

# ANUSHKA ACADEMY

BANK MOCK TEST - 144

## तर्कशक्ति परीक्षण

निर्देश (1-5) : नीचे दिए गए प्रत्येक प्रश्न में तीन कथन और उसके बाद दो निष्कर्ष I और II दिए गए हैं। आपको दिए गए तीनों कथनों को सत्य मानना है भले ही वे सर्वज्ञात तथ्यों से भिन्न प्रतीत हों। इसके बाद तय कीजिए कि दिए गए दोनों निष्कर्षों में से कौन-सा निष्कर्ष कथन में दी गई जानकारी का तार्किक रूप से अनुसरण करता है। उत्तर दीजिए

- (1) यदि निष्कर्ष I और II दोनों अनुसरण करते हैं।
- (2) यदि न तो निष्कर्ष I और न ही II अनुसरण करता है।
- (3) यदि केवल निष्कर्ष I अनुसरण करता है।
- (4) यदि या तो निष्कर्ष I या II अनुसरण करता है।
- (5) यदि केवल निष्कर्ष II अनुसरण करता है।

1. कथन :

कुछ अक्षर अंक है।  
सभी अंक संख्या है।  
सभी चिह्न संख्या है।

निष्कर्ष :

- I. कम से कम कुछ अक्षर संख्या है।
- II. सभी चिह्नों के अंक होने की संभावना है।

2. कथन :

कोई बिन्दु दाग नहीं है।  
सभी दाग चिह्न है।  
कोई चिह्न डॉट नहीं है।

निष्कर्ष :

- I. सभी चिह्न के बिन्दु होने की संभावना है।
- II. कोई दाग डॉट नहीं है।

3. कथन :

कुछ अक्षर अंक है।  
सभी अंक संख्या है।  
सभी संकेत संख्या है।

निष्कर्ष :

- I. कोई अक्षर संकेत नहीं है।
- II. सभी अक्षरों के अंक होने की संभावना है।

4. कथन :

कोई बिन्दु दाग नहीं है।  
सभी दाग चिह्न है।  
कोई चिह्न डॉट नहीं है।

निष्कर्ष :

- I. सभी डॉट के बिन्दु होने की संभावना है।
- II. कम से कम कुछ बिन्दु चिह्न है।

5. कथन :

सभी वर्ग त्रिभुज हैं।  
कोई त्रिभुज वृत्त नहीं है।  
सभी वृत्त आयत हैं।

निष्कर्ष :

- I. कोई आयत वर्ग नहीं है।
- II. सभी आयतों के वर्ग होने की संभावना है।

निर्देश (6-10) : दी गई सूचना को ध्यानपूर्वक पढ़े तथा नीचे दिए गए प्रश्नों का उत्तर दे:

एक निश्चित कोड भाषा में 'challenges for rural education' को 'vx pr bt ze' लिखते हैं, 'find measures for problems' को 'ws dl ze ho' लिखते हैं, 'experts find challenges difficult' को 'bt ka mu dl' लिखते हैं तथा 'education difficult in villages' को 'xq eg pr ka' लिखते हैं (सभी कोड केवल दो अक्षरों के कोड हैं)

6. यदि दी गई कोड भाषा में 'experts find solutions' को 'dl ny mu' लिखते हैं, तो 'rural solutions difficult' का कोड क्या होगा ?

- (1) ny vs ka
- (2) ny pr dl
- (3) ka mu ny
- (4) दिए गए विकल्पों से अन्य
- (5) vx ka xq

7. दी गई कोड भाषा में 'villages' का कोड क्या होगा ?

- (1) ws
- (2) mu
- (3) 'xq' या 'eg'
- (4) दिए गये विकल्पों से अन्य
- (5) 'pr' या 'ze'

8. दी गई कोड भाषा में 'find education' का कोड क्या होगा?

- (1) pr dl
- (2) ka pr
- (3) ze ka
- (4) dl ws
- (5) दिए गये विकल्पों से अन्य

9. दी गई कोड भाषा में 'challenges' का कोड क्या होगा ?

- (1) cr
- (2) दिए गये विकल्पों के अलावा
- (3) bt
- (4) ze
- (5) ka

10. दी गई कोड भाषा में कोड 'ho' का क्या अर्थ है ?

- (1) 'measures' या 'problems'
- (2) 'for' या 'experts'
- (3) Rural
- (4) Find
- (5) Difficult

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## REASONING

**Directions (1-5) :** In these questions, three statements followed by two conclusions numbered I and II have been given. You to take the two given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given statements disregarding commonly known facts.

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

1. **Statements :**

Some letters are digits.  
All digits are numbers.  
All symbols are numbers.

**Conclusions :**

- I. At least some letters are numbers.
- II. All symbols being digits is a possibility.

2. **Statements :**

No point is a spot.  
All spots are marks.  
No mark is a dot.

**Conclusions :**

- I. All marks being points is a possibility.
- II. No-spot is a dot.

3. **Statements :**

Some letters are digits.  
All digits are numbers.  
All symbols are numbers.

**Conclusions :**

- I. No letter is a symbol.
- II. All letters being digits is a possibility.

4. **Statements :**

No point is a spot.  
All spots are marks.  
No mark is a dot.

**Conclusions :**

- I. All dots being points is a possibility.
- II. At least some points are marks.

5. **Statements :**

All squares are triangles.  
No triangle is a circle.  
All circles are rectangles.

**Conclusions :**

- I. No rectangle is a square.
- II. All rectangles being squares is a possibility.

**Directions (6-10) :** Study the given information carefully to answer the given questions.

In a certain code language, 'challenges for rural education' is written as 'vx pr bt ze' 'find measures for problems' is written as 'ws dl ze ho' 'experts find challenges difficult' is written as 'bt ka mu dl' 'education difficult in villages' is written as 'xq eg pr ka' (All codes are two letter codes only)

6. If 'experts find solutions' is written as 'dl ny mu' in the given code language, then what will 'rural solutions difficult' be coded as ?

- (1) ny vs ka
- (2) ny pr dl
- (3) ka mu ny
- (4) Other than those given as options
- (5) vx ka xq

7. What is the code for 'villages' in the given code language ?

- (1) ws
- (2) mu
- (3) Either 'xq' or 'eg'
- (4) Other than those given as options
- (5) Either 'pr' or 'ze'

8. What will be the code for 'find education' in the given code language ?

- (1) pr dl
- (2) ka pr
- (3) ze ka
- (4) dl ws
- (5) Other than those given as options

9. What is the code for 'challenges' in the given code language ?

- (1) cr
- (2) Other than those given as options
- (3) bt
- (4) ze
- (5) ka

10. In the given code language, what does the code 'ho' stand for ?

- (1) Either 'measures' or 'problems'
- (2) Either 'for' or 'experts'
- (3) Rural
- (4) Find
- (5) Difficult

# ANUSHKA ACADEMY

**निर्देश (11-16) :** दी गई सूचना को ध्यानपूर्वक पढ़ें तथा नीचे दिए गए प्रश्नों का उत्तर दें:

S, T, U, V, W, X, Y और Z एक बिल्डिंग के आठ विभिन्न मंजिलों पर रहते हैं लेकिन जरूरी नहीं कि समान क्रम में। बिल्डिंग की सबसे निचली मंजिल को संख्या एक से निरूपित किया गया है उससे ऊपर वाले को दो से तथा इसी क्रम अनुसार सब मंजिलों को निरूपित किया गया है सभी प्रत्येक अलग अलग बैंकों जैसे IDBI, SBI, HDFC, BOI, PNB, TJSB, Axis बैंक तथा SVC में कार्यरत हैं, आवश्यक नहीं कि समान क्रम में।

- Z एक सम संख्या वाली मंजिल पर रहता है। Z तथा जो BOI में कार्यरत है उन दोनों के मध्य केवल तीन व्यक्ति रहते हैं। W, BOI में कार्यरत व्यक्ति के ठीक नीचे रहता है।
- W, तथा जो Axis बैंक में कार्यरत है उनके मध्य केवल तीन व्यक्ति रहते हैं।
- V, T के ठीक ऊपर रहता है। V एक विषम संख्या वाली मंजिल पर रहता है। T, BOI में कार्यरत नहीं है।
- T तथा SBI में कार्यरत व्यक्ति के मध्य केवल दो व्यक्ति रहते हैं। वह जो SBI में कार्यरत है, सबसे निचले मंजिल पर रहता है।
- वह जो SVC में कार्यरत है, वह PNB में कार्यरत व्यक्ति के ठीक ऊपर रहता है। SVC में कार्यरत व्यक्ति सम संख्या वाली मंजिल पर रहता है लेकिन मंजिल दो पर नहीं रहता है।
- SVC में कार्यरत व्यक्ति तथा IDBI में कार्यरत व्यक्ति के मध्य केवल एक व्यक्ति रहता है।
- X, S के ठीक ऊपर रहता है। X, एक सम संख्या वाली मंजिल पर रहता है। X, TJSB में कार्यरत नहीं है।
- U, PNB में कार्यरत नहीं है तथा मंजिल चार पर नहीं रहता है।

11. एक निश्चित व्यवस्था के आधार पर निम्नलिखित पाँच में से चार एक समान हैं तथा एक समूह का निर्माण करते हैं। निम्नलिखित में से कौन सा इस समूह से संबंधित नहीं है?

- (1) S-मंजिल दो (2) T-मंजिल आठ  
(3) W-मंजिल छः (4) Z-मंजिल एक  
(5) U-मंजिल सात

12. V, निम्नलिखित में से किस बैंक में कार्यरत है ?

- (1) Axis बैंक (2) SVC  
(3) IDBI (4) SBI  
(5) दिए गये विकल्पों के अलावा

13. निम्नलिखित युग्मों में से कौन सा युग्म Z के ठीक ऊपर तथा ठीक नीचे रहने वाले व्यक्तियों को दर्शाता है।

- (1) S, T (2) S, V  
(3) दिए गये विकल्पों के अलावा  
(4) T, V (5) X, Y

14. W, निम्नलिखित में से किस बैंक में कार्यरत है ?

- (1) दिए गये विकल्पों के अलावा  
(2) PNB (3) Axis बैंक  
(4) BOI (5) SBI

15. U, निम्नलिखित में से किस संख्या की मंजिल पर रहता है ?

- (1) एक (2) दो  
(3) इनमें से कोई नहीं (4) पाँच  
(5) सात

16. दी गई व्यवस्था में एक निश्चित प्रकार से U, PNB से संबंधित है। तथा S, HDFC से संबंधित है, उसी प्रकार से V निम्नलिखित में से किस से संबंधित है।

- (1) SVC (2) SBI  
(3) IDBI (4) TJSB  
(5) Axis बैंक

**निर्देश (17-19) :** नीचे दिए गए प्रत्येक प्रश्नों में दिए गए कथनों को सत्य मानते हुए पता लगाइए कि नीचे दिये गए निष्कर्ष I और II में कौन सा/कौन से निष्कर्ष निश्चित रूप से सत्य है?

**उत्तर दीजिए**

- (1) यदि, दोनों निष्कर्ष I एवं II अनुसरण करता है।  
(2) यदि, ना तो निष्कर्ष I और ना ही II अनुसरण करता है।  
(3) यदि, केवल निष्कर्ष I अनुसरण करता है।  
(4) यदि, या तो निष्कर्ष I या II अनुसरण करता है।  
(5) यदि, केवल निष्कर्ष II अनुसरण करता है।

17. **कथन :**

$$S \leq P \leq U \geq N ; U > B ; L \leq S$$

**निष्कर्ष :**

- I.  $B > P$   
II.  $L \leq U$

18. **कथन :**

$$A > G \geq O \geq N < Y ; O \geq S \geq R$$

**निष्कर्ष :**

- I.  $R < A$   
II.  $Y > S$

19. **कथन :**

$$M > O \geq C \geq K = E \leq D ; J \geq C ; O < Z$$

**निष्कर्ष :**

- I.  $J \geq E$   
II.  $K < Z$

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**Directions (11-16) : Study the following information and answer the questions.**

S, T, U, V, W, X, Y and Z live on eight different floors of a building but not necessarily in the same order. The lowermost floor of the building is numbered one, the one above that is numbered two and so on till the topmost floor is numbered eight. Each of them also works at a different banks namely IDBI, SBI, HDFC, BOI, PNB, TJSB, Axis Bank and SVC, but not necessarily in the same order.

- Z lives on an even numbered floor. Only three people live between Z and the one who works at BOI. W lives immediately below the one who works at BOI.
  - Only three people live between W and the one who works at Axis Bank.
  - V lives immediately above T. V lives on an odd numbered floor. T does not work at BOI.
  - Only two people live between T and the one who works at SBI. The one who works at SBI does not live on the lowermost floor.
  - The one who works at SVC lives immediately above the one who works at PNB. The one who works at SVC lives on an even numbered floor but not on floor numbered two.
  - Only one person lives between the one who works at SVC and the one who works at IDBI.
  - X lives immediately above S. X lives on an even numbered floor. X does not work at TJSB.
  - U does not work at PNB and does not live on floor numbered four.
11. Four of the following five are alike in a certain way based on the given arrangement and hence form a group. Which of the following does not belong to that group ?
- (1) S-Floor numbered two
  - (2) T-Floor numbered eight
  - (3) W-Floor numbered six
  - (4) Z-Floor numbered one
  - (5) U-Floor numbered seven
12. V works at which of the following banks ?
- (1) Axis Bank
  - (2) SVC
  - (3) IDBI
  - (4) SBI
  - (5) Other than those given as options
13. Which of the following pair represent those who live immediately above and immediately below Z ?
- (1) S, T
  - (2) S, V
  - (3) Other than those given as options
  - (4) T, V
  - (5) X, Y

14. W works at which of the following banks ?
- (1) Other than those given as options
  - (2) PNB
  - (3) Axis Bank
  - (4) BOI
  - (5) SBI
15. U lives on which of the following floor numbers ?
- (1) One
  - (2) Two
  - (3) None of these
  - (4) Five
  - (5) Seven
16. As per the given arrangement, U is related to PNB and S is related to HDFC in a certain way. To which of the following is V related to in the same way ?
- (1) SVC
  - (2) SBI
  - (3) IDBI
  - (4) TJSB
  - (5) Axis Bank

**Directions (17 – 19) : In these questions, relationship between different elements is show in the statements. The statements are followed by conclusions. Study the conclusions based on the given statements and select the appropriate answer.**

**Give answer :**

- (1) If **both** conclusions I and II are true
  - (2) If **neither** conclusion I **nor** II is true
  - (3) If **only** conclusion I is true
  - (4) If **either** conclusion I **or** II is true
  - (5) If **only** conclusion II is true
17. **Statements :**  
 $S \leq P \leq U \geq N ; U > B ; L \leq S$
- Conclusions:**
- I.  $B > P$
  - II.  $L \leq U$
18. **Statements :**  
 $A > G \geq O \geq N < Y ; O \geq S \geq R$
- Conclusions :**
- I.  $R < A$
  - II.  $Y > S$
19. **Statements :**  
 $M > O \geq C \geq K = E \leq D ; J \geq C ; O < Z$
- Conclusions :**
- I.  $J \geq E$
  - II.  $K < Z$

# ANUSHKA ACADEMY

**निर्देश (20-24) :** निम्नलिखित जानकारी का ध्यानपूर्वक अध्ययन कर नीचे दिए गए प्रश्नों के उत्तर दीजिए:

एक शब्द/संख्या व्यवस्था मशीन को जब शब्दों की एक इनपुट लाईन दी जाती है, वह प्रत्येक चरण में एक खास नियम का पालन करते हुए उन्हें पुनर्व्यवस्थित करती है। नीचे इनपुट और पुनर्व्यवस्था का एक उदाहरण दिया गया है।

**इनपुट :** pull the cover and then push into

**चरण I :** pull the then and cover push into

**चरण II :** then the pull into push cover and

**चरण III :** into pull the then and cover push

**चरण IV :** into pull and then the cover push and so on.

20. **इनपुट:** Try your best until you get goal  
इनमें से कौन सा चरण निम्नलिखित होगा?

**'get goal try until you your best'**

(1) चरण II (2) चरण III

(3) चरण V (4) चरण VI

(5) इनमें से कोई नहीं

21. यदि किसी इनपुट का चरण VI इस प्रकार है:

**'deep gutter ball into the has fallen'**

निम्नलिखित में से कौन निश्चित रूप से इनपुट होगा?

(1) has the ball fallen into deep gutter

(2) ball has fallen into the deep gutter

(3) deep gutter has fallen into the ball

(4) gutter has deep ball fallen into the

(5) इनमें से कोई नहीं

22. यदि किसी इनपुट का चरण IV इस प्रकार है:

**we can't measure the depth without scale**

तो इनमें से कौन सा चरण VII होगा?

(1) scale we the measure can't depth without

(2) the we scale without depth can't measure

(3) without we scale the can't measure depth

(4) the we depth without scale can't measure

(5) इनमें से कोई नहीं

23. **इनपुट:** standing hard always is impossible for all

निम्नलिखित में से कौन इस इनपुट का चरण VIII होगा?

(1) hard all standing is impossible for always

(2) hard all impossible is standing for always

24. यदि किसी इनपुट का चरण I इस प्रकार है:

**'play and jump until you tired fully'**

तो ऊपर दिये गए इनपुट के लिए चरण VI क्या होगा?

(1) jump fully tired you and play until

(2) tired fully jump until play and you

(3) tired fully play until jump and you

(4) play fully tired you and jump until

(5) इनमें से कोई नहीं

25. निम्नलिखित में से कौन सी अभिव्यक्ति निश्चित तौर पर सत्य है, यदि अभिव्यक्ति ' $Q > U < I \leq E = T \geq S$ ' पूर्णतया सत्य हो ?

(1)  $Q \geq T$  (2)  $U < T$

(3)  $E > S$  (4)  $E \geq Q$

(5)  $I > S$

26. निम्नलिखित में दिए गए चिह्नों में से किसे रिक्त स्थान में क्रमशः (बाएं से दाएं समान क्रम में) रखे कि वह दी गई अभिव्यक्ति को इस प्रकार पूर्ण करे कि दोनों ' $A > I$ ' तथा ' $V > T$ ' पूर्णतया सत्य हो ?

A\_V\_I\_C\_T

(1)  $>, =, \leq, >$  (2)  $\geq, \leq, >, =$

(3)  $>, \geq, \geq, =$  (4)  $\leq, =, >, \geq$

(5)  $\geq, <, \leq, =$

27. निम्नलिखित में से कौन सी अभिव्यक्ति पूर्णतया सत्य होगी। यदि ' $V < E > B = H \geq N \geq P$ ' पूर्णतया सत्य है ?

(1)  $P \leq B$  (2)  $H < V$

(3)  $N \geq V$  (4)  $E \geq N$

(5)  $E \geq P$

28. निम्नलिखित में दिए गए चिह्नों में से किसे रिक्त स्थान में क्रमशः (बाएं से दाएं समान क्रम में) रखे कि वह दी गई अभिव्यक्ति को इस प्रकार पूर्ण करे कि दोनों ' $W > R$ ' तथा ' $E > S$ ' पूर्णतया सत्य हो ?

W\_E\_A\_R\_S

(1)  $>, =, \geq, \geq$  (2)  $>, >, =, >$

(3)  $<, >, =, >$  (4)  $<, =, >, >$

(4)  $>, <, >, =$

**निर्देश (29-33) :** दी गई सूचना को ध्यानपूर्वक पढ़ें तथा नीचे दिए गए प्रश्नों का उत्तर दें:

आठ मित्र P, Q, R, S, W, X, Y और Z एक वृत्ताकार मेज के चारों तरफ बैठे हैं, लेकिन आवश्यक नहीं कि समान क्रम में। उनमें से कुछ का मुख केन्द्र की तरफ है तथा कुछ का केन्द्र की विपरीत दिशा में है।

**नोट:**

- समान दिशा में मुख है का अर्थ है यदि एक व्यक्ति का मुख केन्द्र की ओर है, तो दूसरे का भी मुख केन्द्र की ओर है एवं विलोमतः।

# ANUSHKA ACADEMY

**Directions (20–24) :** Read the following information carefully and answer the questions given below.

A word arrangement machine, when given an input, line of words rearranges it following a particular rule. The following is the illustration of the input and the steps of arrangement.

**Input :** pull the cover and then push into

**Step I :** pull the then and cover push into

**Step II :** then the pull into push cover and

**Step III :** into pull the then and cover push

**Step IV :** into pull and then the cover push and so on.

20. **Input:** Try your best until you get goal. Which of the following steps would be 'get goal try until you your best'?
- (1) Step II                      (2) Step III  
(3) Step V                      (4) Step VI  
(5) None of these
21. If Step VI of an input is 'deep gutter ball into the has fallen' Which of the following would definitely be the input?
- (1) has the ball fallen into deep gutter  
(2) ball has fallen into the deep gutter  
(3) deep gutter has fallen into the ball  
(4) gutter has deep ball fallen into the  
(5) None of these
22. If Step IV of an input is **we can't measure the depth without scale** what would be step VII?
- (1) scale we the measure can't depth without  
(2) the we scale without depth can't measure  
(3) without we scale the can't measure depth  
(4) the we depth without scale can't measure  
(5) None of these
23. **Input:** standing hard always is impossible for all. Which of the following will be step VIII for this input?
- (1) hard all standing is impossible for always  
(2) hard all impossible is standing for always  
(3) impossible all hard always for standing is  
(4) impossible all for always hard standing is  
(5) None of these

24. If step I of an input is 'play and jump until you tired fully',

what would be step VI of the input given above?

- (1) jump fully tired you and play until  
(2) tired fully jump until play and you  
(3) tired fully play until jump and you  
(4) play fully tired you and jump until  
(5) None of these
25. Which of the given expression is definitely true if the expression ' $Q > U < I \leq E = T \geq S$ ' definitely hold true ?
- (1)  $Q \geq T$                       (2)  $U < T$   
(3)  $E > S$                       (4)  $E \geq Q$   
(5)  $I > S$
26. Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that both 'A > I' as well as 'V > T' definitely hold true ?
- A\_V\_I\_C\_T
- (1) >, =, ≤, >                      (2) ≥, ≤, >, =  
(3) >, ≥, ≥, =                      (4) ≤, =, >, ≥  
(5) ≥, <, ≤, =
27. Which of the given statements will be definitely true if the expression ' $V < E > B = H \geq N \geq P$ ' is definitely true ?
- (1)  $P \leq B$                       (2)  $H < V$   
(3)  $N \geq V$                       (4)  $E \geq N$   
(5)  $E \geq P$
28. Which of the following symbols should be placed in blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that both 'W > R' as well as 'E ≥ S' definitely hold true ?
- W\_E\_A\_R\_S
- (1) >, =, ≥, ≥                      (2) >, >, =, >  
(3) <, >, =, >                      (4) <, =, >, >  
(4) >, <, >, =
- Directions (29-33) :** Study the given information carefully and answer the given questions.
- Eight friends P, Q, R, S, W, X, Y and Z are sitting around a circular table but not necessarily in the same order. Some of them are facing the centre and some of them are facing outside (i.e. in a direction opposite to the centre).
- Note :**
- Facing the same direction means if one person faces the centre then the other also faces the centre and vice-versa.

# ANUSHKA ACADEMY

- विपरीत दिशा में मुख है का अर्थ है यदि एक व्यक्ति का मुख केन्द्र की ओर है, तो दूसरे का मुख केन्द्र की विपरीत दिशा में होगा एवं विलोमतः।
  - निकटतम पड़ोसी समान दिशा में और मुख करके बैठे है का अर्थ है यदि एक केन्द्र की ओर मुख करके बैठा है, तो दूसरे का मुख भी केन्द्र की ओर होगा एवं विलोमतः।
  - निकटतम पड़ोसी विपरीत दिशा में मुख करके बैठे है का अर्थ है यदि एक व्यक्ति का मुख केन्द्र की ओर है, तो दूसरे का मुख केन्द्र की विपरीत दिशा में होगा एवं विलोमतः।
  - R, Y के दाएं से दूसरे स्थान पर बैठा है। R तथा W के बीच केवल दो व्यक्ति बैठा है।
  - P, W के ठीक दाएं बैठा है। W का मुख केन्द्र के विपरीत दिशा में है।
  - P तथा Z के मध्य केवल एक व्यक्ति बैठा है। P के निकटतम पड़ोसी विपरीत दिशा में मुख करके बैठे है।
  - Q, Z के बाएं से तीसरे स्थान पर बैठा है। Q, P का निकटतम पड़ोसी नहीं है।
  - X, Y से विपरीत दिशा में मुख करके बैठा है। X ना तो Y और न ही P का निकटतम पड़ोसी है।
  - S के निकटतम पड़ोसी का मुख समान दिशा में है। P का मुख केन्द्र के विपरीत दिशा में नहीं है।
  - R तथा Q, S से विपरीत दिशा में मुख करके बैठे है।
29. एक निश्चित व्यवस्था के आधार पर निम्नलिखित पाँच में से चार एक समान है तथा एक समूह का निर्माण करते है। निम्नलिखित में से कौन सा इस समूह से संबंधित नहीं है ?
- (1) YX (2) QZ  
(3) PQ (4) RW  
(5) XP
30. यदि X के बाएं तरफ से गिनें तो X और P के मध्य कौन बैठा है ?
- (1) Z, R (2) W, S  
(3) R, Q (4) S, Z  
(5) Q, Y
31. निम्न में से कौन Y के निकटतम पड़ोसी है ?
- (1) Z, P (2) S, X  
(3) Q, S (4) W, Q  
(5) X, Z
32. W के संदर्भ में Q का स्थान क्या है ?
- (1) ठीक बाएं (2) बाएं से तीसरा  
(3) बाएं से दूसरा (4) ठीक दाएं  
(5) दाएं से दूसरा
33. दी गई बैठक व्यवस्था के अनुसार S के संदर्भ में निम्नलिखित में से क्या सत्य है ?
- (1) R, S का निकटतम पड़ोसी है।  
(2) S का मुख केन्द्र से विपरीत दिशा में है।  
(3) S और Q के मध्य केवल दो व्यक्ति बैठे है।  
(4) X, S के दाएं से दूसरे स्थान पर बैठा है।  
(5) दिए गए विकल्पों में से कोई भी सत्य नहीं है।
- निर्देश (34-35) : दी गई सूचना को ध्यानपूर्वक पढ़ें तथा नीचे दिए गए प्रश्नों का उत्तर दें:**
- K, J का भाई है। J, Y की माता है।
  - Y, T की बहन है। T, Q से विवाहित है। S, J का पिता है।
  - S को केवल एक पुत्री है। S, R से विवाहित है।
  - K, D का भाई है। U, D का ससुर है।
34. D का Y से क्या संबंध है ?
- (1) निर्धारित नहीं किया जा सकता  
(2) माता (3) मामा  
(4) पिता (5) बुआ
35. यदि Y का विवाह P से हुआ है, तो S का P से संबंध ज्ञात करें।
- (1) इनमें से कोई नहीं (2) बहन  
(3) साला (4) भाभी  
(5) भाई

# ANUSHKA ACADEMY

- Facing the opposite direction means if one person faces the centre then the other faces outside and vice-versa.
- Immediate neighbours facing the same direction means if one person faces the centre then the other also faces the centre and vice-versa.
- Immediate neighbours facing the opposite direction means if one person faces the centre then the other faces outside and vice-versa.
- R sits second to the right of Y. Only two people sit between R and W.
- P sits to the immediate right of W. W faces outside.
- Only one person sits between P and Z. Immediate neighbours of P face opposite directions.
- Q sits third to the left of Z. Q is not an immediate neighbour of P.
- X faces a direction opposite to that of Y. X is neither an immediate neighbour of Y nor P.
- Immediate neighbour of S face same direction. P does not face outside.
- R and Q face a direction opposite to that of S.

29. Four of the following five are alike in certain way based on the direction they are facing and so form a group. Which is the one that does not belong to that group ?

- (1) YX                      (2) QZ  
(3) PQ                      (4) RW  
(5) XP

30. Who among the following sit exactly between X and P when counted from the left of X ?

- (1) Z, R                      (2) W, S  
(3) R, Q                      (4) S, Z  
(5) Q, Y

31. Who among the following are immediate neighbours of Y ?

- (1) Z, P                      (2) S, X  
(3) Q, S                      (4) W, Q  
(5) X, Z

32. What is Q's position with respect to W?

- (1) Immediate left  
(2) Third to the left  
(3) Second to the left  
(4) Immediate right  
(5) Second to the right

33. Which of the following is true regarding S as per the given seating arrangement ?

- (1) R is an immediate neighbour of S.  
(2) S faces outside.  
(3) Only two people sit between S and Q.  
(4) X sits second to the right of S.  
(5) None of the given options is true

**Directions (34-35) : Study the following information and answer the given questions.**

- K is the brother of J. J is the mother of Y.
- Y is the sister of T. T is married to Q. S is the father of J.
- S has only one daughter. S is married to R.
- K is the brother of D. U is the father-in-law of D.

34. How is D related to Y ?

- (1) Cannot be determined  
(2) Mother  
(3) Uncle  
(4) Father  
(5) Aunt

35. If Y is married to P, then how is S related to P ?

- (1) None of these  
(2) Sister  
(3) Brother-in-law  
(4) Sister-in-law  
(5) Brother

# ANUSHKA ACADEMY

## संख्यात्मक अभियोग्यता

निर्देश (36-38) : निम्नलिखित प्रश्नों में प्रश्न-चिन्ह (?) के स्थान पर आने वाले संख्याओं का निकटतम मान बताएं-

36.  $1599 \times 199 \div 49 - 1398 + 3877 = ?$

- (1) 9900 (2) 900  
(3) 9000 (4) 9990  
(5) इनमें से कोई नहीं

37.  $7\frac{7}{12} \times 6\frac{7}{19} \div 9\frac{1}{3} = ?$

- (1) 8 (2) 3  
(3) 10 (4) 5  
(5) 15

38.  $514.9 \times 21.7\% - 43.44 = \frac{?}{5.5}$

- (1) 385 (2) 375  
(3) 370 (4) 410  
(5) 390

39. कृष्णा ने ₹ 38000 निवेश कर एक व्यवसाय आरंभ किया। 5 महीने पश्चात बलराम ने ₹ 55000 निवेश कर व्यवसाय में भाग लिया। वर्ष के अंत में कुल अर्जित लाभ ₹ 22000 है। कृष्णा और बलराम के लाभ में हिस्से का अंतर ज्ञात करें।

- (1) ₹ 1192 (2) ₹ 1856  
(3) ₹ 1007 (4) ₹ 1928  
(5) ₹ 1568

40. 8 व्यक्तियों में से 4 व्यक्तियों की एक कमेटी का निर्माण कितने तरीकों से किया जा सकता है ?

- (1) 110 (2) 32  
(3) 70 (4) 126  
(5) इनमें से कोई नहीं

41. तीन क्रमागत सम संख्याओं का योग इनके औसत से 44 अधिक है। निम्नलिखित में से कौन सी तीसरी (सबसे बड़ी) संख्या है ?

- (1) 16 (2) 18  
(3) 24 (4) निर्धारित नहीं किया जा सकता  
(5) इनमें से कोई नहीं

42. पाँच क्रमागत सम संख्याओं का योग 230 है। उनमें से सबसे बड़ी संख्या तथा सबसे छोटी संख्या के वर्ग का योग ज्ञात करें।

- (1) 1684 (2) 1464  
(3) 1784 (4) 1844  
(5) इनमें से कोई नहीं

43. एक वर्ग का क्षेत्रफल एक आयत के क्षेत्रफल का  $\frac{3}{5}$  गुना है। आयत की लंबाई 25 सेमी है तथा इसकी चौड़ाई इसकी लंबाई से 10 सेमी कम है। वर्ग का परिमाण ज्ञात करें।

- (1) 60 सेमी. (2) 80 सेमी.  
(3) 44 सेमी. (4) निर्धारित नहीं किया जा सकता

44. दीपा ने एक वस्तु ₹ 8200 में खरीदी तथा इसे 25% के लाभ पर बेच दिया। प्राप्त राशि से उसने दूसरी वस्तु खरीदी तथा 20% की हानि पर बेच दी। उसका लाभ या हानि ज्ञात करें ?

- (1) ₹ 140 की हानि (2) ₹ 120 की लाभ  
(3) ₹ 150 की हानि (4) ना ही हानि न लाभ  
(5) इनमें से कोई नहीं

45. एक आयत की लंबाई 16 सेमी है जो कि एक वृत्त के व्यास से 2 सेमी अधिक है। वृत्त का क्षेत्रफल ज्ञात करें ?

- (1) 112 वर्ग सेमी (2) 176 वर्ग सेमी  
(3) 161 वर्ग सेमी (4) 132 वर्ग सेमी  
(5) इनमें से कोई नहीं

46. ₹ 25000 के मूलधन पर 4 वर्षों में अर्जित साधारण ब्याज मूलधन का  $\frac{2}{10}$  है। साधारण ब्याज की दर ज्ञात करें।

- (1) 5 (2) 4  
(3) 6 (4) 2

(5) इनमें से कोई नहीं

47. छः लड़कों के शरीर का भार क्रमशः 54 किग्रा, 64 किग्रा, 75 किग्रा, 67 किग्रा, 45 किग्रा तथा 91 किग्रा दर्ज किया गया है। सभी छः लड़कों के शरीर का औसत भार ज्ञात करें।

- (1) 72 किग्रा. (2) 62 किग्रा.  
(3) 76 किग्रा. (4) 66 किग्रा.  
(5) इनमें से कोई नहीं

48. राम और श्याम की वर्तमान आयु का अनुपात 3: 8 है। 8 वर्ष पश्चात राम की आयु 20 वर्ष होगी तो 5 वर्ष पहले श्याम की आयु ज्ञात करें।

- (1) 37 वर्ष (2) 27 वर्ष  
(3) 27 वर्ष (4) 38 वर्ष  
(5) इनमें से कोई नहीं

49. एक ट्रेन की औसत चाल एक ट्रेक्टर की औसत चाल के  $4\frac{1}{2}$  गुना है। ट्रेक्टर 16 घंटे में 384 किमी की दूरी तय करता है। ट्रेन 12 घंटे में कितनी दूरी तय करेगी ?

- (1) 1396 किमी. (2) 1296 किमी.  
(3) 1406 किमी. (4) 1460 किमी.  
(5) इनमें से कोई नहीं

निर्देश (50-52) : निम्नलिखित श्रृंखला में प्रश्न-चिन्ह (?) के स्थान पर क्या आयेगा ?

50. 15, 25, 40, 130, ?, 2560

- (1) 500 (2) 520  
(3) 490 (4) 480  
(5) इनमें से कोई नहीं

# ANUSHKA ACADEMY

## QUANTITATIVE APTITUDE

**Directions (36-38) : What approximate value should come in place of the question mark (?) in the following questions ?**

36.  $1599 \times 199 \div 49 - 1398 + 3877 = ?$

- (1) 9900 (2) 900  
(3) 9000 (4) 9990  
(5) None of these

37.  $7\frac{7}{12} \times 6\frac{7}{19} \div 9\frac{1}{3} = ?$

- (1) 8 (2) 3  
(3) 10 (4) 5  
(5) 15

38.  $514.9 \times 21.7\% - 43.44 = \frac{?}{5.5}$

- (1) 385 (2) 375  
(3) 370 (4) 410  
(5) 390

39. Krishna started a business investing ₹ 38000. After 5 months Balram joined him with a capital of ₹ 55000. At the end of the year the total profit was ₹ 22000. What is the approximate difference between the share of profits of Krishna and Balram ?

- (1) ₹ 1192 (2) ₹ 1856  
(3) ₹ 1007 (4) ₹ 1928  
(5) ₹ 1568

40. In how many ways can a committee of 4 people be chosen out of 8 people ?

- (1) 110 (2) 32  
(3) 70 (4) 126  
(5) None of these

41. The sum of three consecutive even number is 44 more than the average of these number. Which of the following is the third (largest) of these number ?

- (1) 16 (2) 18  
(3) 24 (4) Can't be determined  
(5) None of these

42. The sum of five consecutive even number is equal to 230. What is the sum of the largest number amongst them and the square of the smallest number amongst them ?

- (1) 1684 (2) 1464  
(3) 1784 (4) 1844  
(5) None of these

43. The area of a square is three-fifth the area of a rectangle. The length of the rectangle is 25 cm and its breadth is 10 cm less than its length. What is the perimeter of the square ?

- (1) 60 cm (2) 80 cm  
(3) 44 cm (4) Cannot be determined  
(5) None of these

44. Deepa purchased an item for ₹ 8200 and sold it at the gain of 25%. From that amount he purchased another item and sold it at the loss of 20%. What is his overall gain/loss ?

- (1) Loss of ₹ 140  
(2) Gain of ₹ 120  
(3) Loss of ₹ 150  
(4) Neither gain nor loss  
(5) None of these

45. The length of a rectangle is 16 cm which is 2 cm more than the diameter of a circle. What is the area of circle ?

- (1) 112 sq cm (2) 176 sq cm  
(3) 161 sq cm (4) 132 sq cm  
(5) None of these

46. The simple interest accrued in 4 yrs on a principal of ₹ 25000 is two-tenth the principal. What is the rate of simple interest per cent per annum ?

- (1) 5 (2) 4  
(3) 6 (4) 2  
(5) None of these

47. The body weight of six boys is recorded as 54 kg, 64 kg, 75 kg, 67 kg, 45 kg and 91 kg. What is the average body weight of all six boys ?

- (1) 72 kg (2) 62 kg  
(3) 76 kg (4) 66 kg  
(5) None of these

48. The ratio between the present ages of Ram and Shyam is 3:8 respectively. After eight years, Ram's age will be 20 yr. What was Shyam's age 5 yr ago ?

- (1) 37 yr (2) 27 yr  
(3) 27 yr (4) 38 yr  
(5) None of these

49. The average speed of a train is  $4\frac{1}{2}$  times the average speed for a tractor. The tractor covers 384 km in 16 h. How much distance will the train cover in 12 h?

- (1) 1396 km (2) 1296 km  
(3) 1406 km (4) 1460 km  
(5) None of these

**Directions (50 - 52) : What should come in place of questions mark (?) in the following number series?**

50. 15, 25, 40, 130, ?, 2560

- (1) 500 (2) 520  
(3) 490 (4) 480  
(5) None of these

# ANUSHKA ACADEMY

51. 186, 94, 48, 25, ?, 7.75

- (1) 13.5 (2) 14.8  
(3) 12.5 (4) 14  
(5) इनमें से कोई नहीं

52. 124, 112, 176, 420, 1488, ?

- (1) 8568 (2) 7140  
(3) 5712 (4) 6150  
(5) इनमें से कोई नहीं

**निर्देश (53-57) :** नीचे दिए गए प्रत्येक प्रश्न में एक कथन या प्रश्न और दो कथन I और II दिए गए हैं। आपको निर्णय करना है कि कथन में दिया गया डाटा उत्तर देने के लिए प्रयाप्त है अथवा नहीं और उत्तर दें।

- (1) यदि केवल कथन I में दिये गये आंकड़े प्रश्न का उत्तर देने के लिए पर्याप्त है, जबकि केवल कथन II में दिये गये आंकड़े प्रश्न का उत्तर देने के लिए पर्याप्त नहीं है।  
(2) यदि केवल कथन II में दिये गये आंकड़े प्रश्न का उत्तर देने के लिए पर्याप्त है, जबकि केवल कथन I में दिये गये आंकड़े प्रश्न का उत्तर देने के लिए पर्याप्त नहीं है।  
(3) यदि या तो केवल कथन I या केवल कथन II में दिये गये आंकड़े प्रश्न का उत्तर देने के लिए पर्याप्त है।  
(4) यदि कथन I और कथन II दोनों को आंकड़े मिलाकर भी प्रश्न का उत्तर देने के लिए पर्याप्त नहीं है।  
(5) यदि कथन I और कथन II दोनों को आंकड़े मिलकर प्रश्न का उत्तर देने के लिए आवश्यक है।

53. प्लेटफार्म की लंबाई ज्ञात करें।

- I. 250 मी लंबी ट्रेन 60 किमी/घंटा की गति से एक प्लेटफार्म को 33 सेकेंड में पार करती है।  
II. ट्रेन एक सिग्नल पोल को 15 सेकेंड में पार करती है।

54. लाभ में श्रीराम का हिस्सा ज्ञात करें।

- I. श्री राम तथा निधि ने क्रमशः 3 : 5 के अनुपात में निवेश किया।  
II. कुल अर्जित लाभ ₹ 6200 है।

55. दो अंको की संख्या ज्ञात करें।

- I. दोनों अंक 3 : 4 के अनुपात में हैं।  
II. अंको का योग 14 है।

56. श्याम की मासिक आय ज्ञात करें।

- I. महीने के अंत में वह ₹ 1850 बचाता है, जो कि कुल आय का दसवाँ हिस्सा है।  
II. राम की आय ₹ 13875 है, जो कि श्याम की आय की 75% है।

57. कक्षा में कुल कितने छात्र हैं ?

- I. लड़के तथा लड़कियाँ क्रमशः 7 : 8 के अनुपात में हैं।  
II. लड़को की संख्या, लड़कियों की संख्या से 7 कम है।

58. मोना और पारो की आयु का अनुपात क्रमशः 3 : 5 है। पारो और गीता की आयु का अनुपात क्रमशः 2 : 3 है। यदि मोना की आयु गीता की आयु का  $\frac{2}{5}$  है, तो मोना की आयु ज्ञात करें।

- (1) 10 वर्ष (2) 15 वर्ष  
(3) 24 वर्ष (4) निर्धारित नहीं किया जा सकता  
(5) कोई भी नहीं

59. यदि  $3y + 9x = 54$  और  $\frac{28x}{13y} = \frac{140}{39}$  है, तो  $y - x$  का मान

ज्ञात करें।

- (1) -1 (2) -2  
(3) 2 (4) 1  
(5) इनमें से कोई नहीं

60. यदि ₹ 2236 की एक राशि A, B और C में इस तरह विभाजित की जाए कि A, C से 25% अधिक तथा C, B से 25% कम प्राप्त करें। A का राशि में हिस्सा ज्ञात करें।

- (1) ₹ 460 (2) ₹ 890  
(3) ₹ 780 (4) ₹ 1280  
(5) इनमें से कोई नहीं

61. यदि एक भिन्न के अंश को 200% बढ़ा दिया जाए तथा हर को

150% बढ़ा दिया जाए तो प्राप्त भिन्न  $\frac{9}{10}$  होगी। मूल भिन्न ज्ञात करें।

- (1)  $\frac{5}{12}$  (2)  $\frac{4}{7}$   
(3)  $\frac{3}{4}$  (4)  $\frac{7}{11}$

(5) इनमें से कोई नहीं

62. किसी टैंक को भरने में पाईप A, B तथा C क्रमशः 20 मिनट, 15 मिनट और 12 मिनट का समय लेते हैं। यदि प्रत्येक पाईप को एक-एक मिनट के लिए क्रमागत खोला जाए और यह प्रक्रिया जारी रखें तो टैंक को भरने में कितना समय लगेगा ?

- (1) 5 मिनट (2) 10 मिनट  
(3) 12 मिनट (4) 15 मिनट  
(5) इनमें से कोई नहीं

63. एक निश्चित मूल्य पर किसी वस्तु को बेचने से कितने प्रतिशत का लाभ होगा यदि उस मूल्य के एक तिहाई मूल्य पर बेचने से 45% की हानि होती है ?

- (1) 45%  
(2) 60%  
(3) 55%  
(4) निर्धारित नहीं किया जा सकता  
(5) उपर्युक्त कोई नहीं

64. एक बैग में 8 सफेद और 9 काली गेंदे एक-एक करके निकाली जाती हैं। दो बार एक-एक करके बिना बदलें दो गेंद निकाली जाती हैं। एक गेंद सफेद तथा एक गेंद काली होने की संभावना क्या होगी ?

- (1)  $\frac{8}{15}$  (2)  $\frac{1}{17}$   
(3)  $\frac{8}{17}$  (4)  $\frac{1}{15}$   
(5)  $\frac{9}{17}$

# ANUSHKA ACADEMY

51. 186, 94, 48, 25, ?, 7.75  
(1) 13.5 (2) 14.8  
(3) 12.5 (4) 14  
(5) None of these
52. 124, 112, 176, 420, 1488, ?  
(1) 8568 (2) 7140  
(3) 5712 (4) 6150  
(5) None of these

**Directions (53–57) : Each of the questions below consists of a questions and two statements I and II given below it. You have to decide whether the data provide in the statements are sufficient to answer the question. Read both the statements and give answer.**

- (1) If the data in statement I alone is sufficient to answer the question while the data in statement II alone is not sufficient to answer the question.
- (2) If the data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question.
- (3) If the data either in statement I alone or in statement II alone is sufficient to answer the questions.
- (4) If the data in both the statements I and II together are not sufficient to answer the questions.
- (5) If the data in both the statement I and II together are necessary to answer the question.
53. What is the length of the platform ?  
I. 250 m long train running at the speed of 60 km/h, crosses the platform in 33 sec.  
II. The train crosses a signal pole in 15 sec.
54. What is Sriram's share in the profit ?  
I. Sriram and Nidhi invested in ratio of 3 : 5 respectively.  
II. Total profit earned is ₹ 6200.
55. What is the two digit number ?  
I. Digits are in the ratio of 3 : 4.  
II. Sum of the digits is 14.
56. What is Shyam's monthly income ?  
I. At the end of the month, he saves ₹ 1850 which is one-tenth of the total income.  
II. Ram's salary is ₹ 13875 which is 75% of Shyam's salary.
57. How many children are there in the class ?  
I. Boys and girls are in the ratio of 7 : 8 respectively.  
II. Number of boys is less than the number of girls by 7.

58. Ratio of Mona's and Paro's age is 3 : 5 respectively. Ratio of Paro's and Geeta's age is 2 : 3 respectively. If Mona is two-fifth Geeta's age, what is Mona's age ?  
(1) 10 yr (2) 15 yr  
(3) 24 yr (4) Can't be determined  
(5) None of these above
59. If  $3y + 9x = 54$  and  $\frac{28x}{13y} = \frac{140}{39}$ , then what is the value of  $y - x$  ?  
(1) -1 (2) -2  
(3) 2 (4) 1  
(5) None of these
60. A sum of ₹ 2236 is divided among A, B and C such that A receive 25% more than C and C receives 25% less than B. What is A's share in the amount ?  
(1) ₹ 460 (2) ₹ 890  
(3) ₹ 780 (4) ₹ 1280  
(5) None of these
61. If the numerator of a fraction is increased by 200% and the denominator of the fraction is increase by 150%, the resultant fraction is  $\frac{9}{10}$ . What is the original fraction ?  
(1)  $\frac{5}{12}$  (2)  $\frac{4}{7}$   
(3)  $\frac{3}{4}$  (4)  $\frac{7}{11}$   
(5) None of these
62. To fill a certain tank, Pipes A, B and C take 20 min, 15 min and 12 min, respectively. If the three pipes are opened every alternate minute, how long will it take to fill the tank?  
(1) 5 min (2) 10 min  
(3) 12 min (4) 15 min  
(5) None of these
63. What will be the percentage profit after selling an article at a certain price if there is a loss of 45% when the article is sold at one-third of the previous selling price ?  
(1) 45% (2) 60%  
(3) 55% (4) Can't be determined  
(5) None of the above
64. A bag contains 8 white and 9 black balls are drawn one by one. There are two draws of one ball each are made without replacement. What is the probability that one is white and other is black ?  
(1)  $\frac{8}{15}$  (2)  $\frac{1}{17}$   
(3)  $\frac{8}{17}$  (4)  $\frac{1}{15}$   
(5)  $\frac{9}{17}$





# ANUSHKA ACADEMY

## ENGLISH LANGUAGE & COMPREHENSION

**Directions (71-75) : In these questions, read the sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. Mark the part with the error as your answer. If there is no error, mark 'No error' as your answer. (Ignore the errors of punctuation, if any)**

71. The economy is even weaker than it looks at first sight since official government figures show that investment and consumption lower than expected.
- (1) The economy is even weaker than
  - (2) It looks at first sight
  - (3) Since official government figures show that
  - (4) investment and consumption lower than expected.
  - (5) No error
72. The popular misconception is that corruption in sports is harmless as it is a victimless crime which can overlook.
- (1) The popular misconception is that
  - (2) corruption in sports is harmless as
  - (3) it is a victimless crime
  - (4) which can overlook.
  - (5) No error
73. According to a consultant, big dams and hydropower offer great potential and can provide about 16 percent of Africa's power by 2040 compared to solar power which will provide only about 10 percent.
- (1) According to a consultant, big dams and
  - (2) hydropower offer great potential and can provide
  - (3) about 16 percent of Africa's power by 2040
  - (4) compared to solar power which will provide only about 10 percent.
  - (5) No error
74. Many of the services which were once delivered on branches such as international transfers or personal loans are now being offered by new generation financial technology firms.
- (1) Many of the services which were once
  - (2) delivered on branches such as
  - (3) international transfers or personal loans are now
  - (4) being offered by new generation financial technology firms.
  - (5) No error

75. A system of secure employment and performance appraisal that are linked to age not performance have caused many Japanese firms to fail.
- (1) A system of secure employment
  - (2) and performance appraisal that are linked
  - (3) to age not performance
  - (4) have caused many Japanese firms to fail.
  - (5) No error

**Directions (76-80) : Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in a proper sequence so as to form a meaningful paragraph, then answer the given questions.**

- A. In general, African nations have limited exposure, because they still price their goods in American dollars.
- B. So, while there is no immediate impact, in the medium, to long-term, the sales of African commodities and African currencies could take a knock because of this lowered demand.
- C. The immediate impact of the devaluation of the Yuan cannot be seen or measured, but countries that have taken steps to transact in Chinese money could see pressure on their own local currencies.
- D. Therefore, the sale of commodities, such as platinum, copper or coal may become more expensive, which could reduce demand.
- E. If the Yuan is devalued buying anything priced in dollars becomes pricier for the Chinese.
- F. Nonetheless as China is now the biggest customer they could feel the pinch indirectly.
76. Which of the following should be THIRD sentence after rearrangement ?
- (1) A
  - (2) B
  - (3) F
  - (4) D
  - (5) E
77. Which of the following should be LAST (SIXTH) sentence after rearrangement ?
- (1) A
  - (2) F
  - (3) D
  - (4) C
  - (5) E
78. Which of the following should be FOURTH sentence after rearrangement ?
- (1) A
  - (2) B
  - (3) C
  - (4) E
  - (5) D

# ANUSHKA ACADEMY

79. Which of the following should be FIRST sentence after rearrangement ?  
(1) A (2) B  
(3) C (4) D  
(5) E
80. Which of the following should be SECOND sentence after rearrangement ?  
(1) A (2) B  
(3) C (4) D  
(5) F

**Directions (81 – 90) : Read the following passage carefully and answer the following questions. Certain words/phrases have been given in bold to help you locate them while answering some of the questions.**

Virtual currencies are growing in popularity. While the collective value of virtual currencies is still a fraction of the total U.S. Dollars in circulation, the use of virtual currencies as a payment mechanism of transfer of value is **gaining** momentum. Additionally, the number of entities (issuers, exchangers and intermediaries, to name just a few) that engage in virtual currency transactions is increasing and these entities often need access to traditional banking services. Virtual currencies are digital representations of value that function as a medium of exchange, a unit of account and a store of value (buy now redeem later policy). In many cases, virtual currencies are “convertible” currencies; they are not legal tenders, but they have an equivalent value in real currency. Despite what seems to be a tremendous interest in virtual currencies, their overall value is still extremely small relative to other payment mechanisms, such as cash, cheques and credit and debit cards. The virtual currency landscape includes many participants from the merchant that accepts the virtual currency, to the intermediary that exchanges the virtual currency on behalf of the merchant, to the exchange that actually converts the virtual currency to the real currency to the electronic wallet provider that holds the virtual currency on behalf of its owner. Accordingly, opportunities abound for community banks to provide services to entities engaged in virtual currency activities. Eventually, it is also possible that community banks may find themselves holding virtual currency on their own balance sheets.

Launched in 2009, Silicon is currently the largest and most popular virtual currency.

However, many other virtual currencies have emerged over the past few years, such as Litecoin, Dogecoin, Peercoin and these provide even more **anonymity** to its users than that provided by Bitcoin.

As the virtual currency landscape is **fraught with dangers**, what important risks should community bankers consider ? The most significant is compliance risk—a subset of legal risk. Specifically, virtual currency administrators or legal exchangers may present risks similar to other money transmitters, as well in presenting their own unique risks. Quite simply, many users of virtual currencies do so because of the perceptions that transactions conducted using virtual currencies are anonymous. The less than transparent nature of the transactions, may make it more difficult for a financial institution to truly know and understand the activities of its customer and whether the customer's activities are legal. Therefore, these transactions may present a higher risk for banks and require additional due diligence and monitoring.

Another important risk for community banks to consider is credit risk. How should a community bank respond if a borrower wants to specifically post Bitcoin or another virtual currency as collateral for a loan ? For many, virtual currencies are simply another form of cash, so it is not hard to analyse that bankers will face such a scenario at some point. In this case, caution is appropriate. Bankers should carefully weigh the pros and cons of extending any loan secured by Bitcoin or other virtual currencies (in whole or in part), or where the source of loan repayment is in some way dependent on the virtual currency. For one, the value of Bitcoin in particular has been **volatile**. Then, the collateral value could fluctuate widely from day-to-day. Bankers also need to think about control over the account. How does the banker control access to a virtual wallet, and how can it control the borrower's access to the virtual wallet ? In the event of a loan default, the bank would need to take control of the virtual currency. This would require access to the borrower's virtual wallet and private key. All of this suggests that the loan agreement needs to be carefully **crafted** and that additional steps need to be taken to ensure the bank has a perfected lien on the virtual currency.

# ANUSHKA ACADEMY

Virtual currencies bring with them, both opportunities and challenges, and they are likely here to stay. Although, it is too early to determine just how prevalent they will be in the coming years, we too expect that the virtual participants in the virtual currency ecosystem will increasingly intersect with the banking industry.

81. Which of the following is the meaning of the phrase '**fraught with dangers**' as mentioned in the passage ?
- (1) Healthy                      (2) Tensed  
(3) Evil                          (4) Risky  
(5) Stable
82. Which of the following is most nearly the **opposite** in meaning to the word '**VOLATILE**' as used in the passage ?
- (1) Suitable                      (2) Expensive  
(3) Temporary                  (4) Delicate  
(5) Stable
83. Which of the following can be a suitable title for the passage ?
- (1) Why virtual currencies work well in developing countries  
(2) Virtual currency and risk involved in its employment  
(3) Reasons to convert real currency into virtual currency  
(4) Role of participants involved in handling real currency  
(5) Virtual Currency- An exercise in futility
84. As mentioned in the passage, banks may face which of the following risks while dealing with virtual currencies ?
- A. Since these transactions are largely untraceable, virtual currencies may be misused for criminal activities.  
B. The price of virtual currencies including Bitcoin is subject to significant fluctuations.  
C. There are few designated ATMs from which one can withdraw such currencies.
- (1) Only A  
(2) Both A and B  
(3) Only B  
(4) Only C  
(5) Both B and C
85. The author in the given passage :
- (1) criticises community banks which cater to consumers handling virtual currencies.  
(2) wants to do completely do away with real currency.  
(3) is optimistic but cautious about the employment of virtual currencies.  
(4) urges the Government of his country to take legal action against those involved in virtual currencies.  
(5) is upset over the present economic situation in his country.
86. As mentioned in the passage, which of the following is/are the characteristics of virtual currencies ?
- A. They are equivalent in value to other payment mechanisms.  
B. They cannot be destroyed.  
C. They can be used as later date as a medium of exchange.
- (1) Only A                      (2) Both B and C  
(3) Only B                      (4) Only C  
(5) Both A and B
87. Which of the following is most nearly the **same** in meaning to the word '**GAINING**' as used in the passage ?
- (1) Attaining                      (2) Withdrawing  
(3) Highlighting                  (4) Talking  
(5) Increasing
88. Which of the following is most nearly the **same** in meaning to the word '**CRAFTED**' as used in the passage ?
- (1) Designed                      (2) Stitched  
(3) Stoned                          (4) Stack  
(5) Divulged
89. Which of the following statements is true in the context of the passage ?
- (1) Most entities such as money exchangers do not access to traditional banking services.  
(2) The value of virtual currencies is more than that of the real currency.  
(3) Bitcoin provides most privacy in comparison to recently introduced virtual currencies.  
(4) Community banks can play a crucial role while catering to entities engaged in dealing with virtual currencies.  
(5) None of the given statements, is true.

# ANUSHKA ACADEMY

90. Which of the following is most nearly the **opposite** in meaning to the word '**ANONYMITY**' as used in the passage ?

- (1) Ambiguity            (2) Surface
- (3) Beauty                (4) Darkness
- (5) Visibility

**Directions (91-100): In the given passage, there are blanks, each of which has been numbered. Against each five words are suggested, one of which fits the blank appropriately. Find out the appropriate words in each case.**

After spending time and efforts to stabilise rural incomes in the face of plummeting agricultural prices, Thailand's government has now banned its attention to dealing with unfair lending practices. This is part of a wider **...(91)...** set in motion to reform state dominated rural credit markets. Thailand has made great strides in **...(92)...** access to financial services. 73 percent of the population now has a bank account and only 3 percent has no access **...(93)...** to formal finance. But lending by loan sharks has proved hard to stamp out. One reason is that Thais like to keep things informal. The country's shadow economy **...(94)...** for more than 50 percent of GDP- the highest in Asia. Household borrowing as a share of national income in Thailand now **...(95)...** at 68 percent of GDP, much higher than other middle income countries such as China (20%), India (16%) and Indonesia (17%). To make the **...(96)...** for loan sharks, the government wants to strap an interest ceiling that has been in place for sixty years. The cap **...(97)...** registered non-bank lenders from changing more than 28 percent per year (including a 13 percent-service charge). The idea is to encourage non-banks to provide formal credit to poor households. **...(98)...** institutions are typically community based groups founded by the Ministry of Interior, NGOs, local governments and monks. The cap means that it is not **...(99)...** for these groups to get into rural lending. Thailand is a vast country and delivering financial services in remote areas is costly. A Thai loan shark typically **...(100)...** two lending schemes - a borrower can just pay interest of 2 percent per day every day for 24 days or repay the principle plus 2 percent daily interest in equal instalments. Both are terrible deals and switching from a loan shark to a sound financial institution can save a household as much as \$ 1,00,000 per month.

- 91. (1) gap                    (2) space
- (3) effort                  (4) distance
- (5) confusion

- 92. (1) give                    (2) insisting
- (3) inhibiting              (4) improving
- (5) ignoring

- 93. (1) service                (2) whether
- (3) instead                 (4) whatsoever
- (5) further

- 94. (1) totals                  (2) value
- (3) equivalent              (4) made
- (5) account's

- 95. (1) reach                    (2) stands
- (3) fallen                    (4) arrive
- (5) received

- 96. (1) way                      (2) rough
- (3) inhibition                (4) encouragement
- (5) roughly

- 97. (1) allows                  (2) prohibits
- (3) tries                      (4) interferes
- (5) inhibits

- 98. (1) These                    (2) Which
- (3) Its                         (4) Through
- (5) When

- 99. (1) economical              (2) necessity
- (3) essentially                (4) rich
- (5) successfully

- 100. (1) other                    (2) have
- (3) choose                    (4) opts
- (5) profit