank formalized the MoU for the listing of the \$500-million green bond on the London Stock Exchange?

(a) BharatiyaMahila Bank

(b) Axis Bank

(c) State Bank of India

(d) Bandhan Bank

(e) Yes Bank

**172.** RBI will purchase government securities for a total\_\_\_\_\_crore to inject liquidity into the market.

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(a) Rs.8000cr	
(b) Rs.10000cr	
(c) Rs.12000cr	
(d) Rs.15000cr	
(e) Rs.20000cr	
173. Which e-commerce company plans to launch grocery delivery?	
(a) Amazon	
(b) Paytm	
(c) Flipkart	
(d) Snapdeal	
(e) None of the above	
174. Which company donates cloud computing 'worth \$1 billion' in the hands of non-profit groups and university	
researchers free of charge?	
(a) Alphabet	
(b) Google	
(c) Microsoft	
(d) Micromax	
(e) Apple Inc <b>175.</b> Which Company is bringing Carter's Inc., a leading American brand of children's clothing, gifts and accessories,	
to its chain of BabyOye stores across India?	
(a) Hinduja Group	
(b) Mahindra Group	
(c) Tata group	
(d) Hyundai	
(e) Suziki	
176. The Japan International Cooperation Agency (JICA) has pledged a loan for around Rs 4,000 crore for two major	
highways projects in Mizoram and	
(a) Tripura	
(b) Haryana	
(c) Kerala	
(d) Meghalaya	
(e) Chhattisgarh	
177. The Economic Survey is compiled by the	
(a) Ministry of Home Affairs (b) Ministry of Finance	
(c) Ministry of Rural Development	
(d) Central Board of Direct Taxes	
(e) None of these	
178. World Economic and Prospects is published by?	
(a) World Bank	
(b) IMF	
(c) ADB	
(d) United Nations	
(e) None of these	
179. The Reserve Bank of India (RBI) has signed a Memorandum of Understanding (MoU) on Supervisory Cooperation	J
and Exchange of Supervisory information with which bank?	
(a) Bank of Israel	
(b) Bank of Japan (c) Bangladesh bank	
(d) People's bank of China (e) None of these	
<b>180.</b> Which of the following statements is true regarding Reserve Bank of India.	
(1) Sir Osborne Smith was the first Governor of the Reserve Bank.	
(2) Dr. Raghuram Rajan assumed charge as the 23 <sup>rd</sup> Governor of the Reserve Bank of India on September 4, 2013.	
(3) Chintaman Dwarkanath Deshmukh, was the first Indian Governor of the Bank.	
(4) RBI central office got relocated to Mumbai in 1937	
(5) None of these	
(a) Only 1	
(b) 1 and 3	

- (b) 1 and 3
- (c) 1,2,3 and 4
- (d) 1 and 2



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(e) Only 4 **181.** The Afghan passport has been identified as the least powerful in the world. Passport of which country is the most powerful passport in the world? (a) Germany (b) Switzerland (c) USA (d) China (e) India 182. Which bollywood actor has been awarded with the Master Dinanath Mangeshkar Award? (a) Ranveer Singh (b) Salman Khan (c) Abhishek Bachchan (d) Ranbeer kapoor (e) None of these 183. According to the Economic Survey 2015-16, what per cent of earning people is paying tax in India? (a) 5.50% (b) 5.80% (c) 6.10% (d) 6.00% (e) 5.00% 184. Which state will host the popular National Lagori Championship 2016? (a) Rajasthan (b) Kerala (c) Goa (d) Haryana (e) Punjab 185. What is the rank of Reliance Industries Chairman Mukesh Ambani in Forbes' Billionaires List 2016? (a) 34th (b) 21th (c) 36th (d) 37th (e) 40th **186.** What is India's projected GDP growth by Japanese financial services firm Nomura for 2016-17? (a) 7.8% (b) 7.5% (c) 7.4% (d) 7.0% (e) 7.7% **187.** China and \_\_\_\_\_\_ agreed to expand trade to \$600 bn in a decade. (a) Malaysia (b) Iraq (c) Philippines (d) Indonesia (e) Iran **188.** Centre has approved how much of worth to Mumbai Trans Harbour Link? (a) Rs.11370 cr (b) Rs.12370 cr (c) Rs.13370 cr (d) Rs.14370 cr (e) Rs.15370 cr 189. The government announced a \_\_\_\_\_\_ per year credit guarantee mechanism to support innovative start-ups in the country while launching start-up action plan recently. (a) Rs.500cr (b) Rs.1000cr (c) Rs.1500cr (d) Rs.2000cr (e) None of the above **190.** Which among the following central banks took one of its main interest rates into negative territory recently? Centres at : - || MEERUT|| || BIJNOR|| || MUZAFFARNAGAR|| Ph. No. - 0121-4003132, 9319654321



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(a) Bank of Korea(b) Peoples Bank of China(c) Bank of Japan

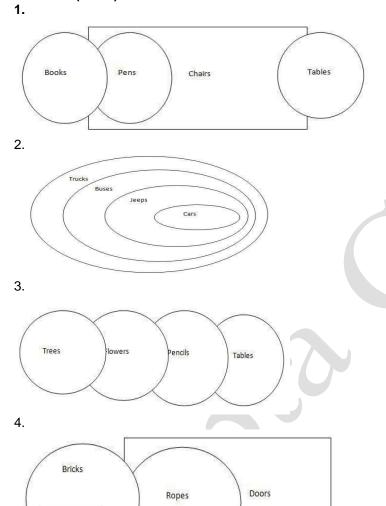
(d) Federal Bank

(e) None of these

## **Solution**

SBI Clerk Mains 2016- Model Mock Test-1 (Answers and Solutions)

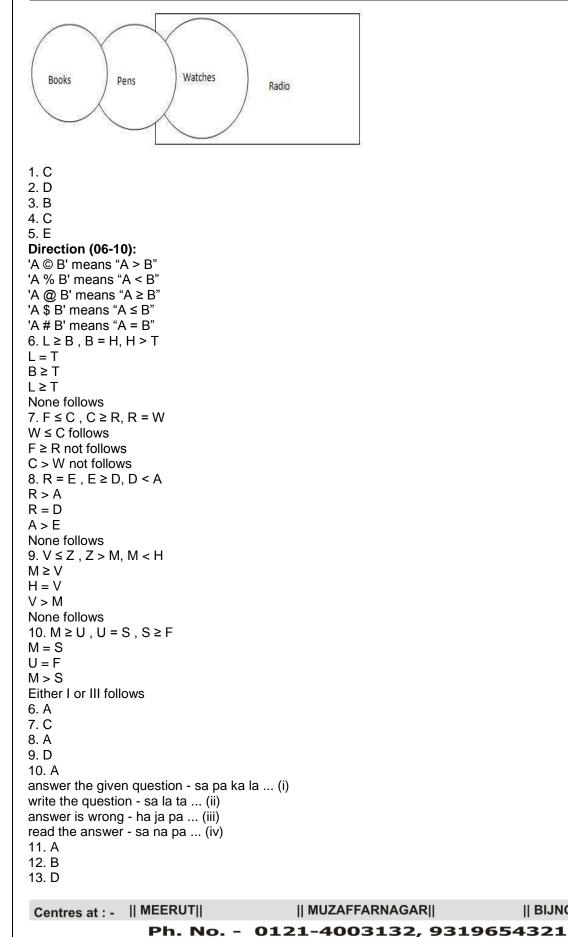
#### Direction (01-05):



Ropes Rods 5.



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14. B

#### 15. C Direction (16-20):

261 489 643 586 729

16. After adding 2 to the first digit in each of the numbers. Thus 843 and 786.

17. The third digit of the second smallest number is 9. The third digit of the largest number is 9. Then, required answer = 9/9 = 1

18. After rearrangement, 621 984 643 865 972

19. After rearrangement in ascending order of the numbers from left to right. 261, 489, 586, 643, 729 Now, sum of the digits of the second number from the right = 6 + 4 + 3 = 13

20. After rearrangement, 162, 984, 346, 685, 927 Thus, second highest number is 927, which comes from 729. 16. C

17. A

18. B



54. E 55. A 56. E 57. C 58. B 59. B 60. D 61. B 62. D 63. C 64. E 65. C 66. C 67. B 68. D 69. B 70. A 71. D 72. C 73. B 74. B 75. C 76. D 77. C 78. D 79. E 80. B 81. A 82. D 83. B 84. A 85. E 86. A 87. A 88. C 89. E 90. C 91. C 92. B 93. C 94. D 95. A 96. D 97. E 98. A 99. D 100. D 51. ? = 17/1276 \* 326656 + ? = 9938 or, 17 × 256 + ? = 9938 or, 4352 + ? = 9938 or, ? = 9938 - 4352 = 5586 52.42\*445+?\*354 = 289.56 100 100 or, 186.9 + 354 \* ? = 289.56 100 or, 354 \* ? = 289.56 - 186.9 = 102.66 100 or, 102.66 \* 100 = 29 Centres at : - || MEERUT|| || MUZAFFARNAGAR||

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354 53. ? = 3/8 \* 4/7 \* 7/9 \* 738 = 123 54. 3/5 \* 2/7 \* ? = 534 or, ? = 534 \* 35 = 3115 6 55. (99736 + 97369 + 99678 + 84767) ÷ (963 + 889 + ? + 1922) = 65or,  $381550 \div (3774 + ?) = 65$ or, 3774 + ? = 381550 65 or, 3774 + ? = 5870 or, ? = 2096 56. ? \* 100 = 748/17 = 44 100 or, ? = 440/11 = 4057. ? = 40/100 \* 60/100 \* 3/5 \* 2750 = 396 58. ? = 134.27 - 48.76 + 519.08 - 178.60 = 425.99 59. ? =  $(180 \times 0.36) \div 0.4 = 64.8 \div 0.4 = 162$ 60. ? = 44544/348 = 128 61. ? =  $(1107 \div 27) \times 3.5 = 41 \times 3.5 = 143.5$ 62. ? =  $27500 \times 0.12 \times 0.15 \times 0.4 = 198$ 63.  $? = 4 \times (8.4 \times 6.5) + (4.6 \times 11.5) = 4 \times (54.6 + 52.9) =$  $4 \times 107.5 = 430$ 64.  $? = (4.8 \times 5.5) - (3.2 \times 7.5) = 26.4 - 24 = 2.4$ 65. 42 \* ? = 4116 100 or, ? = 4116 \* 100 = 9800 42 66. The series is 3 × 2 + 3 = 9, 9 × 3 - 4 = 23, 23 × 4 + 5 =  $97, 97 \times 5 - 6 = 479, 479 \times 6 + 7 = 2881, 2881 \times 7 - 8 =$ 20159 Hence, there should be 97 in place of 99. 67. The series is  $1 \times 2 + 1 = 3$ ,  $3 \times 2 + 0 = 6$ ,  $6 \times 2 - 1 = 1$ 11,  $11 \times 2 - 2 = 20$ ,  $20 \times 2 - 3 = 37$ ,  $37 \times 2 - 4 = 70$ . Hence, there should be 37 in place of 39. 68. The series is 50 + 12 = 51, 51 - 22 = 47, 47 + 32 = 56, 56 - 42 = 40, 40 + 52 = 65, 65 - 62 = 29.Hence, there should be 40 in place of 42. 69. The series is  $2 \times 2 + 7 = 11$ ,  $11 \times 3 - 6 = 27$ ,  $27 \times 4 + 100$  $5 = 113, 113 \times 5 - 4 = 561, 561 \times 6 + 3 = 3369, 3369 \times 7$ -2 = 23581.Hence, there should be 11 in place of 13. 70. The series is x0.5 + 0.5, x1 + 1, x 1.5 + 1.5, x 2 + 2, x 2.5 + 2.5, x 3 + 3... Hence, there should be 5 in place of 6. 71. The series is \*2-1, \*3-2, \*4-3, \*5-4, \*6-5 72. The series is +3 \* 2, +3 \* 6, +3 \* 18, +3 \* 54, +3 \* 162 73. The whole series is \*0.5 + 474. The whole series is /2 + 275. The series is \*0.5 + 0.5, \*1.5 + 1.5, \*2.5 + 2.5, \*3.5 + 3.5, \*4.5 + 4.576. Amount of work A can do in 1 day = 1/6Amount of work B can do in 1 day = 1/8Amount of work A + B can do in 1 day = 1/6 + 1/8 =7/24 Amount of work A + B + C can do = 1/3 Amount of work C can do in 1 day = 1/3 - 7/24 = 1/24work A can do in 1 day: work B can do in 1 day: work C can do in 1 day = 1/6 : 1/8 : 1/24 = 4 : 3 : 1



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Amount to be paid to  $C = 3200 \times (1/8) = 400$ 77. Consider Ayisha's present age = xThen her father's age = 6xGiven that Ayisha 's father's age will be twice the age of Sreder's age after 10 years = Sreder's age after 10 years =  $\frac{1}{2}(6x + 10) = 3x + 5$ Also given that Sreder's eight birthdays was celebrated two years before => Sreder's age after 10 years = 8 + 12 = 20= 3x + 5 = 20= x = 15/3 = 5= Ayisha 's present age = 5 years 78. Speed of the boat in still water = 22 km/hr speed of the stream = 5 km/hr Speed downstream = (22+5) = 27 km/hr Distance travelled downstream = 54 km Time taken = distance/speed=54/27 = 2 hours 79. Let B joins for x months. Then A:B = 85000\*12 : x\* 42500 = 3 : 1 = 850\*12 : 425x = 3 : 1 $= 850^{12}/425x = 3/1 = 3$ = 850\*4 / 425x = 1= 2\*4/x = 1= x = 880. Relative speed = 60+90 = 150 km/hr (Since both trains are moving in opposite directions) Total distance = 1.1+.9 = 2km Time = 2/150 hr = 1//75 hr = 3600/75 seconds = 1200/25 = 240/5 = 48 seconds 81. Amount of work P can do in 1 day = 1/15Amount of work Q can do in 1 day = 1/20Amount of work P and Q can do in 1 day = 1/15 + 1/20 =7/60 Amount of work P and Q can together do in 4 days = 4 × (7/60) = 7/15Fraction of work left = 1 - 7/15 = 8/1582. Ratio of the present age of Kalam and Syam = 5 : 4 = Let the present age of Kalam = 5x Present age of Syam = 4xAfter 3 years, ratio of their ages = 11:9 =(5x + 3) : (4x + 3) = 11 : 9=(5x+3)/(4x+3) = 11/9= 9(5x + 3) = 11(4x + 3)= 45x + 27 = 44x + 33= x = 33-27 = 6Syam's present age =  $4x = 4 \times 6 = 24$ 83. Man's speed with the current = 15 km/hr = speed of the man + speed of the current = 15 km/hr = speed of the current is 2.5 km/hr Hence, speed of the man = 15 - 2.5 = 12.5 km/hr man's speed against the current = speed of the man speed of the current = 12.5 - 2.5 = 10 km/hr 84. Suraj invest 20000 for initial 6 months and 15000 for the next 6 months. Hence his term of ratio  $=(2000^{*}6 + 15000^{*}6)$ Kiran invest Rs.30000 for 4 months and Rs.50000 for Centres at : - || MEERUT|| || MUZAFFARNAGAR||

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next 4 months. Hence his term of ration  $= (30000^{*}4 : 50000^{*}4)$ Suraj : Kiran = ( 20000\*6 + 15000\*6) : (30000\*4 : 50000\*4)  $= (20^{\circ}6 + 15^{\circ}6) : (30^{\circ}4 + 50^{\circ}4)$  $= (20^{*}3 + 15^{*}3) : (30^{*}2 : 50^{*}2)$ = 105:160 = 21:32 85. Assume the length of each train = xTotal distance covered for overtaking the slower train = x+x = 2xRelative speed = 46-36 = 10km/hr =  $(10 \times 10)/36 =$ 100/36 m/s Time = 36 seconds 2x/(100/36) = 36 $= (2x \times 36)/100 = 36$ = x = 50 meter 86. Let CP of P be x Rs =115x/100 \* 90/100 = 517.5x = 50087. Part filled in 7 min. =  $7^{((1/36)+(1/45))=(7/20)}$ . Remaining part=(1-(7/20))=(13/20). Net part filled in 1min. when A,B and C are opened = (1/36) + (1/45) - (1/30) = (1/60).Now,(1/60) part is filled in one minute. (13/20) part is filled in (60\*(13/20))=39 minutes. 88. Let the LP be 100 So, cost price =  $100 \times 70\% = 70$ SP = 100 × 160% = 160 Profit = 160 - 70 = 90When profit is 90, LP = 100 When profit is 81 LP = 100 \* 81 = 90 90 89.  $P[(1+r/100)]_6/[(1+r/100)]_7 = 1/[1+(r/100)] =$ 100/(100+r)Now, 100/(100+18) = 100/118 = 25/27 Required ratio = 25:27 90. Distance =  $75 \times (90/60)$ Now, new average speed = 75-21 = 54 kmph Now, let the time taken by the new average be x hours  $(75 \times 90)/60 = (54 \times x)/60$  $X = (75 \times 90)/54 = 125$  minutes Time = 2 hours 5 minutes 91. **I.**  $x^2 + 3x - 40 = 0$ or,  $x^2 + 8x - 5x - 40 = 0$ or, x(x + 8) - 5(x + 8) = 0or, (x - 5)(x + 8) = 0or, x = 5, -8**II.**  $y^2 - 14y + 48 = 0$ or,  $y^2 - 6y - 8y + 48 = 0$ or, y(y-6) - 8(y-6) = 0or, (y - 6) (y - 8) = 0or, y = 6, 8 Hence, x < y92. **I.**  $x^2 + x - 2 = 0$ or,  $x^2 + 2x - x - 2 = 0$ or, x(x + 2) - 1(x + 2) = 0



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or, (x - 1)(x + 2) = 0x = 1, -2**II.**  $y^2 + 5y + 6 = 0$ or,  $y^2 + 2y + 3y + 6 = 0$ or, y(y + 2) + 3(y + 2) = 0or, (y + 2) (y + 3) = 0or, y = -2, -3Hence,  $x \ge y$ 93. eqn (I) 8 eqn (II) 7 56x 40y = 88-56x 49y = 35789y = 445or, y = 5 and x = -2Hence, x < y94. **I.** x2 = 49 or, x = +7, -7**II.**  $y^2 - 16y + 13 = 0$ or,  $y^2 - 7y - 9y + 63 = 0$ or, y(y-7) - 9(y-7) = 0or, (y - 7)(y - 9) = 0or, y = 7, 9 Hence,  $x \le y$ 95.  $1.2x^2 + 13x + 21 = 0$ or,  $2x^2 + 6x + 7x + 21 = 0$ or, 2x(x + 3) + 7(x + 3) = 0or, (2x + 7)(x + 3) = 0or, x = -7/2, -3**II.**  $2y^2 + 16y + 11y + 88 = 0$ or, 2y(y + 8) + 11(y + 8) = 0or, (2y + 11)(y + 8) = 0or, y = -8, -11/2Hence, x > y96. D Required % increase = (240-180)/180 x 100 ; 60 /180 \*100 = 100/3 = 33 1/3%. 97. E From the graph – in 2001. 98. A Average = (180+240+200)/3 = 620/3 = 206.6 crore = 210 crore. 99. D Required ratio = (140+180+160)/(200+180+220)= 480/600 = 4:5100. D Required % = 200/240 x 100 = 250/3 % = 88 1/3% 101. D 102. E 103. A 104. C 105. C 106. D Delete 'at'. 107. E No error 108. B Substitute 'seized' for 'seize'. 109. C Substitute 'every year' for 'all years'. Centres at : - || MEERUT|| || MUZAFFARNAGAR||

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110. E No error	
111. D	
112. C	
113. A	
114. E	
115. B	
(111-115): DACEFB	
116. D 117. B	
118. C	
119. E	
120. B	
121. B	
122. C	
123. A	
124. E	
125. B	
126. D	
127. D 128. A	
128. A 129. C	
130. E	
131. B	
132. D	
133. E	
134. B	
135. A	
136. D	
137. C 138. E	
130. E 139. A	
140. B	
141. B	
142. D	
143. A	
144. E	
145. C 146. C	
140. C 147. D	
148. B	
149. E	
150. A	
151. D	
152. B	
153. E	
154. C	
155. A 156. E	
157. D	
158. C	
159. B	
160. A	
161. B	
162. B	
163. A 164. D	
165. E	
166. D	
167. B	
168. C	
	31



#### 169. E 170. A 171. E

172. B 173. A

174. C

175. B

176. D

177. B

178. A

179. A

180. C

181. A

182. A

183. A

184. A

185. C

186. A

187. E

188. A

189. A

190. C

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