TEST - I : REASONING

Directions (1-5) : *Study the following information carefully and answer the given questions :*

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement.

Input : 51 pour 32 start now 23 46 house

Step I : 23 51 pour 32 start now 46 house

Step II : 23 start 51 pour 32 now 46 house

Step III : 23 start 32 51 pour now 46 house

Step IV : 23 start 32 pour 51 now 46 house

Step V : 23 start 32 pour 46 51 now house

Step VI : 23 start 32 pour 46 now 51 house

and step VI is the last step of the rearrangement.

As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.

1. Step II of an input is : 18 task bear cold disk 81 63 31. How many more steps will be required to complete the rearrangement ?
(1) Three   (2) Four
(3) Five   (4) Six
(5) None of these

2. Input : 72 59 37 42 go for picnic 24 journey. How many steps will it take to complete the rearrangement ?
(1) Three   (2) Four
(3) Five   (4) Six
(5) None of these

3. Input : nice flower 34 12 costly height 41 56. Which of the following will be step III ?
(1) 12 nice 34 height flower costly 41 56
(2) 12 nice 34 height 41 flower costly 56
(3) 12 nice 34 flower costly height 41 56
(4) 12 nice flower 34 costly height 41 56
(5) None of these

4. Step II of an input is : 16 victory 19 36 53 store lake town. Which of the following will be step V ?
(1) 16 victory 19 town store 36 53 lake
(2) 16 victory 19 town 36 store 53 lake
(3) 16 victory 19 town 36 53 store lake
(4) There will be no such step
(5) None of these

5. Step III of an input is : 15 yes 29 ask for soap 42 37 Which of the following is definitely the input ?
(1) ask yes 29 15 for soap 42 37
(2) yes ask 15 29 for soap 42 37

(3) 29 15 yes ask for soap 42 37
(4) Cannot be determined
(5) None of these

Directions (6-10) : *Study the following information carefully to answer these questions :*

A, B, C, D, E, F and G are members of a sports club and have liking for different games, viz. Carrom, Table Tennis, Badminton, Bridge, Hockey, Football and Lawn Tennis but not necessarily in the same order. Each one of them has a liking for different musical instruments, viz. Sitar, Guitar, Harmonium, Flute, Tabla, Banjo and Santoor, not necessarily in the same order.

B likes Carrom and Banjo. E likes to play Bridge but not Harmonium or Table. The one who plays Hockey plays Sitar. F plays Guitar but not Table Tennis or Lawn Tennis. A plays Badminton and Flute. The one who plays Lawn Tennis does not play Tabla. C plays Harmonium and G plays Hockey.

6. Who plays Santoor ?
(1) D   (2) A
(3) E   (4) D or E
(5) None of these

7. D plays which game ?
(1) Table Tennis
(2) Lawn Tennis
(3) Football
(4) Cannot be determined
(5) None of these

8. Which of the following combination fo game-person-musical instrument is definitely correct ?
   (1) Badminton-B-Flute
   (2) Table Tennis-E-Santoor
   (3) Lawn Tennis-D-Tabla
   (4) Table Tennis-C-Tabla
   (5) None of these

9. Who plays Football ?
   (1) C   (2) D
   (3) G   (4) F
   (5) None of these

10. Who plays Table Tennis ?
    (1) C
    (2) F
    (3) D
    (4) Cannot be determined
    (5) None of these

Directions (11-15) : *In each of the questions below are given four statements followed by four conclusions numbered I, II, III and IV. You have to take the given statements to be true even if they seem to beat variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.*

11. **Statements :** Some jeeps are trains. All trains are buses. Some boats are jeeps. Some scooters are buses.
    Conclusions :
    I. Some scooters are trains.
    II. Atleast some boats are buses.
    III. Some jeeps are scooters.
    IV. All buses being trains is a possibility.
    (1) None follows
    (2) Only IV follows
    (3) Only II and IV follow
    (4) Only III follows
    (5) None of these

12. **Statements :** All teachers are engineers. All engineers are cooks. Some cooks are merchants. All merchants are poets.
    Conclusions :
    I. There is a possibility that some cooks are teachers.
    II. Atleast some merchants are engineers.

III. All cooks are engineers.
IV. Some cooks are poets.
    (1) None follows
    (2) Only I follows
    (3) Only II and IV follow
    (4) Only I and IV follow
    (5) None of these

13. **Statements :** Some tools are hammers. Some hammers are nails. All nails are screws. All screws are nuts.
    Conclusions :
    I. All nuts are screws is a possibility.
    II. Atleast some nuts are tools.
    III. Some hammers are screws.
    IV. All nuts are nails.
    (1) All follow
    (2) Only I follows
    (3) Only II follows
    (4) Only I and III follow
    (5) None of these

14. **Statements :** All pens are bags. All bags are glasses. No glass is a spoon. All spoons are books.
    Conclusions :
    I. Some glasses are pens.
    II. Some books are bags.
    III. Atleast some spoons are pens.
    IV. All bags being books is a possibility.
    (1) Only I follows
    (2) Only I, III and either II or IV follow
    (3) Either II or IV follows
    (4) All follow
    (5) None of these

15. **Statements :** All petals are flowers. All thorns are flowers. Some leaves are thorns. Some stems are flowers.
    Conclusions :
    I. There is a possibility that some petals are leaves.
    II. All leaves are flowers.
    III. Atleast some stems are petals.
    IV. No petal is a leaf.
    (1) None follows
    (2) Only I follows
    (3) Only II and either IV follow
    (4) Only either I or IV follows
    (5) None of these

Directions (16-19) : *In the following question, the symbols @, ©, $, % and δ are used with the following meaning as illustrated below :*

'P © Q' means 'P is either greater than or equal to Q'.
'P % Q' means 'P is either smaller than or equal to Q'.
'P @ Q' means 'P is neither smaller than nor greater than Q'.
'P $ Q' means 'P is smaller than Q',
'P δ Q' means 'P is greater than Q'.
Now in each of the following questions assuming the given statements to be true, find which of the two conclusions I and II given below them' is/are definitely true.

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

16. **Statements :**
    B @ N,   N © T,   T $ K
    Conclusions : I. T @ B
                      II. T $ B

17. **Statements :**
    R $ J,   J δ F,   F % H
    Conclusions : I. H δ J
                      II. R $ F

18. **Statements :**
    J δ D,   D @ N,   N % F
    Conclusions : I. J δ F
                      II. F © D

19. **Statements :**
    B δ T,   T $ H,   H @ M
    Conclusions : I. M δ T
                      II. B δ H

Directions (20-24) : *Study the following information and answer the questions given below it :*

Seven members H, I, J, K, L, M and N are working in different cities Ahmedabad, Bangalore, Chennai, Hyderabad, Kolkata, Delhi and Mumbai, not necessarily in the same order. Each one has a different mother tongue-Tamil, Kannada, Telugu, Hindi, Marathi, Punjabi and Bangla, not necessarily in the same order.

J works in Bangalore and his mother tongue is not Tamil or Marathi. K's mother tongue is Punjabi and he works in Ahmedabad. L and M do not work in Chennai and none of them has Marathi mother tongue. I works in Hyderabad and his mother tongue is Telugu. The one who works in Delhi has Bangla mother tongue. N works in Mumbai and his mother tongue is Hindi. L does not work in Kolkata.

20. What is J's mother tongue ?
(1) Telugu   (2) Hindi
(3) Bangla   (4) Kannada
(5) None of these

21. Who works in Chennai ?
(1) H   (2) L
(3) M   (4) L or M
(5) None of these

22. Which of the following combinations is correct ?
(1) Marathi - I - Hyderabad
(2) Tamil - M - Kolkata
(3) Marathi - I - Chennai
(4) Punjabi - K - Delhi
(5) None of these

23. Who works in Delhi ?
(1) H   (2) M
(3) L   (4) K
(5) None of these

24. What is M's mother tongue ?
(1) Bangla
(2) Marathi
(3) Telugu
(4) Cannot be determined
(5) None of these

Directions (25-28) : *Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and*
Give answer
(1) if the data in Statement **I alone** are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
(2) if the data in Statement **II alone** are sufficient to answer the question, while the data in Statement I alone is not sufficient to answer the question.
(3) if the data in Statement **I alone or** in Statement **II alone** are sufficient to answer the question.

(4) if the data in both the Statements I and II even together are **not sufficient** to answer the question.
(5) if the data in both the Statements I and II together are **necessary** to answer the question :

25. How is A related to B ?
   I. A is the sister-in-law of C, who is the daughter- in-law of B, who is the wife of D.
   II. B is the mother of A's son's only uncle's son.

26. Amongst A, B, C, D, E and F each are having a different height. Who is the shortest ?
   I. C is shorter than only B.
   II. A is taller than only D and F.

27. Point X is in which direction with respect to Y ?
   I. Point Z is at equal distance from both point X and point Y.
   II. Walking 5 km to the East of point X and taking two consecutive right turns after walking 5 km before each turn leads to point Y.

28. How is 'must' written in a code language ?
   I. 'you must see' is written as 'la pa ni' and 'did you see' is written as 'jo ni pa' in that code language.
   II. 'you did that' is written as 'pa si jo' in that code language.

Directions (29-32) : *Study the following information carefully anda answer the questions given below:*
Following are the conditions for selecting Marketing Manager in an organisation :
The candidate must :
(I) be at least 30 years old as on 01.03.2013
(II) have secured at least 55 per cent marks in graduation.
(III) have secured at least 60 per cent marks in Post-Graduate Degree/Diploma in Marketing.
(IV) have post qualification work experience of at least five years in the Marketing Division of an organisation.
(V) have secured at least 45 per cent marks in the selection process.

In the case of a candidate who satisfies all other conditions **except**
(A) at (IV) above, but has post-qualification work experience of at least two years as Deputy Marketing Manager, the case is to be referred to GM- Marketing.
(B) at (II) above, but has secured at least 65 per cent marks in Post- Graduate Degree/Diploma in Marketing Management, the case is to be referred to GM- Vice President-Marketing.

In each question below are given details of one candidate. You have to take one of the following courses of action based on the information provided and the conditions and sub-conditions given above and mark your answer accordingly. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 01.03.2013.

Mark answer
(1) if the candidate is not to be selected.
(2) if the candidate is to be selected.
(3) if the data are inadequate to take a decision.
(4) if the case is to be referred to Vice President- Marketing.
(5) if the case is to be referred to GM-Marketing.

29. Navin Marathe was born on 8th April, 1979. He has secured 60 per cent marks in both graduation and Post-Graduate Degree in Marketing. He has been working for the past six years in the Marketing Division of an organisation after completing his PG Degree in Marketing. He has secured 50 per cent marks in the selection process.

30. Divya Kohli has been working for the past five years in the Marketing Division of an organisation after completing her Post-Graduated Diploma in Marketing with 65 per cent marks. She has secured 55 per cent marks in graduation and 50 per cent marks in the selection process. She was born on 2nd April, 1983.

31. Suresh Mehta has secured 58 per cent marks in graduation. He was born on 19th May, 1979. He has secured 50 per cent marks in the selection process. He has been working for the past seven years in the Marketing Division of an organisation after completing his Post Graduation with 62 per cent marks.

32. Varun Malhotra was born on 3rd July, 1980. He has been working as Deputy Marketing Manager in an organisation for the past three years after completing his Post Graduate Degree in Marketing with 65 per cent marks. He secured 55 per cent marks in both graduation and selection process.

Directions (33–36) : *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.*

(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.

33. Statement :
Many people fell ill after consuming meal at a wedding reception and were rushed to the near by government and private hospitals.
Assumptions :
I. The relatives of the affected people may refuse to take them to the government hospitals.
II. The nearby hospitals may be able to attend to all the affected people.

34. Statement :
The government has recently announced an incentive package for setting up new business ventures in the rural areas and promised uninterrupted power supply to all the units.
Assumptions :
I. The government may be able to supply adequate power to all such units.
II. People living in the rural areas may welcome the government decision.

35. Statement :
The municipal authority blocked movement of traffic in and around the temple on the main festival day.
Assumptions :
I. Very large number of devotees may visit the temple on the main festival day.
II. People travelling to the areas near the temple may postpone their journey by a day unless they have very urgent work in that area.

36. Statement :
The government has instructed all the private schools in the city to maintain the current fees for at least two more years.
Assumptions :
I. The authorities of private schools may not follow the government instruction as they are not dependent on government funds.
II. The parents of the students of private schools of the city may still be eager to pay higher fees.

Directions (37–40) : *In making decisions about important questions, it is desirable to be able to distinguish between 'strong' arguments and 'weak' arguments. 'Strong' arguments are those which are both important and directly related to the question. 'Weak' arguments are those which are of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question.*

Each question below is followed by two arguments numbered I and II. you have to decide which of the arguments is a 'strong' argument and which is a 'weak' argument.

(1) if **only** argument I is strong.
(2) if **only** argument II is strong.
(3) if **either** argument I or II is strong.
(4) if **neither** argument I nor II is strong.
(5) if **both** arguments I and II as strong.

37. Statement :
Should the sale of all the toys made in China be banned in India ?
Arguments :
I. Yes, these are very cheap and hence will put the local toy manufacturers out of busi-ness.
II. No, Indian toys are of much better quality and their sale will not be affected.

38. Statement :
Should there be no examination upto Std. IX in all the schools in India ?
Arguments :
I. No, students need to go through the process of giving examinations right from young age.
II. Yes, this will help students to think laterally and achieve then creative pursuits.

39. Statement :
Should there be only a uniform rate of income tax irrespective of the level of income ?
Arguments :
I. Yes, this will substantially reduce the work of the officials of the income tax department.
II. No, this will reduce government tax collection to a large extent.

40. Statement :
Should there be only two political parties in India ?
Arguments :
I. Yes, in many developed countries there are only two political parties.
II. No, Indian electorate is not mature to select between only two political parties.

Directions (41-55) : *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.*

Political **ploys** initially hailed as masterstrokes often end up as flops. The ₹ 60,000 crore farm loan waiver announced in the budget writes off 100% of over dues of small and marginal farmers holding up to two hectares, and 25% of over dues of larger farmers. While India has enjoyed 8%-9% GDP growth for the past few years, the boom has bypassed many rural areas and farmer distress and suicides have made newspaper headlines. Various attempts to provide relief (employment guarantee scheme, public distribution system) have had little impact, thanks to huge leakages from the government's lousy delivery systems. So, many economists think the loan waiver is a worthwhile alternative to provide relief.

However, the poorest rural folk are landless labourers, who get neither farm loans nor waivers. Half of small and marginal farmers get no loans from banks and depend entirely on moneylenders, and will not benefit. Besides, rural India is full of family holdings rather than individual holdings, and family holdings will typically be much larger than two hectares even for dirt-poor farmers, who will, therefore, be denied the 100% waiver. It will thus fail in both its economic and political objectives. IRDP loans to the rural poor in the 1980s demonstrated that crooked bank officials demand bribes amounting to one-third the intended benefits. Very few of the intended beneficiaries who **merited** relief received it. After the last farm loan waiver in 1990, many banks went slow on fresh farm loans for some years. This waiver will

similarly slow down fresh loans to deserving farmers. While over dues to co-operatives may be higher, economist Surjit Bhalla says less than 5% of farmer loans to banks are overdue, *i.e.* over dues exist for only 2.25 million out of 90 million farmers. If so, then the 95% who have repaid loans will not benefit. They will be angry at being penalised for honesty.

The budget thus grossly overestimates the number of beneficiaries. It also underestimates the negative effects of the waiver encouraging wilful defaults in future and discouraging fresh bank lending for some years. Instead of trying to reach the needy through a **plethora** of leaky schemes we should transfer cash directly to the needy, using new technology like biometric smart cards, which are now being used in many countries, and mobile phone bank accounts. Then benefits can go directly to phone accounts operable only by those with biometric cards, ending the massive leakages of current schemes.

The political benefits of the loan waiver have also been exaggerated since if only a small fraction of farm families benefit, and many of these have to pay bribes to get the actual benefit, will the waiver really be a massive vote-winner Members of joint families will feel **aggrieved** that, despite having less than one hectare per head, their family holding is too large to qualify for the 100% waiver. All finance ministers, of the central or state governments, give away freebies in their last budgets, hoping to win electoral regards. Yet, four-fifths of all **incumbent** governments are voted out. This shows that beneficiaries of favours are not notably grateful, while those not so favoured may feel aggrieved, and vote for the Opposition. That seems to be why election budgets constantly fail to win elections in India and the loan waiver will not change that pattern.

41. Why do economists feel that loan waivers will benefit farmers in distress ?
   (1) It will improve the standard of living of those farmers who can afford to repay their loans but are exempted
   (2) Other government relief measures have proved ineffective.
   (3) Suicide rates of farmers have declined after the announcement of the waiver.
   (4) Farmers will be motivated to increase the size of their family holdings not individual holdings.
   (5) The government will be forced to reexamine and improve the public distribution system.

42. What message will the loan waiver send to farmers who have repaid loans ?
   (1) The Government will readily provide them with loans in the future.
   (2) As opposed to moneylenders, banks are a safer and more reliable source of credit.
   (3) Honesty is the best policy
   (4) It is beneficial to take loans from co-operatives since their rates of interest are lower.
   (5) None of these

43. What is the author's suggestion to provide aid to farmers ?
   (1) Families should split their joint holding to take advantage of the loan waiver.
   (2) The government should increase the reach of the employment guarantee scheme.
   (3) Loans should be disbursed directly into bank accounts of the farmer using the latest technology.

(4) Government should ensure that loan waivers can be implemented over a number of years.

(5) Rural infrastructure can be improved using schemes which were successful abroad.

44. What was the outcome of IRDP loans to the rural poor?

(1) The percentage of bank loans sanctioned to family owned farms increased.

(2) The loans benefited dishonest moneylenders, not landless labourers.

(3) Corrupt bank officials were the unintended beneficiaries of the loans.

(4) It resulted in the government sanctioning thrice the amount for the current loan waiver.

(5) None of these

45. What are the terms of the loan waiver?

(A) One-fourth of the overdue loans of landless labourers will be written off.

(B) The ₹ 60,000 crore loan waiver has been sanctioned for 225 million marginal farmers.

(C) Any farmer with between 26 percent and 100 percent of their loan repayments overdue will be penalized.

(1) Only (A)

(2) Only (B)

(3) Both (B) and (C)

(4) All (A), (B) and (C)

(5) None of these

46. What is the author's view of the loan waiver?

(1) It will have an adverse psychological impact on those who cannot avail of the waiver.

(2) It is a justified measure in view of the high suicide rate among landless labourers.

(3) It makes sound economic and political sense in the existing scenario.

(4) It will ensure that the benefits of India's high GDP are felt by the rural poor.

(5) None of these

47. Which of the following cannot be said about loan waiver?

(1) Small and marginal farmers will benefit the most.

(2) The loan waiver penalises deserving farmers.

(3) A large percentage i.e. ninety-five percent of distressed farmers will benefit.

(1) Only (C)

(2) Both (A) and (C)

(3) Only (A)

(4) Both (B) and (C)

(5) None of these

48. Which of the following will definitely be an impact of loan waiver?

(A) Family holdings will be split into individual holdings not exceeding one hectare.

(B) The public distribution system will be revamped.

(C) Opposition will definitely win the election.

(1) None

(2) Only (A)

(3) Both (A) and (B)

(4) Only (C)

(5) All (A), (B) and (C)

49. What impact will the loan waiver have on banks?

(1) Banks have to bear the entire brunt of the write-off.

(2) Loss of trust in banks by big farmers

(3) Corruption among bank staff will increase.

(4) Farmers will make it a habit to default on loans.

(5) None of these

50. According to the author, what is the government's motive in sanctioning the loan waiver?

(1) To encourage farmers to opt for bank loans over loans from money lenders

(2) To raise 90 million farmers out of indebtedness

(3) To provide relief to those marginal farmers who have the means to but have not repaid their loans

(4) To ensure they will be reelected

(5) None of these

Directions (51- 53) : *Choose the word which is **most** nearly the **same** in meaning as the word printed in bold as used in the passage.*

51. INCUMBENT

(1) Mandatory

(2) Present

(3) Incapable

(4) Lazy

(5) Officious

52. PLOYS

(1) Surveys

(2) Entreaties

(3) Ruses

(4) Conspiracies

(5) Assurances

53. AGGRIEVED

(1) Vindicated

(2) Intimidated

(3) Offensive

(4) Wronged

(5) Disputed

Directions (54-55) : *Choose the word/phrase which is **most opposite** in meaning of the word printed in **bold** as used in the passage.*

54. PLETHORA

(1) Dearth

(2) Missing

(3) Superfluous

(4) Sufficient

(5) Least

55. MERITED

(1) Ranked

(2) Unqualified for

(3) Lacked

(4) Inept at

(5) Unworthy of

Directions (56-60): *Read each sentence to see whether there is any 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.)*

56. Some of the world/(1) largest water bodies are/(2) drying up thus threatening/(3) the livelihoods of millions/(4). No error (5)

57. Among the many/(1) challenges facing the country/(2) in the next decade/(3) is poverty and unemployment/(4). No error (5)

58. According to economists/(1) not more than five percent/(2) of education loans taken/(3) by students are overdue/(4). No error (5)

59. The two candidates share/(1) a reputation for/(2) competency as well as/(3) for good communication skills/(4). No error (5)

60. His main qualification/(1) one-the job is/(2) his extensive experience/(3) in foreign branches/(4). No error (5)

Directions (61-65): *Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in bold in the following sentences to make the sentence grammatically correct? If the sentence is correct as it is and there is no correction required, mark (5), i.e., 'No correction required', as the answer.*

61. During the recession many companies will **"be forced to"** lay off workers.
(1) have the force to
(2) be forced into
(3) forcibly have
(4) forcefully to
(5) No correction required

62. He wanted **"nothing else excepting"** to sleep after a stressful day at work.

(1) nothing better than
(2) anything else unless
(3) nothing but having
(4) nothing else than
(5) No correction required

63. Ramesh took charge of the project within a few days of **"having appointed."**
(1) having an appointment
(2) being appointed
(3) after being appointed
(4) appointing
(5) No correction required

64. It is difficult to work with him because he is one of those persons who **"think he is always"** right.
(1) think they are always
(2) always thinks he is
(3) is always thinking they are
(4) always think his
(5) No correction required

65. Foreign businesses in developing countries have **"usually problems with"** lack of infrastructure and rigid laws.
(1) usual problems as
(2) usually problems on
(3) as usual problems like
(4) the usual problems of
(5) No correction required

Directions (66-70): *Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.*

(A) In this early period a good memory was a prerequisite for success and poets like Homer memorised their work before it was ever written down.

(B) If we have to remember everything will it not increase the feeling of stress ?

(C) Today memory is widely regarded as a useful aid to survival.

(D) However, it is not what we grasp but what we fail to forgetting a file, key points at an interview? which causes stress.

(E) Some people, however, are of the view that having an exceptional memory in a world of high pressure working is a disadvantage.

(F) To our ancestors, though, in the absence of the printing press it was much more-it was the slate on which history was recorded.

66. Which of the following will be the **THIRD** sentence after rearrangement ?
(1) A   (2) B
(3) C   (4) D
(5) E

67. Which of the following will be the **FIRST** sentence after rearrangement ?
(1) A   (2) B
(3) C   (4) D
(5) E

68. Which of the following will be the **SECOND** sentence after rearrangement ?
(1) B   (2) C
(3) D   (4) E
(5) F

69. Which of the following will be the **SIXTH (LAST)** sentence after rearrangement ?
(1) B   (2) C
(3) D   (4) E
(5) F

70. Which of the following will be the **FIFTH** sentence after rearrangement ?
(1) A   (2) B
(3) C   (4) D
(5) E

Directions (71-80): *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 :*

Mobile banking (M banking) involves the use of a mobile phone or any other mobile device to ...(71)... financial

transactions linked to a client's account. M banking is new in most countries and most mobile payment models even in developed countries to date operate on a ...(72)... scale. A mobile network offers a ...(73)... available technology platform onto which other services can be provided at low cost with effective results. For example, M banking services which the ...(74)... such as SMS can be carried at a cost of less than one US cent per message. The low cost of using existing infrastructure makes such services more ...(75)... to use by customers with lower purchasing power and opens up access to services whigh did not reach them earlier due to ...(76)... cost of service delivery. Although M banking is one aspect in the wider ...(77)... of e-banking there are reasons to single it out for focus especially because there are a lot more people with mobile phones than bank accounts in India. M banking could provide a ...(78)... solution to bring more "unbanked" people to the financial mainstream. Without traditional credit, individuals are ...(79)... to exploitation by abrasive lenders offering very high interest rates on short term loans. Also of considerable importance are public safety implications for the unbanked they are often victims of crime because many operate on a cash-only basis and end up carrying significant amounts of cash on their ...(80)... or store cash in their homes.

71. (1) disburse
    (2) undertake
    (3) subscribe
    (4) lure
    (5) amass

72. (1) full
    (2) voluminous
    (3) substantial
    (4) limited
    (5) rapid

73. (1) readily
    (2) tangible
    (3) routinely
    (4) securely
    (5) unique

74. (1) process
    (2) waves
    (3) deliveries
    (4) connection
    (5) channels

75. (1) valuable
    (2) answerable

(3) amenable
(4) exposed
(5) responsible

76. (1) waning
    (2) stable
    (3) proportionate
    (4) marginal
    (5) high

77. (1) archive
    (2) domain
    (3) purpose
    (4) component
    (5) aspect

78. (1) law-abiding
    (2) tried
    (3) reassuring
    (4) cost-effective
    (5) stop-gap

79. (1) inclined
    (2) immune
    (3) vulnerable
    (4) surrendered
    (5) pressured

80. (1) person
    (2) own
    (3) relatives
    (4) purses
    (5) self

TEST - III : NUMERICAL ABILITY

Directions (81-84) : *What should come in place of question mark (?) in the following number series ?*

81. 10 15 15 12.5 9.375 6.5625 ?
    (1) 4.375
    (2) 3.2375
    (3) 4.6275
    (4) 3.575
    (5) None of these

82. 10 17 48 165 688 3475 ?
    (1) 27584
    (2) 25670
    (3) 21369
    (4) 20892
    (5) None of these

83. 1 3 24 360 8640 302400 ?
    (1) 14525100
    (2) 154152000

    (3) 14515200
    (4) 15425100
    (5) None of these

84. 0 5 18 43 84 145 ?
    (1) 220   (2) 240
    (3) 260   (4) 280
    (5) None of these

Directions (85-88) : *What approximate value should come in place of the question mark (?) in the following questions ? (Note : You are not expected to calculate the exact value.)*

85. 54.35 × 39.87 ÷ 13.35 = ?
    (1) 174   (2) 156
    (3) 162   (4) 168
    (5) 152

86. $\sqrt{3219} \times \sqrt{4178}$ = ?
    (1) 3953
    (2) 3528
    (3) 3498

(4) 3667
(5) 3591

87. (749 − 325 − 124)
    + (1254 − 1100) = ?
    (1) 2   (2) 4
    (3) 6   (4) 8
    (5) 12

88. $(47)^2 + 3.25 \times 2.5$ = ?
    (1) 1624   (2) 1535
    (3) 1687   (4) 1593
    (5) 1699

Directions (89-92) : *What should come in place of questions mark (?) in the following questions ?*

89. $(?)^2 + (123)^2$
    $= (246)^2 - (99)^2 - 2462$
    (1) 184   (2) 186
    (3) 182   (4) 180
    (5) None of these

90. $414 \times ? \times 7 = 127512$

(1) 36   (2) 40
(3) 44   (4) 48
(5) None of these

91. $[(84)^2 \div 28 \times 12] + 24 = 7 \times ?$

(1) 15   (2) 17
(3) 19   (4) 21
(5) None of these

92. $(7.9\% \text{ of } 134) - (3.4\% \text{ of } 79) = ?$

(1) 8.1   (2) 7.8
(3) 8.6   (4) 7.3
(5) None of these

93. Asha's monthly income is 60% of Deepak's monthly income and 120% of Maya's monthly income. What is Maya's monthly income if Deepak's monthly income is ₹ 78,000/- ?

(1) ₹ 39,000/-
(2) ₹ 42,000/-
(3) ₹ 36,000/-
(4) Cannot be determined
(5) None of these

94. In how many different ways can the letters of the word 'FINANCE' be arranged ?

(1) 5040
(2) 2040
(3) 2510
(4) 4080
(5) None of these

95. The profit earned after selling a wrist watch for ₹ 4,080/- is the same as the loss incurred after selling the same wrist watch for ₹ 3,650/-. What is the cost price of the wrist watch ?

(1) ₹ 3,785/-
(2) ₹ 3,800/-
(3) ₹ 3,775/-
(4) ₹ 3,865/-
(5) None of these

96. In a class there are 32 boys and 28 girls. The average age of the boys in the class is 14 years and the average age of the girls in the class is 13 years. What is the average age of the whole class ? (rounded off to two digits after decimal)

(1) 13.50
(2) 13.53
(3) 12.51
(4) 13.42
(5) None of these

97. In a test consisting of 80 questions carrying one mark each, Arpita answers 65% of the first 40 questions correctly. What per cent of the other 40 questions does she need to answer correctly to score 75% on the entire test ?

(1) 60
(2) 80
(3) 75
(4) 40
(5) None of these

98. Manisha invests an amount of ₹ 39,300/- for 4 years at the rate of 4 p.c.p.a. What amount of approximate compound interest will she obtain at the end of 4 years ?

(1) ₹ 6,675/-
(2) ₹ 6,650/-
(3) ₹ 6,288/-
(4) ₹ 6,356/-
(5) ₹ 6,450/-

Directions (99-101) : *Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and* **Give answer**

(1) if the data in statement **I** alone are sufficient to answer the questions, while the data in statement II alone are not sufficient to answer the question.

(2) if the data in statement **II** alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.

(3) if the data in statement **I** alone **or** in statement **II** alone are sufficient to answer the question.

(4) if the data in **both** the statements I and II are **not sufficient** to answer the question.

(5) if the data in **both** the statements I and II together are necessary to answer the question.

99. What is the exact average of n, 35, 39, 42, p and w ?
    I. n is six more than w.
    II. w is four less than p.

100. What was the per cent profit/loss made/incurred by selling an article for ₹ 24,000/- ?
    I. The ratio of the selling price to the cost price of the article is 5 : 3.
    II. The difference between the cost price and the selling price is ₹ 9,600/-.

101. What will be the difference between two two-digit numbers ?
    I. The square of the first number is 9 times the second number.
    II. The ratio of the first number to the second number is 3 : 4.

Directions (102-104) : *In the following questions two equations numbered I and II are given. You have to solve both the equations and* **Give Answer :**

(1) if $x > y$
(2) if $x \geq y$
(3) if $x < y$
(4) if $x \leq y$
(5) if $x = y$ or the relationship cannot be established.

102. I. $x^2 - x - 12 = 0$
    II. $y^2 + 5y + 6 = 0$

103. I. $x^2 - 8x + 15 = 0$
    II. $y^2 - 3y + 2 = 0$

104. I. $x^2 - 32 = 112$
    II. $y - \sqrt{169} = 0$

Directions (105-108) : *Study the table carefully to answer the questions that follow :*
Number of students appeared (A) and qualified (Q) in an examination from various institutes over the years

Years→	2003		2004		2005		2006		2007	
Insti- tutes↓	A	Q	A	Q	A	Q	A	Q	A	Q
B	1545	1240	1654	1566	1684	1500	1440	1165	1564	1462
C	1647	1106	1897	1689	1550	1278	1390	1072	1575	1388
D	1765	1567	1574	1024	1754	1210	1364	1145	1510	1214
E	1530	1234	1886	1542	1806	1586	1478	1388	1645	1296
F	1605	1356	2004	1930	1666	1498	1560	1389	1690	1480

105. Percentage of candidates qualified over appeared from Institute D is the lowest during which of the following years ?
(1) 2003 (2) 2004
(3) 2005 (4) 2007
(5) None of these

106. Approximately what is the percentage of candidates qualified over appeared from all the institutes together in 2007 ?
(1) 68 (2) 55
(3) 74 (4) 92
(5) 86

107. What is the difference between the number of students appeared but not qualified in the exam from institute B in the year 2004 and the number of students appeared but not qualified in the exam from the same institute in the year 2006 ?
(1) 187 (2) 88
(3) 275 (4) 373
(5) None of these

108. What is the **approximate** average number of candidates appeared for the exam from institute E over the years ?
(1) 1759 (2) 1586
(3) 1671 (4) 1924
(5) 1837

Directions (109-112) : *Study the following graph carefully and answer the questions given below it :*

Number of Students studying in Various Colleges from Various Faculties (Number in thousands)

109. What is the difference between the total number of students studying in college H and that studying in college K ?
(1) 16,100 (2) 15,800
(3) 16,300 (4) 16,700
(5) None of these

110. What is the total number of students studying in all the colleges together ?
(1) 5,20,900 (2) 5,20,700
(3) 6,10,200 (4) 5,10,800
(5) None of these

111. What is the ratio of the students from the faculty of Science from colleges H and I together to the students from the same faculty from colleges J and K together ?
(1) 43 : 45 (2) 41 : 43
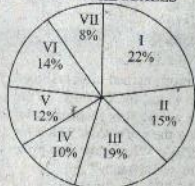(3) 45 : 43 (4) 43 : 41
(5) None of these

112. The number of students from the faculty of Science from college I is approximately what per cent of the total number of students studying in the college ?
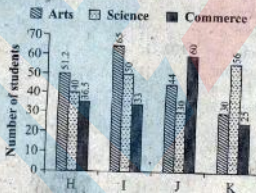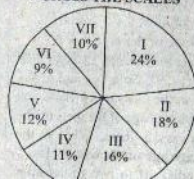(1) 34 (2) 37
(3) 29 (4) 31
(5) 39

Directions (113-116) : *Study the information in the following pie-charts to answer these questions :*

DETAILS OF 1,500 EMPLOYEES WORKINGING IN AN ORGANISATION AT VARIOUS SCALES

BREAKUP OF 1,500 EMPLOYEES ACROSS THE SCALES

BREAKUP OF 800 MALE EMPLOYEES ACROSS THE SCALES

113. How many females are working in Scale II ?
    (1) 144 (2) 81
    (3) 96 (4) 138
    (5) None of these

114. What is the ratio of male to female employees working in Scale V ?
    (1) 7 : 8 (2) 2 : 1
    (3) 8 : 7 (4) 1 : 2
    (5) None of these

115. What is the total number of female employees working in Scales III and IV together ?
    (1) 219 (2) 157
    (3) 162 (4) 285
    (5) None of these

116. The number of male employees working in Scale VI is what per cent of the total number of employees in that scale ? (rounded off to the nearest integer)
    (1) 35 (2) 46
    (3) 44 (4) 34
    (5) None of these

Directions (117-120) : *Study the following information carefully to answer these questions :*

An Institute having 450 employees has sent all its employees for training in one or more areas out of HRM, Computer Skills and Financial Skills. The employees are classified into two categories Officers and Clerks, who are in the ratio of 4 : 5. 10% of the Officers take training only in Computer Skills, 16% of the Clerks take training only in HRM which is equal to the number of Officers taking training only in Financial Skills and 50% of the number of Officers taking training in HRM and Financial Skills both 6% of the total employees take training in all the three, of which two-thirds are officers. 10% of the total employees take training in HRM and Computer Skills both, which is five times the number of Clerks taking training in Computer Skills and Financial Skills. 10% of the Clerks take training in HRM and Computer Skills both. The number of officers taking training only in HRM is 25% of the number of Clerks taking training only in HRM. 20% of the total number of employees take training only in Computer Skills. Number of clerks taking training in HRM and Financial

Skills both is 20% of the total number of Clerks.

117. Total how many officers take training in HRM ?
    (1) 110 (2) 128
    (3) 118 (4) 98
    (5) None of these

118. Total how many Clerks take training in Computer Skills but not in HRM ?
    (1) 113 (2) 104
    (3) 88 (4) 79
    (5) None of these

119. Total how many employees take training in Financial skills but not in HRM ?
    (1) 106 (2) 135
    (3) 127 (4) 134
    (5) None of these

120. Total how many Clerks take training in Financial Skills ?
    (1) 115
    (2) 106
    (3) 47
    (4) 97
    (5) None of these

TEST - IV : GENERAL AWARENESS
(with special reference to Banking Industry)

121. Douglas Engelbart, the U.S. inventor recently died, was also known as the father of the ....?
    (1) Computer Mouse
    (2) Keyboard
    (3) Headphones
    (4) Computer Speaker
    (5) Joystick

122. Who of the following has been recently appointed the Director General of Bureau of Indian Standards (BIS) ?
    (1) Sunil Soni (2) Sharad Gupta
    (3) Tapan Ray (4) Sudhir Soni
    (5) None of these

123. Who of the following was recently appointed the next Foreign Secretary of India ?
    (1) Sujata Singh
    (2) RanjanMathai
    (3) Nirupama Rao
    (4) Sudha Sharma
    (5) None of these

124. Who of the following was recently took over as the Union Home Secretary ?
    (1) Anil Goswami
    (2) Raj Kumar Singh
    (3) Madhukar Gupta
    (4) N. Gopalaswami
    (5) None of these

125. Which of the following states was recently declared as the first Smoke-free state of the country as per compliance to Section 4 of the Cigarettes and other Tobacco Products Act (COTPA) 2003 ?
    (1) Sikkim
    (2) Manipur
    (3) Himachal Pradesh
    (4) Karnataka
    (5) None of these

126. India recently successfully launched its first dedicated navigation satellite using Polar Satellite Launch Vehicle (PSLV)-C22 launched by ISRO. Which of the following is the name of this satellite ?
    (1) RISAT-1 (2) IRNSS-2
    (3) IRNSS-1A (4) GSAT-12
    (5) None of these

127. The European Commission (EC) recently approved Inter Continental Exchange's (ICE) proposed 8.2 billion dollars takeover of NYSE-Euronext. Inter Continental Exchange is based in ....?
    (1) Atlanta (2) London
    (3) Paris (4) Hong Kong
    (5) None of these

128. Which of the following countries recently became the 28th member of the European Union ?
    (1) Croatia (2) Slovenia
    (3) Bulgaria (4) Romania
    (5) None of these

129. Indian government recently has banned the testing of which of the following products on animals and thus became the first country in South Asia to end such tests ?
(1) Medicine (2) Foods
(3) Cosmetic (4) All of above
(5) None of above

130. The Union government recently approved a proposal to replace Directorate General of Civil Aviation (DGCA) with a new aviation regulator with full operational and financial autonomy. Which of the following is the name of new aviation regulator?
(1) Directorate of Civil Aviation Authority (DCAA)
(2) Civil Aviation Authority General (CAAG)
(3) Civil Aviation General Regulator (CAGR)
(4) Civil Aviation Authority (CAA)
(5) None of these

131. Who of the following was recently won 21st Century Achievement Award 2013 under the category Economic Development for the pivotal role played by them in leveraging technology to change people lives, streamline delivery of welfare services and provide opportunity to people to participate more fully in society ?
(1) UIDAI
(2) Data Dyne
(3) Deque Systems
(4) Merit Network
(5) None of these

132. Commodity Transaction Tax (CTT) at 0.01 per cent will be levied on various commodities. Which of the following commodities is/are exempted from CTT ?
(1) Gold (2) Sugar
(3) Almond (4) Both 1 and 2
(5) None of these

133. Marion Bartoli recently won her maiden Grand Slam title in the Women's Singles category of

Wimbledon 2013. She belongs to which of the following countries ?
(1) Germany (2) Italy
(3) France (4) Japan
(5) None of these

134. Who of the following is the fast Bowler of New Zealand who has recently announced his retirement from all forms of cricket ?
(1) Chris Martin
(2) Richard Hadlee
(3) Daniel Vettory
(4) Shane Bond
(5) None of these

135. Brazil recently won the FIFA Confederations Cup Brazil 2013. Who of the following won the 'Golden Ball Winner' Award ?
(1) Fernando Torres
(2) Fred
(3) Andres Iniesta
(4) Neymar
(5) None of these

136. The proceeds from disinvest-ment of various public sector under-takings are channelized into ……
(1) Technology Upgradation Fund
(2) Venture Capital Fund (NABARD)
(3) Rural Innovation Fund (NABARD)
(4) Portfolio Risk Fund (SIDBI)
(5) National Investment Fund

137. Which of the following is one of the major functions of National Bank for Agriculture and Rural Development (NABARD) ?
(1) Provide loans to State Government, for developing rural infrastructure
(2) Preparing Monetary and Credit Policy of India
(3) Deciding Bank Rate
(4) Providing Credit to Small Industrial Units
(5) Monitoring and Controlling functions of the Stock exchanges in India

138. What does the letter S denote in the abbreviation 'SEBI' which is the name of a regulator in financial sector in India ?
(1) Small (2) State
(3) Special (4) Statutory
(5) Securities

139. A tax levied on the values that are added to goods and services by the producers at various stages of production and distribution is called :
(1) Excise duty
(2) Value Added Tax
(3) Goods and Service Tax
(4) Surcharge
(5) Income Tax

140. Which of the following terms is used in the field of Banking and Finance ?
(1) Double Fault
(2) Hit Wicket
(3) Atomic Number
(4) Dividend
(5) Grand Slam

141. Which of the following is the currency used in South Korea ?
(1) Euro (2) Krone
(3) Dinar (4) Pound
(5) Won

142. The second Green Revolution planned for North Eastern states is based on production of which of the following crops ?
(1) Paddy (2) Wheat
(3) Banana (4) Pulses
(5) Vegetables

143. Which of the following schemes was launched by the Government of India for school children ?
(1) Mid Day Meal
(2) MGNREGA
(3) RAY
(4) Look East
(5) Swavlamban

144. A money deposited at a bank that cannot be withdrawn for a preset fixed period of time is known as a :
(1) Term deposit
(2) Checking Account
(3) Savings Bank Deposit
(4) No Frills Account
(5) Current Deposit

145. A worldwide financial messa-ging network which exchanges messages between banks and financial institutions is known as :
(1) CHAPS (2) SWIFT
(3) NEFT (4) SFMS
(5) CHIPS

146. The term 'Smart Money' refers to :
    (1) Foreign Currency
    (2) Internet Banking
    (3) US Dollars
    (4) Travelers' cheques
    (5) Credit Cards

147. Which one of the following is not a 'Money Market Instrument' ?
    (1) Treasury Bills
    (2) Commercial Paper
    (3) Certificate of Deposit
    (4) Equity Shares
    (5) None of these

148. Which one of the following is a retail banking product ?
    (1) Home Loans
    (2) Working capital finance
    (3) Corporate term loans
    (4) Infrastructure financing
    (5) Export Credit

149. Technological Advancement in the recent times has given a new dimension to banks, mainly to which one of the following aspects ?
    (1) New Age Financial Derivatives
    (2) Service Delivery Mechanism
    (3) Any Banking
    (4) Any Type Banking
    (5) Multilevel Marketing

150. When there is a difference between all receipts and expenditure of the Government of India, both capital and revenue is called ....
    (1) Revenue Deficit
    (2) Budgetary Deficit
    (3) Zero Budgeting
    (4) Trade Gap
    (5) Balance of payment problem

151. Which of the following is **NOT** a function of the Reserve Bank of India ?
    (1) Fiscal Policy Functions
    (2) Exchange Control Functions

    (3) Issuance, Exchange and Destruction of currency notes
    (4) Monetary Authority functions
    (5) Supervisory and Control Functions

152. Which of the following is **NOT** required for opening a bank account?
    (1) Identity Proof
    (2) Address Proof
    (3) Recent Photographs
    (4) Domicile Certificate
    (5) None of these

153. What is the **maximum** deposit amount insured by DICGC ?
    (1) ₹ 2,00,000 per depositor per bank
    (2) ₹ 2,00,000 per depositor across all banks
    (3) ₹ 1,00,000 per depositor per bank
    (4) ₹ 1,00,000 per depositor across all banks
    (5) None of these

154. The Foreign Trade Policy 2009-14 of India will continue till :
    (1) August 2012 (2) May 2014
    (3) March 2014 (4) June 2013
    (5) December 2014

155. With reference to a cheque which of the following is the 'drawee bank' ?
    (1) The bank that collects the cheque
    (2) The payee's bank
    (3) The endorsee's bank
    (4) The endorser's bank
    (5) The bank upon which the cheque is drawn

156. In which of the following fund transfer mechanisms, can funds be moved from one bank to another and where the transaction is settled instantly

    without being bunched with any other transaction ?
    (1) RTGS   (2) NEFT
    (3) TT   (4) EFT
    (5) MT

157. Banking Ombudsman Scheme is applicable to the business of :
    (1) All scheduled commercial banks excluding RRBs
    (2) All scheduled commercial banks including RRBs
    (3) Only Public Sector Banks
    (4) All Banking Companies
    (5) All scheduled banks except private banks

158. Nationalization of banks aimed at all of the following except ....
    (1) Provision of adequate credit for agriculture, SME & exports
    (2) Removal of control by a few capitalists
    (3) Provision of credit to big industries only
    (4) Access of banking to masses
    (5) Encouragement of a new class of entrepreneurs

159. As per revised RBI Guidelines, Provision on secured portion of loan accounts classified as Doubtful Assets for more than one year and upto 3 (three) years is to be made at the rate of ......
    (1) 15%   (2) 20%
    (3) 40%   (4) 25%
    (5) 30%

160. Base Rate is the rate below which no Bank can allow their lending to anyone. Who sets up this 'Base Rate' for Banks ?
    (1) Individual Banks' Board
    (2) Ministry of Commerce
    (3) Ministry of Finance
    (4) RBI
    (5) Interest Rate Commission of India

TEST - V : COMPUTER KNOWLEDGE

161. Formatting a cell in Currency, you can specify.
    (1) Decimal Places
    (2) Currency Symbol
    (3) Country code
    (4) Both (1) and (2)
    (5) None of these

162. Formatting a cell in number format you can't set.

    (1) Decimal Places
    (2) Use 1000 separator
    (3) Negative numbers
    (4) Currency Symbol
    (5) None of these

163. What is entered by the function =today() ?
    (1) The date value for the day according to system clock

    (2) The time value according to system clock
    (3) Today's date as Text format
    (4) All of these
    (5) None of these

164. Which function will you use to enter current time in a worksheet cell ?
    (1) =today()
    (2) =now()

(3) =time()
(4) =currentTime()
(5) None of these

165. Special category of Number tab in Format Cells dialog box can be used to apply formats like :
(1) Zip Code
(2) Phone Number
(3) Postal Address
(4) Both (1) and (2)
(5) None of these

166. Merge cells option can be applied from :
(1) Format Cells dialog box Alignment Tab
(2) Formatting toolbar
(3) Formatting Cells
(4) All of these
(5) None of these

167. Pre-made sheet formats like Simple, Classic, Accounting, Colorful etc. can be applied from :
(1) from Format > Cells
(2) from Format > Auto format
(3) from Table > Auto format
(4) All of these
(5) None of these

168. Which of the following format you can decide to apply or not in Auto Format dialog box ?
(1) Number format
(2) Border format
(3) Font format
(4) All of these
(5) None of these

169. How can you remove borders applied in cells ?
(1) Choose None on Border tab of Format cells
(2) Open the list on Border tool in Formatting toolbar then choose first tool (no border)
(3) Choose remove on Border tab of Format cells
(4) Both (1) and (2)
(5) None of these

170. Where can you set the shedding color for a range of cells in Excel ?
(1) Choose required color form Patterns tab of Format Cells dialog box
(2) Choose required color on Fill Color tool in Formatting tool bar
(3) Choose required color on Fill Color tool in Drawing toolbar
(4) All of these
(5) None of these

171. You can set Page Border in Excel from :
(1) From Border tab in Format Cells dialog box
(2) From Border tool in Formatting toolbar
(3) From Line Style tool in Drawing toolbar
(4) You cannot set page border in Excel
(5) None of these

172. When all the numbers between 0 and 100 in a range should be displayed in Red Color, apply :
(1) Use =if() function to format the required numbers red
(2) Apply Conditional Formatting command on Format menu
(3) Select the cells that contain number between 0 and 100 then click Red color on Text Color tool
(4) All of these
(5) None of these

173. You can check the conditions against .... when applying conditional formatting :
(1) Cell value
(2) Formula
(3) Alignment
(4) Both (1) and (2)
(5) None of these

174. Which of the following is not true regarding Conditional Formatting ?
(1) You can add more than one condition to check
(2) You can set condition to look for Bold and apply Italics on them.
(3) You can apply Font, border and pattern formats that meets the specified conditions
(4) You can delete any condition from Conditional Formatting dialog box if it is not requried
(5) None of these

175. Which of the following is invalid statement ?
(1) Sheet tabs can be colored
(2) Some picture can be applied as a background of a sheet
(3) You can set the column width automatically fit the amount of text

(4) The width of a row and be specified manually or fit automatically
(5) None of these

176. What function displays row data in a column or column data in a row ?
(1) Hyperlink (2) Index
(3) Transpose (4) Rows
(5) None of these

177. When you insert an Excel file into a Word document, the data are :
(1) Hyperlinked
(2) Placed in a word table
(3) Linked
(4) Embedded
(5) None of these

178. Except for the .... function, a formula with a logical function shows the word "TRUE" or "FALSE" as a result :
(1) IF   (2) AND
(3) OR   (4) NOT
(5) None of these

179. Macros are "run" or executed from the ...... menu.
(1) Insert   (2) Format
(3) Tools   (4) Data
(5) None of these

180. You can open the consolidate dialog box by choosing Consolidate from the ...... menu.
(1) Insert   (2) Format
(3) Tools   (4) Data
(5) None of these

181. Each excel file is called a workbook because :
(1) It can contain text and data
(2) It can be modified
(3) It can contain many sheets including worksheets and chart sheets
(4) You have to work hard to create it
(5) None of these

182. Which types of charts can excel produce ?
(1) Line graphs and pic charts only
(2) Only line graphs
(3) Bar charts, line graphs and pie charts
(4) Bar charts and line graphs only
(5) None of these

183. How are data organized in a spreadsheet?
   (1) Lines and spaces
   (2) Layers and planes
   (3) Rows and columns
   (4) Height and width
   (5) None of these

184. What does the VLOOKUP function do?
   (1) Looks up text that contain 'v'
   (2) Checks whether text is the same in one cell as in the next
   (3) Finds related records
   (4) All of these
   (5) None of these

185. Gridlines:
   (1) May be turned off for display but turned on for printing
   (2) May be turned on or off for printing
   (3) The be turned off for display and printing
   (4) All of these
   (5) None of these

186. You can print only an embedded chart by:
   (1) Moving the chart to a chart sheet before you print.
   (2) Formatting the chart before you print
   (3) Selecting the chart before you print
   (4) Both (1) and (3)
   (5) None of these

187. Which of the following is a correct order of precedence in a formula calculation?
   (1) Multiplication and division, exponential positive and negative value
   (2) Multiplication and division, positive and negative values, addition and subtraction
   (3) Addition and subtraction, positive and negative values, exponentiation
   (4) All of these
   (5) None of these

188. A function inside another function is called a... function.
   (1) Nested   (2) Round
   (3) Sum   (4) Text
   (5) None of these

189. How should you print a selected area of a worksheet, if you'll want to print a different area next time?

(1) On the file menu, point to print area, and then click set print area.
(2) On the file menu, click print, and then click selection under print what
(3) On the view menu, click custom views, then click add
(4) All of these
(5) None of these

190. Your German supplier still invoices for parts in deutsche marks. How can you have Excel convert those sums to Euros?
   (1) On the Insert menu, click Symbol and from the currency symbols subset, select the Euro sign.
   (2) On the tools menu, click Add-Ins, and select the Euro Currency Tools check box
   (3) Apply a selected background color
   (4) All of these
   (5) None of these

191. Which function calculates your monthly mortgage payment?
   (1) PMT (payments)
   (2) NPER (number of periods)
   (3) PV (present value)
   (4) All of these
   (5) None of these

192. If you are working in English (US), Chinese or Japanese, Excel 2002 can speak data as you enter it, to help you verify accuracy. How do you activate this feature?
   (1) Point to speech on the tools menu, and then click show text to speech toolbar.
   (2) Click validation on the data menu
   (3) Point to speech on the tools menu, and then click speech recognition
   (4) All of these
   (5) None of these

193. Which of the following methods cannot be used to enter data in a cell?
   (1) Pressing an arrow key
   (2) Pressing the tab key
   (3) Pressing the Esc key
   (4) Clicking the enter button to the formula bar
   (5) None of these

194. Which of the following will not set text in selected cells to italics?
   (1) Pressing Ctrl + I on the keyboard
   (2) Using the Tools – Wizard – Web Form menu item
   (3) Using the Format – Cells – Font menu item
   (4) All of these
   (5) None of these

195. Which of the following methods cannot be used to edit the content of cell?
   (1) Pressing the Alt key
   (2) Clicking the formula bar
   (3) Pressing F2
   (4) Double clicking the cell
   (5) None of these

196. To insert three columns between columns D and E you would:
   (1) Select column D
   (2) Select column E
   (3) Select columns E, F and G
   (4) Select columns D, E, and F
   (5) None of these

197. To center worksheet titles across a range of cell, you must:
   (1) Select the cells containing the title text and use the fill handle to center the text across a range of cells
   (2) Widen the columns
   (3) Select the cells containing the title text and use the fill handle to center the text across a range of cells
   (4) Widen the column
   (5) None of these

198. When integrating MS-Word and Excel, Word is usually the:
   (1) Server   (2) Source
   (3) Client   (4) All of these
   (5) None of these

199. Charts tips can:
   (1) Show the formatting of a data label
   (2) Show the name of a data series
   (3) Show the value of data point
   (4) Both (2) and (3)
   (5) None of these

200. The Name box:
   (1) Shows the location of the previously active cell
   (2) Appears t the left of the formula bar
   (3) Appears below the status bar
   (4) Appears below the menu bar
   (5) None of these