

TEST - 1 - REASONING

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

A word and number arrangement machine when gives 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 : 21 pear 32 start now 20 46 house

Step I : 23 31 pear 32 start now 40 house

Step II : 25 start 31 pear 32 now 40 house

Step III : 23 start 32 31 pear now 40 house

Step IV : 23 start 32 pear 31 now 40 house

Step V : 23 start 32 pear 46 31 now house

Step VI : 23 start 32 pear 46 now 31 house

and step VII 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 talk bow cold ask 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 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 24 12 costly height 41 36. Which of the following will be step III?

- (1) 12 nice 36 height flower costly 41 36
(2) 12 nice 34 height 41 flower costly 36
(3) 12 nice 34 flower costly height 41 36
(4) 12 nice flower 34 costly height 41 36
(5) None of these

4. **Step II** of an input is : 16 victory 19 36 33 store lake snow. Which of the following will be step V?

- (1) 16 victory 19 over store 36 33 lake
(2) 16 victory 19 over 36 store 33 lake
(3) 16 victory 19 over 36 33 store lake
(4) There will be no such step
(5) None of these

5. **Step III** of an input is : 15 yet 29 ask for soap 42 37

- Which of the following is definitely the input?
- (1) ask yet 29 15 for soap 42 37
(2) yet ask 15 29 for soap 42 37

- (3) 29 15 yet 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. Star, Guitar, Harmonium, Flute, Tabla, Sitar and Saxoon, not necessarily in the same order.

H likes Carrom and Sitar. E likes to play Bridge but not Harmonium or Table. The one who plays Hockey plays Star. 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 Saxoon?
- (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 combinations of given-person-physical instrument is definitely correct?

- (1) Badminton-B-Flute
- (2) Table Tennis-C-Scissors
- (3) Lawn Tennis-D-Table
- (4) Table Tennis-C-Table
- (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 five conclusions numbered I, II, III and IV. You have to take the given statements to be true even if they seem to be in 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 buses 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 screws 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 flowers are leaves. Some leaves are thorns. Some thorns are flowers.

Conclusions :

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

Directions (16-18) : In the following questions, the symbols \oplus , \otimes , $\%$ and $\&$ are used with the following meaning as illustrated below :

' \oplus ' means 'P is either greater than or equal to Q'.

' \otimes ' means 'P is either smaller than or equal to Q'.

' $\%$ ' means 'P is neither smaller than nor greater than Q'.

' $\&$ ' means 'P is smaller than Q'.

' $\oplus\otimes$ ' 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** :

$R \oplus N$, $N \otimes T$, $T \& K$

Conclusions : I, T \oplus H

II, V $\&$ B

17. **Statements** :

$R \& J$, $J \otimes F$, $F \& H$

Conclusions : I, H \otimes I

II, R $\&$ F

18. **Statements** :

$T \otimes D$, $D \oplus N$, $N \& F$

Conclusions : I, J \otimes F

II, F \otimes D

19. **Statements** :

$D \otimes T$, $T \& H$, $H \oplus M$

Conclusions : I, M \otimes T

II, H $\&$ 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 number (single-digit), Karnataka, 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 Bhoja mother tongue. N works in Mumbai and his mother tongue is Hindi. L does not work in Kolkata.

28. What is T's mother tongue?
 (1) Telugu (2) Hindi
 (3) Bhoja (4) Kannada
 (5) None of these
29. Who works in Chennai?
 (1) H (2) I
 (3) M (4) L or M
 (5) None of these
30. Which of the following combinations is correct?
 (1) Mumbai - I - Hyderabad
 (2) Tamil - M - Kolkata
 (3) Marathi - J - Chennai
 (4) Punjabi - K - Delhi
 (5) None of these
31. Who works in Delhi?
 (1) H (2) M
 (3) L (4) K
 (5) None of these
32. What is M's mother tongue?
 (1) Bhoja
 (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 are 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 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 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 D, 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 'maad' written in a code language?
 I. 'you meet me' is written as 'la jo oi' and 'did you see' is written as 'ar oi pe' in that code language.
 II. 'you did see' is written as 'pe se oi' in that code language.

Directions (29-32) : Study the following information carefully and answer the questions given below. Following are the conditions for selecting Marketing Manager in an organization.

- The candidate must :**
 (i) be at least 30 years old as on 01.03.2012
 (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 organization.
 (v) have secured at least 45 per cent marks in the selection process.

- is the case of a candidate who satisfies all the conditions except
 (A) as (iv) above, but has post-qualification work experience of at least two years in Deputy Marketing Manager, the case is to be referred to GM-Marketing.
 (B) as (ii) above, but has secured at least 55 per cent marks in Post-Graduate Degree/Diploma in Marketing Management, the case is to be referred to 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 01.03.2012.

- 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. Nisha Marathe was born on 8th April, 1978. 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 organization after completing his PG Degree in Marketing. He has secured 50 per cent marks in the selection process.
30. Divya Koli has been working for the past five years in the Marketing Division of an organization after completing her Post-Graduate 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, 1982.

31. Sachin Malhotra has secured 55 per cent marks in graduation. This was from an 10th May, 1975. He has secured 10 per cent marks in the subjective portion. He has been working for the past seven years in the Marketing Division of an organization after completing his Post Graduation with 82 per cent marks.

32. Varun Malhotra was born on 2nd July, 1980. He has been working as Deputy Marketing Manager in an organization for the past three years after completing his Post Graduation Degree in Marketing with 65 per cent marks. He secured 25 per cent marks in both graduation and session portion.

Directions (31-36) : 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 food at a wedding reception and were rushed to the nearby 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's 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 area 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 appropriate positions, 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 lesser importance and also may not be directly related to the question or may be related to a peripheral 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 are strong.

37. **Statement :**

Should the sale of all the toys made in China be banned in India?

Arguments :

- I. Yes, since they are very cheap and hence will put the local toy manufacturing unit of business.
- II. No, Indian toys are of much better quality and their sale will not be affected.

38. **Statement :**

Should there be no discrimination against Dalits in all the schools in India?

Arguments :

- I. No, students need to go through the process of going to government right from young age.
- II. Yes, this will help students to think broadly and achieve their creative potential.

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 election is not unique in which 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 plans initially hailed as humanitarian often end up as traps. The ₹ 40,000 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 loan 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 loan 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 dis-poor farmers, who will, therefore, be denied the 100% waiver. It will also fail to 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 **needed 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-due to co-operation may be higher, economist Surjit Dhalli 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 that grossly overestimates the number of beneficiaries. It also underestimates the negative effects of the waiver amounting to wild deficits 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, making 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** fast, 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 favours in their last budgets, hoping to win election requests. Yet, five-sixths of all incumbent governments are voted out. This shows that beneficiaries of favours are not usually 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 waiver 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 overpaid.
- (2) Other governments' 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 and individual holdings.
- (5) The government will be forced to guarantee 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) Farmers 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.

- 43) Government should ensure that loan waiver can be implemented over a number of years.
- 44) Rural infrastructure can be improved using schemes which were successful abroad.
44. What was the outcome of DRD loans in the rural poor?
- The percentage of bank loans sanctioned to family owned farms increased.
 - The loans benefited dishonest moneylenders, not landless labourers.
 - Corrupt bank officials were the principal beneficiaries of the loans.
 - It resulted in the government sanctioning twice the amount for the earlier loan waiver.
 - None of these.
45. What are the terms of the loan waiver?
- One-fourth of the overdue loans of landless labourers will be written off.
 - The ₹ 60,000 crore loan waiver has been sanctioned for 225 million marginal farmers.
 - Any farmer with between 26 percent and 100 percent of their loan repayments overdue will be pardoned.
 - Only (A)
 - Only (B)
 - Both (B) and (C)
 - All (A), (B) and (C).
 - None of these.
46. What is the author's view of the loan waiver?
- It will have an adverse psychological impact on those who cannot avail of the waiver.
 - It is a justified measure in view of the high suicide rate among landless labourers.

- It makes a total economic and political sense in the existing scenario.
 - It will ensure that the benefits of India's high GDP are felt by the rural poor.
 - None of these.
47. Which of the following cannot be said about loan waiver?
- Small and marginal farmers will benefit the most.
 - The loan waiver penalises dishonest farmers.
 - A large percentage (i.e. nearly fifty percent) of dishonest farmers will benefit.
 - Only (C)
 - Both (A) and (C)
 - Only (A)
 - Both (B) and (C)
 - None of these.
48. Which of the following will definitely be an impact of loan waiver?
- Family holdings will be split into individual holdings not exceeding one hectare.
 - The public distribution system will be revamped.
 - Opposition will definitely win the election.
 - None.
 - Only (A)
 - Both (A) and (B)
 - Only (C)
 - All (A), (B) and (C)
49. What impact will the loan waiver have on banks?
- Banks have to bear the entire brunt of the write-off.
 - Loss of trust in banks by big farmers.
 - Corruption among bank staff will increase.
 - Farmers will make it a habit to default on loans.
 - None of these.

50. According to the author, what is the government's motive in sanctioning the loan waiver?
- To encourage farmers to opt for bank loans over loans from money lenders.
 - To raise 90 million farmers out of indebtedness.
 - To provide relief to those marginal farmers who have the means to but have not received their loans.
 - To ensure they will be selected.
 - 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**
- Mandatory
 - Present
 - Incapable
 - Lazy
 - Officious
52. **FLOYS**
- Survays
 - Estimates
 - Rises
 - Comprehension
 - Amazement
53. **AGGRIEVED**
- Victimised
 - Intimidated
 - Offensive
 - Wronged
 - Disputed
- Directions (54-55): Choose the word/phrase which is most opposite in meaning to the word printed in bold as used in the passage.**
54. **FLETHORA**
- Dearth
 - Missing
 - Superfluous
 - Sufficient
 - Less
55. **MERITED**
- Unskilled
 - Unqualified for
 - Lacked
 - Inspired
 - Unworthy of

Directions (55-60): Read each sentence to find out 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 (E). Ignore errors of punctuation, if any.

55. Some of the world's largest water bodies are(1) drying up due to droughts(2) the livelihoods of millions(3) No error(4)
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 suburban home values(3) have actually increased(4) No error(5)
59. The two candidates share(1) a reputation for(2) competency as well as(3) the good communication skills(4) No error(5)
60. On the many qualifications(1) needed for the job is(2) his extensive experience(3) in foreign branches(4) No error(5)

Directions (61-65): Check the phrases (1), (2), (3) and (4) given below which 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 (E), i.e., No correction required, as the answer.

61. During the recent heavy computer will "be forced to" lay off workers.
(1) have the firm to
(2) be forced into
(3) have to lay
(4) literally to
(5) No correction required
62. He wanted "nothing else excepting" to sleep after a stressful day at work.

- (1) nothing but
(2) anything else
(3) nothing but have
(4) nothing else
(5) No correction required
63. Rashid 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 think he is
(3) is always thinking they are
(4) always think he
(5) No correction required
65. Foreign businesses in developing countries have "usually problems with" lack of infrastructure and rigid laws.
(1) usual problems are
(2) usually problems on
(3) as usual problems for
(4) the usual problems of
(5) No correction required

Directions (66-70): Advantage (A) follows 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 secretary was a prerequisite for success and poor lines became necessary their work before it was ever written down.
- (B) If we had to remember everything we'd not increase the fudging of error?
- (C) Today, courtesy 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 cause error.

(E) Some people, however, let of the slow due having an exceptional memory is a world of high pressure working is a disadvantage.

- (F) To our success, though, in the absence of the printing press it was most easy to see the slow 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 the 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 now in most countries and most mobile payment models even in developed countries to also 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 are ... (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 easy ... (75)... to use by customers with lower purchasing power and opens up access to services which 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 these 'underserved' people to the financial mainstream. Without traditional credit, individuals are ... (79)... to exploitation by abusive lenders offering very high interest rates

on short term loans. Also of considerable importance are public safety implications for the subsector: 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)... at work cash in their homes.

76. (1) disburse
(2) undertake
(3) subscribe
(4) lure
(5) strain

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

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

74. (1) provision
(2) waves
(3) deliveries
(4) ecosystem
(5) channels

75. (1) valuable
(2) answerable

- (3) amenable
(4) exposed
(5) responsible
76. (1) wiring
(2) cable
(3) proportionate
(4) marginal
(5) high

77. (1) involve
(2) domain
(3) purpose
(4) component
(5) aspect
78. (1) overshadowing
(2) trust
(3) monitoring
(4) cost-effective

79. (1) stop-gap
(2) indirect
(3) vulnerable
(4) uncorrelated
(5) precarious

80. (1) porous
(2) own
(3) reflexive
(4) porous
(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 12 12.5 9.375 6.36875 ?
(1) 4.375
(2) 3.2875
(3) 4.6075
(4) 3.575
(5) None of these

82. 10 17 48 165 618 3475 ?
(1) 27584
(2) 25676
(3) 21369
(4) 20882
(5) None of these

83. 1 3 24 360 6480 302400 ?
(1) 1452100
(2) 35413200

- (3) 1451320
(4) 1342500
(5) None of these
84. 0 5 11 43 84 145 ?
(1) 220
(2) 340
(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. $54.25 \times 9987 \div 13.35 = ?$
(1) 174
(2) 156
(3) 162
(4) 168
(5) 152
86. $\sqrt{3519} \div \sqrt{4776} = ?$
(1) 3853
(2) 3528
(3) 3498

- (4) 3652
(5) 3501
87. $(740 - 325 - 24) + (1254 - 1100) = ?$
(1) 2
(2) 4
(3) 6
(4) 8
(5) 12
88. $(47)^2 + 325 \times 2.5 = ?$
(1) 1624
(2) 1535
(3) 1687
(4) 1593
(5) 1609

- Directions (89-92) :** What should come in place of question mark (?) in the following questions?
89. $17^2 + (173)^2 = (240)^2 - (99)^2 - 2462$
(1) 188
(2) 190
(3) 182
(4) 180
(5) None of these

90. $414 \times 7 \times 7 = 12732$

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

91. $(84)^2 - 28 \times 52 + 24 + 7 \times 7$

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

92. $(7.9\% \text{ of } 150) - (3.4\% \text{ of } 78) = ?$

- (1) 5.1 (2) 5.8
(3) 5.6 (4) 5.3
(5) None of these

93. Adu's monthly income is 66% 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) ₹ 34,000/-
(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 ₹ 3,980/- 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) ₹ 3,500/-
(3) ₹ 3,775/-
(4) ₹ 3,805/-
(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) 13.20

(2) 13.33

(3) 12.50

(4) 13.42

(5) None of these

97. In a test consisting of 30 questions carrying one mark each, Anika 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. Nandini invests an amount of ₹ 39,500/- 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) ₹ 6,200/-
(4) ₹ 6,250/-
(5) ₹ 6,480/-

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 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 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 average of x , 35, 34, 42, y and w ?

I. x is six more than w .

II. w is four less than y .

100. What was the per cent profit/loss realized 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 $x = y$

(3) if $x < y$

(4) if $x \geq y$

(5) if $x = y$ or the relationship cannot be established.

102. I. $x^2 - x - 12 = 0$

II. $x^2 + 5x + 6 = 0$

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

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

Year-test (year)	2001		2002		2003		2004		2005	
	A	Q	A	Q	A	Q	A	Q	A	Q
I	1245	2208	1024	1500	1600	2100	1440	1102	1754	1462
J	1647	1326	1897	1400	1750	1773	1709	1072	1379	1300
K	1788	1607	1754	1638	1738	1720	1764	1497	1310	1724
L	1700	1234	1698	1747	1826	1798	1471	1350	1640	1200
M	1401	1370	2004	1398	1800	1400	2540	1800	1800	1400

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) 58 (2) 55
(3) 74 (4) 92
(5) 96

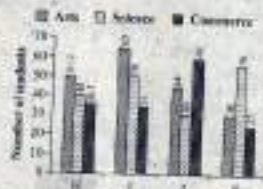
107. What is the difference between the number of students appeared but not qualified in the exam from institute D in the year 2004 and the number of students appeared but not qualified in the exam from the same institute in the year 2006?

- (1) 187 (2) 88
(3) 275 (4) 37
(5) None of these

108. What is the approximate average number of candidates appeared for the exam from institute D over the years?

- (1) 1754 (2) 1596
(3) 1671 (4) 1024
(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) 7,20,000 (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) 45 : 43 (2) 41 : 43
(3) 45 : 43 (4) 42 : 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 1,000 EMPLOYEES WORKING IN AN ORGANISATION AT VARIOUS SCALES - BREAKUP OF 1,000 EMPLOYEES ACROSS THE SCALES



BREAKUP OF 800 MALE EMPLOYEES ACROSS THE SCALES



113. How many female employees are working in Scale VI?

- (1) 144 (2) 81
(3) 90 (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) 137
(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. 3% 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 clerk-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) 125
(3) 127 (4) 134
(5) None of these

120. Total how many Clerks take training in Financial Skills?

- (1) 115
(2) 100
(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) Satish Sood (2) Shantil Gupta
(3) Tapan Ray (4) Yashvir Sood
(5) None of these

123. Who of the following was recently appointed the 10th Foreign Secretary of India?

- (1) Sujata Singh
(2) Ranjan Mathai
(3) Nirupama Rao
(4) Sushma Swaraj
(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. Gopalakrishnan
(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) IRISAT-1 (2) IRNSS-2
(3) IRNSS-1A (4) GSAT-12
(5) None of these

127. The European Commission (EC) recently approved the Continental Exchange's (ICE) proposed \$2 billion dollars takeover of NYSE-Euronext. ICE Continental Exchange is based in

- (1) Athens (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 then became the first country in South Asia to end such tests?
- Medicine
 - Food
 - Cosmetic
 - All of above
 - 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?
- Directorate of Civil Aviation Authority (DCAA)
 - Civil Aviation Authority General (CAAG)
 - Civil Aviation General Regulator (CAGR)
 - Civil Aviation Authority (CAA)
 - None of these
131. Who of the following was recently won 21st Ganga 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?
- UIDAI
 - Data-Dyas
 - Deque System
 - Mani Network
 - None of these
132. Commodity Transaction Tax (CTT) at 0.01 per cent will be levied on various commodities. Which of the following commodities were exempted from CTT?
- Gold
 - Sugar
 - Almond
 - Both 1 and 2
 - None of these
133. Mason Birkel recently won her maiden Grand Slam title in the Women's Singles category of Wimbledon 2013. She belongs to which of the following countries?
- Germany
 - Italy
 - France
 - Japan
 - None of these
134. Who of the following is the fast bowler of New Zealand who has recently won record 100 retirement from all forms of cricket?
- Chris Martin
 - Richard Hadlee
 - Daniel Vettori
 - Shane Bond
 - None of these
135. Brazil recently won the FIFA Confederations Cup Brazil 2013. Who of the following won the 'Golden Ball Winner' Award?
- Fernando Torres
 - Paul
 - Andres Iniesta
 - Neymar
 - None of these
136. The proceeds from disinvestment of various public sector undertakings are channelized into.....
- Technology Upgradation Fund
 - Vidya Capital Fund (NABARD)
 - Rural Innovation Fund (NABARD)
 - Portfolio Risk Fund (SIDBI)
 - National Investment Fund
137. Which of the following is one of the major functions of National Bank for Agriculture and Rural Development (NABARD)?
- Provide loans to State Government, for developing rural infrastructure
 - Preparing Monetary and Credit Policy of India
 - Deciding Bank Rate
 - Providing Credit to Small Industrial Units
 - 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?
- Small
 - State
 - Special
 - Statutory
 - Securities
139. A tax levied on the value that are added to goods and services by the producers at various stages of production and distribution is called:
- Excise duty
 - Value Added Tax
 - Goods and Service Tax
 - Surcharge
 - Income Tax
140. Which of the following terms is used in the field of Banking and Finance?
- Double Fault
 - Hit Wicket
 - Algebra Number
 - Dividend
 - Grand Slam
141. Which of the following is the currency used in South Korea?
- Euro
 - Koroo
 - Dinar
 - Pound
 - Won
142. The second Green Revolution planned for North Eastern states is based on production of which of the following crops?
- Paddy
 - Wheat
 - Banana
 - Pulses
 - Vegetables
143. Which of the following schemes was launched by the Government of India for school children?
- Mid Day Meal
 - MGNREGA
 - BSY
 - Look East
 - Swachh Bharat
144. A money deposited at a bank that cannot be withdrawn for a preset fixed period of time is known as a:
- Time deposit
 - Checking Account
 - Savings Bank Deposit
 - No Frills Account
 - Current Deposit
145. A worldwide financial messaging network which conveys messages between banks and financial institutions is known as:
- CHAPS
 - SWIFT
 - NEFT
 - RTGS
 - CHIPS

146. The term 'Smart Money' refers to,
 (1) Foreign Currency
 (2) Investor Banking
 (3) US Dollars
 (4) Traveller's 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 Loan
 (2) Working capital finance
 (3) Corporate term loans
 (4) Infrastructure financing
 (5) Export Credit
149. Technological Advancement is the main thrust has given a new dimension to banks, namely to which one of the following aspect ?
 (1) New Age Financial Derivatives
 (2) Service Delivery Mechanism
 (3) Any Banking
 (4) Any Type Banking
 (5) Multi-level Marketing
150. When there is a difference between all receipts and expenditure of the Government of India, both capital and revenue it is called
 (1) Revenue Deficit
 (2) Budgetary Deficit
 (3) Zero Budgeting
 (4) Trade Gap
 (5) Balance of payments 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 Distribution 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) Domestic 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 2006-14 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 payer's bank
 (3) The customer's bank
 (4) The codonor'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 when the transaction is settled instantly
 (1) Demand Draft
 (2) Use IMPS remittance
 (3) Negative money
 (4) Currency Symbol
 (5) None of these
157. Banking Ombudsman Scheme is applicable to the business of:
 (1) All scheduled commercial banks including 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, SSBs & 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 an uncashed portion of bank accounts classified as Doubtful Assets for more than one year and upto 5 (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 set 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 name
 (4) Both (1) and (2)
 (5) None of these
162. Formatting a cell in number format you use '1 set',
 (1) Decmal Places
 (2) Use 1000 separator
 (3) Negative numbers
 (4) Currency Symbol
 (5) None of these
163. What is stored 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 in Text format
 (4) All of these
 (5) None of these
164. Which function will you use to enter current date in a worksheet cell ?
 (1) =today()
 (2) =now()

- (3) None of these
(4) None of these
(5) None of these
165. Special category of Number tab in Format Cells dialog box can be used to apply borders 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
 - (2) Alignment Tab
 - (3) Formatting toolbar
 - (4) All of these
 - (5) None of these
167. Pre-made "built-in" borders like Simple, Chain, 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. When can you set the swatch color for a range of cells in Excel?
- (1) Choose required color from Patterns tab of Format Cells dialog box
 - (2) Choose required color on Fill Color tool in Formatting toolbar
 - (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 like
- (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 correct regarding Conditional Formatting?
- (1) You can add more than one condition to check
 - (2) You can set condition to look for Bold and apply styles on them
 - (3) You can apply Font, border and pattern formats the same for specified conditions
 - (4) You can delete any condition from Conditional Formatting dialog box if it is not required
 - (5) None of these
175. Which of the following is a valid statement?
- (1) Short text can be colored
 - (2) Same picture can be applied as background of a sheet
 - (3) You can set the column width automatically fit the amount of text
176. The width of a row and its specified manually or fit automatically
- (1) 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) Filter
 - (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) Embodied
 - (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 "mini" or condensed from the menu.
- (1) Insert
 - (2) Format
 - (3) Tools
 - (4) Data
 - (5) None of these
180. You can open the conditional 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 notebook, 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 wait, load to create it
 - (5) None of these
182. Which types of charts are excel produce?
- (1) Line graphs and pie 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 plates
 - (3) Rows and columns
 - (4) Height and width
 - (5) None of these
184. What does the VLOOKUP function do?
- (1) Looks up text that contains 'v'
 - (2) Checks whether text is the same in one column as the next
 - (3) Finds related records
 - (4) All of these
 - (5) None of these
185. Gridlines:
- (1) May be turned off the display but turned on for printing
 - (2) May be turned on or off for printing
 - (3) They be turned off the 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 (2)
 - (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 that uses another function is called a... function.
- (1) Nested
 - (2) Nested
 - (3) Non
 - (4) Non
 - (5) None of these
189. How should you print a selected area of a worksheet, if you're used to print a different area at time?
- (1) On the menu, point to print area, and then click on 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 requests for parts in deutsche marks. How can you have Excel convert those marks to euros?
- (1) On the Insert menu, click Symbol and then the currency symbols subtab, select the Euro sign.
 - (2) On the tools menu, click Add-In, 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 at 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 calculation 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 in the formula bar
 - (5) None of these
194. Which of the following will not return selected cells to their default format?
- (1) Pressing Ctrl + F 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 G 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 cover worksheet titles across a range of cells, 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 columns.
 - (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. Chart type 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 currently active cell
 - (2) Appears to the left of the formula bar
 - (3) Appears below the status bar
 - (4) Appears below the name bar
 - (5) None of these