

**B.C.A.**

**SECTION 1**

1. The decimal expansion of the rational number  $(33)/(2^2 \times 5)$  will terminate after :  
(A) One decimal place  
(B) Two decimal places  
(C) Three decimal places  
(D) More than three decimal places
2. The product of a non-zero number and an irrational number is :  
(A) always irrational  
(B) always rational  
(C) rational or irrational  
(D) one
3. If  $n$  is a rational number, then  $5^{2n} - 2^{2n}$  is divisible by :  
(A) 3  
(B) 7  
(C) Both 3 and 7  
(D) None of these
4. If  $p(x)$  is a polynomial of degree one and  $p(y) = 0$ , then 'y' is said to be :  
(A) Zero of  $p(x)$   
(B) Value of  $p(x)$   
(C) Constant of  $p(x)$   
(D) None of these
5. A polynomial of degree ' $p$ ' has :  
(A) Only one zero  
(B) At least  $p$  zeroes  
(C) More than  $p$  zeroes  
(D) At most  $p$  zeroes
6. The graph of parabola opens downwards, if :  
(A)  $a \geq 0$   
(B)  $a = 0$   
(C)  $a < 0$   
(D)  $a > 0$

7. In a competition, a school awarded medals in different categories, 36 medals in dance, 12 medals in dramatics and 18 in music. If these medals went to a total of 45 students and only 4 students got medals in all the three categories, how many did receive medals in exactly two of the categories ?
- (A) 10 (B) 8  
(C) 7 (D) 3
8. For real  $x$ , let  $f(x) = x^3 + 5x + 1$ , then :
- (A)  $f$  is one-one but not onto  $\mathbb{R}$   
(B)  $f$  is onto  $\mathbb{R}$  but not one-one  
(C)  $f$  is one-one and onto  $\mathbb{R}$   
(D)  $f$  is neither one-one nor onto  $\mathbb{R}$
9. The type of function which contains only one independent variable is classified as :
- (A) variate function (B) multivariate function  
(C) univariate function (D) bivariate function
10. For positive integers  $n_1, n_2$  the value of the expression  $(1+i)^{n_1} + (1+i^3)^{n_1} + (1+i^5)^{n_2} + (1+i^7)^{n_2}$ , where  $i = \sqrt{-1}$ , is a real number, if and only if :
- (A)  $n_1 = n_{2+1}$  (B)  $n_1 = n_{2-1}$   
(C)  $n_1 = n_2$  (D)  $n_1 > 0, n_2 > 0$
11. Find real  $\theta$  such that  $(3 + 2i \times \sin \theta)/(1 - 2i \times \sin \theta)$  is real :
- (A)  $\pi$  (B)  $n\pi$   
(C)  $n\pi/2$  (D)  $2n\pi$

12. The sum of all real values of  $x$  satisfying the equation  $(x^2-5x+5)^{x^2+4x-60} = 1$  is :
- (A) 6 (B) 5  
(C) 3 (D) -4
13. Four equal sized maximum circular plates are cut off from a square paper sheet of area  $784 \text{ cm}^2$ . The circumference of each plate is :
- (A) 22 cm (B) 44 cm  
(C) 66 cm (D) 88 cm
14. Acute angle between the lines with slopes  $3/4$  and  $-1/7$  is :
- (A)  $30^\circ$  (B)  $45^\circ$   
(C)  $60^\circ$  (D)  $90^\circ$
15. Points A, B and C are on a circle with centre O such that  $\angle BOC = 84^\circ$ . If AC is produced to a point D such that  $\angle BDC = 40^\circ$ , then find the measure of  $\angle ABD$  (in degree).
- (A) 92 (B) 102  
(C) 56 (D) 98
16. If  $x \cos \theta = y \cos(\theta + 2\pi/3) = z \cos(\theta + 4\pi/3)$ , then value of  $xy + yz + zx$  is :
- (A) 0 (B) 1  
(C) 2 (D) None of these
17. What is the measure of the angle  $114^\circ 35' 30''$  in radian ?
- (A) 1 rad (B) 2 rad  
(C) 3 rad (D) 4 rad

18. Consider the following statements :

- I. If ABC is an equilateral triangle, then  $3 \cdot \tan(A+B) \cdot \tan C = 1$
- II. If ABC is a triangle in which  $A = 78^\circ$ ,  $B = 66^\circ$ , then  $\tan(A/2 + C) < \tan A$ .
- III. If ABC is any triangle, then  $\tan[(A+B)/2] \cdot \sin(C/2) < \cos(C/2)$

Which of the above statement(s) is/are correct ?

- (A) Only I
- (B) Only II
- (C) I and II
- (D) II and III

19. The probability of a lottery ticket being a prized ticket is 0.2. When 4 tickets are purchased, the probability of winning a prize on at least one ticket is :

- (A) 0.4869
- (B) 0.5904
- (C) 0.6234
- (D) 0.5834

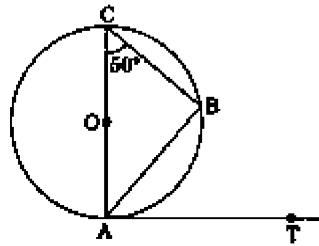
20. Out of 15 consecutive numbers, 2 are chosen at random. The probability that they are both odds or both primes is :

- (A) 10/19
- (B) 46/105
- (C) 11/15
- (D) Cannot be determined

21. Consider a random variable 'x' that takes value +1 and -1 with probability 0.5 each. The values of the cumulative distribution function at  $F(x)$  at  $x = -1$  and +1 are :

(A) 0 and 1 (B) 0 and 0.5  
(C) 0.25 and 0.75 (D) 0.5 and 1

22. In Figure, AB is a chord of the circle and AOC is its diameter such that  $\angle ACB = 50^\circ$ . If AT is the tangent to the circle at the point A, the  $\angle BAT$  is equal to :



- (A)  $65^\circ$  (B)  $60^\circ$   
(C)  $50^\circ$  (D)  $40^\circ$
23. The centres of those circles which touch the circle,  $x^2 + y^2 - 8x - 8y - 4 = 0$ , externally and also touch the x-axis, lie on :
- (A) A hyperbola (B) A parabola  
(C) A circle (D) An ellipse which is not a circle
24. The length of the diameter of the circle which touches the x-axis at the point (1,0) and passes through the point (2,3) is :
- (A)  $10/3$  (B)  $6/5$   
(C)  $3/5$  (D)  $5/3$

25. If  $P(1) = \lambda P(2)$  in Poisson's distribution, find the value of mean :
- (A) 2 (B) 5  
(C) 6 (D) 7
26. If  $K$  denotes the expectation, the variance of a random variable  $X$  is denoted as :
- (A)  $(K(X))^2$  (B)  $2K(X)$   
(C)  $K(X^2) - (K(X))^2$  (D)  $K(X)^2$
27. If the probability that an object dropped from a certain height will strike the ground is 80 per cent and if 12 objects are dropped from the same place, find the mean and variance :
- (A) 9.6, 1.92 (B) 8.6, 1.92  
(C) 9.6, 1.82 (D) 8.6, 1.82
28. Which term of the sequence  $(-8 + 18i), (-6 + 15i), (-4 + 12i), \dots$  is purely imaginary ?
- (A) 5th (B) 7th  
(C) 8th (D) 6th
29. If  $\tan n\theta = \tan m\theta$ , then the different values of  $\theta$  will be in :
- (A) A.P. (B) G.P.  
(C) H.P. (D) None of these
30. If the  $p$ th,  $q$ th and  $r$ th term of an arithmetic sequence are  $a$ ,  $b$  and  $c$  respectively, then the value of  $[a(q - r) + b(r - p) + c(p - q)] =$
- (A) 1 (B) -1  
(C) 0 (D)  $1/2$

## SECTION 2

31. ....is a computer with a Web server that serves the pages for one or more websites.

- (A) Business Service Provider      (B) Host  
(C) Portal      (D) Backbone

32. Which of the following statements are correct ?

- (I) N.K.N stands for New Knowledge Network.  
(II) Param Shivay is a supercomputer.  
(III) Clock rate of CPU is measured in Gigabytes.  
(IV) National Supercomputing Mission is a Government of India Initiative.

Choose the correct answer from the options given below :

- (A) II and IV only  
(B) I and IV only  
(C) II and III only  
(D) I and II only

33. Select the option that includes file formats suitable for distributing sound files across the Internet :

- (A) Wmv, mp4, wma, mp3  
(B) Avi, midi, wav, mp3  
(C) Avi, mov, wmv, mp3  
(D) Midi, wav, wma, mp3

**34.** Which of the following statements is/are correct ?

- (I) For the sequence of integers represented in binary as 00111, 01001, 01011, P....the next integer P would be represented as 01101.
- (II) A byte is a binary number consisting of exactly 8 bits.

Choose the correct option :

- (A) (I) only
- (B) (II) only
- (C) Both (I) and (II)
- (D) Neither (I) and (II)

**35.** Why would BCC: be used in an e-Mail ?

- (A) BCC : allows the recipient to identify all the other recipients in the list when a group e-Mail address is used.
- (B) BCC : allows the sender to indicate who the e-mail is for if there is more than one recipient.
- (C) BCC : allows the sender of a message to conceal the recipient entered in the BCC : field from the other recipients.
- (D) BCC : allows recipients to be visible to all other recipients of the message.

**36.** With respect to computers, which one of the following best describes phishing ?

- (A) A malicious program installed on a system that stays concealed to avoid detection.
- (B) A method of bypassing normal authentication procedures over a connection to a network.
- (C) A type of unsolicited bulk e-mail of identical messages sent to numerous recipients.
- (D) An attempt to acquire sensitive information for malicious reasons, by masquerading as a trustworthy entity.



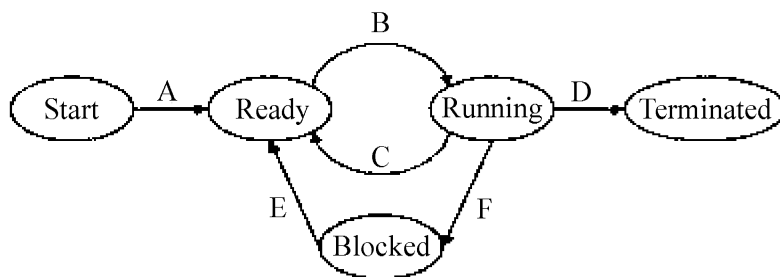
37. In a timeshare operating system, when the time slot assigned to a process is completed, the process switches from the current state to :
- (A) Suspended state                      (B) Terminated state  
(C) Ready state                          (D) Blocked state
38. The two steps the operating system takes to use a disk to hold its files are :
- (A) Caching and logical formatting  
(B) Logical formatting and swap space creation  
(C) Swap space creation and caching  
(D) Partitioning and logical formatting
39. A good example of an operating system that makes your computer function and controls the working environment is :
- (A) Microsoft Account                      (B) File Explorer  
(C) Microsoft Office 2013                      (D) Windows 8
40. The following C program is executed on a Unix/Linux system :
- ```
#include<unistd.h>

int main()
{
    Int i ;
    for(i=0; i<10; i++)
        if(i%2 == 0) fork () ;
    return 0 ;
}
```
- The total number of child processes created is :
- (A) 26                                          (B) 33  
(C) 31                                          (D) 28

41. Which of the following statements is false ?

- (A) Unix supports multiple users.
- (B) Shell takes care of inter process communication.
- (C) Unix and Linux are operating systems.
- (D) Shell provides the feature of I/O redirection.

42. In the following process state transition diagram for a uniprocessor system, assume that there are always some processes in the ready state :



Now consider the following statements :

- (I) If a process makes a transition D, it would result in another process making transition A immediately.
- (II) A process P2 in blocked state can make transition E while another process P1 is in running state.
- (III) The OS uses pre-emptive scheduling.
- (IV) The OS uses non-pre-emptive scheduling.

Which of the above statements are TRUE ?

- |                |               |
|----------------|---------------|
| (A) I and II   | (B) I and III |
| (C) II and III | (D) II and IV |

43. Which of the following is the fastest type of computer ?

- |                       |                 |
|-----------------------|-----------------|
| (A) Personal computer | (B) Workstation |
| (C) Notebook          | (D) Laptop      |

44. Frames from one LAN can be transmitted to another LAN via the device :
- (A) Router (B) Bridge  
(C) Repeater (D) Modem
45. What is the default subnet mask for a class C network ?
- (A) 127.0.0.1 (B) 255.0.0.0  
(C) 255.255.0.0 (D) 255.255.255.0
46. Which of the following is *not* a disadvantage of wireless LAN ?
- (A) Slower data transmission  
(B) Higher error rate  
(C) Interference of transmissions from different computers  
(D) All of the above
47. The research and development department at your office has been experimenting with different technologies to help improve the performance of the network. One group has been examining the use of a broadband network versus a based band network. Select the correct statement about broadband and baseband.
- (A) Broadband networks carry several channels on a single cable, whereas in a baseband network several cables carry one channel  
(B) Baseband networks carry a single channel on a single cable, whereas broadband networks carry several channels on a single cable  
(C) Baseband refers to local area networks, and broadband refers to wide area networks.  
(D) Baseband operates at a standard bit rate, whereas broadband may operate at different rates as needed

48. Which of the following layer protocols are responsible for user and the application programme support such as passwords, resource sharing, file transfer and network management ?
- (A) Layer 7 protocols                      (B) Layer 6 protocols  
(C) Layer 5 protocols                      (D) Layer 4 protocols
49. The term “Data Independence” refers to :
- (A) Data is defined separately and not included in the programs  
(B) Programs are not dependent on the logical attributes of the data  
(C) Programs are not dependent on the physical attributes of the data  
(D) Both (B) and (C)
50. For what purpose the DML is provided ?
- (A) Addition of new structure in the database  
(B) Manipulation and processing of the database  
(C) Definition of the physical structure of the database system  
(D) All of the above
51. SQL Query to delete all rows in a table without deleting the table (structure, attributes and indexes)
- (A) DELETE FROM table\_name;  
(B) DELETE TABLE table\_name;  
(C) DROP TABLE table\_name;  
(D) None of the above

52. SELECT \* FROM employee WHERE dept\_name = "Comp\_Sci"; In the SQL given above there is an error. Identify the error.
- (A) Dept\_name (B) Employee  
(C) "Comp Sci" (D) From
53. Which of the following statements contain an error ?
- (A) Select \* from emp where empid = 10003;  
(B) Select empid from emp where empid = 10006;  
(C) Select empid from emp;  
(D) Select empid where empid = 1009 and lastname = 'GELLER';
54. An attribute A of datatype varchar(20) has the value "Avi". The attribute B of datatype char(20) has value "Reed". Here attribute A has \_\_\_\_ spaces and attribute B has \_\_\_\_ spaces .(i.e the total number of utilized space by A, B)
- (A) 3, 20  
(B) 20, 4  
(C) 3, 4  
(D) 20, 20
55. With the help of which character array can be initialized using :
- (A) A string literal  
(B) Integer values  
(C) Floats value  
(D) None of the above

56. Output of this program will be :

```
#include
using namespace std;
int main()
{
char str[5] = "ABC";
cout << str[3];
cout << str;
return 0;
}
```

- (A) ABCD (B) AB  
(C) ABC (D) None of these

57. Which of the following data structures can be used to implement queues ?

- (A) Stack (B) Arrays  
(C) Linked List (D) All of these

58. In a queue, the initial values of front pointer 'f' and rear pointer 'r' should be\_\_\_\_and\_\_\_\_\_respectively.

- (A) 0 and 1 (B) 0 and -1  
(C) -1 and 0 (D) 1 and 0

59. There is an extra element at the head of the list called a/an :

- (A) Antinel (B) Sentinel  
(C) List Header (D) List Head

60. Consider the array {1, 1, 1, 1, 1} :

Which of the following techniques can be used to search an element in the above array ?

- (A) Iterative linear search (B) Recursive linear search  
(C) Recursive binary search (D) All of the mentioned

### SECTION 3

**Direction (Q. Nos. 61—63) :** Read each sentence and find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence, number of that part is the answer. (Ignore the errors of punctuation, if any.)

61. (A) I would have lost  
(B) my luggage and other belongings  
(C) if I would have left the  
(D) compartment and gone out to fetch drinking water.
62. (A) Mahatma Gandhi did not solve  
(B) all the problems of the future  
(C) but he did solve  
(D) problems of his own age.
63. (A) We will pack not only  
(B) the material properly  
(C) but will also deliver it  
(D) to your valued customers.

**Direction (Q. Nos. 64—66) :** In questions below, each passage consists of six sentences. The first and sixth sentence are given in the beginning and at the end respectively. The middle four sentences in each have been removed and jumbled up. These are labelled as P, Q, R and S. Find out the proper order for the four sentences.

**64.** S1 : Smoke oozed up between the planks.

P : Passengers were told to be ready to quit the ship.

Q : The rising gale fanned the smouldering fire.

R : Everyone now knew there was fire on board.

S : Flames broke out here and there.

S6 : Most people bore the shock bravely.

The proper sequence should be :

(A) SRQP

(B) QPSR

(C) RSPQ

(D) QSRP

**65.** S1: Biological evolution has not fitted man to any specific environment.

P : It is by no means a biological evolution, but it is a cultural one.

Q : His imagination, his reason, his emotional subtlety, and toughness, makes it possible for him not to accept the environment but to change.

R : And that series of inventions by which man from age by age has reshaped his environment is a different kind of evolution.

S : Among the multitude of animals which scamper, burrow swim around us he is in the only one who is not locked into his environment.

S6 : That brilliant sequence of cultural peaks can most appropriately be termed the ascent of man.

The Proper sequence should be :

(A) QPRS

(B) SRQP

(C) QRSP

(D) SQRP



66. S1: We now know that the oceans are very deep.

P : For example, the Indian ocean has a range called the Indian Ridge.

Q : Much of it is fairly flat.

R : However, there are great mountain ranges as well.

S : On average the bottom is 2.5 miles to 3.5 miles down

S6: This reaches from the India to the Antarctic.

The proper sequence should be :

(A) SQPR

(B) PQSR

(C) RSQP

(D) QPRS

**Direction (Q. Nos. 67—69) :** Complete the sentence by filling in the appropriate blank/ blanks from the options provided.

67. At a time when most charities seem to think of.....increasing their capital, Warren Buffet's stipulation that what he gifts must be spent within ten years comes as a.....announcement.

(A) perennially, contradictory

(B) merely, surprise

(C) eternally, involuntary

(D) constantly, landmark

68. Man, who has committed such an.....crime must get the most severe punishment.

(A) injurious

(B) uncharitable

(C) unworthy

(D) abominable

69. Challenges must be ..... to realize the ..... of a greater regional economic integration.

(A) overcome, potential

(B) suppressed, power

(C) ignored, benefits

(D) sustained, Advantages

**Direction (Q. Nos. 70—72) :** Improve sentences by choosing from options given below :

70. Despite smartphones and easy accessibility for social networks, almost half of the millennials – people reaching young adulthood in the 21st century – are feeling isolated and lonely.
- (A) Despite smartphones and easy accessibility for social networks
  - (B) Although having smartphones and accessing social networks easily
  - (C) Despite them using smartphones and easily accessing social networks
  - (D) Despite their smartphones making access to social networks easy
71. Unlike Ancient Greek art which saw the veneration of the animal form and the development of equivalent skills to show musculature, poise, beauty and anatomically correct proportions, Ancient Roman art depicted gods as idealized humans, shown with characteristic distinguishing features.
- (A) Unlike Ancient Greek art which saw the veneration of the animal form and the development of equivalent skills to show musculature
  - (B) Ancient Greek art saw the veneration of the animal form and the development of equivalent skills to show musculature
  - (C) While Ancient Greek art saw the veneration of the animal form and developed equivalent skills to show musculature
  - (D) While Ancient Greek art venerated the animal form and developed equivalent skills to show musculature
72. NASA reports that ancient observers took note of solar eclipses at least as far back as 2500 BC, as evidenced by surviving records from ancient Babylon and China.
- (A) as evidenced by surviving records from
  - (B) as the evidence that has survived from the records of
  - (C) as shows the evidence of records surviving in
  - (D) as the surviving records show the evidence of

**Direction (Q. Nos. 73—74) :** In the following questions, choose the word from options which is the exact SAME MEANING of the given words.

**73. STENTORIAN :**

- |             |                 |
|-------------|-----------------|
| (A) VIOLENT | (B) MISBEGOTTEN |
| (C) LOUD    | (D) STEALTHY    |

**74. NABOB :**

- |            |              |
|------------|--------------|
| (A) BIGWIG | (B) DOUBTER  |
| (C) FROLIC | (D) CONVERSE |

**Direction (Q. Nos. 75—76) :** In the following questions, choose the word from options which is the nearly OPPOSITE MEANING of the given words.

**75. PHILISTINE :**

- |            |                  |
|------------|------------------|
| (A) NOVICE | (B) INTELLECTUAL |
| (C) PIOUS  | (D) DEBUTANTE    |

**76. SARTORIAL :**

- |               |              |
|---------------|--------------|
| (A) CHEERFUL  | (B) SINCERE  |
| (C) INELEGANT | (D) HOMESPUN |

**77. Find the correct spelt word :**

- |              |               |
|--------------|---------------|
| (A) Puerrile | (B) Puerrille |
| (C) Purrile  | (D) Puerile   |

**78. Find the correct spelt word :**

- |                 |                |
|-----------------|----------------|
| (A) Sepulchrall | (B) Sepilchrle |
| (C) Sepalchrul  | (D) Sepalchrll |

**Direction (Q. Nos. 79—81) :** In the following questions, out of the four alternatives, choose the one which can be substituted for the given words/sentence.

**79.** Intentional damage to arrest production :

- |                    |              |
|--------------------|--------------|
| (A) sangfroid      | (B) sabotage |
| (C) modus operandi | (D) nemesis  |

**80.** A person who is blamed for the wrong doings of others :

- |                |            |
|----------------|------------|
| (A) Phlegmatic | (B) Bursar |
| (C) Scapegoat  | (D) Captor |

**81.** To make atonement for one's sins :

- |              |                 |
|--------------|-----------------|
| (A) renounce | (B) remonstrate |
| (C) recant   | (D) expiate     |

**Direction (Q. Nos. 82—84) :** Choose appropriate Idioms and Phrases from the options given below.

**82.** By dint of :

- |                 |                      |
|-----------------|----------------------|
| (A) By force of | (B) By permission of |
| (C) By fear of  | (D) By blessing of   |

**83.** Blaze the trail :

- |                           |                         |
|---------------------------|-------------------------|
| (A) To stop a movement    | (B) To join a movement  |
| (C) To protect a movement | (D) To start a movement |

**84.** Charley horse :

- |                |               |
|----------------|---------------|
| (A) Very rapid | (B) Very weak |
| (C) Stiffness  | (D) Boldness  |

**Direction (Q. Nos. 85-86) :** In the passage, some of the words have been left out. First read the passage over and try to understand what it is about. Then fill in the blanks with the help of the alternatives given.

**85.** Scientists have developed an electronic circuit that mimics the wiring of the human brain in some ways - an achievement that could revolutionize computer science and improve the understanding of how nature's most powerful ..... works. The circuit built on a silicon chip the size of a fingernail, is far from the thinking machines of science-fiction: For one thing it cannot learn, the way the brain can. But researchers say it could result in better speech and object recognition by computers.

- |               |                       |
|---------------|-----------------------|
| (A) processor | (B) electronic system |
| (C) circuit   | (D) brain             |

**86.** Man's basic aggressiveness is a fact and is the emotional factor for all the bloody violence that has marked human history since the beginning. His technology has never been as perfectly..... as in the weapons, he makes to kill his brothers.

- |              |                 |
|--------------|-----------------|
| (A) operated | (B) implemented |
| (C) employed | (D) deployed    |

**Direction (Q. Nos. 87—90) :** Read the passage carefully and answer the questions given below it.

India's banking sector may be getting ready for a wave of consolidation as the country tries to build institutions of world class proportions. Four big state-run banks – State Bank of India, Punjab National Bank, Bank of Baroda and Bank of India – have already begun on exercise to identify takeover targets to gain access to franchises that would augment their capabilities, said three top bankers familiar with the move. The top

managements of the four banks are in the process of preparing a blueprint that would explain the rationale for absorbing one or two entities, said the people cited above, none of whom wanted to be named. Employees at these state-run banks are engaged in the exercise after Finance Minister Arun Jaitley gave the lenders the go-ahead to decide how they would strategies to remain relevant in the emerging economic scenario. “We are hearing from the corridors of finance ministry that there is seriousness on consolidation of banks,” said an executive from one of the top four banks. “The sense we are getting is that first there could be merger of at least one SBI associate bank with SBI to kick off the consolidation process.” Although no names of likely acquisition targets are being discussed at these four banks, the key conditions for a smaller bank will be regional, technological and cultural advantages. For instance, a bank such as Bank of Baroda, which does not have a presence in the East, may prefer one from that part of the country. State run banks have weakened over the years as governments have treated them as an organ of the administration and used them to push their social agenda. Meanwhile, lenders in neighbouring China have acquired scale while those in India are puny by comparison, giving them little clout in global markets.

The economic downturn, with growth having almost halved from the peak, has exposed the fault lines in the system. The parlous financial position of the government has left banks capital starved – the allocation for this year is tiny compared with the amount needed to meet Basel III standards. And, to access capital from the market, the state-run banks need a strategy to turn more profitable. Currently, they are labouring under bad debt on account of companies finding it difficult to repay loans because of the slump.

“Government has made it clear that they will not give any capital,” said one of the bankers. “Banks that have the capital and the capability to raise capital could look at acquisitions,” he said, while adding “Nothing has reached the drawing board. Banks

are only doing all kinds of permutations and combinations.” To be sure, state-run bank consolidation has been discussed for nearly a decade, but little progress has been made, except for shotgun weddings that were aimed at rescuing ventures in poor shape. Inertia among banks, cultural issues and fears of trade union unrest held up any such move. That may now change with the new government.

“There have been some suggestions for consolidation of public sector banks,” Jaitley said in his July 10 Budget speech. “Government, in principle, agrees to consider these suggestions.” A committee set up by the Reserve Bank of India under former Axis Bank Chairman P. J. Nayak had suggested that the health of state-run banks was poor. To strengthen them, the report said it would be better “either to privatise these banks and allow their future solvency to be subject to market competition, including through mergers; or to design a radically new governance structure for these banks which would better ensure their ability to compete successfully, in order that repeated claims for capital support from the government, unconnected with market returns, are avoided.” The market share of the public sector banks is forecast to decline from 80% in 2000 to just over 60% in 2025, Nayak had said. They stack up poorly in many respects against non-state institutions. For instance, net profit per employee at the new private sector banks was about four times that of the SBI Group in the year ended March 2013.

**87.** Why have banks turned capital starved ?

- (A) Because of the excessive payments towards government sponsored schemes without appropriate provision for them.
- (B) Because of bad monetary policy of the RBI.
- (C) Because of the dangerous financial position of the government.
- (D) Because of excessive loans sanctioned to malafide customers.

88. Which of the following statements regarding the consolidation of state-run banks is/are true ?
- (A) The consolidation of state-run banks is a complex task and it will take some more years for its completion.
  - (B) Banks are doing all kinds of permutations and combinations but the result is cipher.
  - (C) Efforts for consolidation of state-run banks are on for past one decade but nothing remarkable has come out as yet.
  - (D) Only (A) and (C)
89. Under the current scenario what do state run banks need to do to access capital from the market ?
- (A) They should increase lending rate to attract depositors.
  - (B) They should announce handsome returns to depositors.
  - (C) They need a strategy to earn more profit.
  - (D) They need to float public shares.
90. Which of the following is *not* true in the context of the passage ?
- (A) The finance minister has given free hand to state run banks to make their own strategy for banking business.
  - (B) Four big state-run banks have begun to identify takeover targets.
  - (C) According to P. J. Nayak Committee report, the state-run banks were not performing well.
  - (D) The four big state-run banks have already decided the names of some small banks likely to be taken over.



#### SECTION 4

91. How many such pairs of letters are there in the word 'JOURNEY' each of which has as many letters between them in the word (in both forward and backward directions) as they have between them in the English alphabetical order ?

(A) None (B) One  
(C) Two (D) Three

92. Number of letters skipped in between adjacent letters in the series decreases by one. Which of the following series is observing the rule ?

(A) E J N Q S T (B) C I N R T U  
(C) B G K N P R (D) L Q U X A P

93. Select the combination of numbers so that letters arranged accordingly will form a meaningful word.

|   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|
| J | C | O | P | T | E | R |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

(A) 1 3 4 5 6 7 2 (B) 2 6 4 5 1 3 7  
(C) 4 7 3 1 6 2 5 (D) 7 6 4 5 1 3 2

94. Select the combination of numbers so that letters arranged accordingly will form a meaningful word.

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| E | H | N | T | O | R |
| 1 | 2 | 3 | 4 | 5 | 6 |

(A) 4 2 6 5 3 1 (B) 4 2 5 6 3 1  
(C) 2 5 3 4 1 6 (D) 2 5 6 3 1 4

95. If KGLFT is written as PTOUG, the MERSA is written as :
- (A) NVIHZ (B) VIHNZ  
(C) NVLHZ (D) NVIHA
96. 256AF : 16D :: 625BE : ?
- (A) 25F (B) 32G  
(C) 5F (D) 25E
97. ELEPHANT : PACHYDERM
- (A) mantis : rodent (B) poodle : feline  
(C) kangaroo : marsupial (D) zebra : horse
98. Fog : Visibility :: AIDS : ?
- (A) Health (B) Resistance  
(C) Virus (D) Death
99. Find the one which is different from the group :
- (A) XZCG (B) OQTX  
(C) IMNQ (D) EGJN
100. All of these are in our body but one in three are similar in some way and one is not, which one is that ?
- (A) Skull (B) Pelvis  
(C) Fibula (D) Appendix
101. 1, 2, 6, 15, 31, ?
- (A) 56 (B) 64  
(C) 60 (D) 58

**102.** 13, 25, 51, 101, 203, ?

- (A) 405 (B) 406  
(C) 407 (D) 411

**Direction (Q. Nos. 103—105) :** P, Q, R, S, T, U, V and W are sitting round the circle and are facing the centre. P is second to the right of T who is the neighbour of R and V. S is not the neighbour of P. V is the neighbour of U. Q is not between S and W. W is not between U and S.

**103.** Which two of the following are not neighbours ?

- (A) RV (B) UV  
(C) RP (D) QW

**104.** Which of the following is correct ?

- (A) P is to the immediate right of Q  
(B) R is between U and V  
(C) Q is to the immediate left of W  
(D) U is between W and S

**105.** What is the position of S ?

- (A) Between U and V  
(B) Second to the right of P  
(C) To the immediate right of W  
(D) Data inadequate

**106.** In the series given below, how many 8s are there each of which is exactly divisible by its immediately preceding as well as succeeding numbers ?

2 8 3 8 2 4 8 2 4 8 6 8 2 8 2 4 8 3 8 2 8 6

- (A) One (B) Two  
(C) Three (D) Four

**107.** Satish remembers that his brother's birthday is after fifteenth but before eighteenth of February whereas his sister Kajal remembers that her brother's birthday is after sixteenth but below nineteenth of February. On which day in February is Satish's brother's birthday ?

- (A) 16th (B) 17th  
(C) 18th (D) 19th

**108.** In a row of boys facing the North, A is sixteenth from the left end and C is sixteenth from the right end. B, who is fourth to the right of A, is fifth to the left of C in the row. How many boys are there in the row ?

- (A) 39 (B) 40  
(C) 41 (D) 42

**109.** A man is facing west. He turns 45 degree in the clockwise direction and then another 180 degree in the same direction and then 270 degree in the anti-clockwise direction. Find which direction he is facing now.

- (A) South-West (B) West  
(C) South (D) East-South

110. A child is looking for his father. He went 90 metres in the East before turning to his right. He went 20 metres before turning to his right again to look for his father at his uncle's place 30 metres from this point. His father was not there. From there, he went 100 metres to his North before meeting his father in a street. How far did the son meet his father from starting point.
- (A) 80 metres (B) 90 metres  
(C) 100 metres (D) 110 metres
111. Pointing to a lady, a man said, "The son of her only brother is the brother of my wife." How is the lady related to the man ?
- (A) Mother's sister (B) Grandmother  
(C) Mother-in-law (D) Sister of father-in-law
112. Abhishek is son of Amitabh's father's sister. Prakash is son of Teji who is mother of Vikas who is a male and grandmother of Amitabh. Harivansh is father of Neela and grandfather of Abhishek. Teji is wife of Harivansh. How is Vikas's wife related to Neela ?
- (A) Sister (B) Niece  
(C) Sister-in-law (D) Data Inadequate
113. Bishandas a famous portrait painter resided in the court of :
- (A) Babur (B) Humayun  
(C) Jahangir (D) Aurangzeb
114. Consider the following statements :
- I. Brahmanas and Aryankas followed by philosophical doctrines of Upanishads.  
II. Brahmanas contains a detailed explanation about Vedic literature and instructions.
- Which statement(s) is/are correct about Ancient Indian literature ?
- (A) Only I (B) Only II  
(C) Both I and II (D) Neither I nor II

**115.** Eugenics is the study of :

- (A) Different races of mankind
- (B) Genetics of plants
- (C) People of European region
- (D) Altering human beings by changing their genetic components.

**116.** Chirolgy is the study of :

- (A) Hands
- (B) Feet
- (C) Comets
- (D) Skull

**117.** When was the Indian Council of Cultural Relations established ?

- (A) 1960
- (B) 1962
- (C) 1950
- (D) 1964

**118.** What is the Beaufort scale used to measure ?

- (A) Humidity
- (B) Intensity of earthquakes
- (C) Wind velocity
- (D) Air pressure

**119.** If there is a deadlock between Rajya Sabha and Lok Sabha over an ordinary bill, it will be resolved by :

- (A) The President
- (B) The Council of Ministers
- (C) The Supreme Court
- (D) The Joint Session of Parliament

**120.** Indian Constitution has taken the concept of single citizenship from :

- (A) USA
- (B) Australia
- (C) UK
- (D) Sweden