

## TEST 28 CSAT Full Test II Answers

**Directions( Qs. 1-5)** Read the passage carefully and answer the questions that follows:

### Passage

Sea ice has a bright surface ; so much of the sunlight that strikes it is reflected back into space. As a result , areas covered by sea ice do not absorb much solar energy . Sea ice also affects the movement of ocean waters.

Water below sea ice has a higher concentration of salt and is denser than surrounding ocean water and so it sinks. In this way, sea ice contributes to the ocean's global 'conveyor – belt' circulation. Cold, dense, polar water sinks and moves along the ocean bottom towards the equator ,while warm water from mid-depth to the surface travels from the equator towards the poles. Changes in the amount of sea ice can disrupt normal ocean circulation, thereby leading to changes in global climate.

'Satellites can provide detailed measures of how much ice is covering the pole right now, but sediment cores are like fossils of the ocean's history', said Mr.Gregery. Sediment cores are essentially a record of sediments that settled at the sea floor, layer by layer, and they record the conditions of the ocean system during the time they settled. Scientists can search for a bio-chemical marker that is tied to certain species of algae that live only in ice . Polar bears , whales , walrus and seals are changing their feeding and migration patterns. Both the atmospheric currents and the ocean currents can be expected to change.

1. According to the passage, sea ice formation contributes to
- (a) reflection of sunlight
  - (b) global warming
  - (c) movement of ocean waters**
  - (d) movement of atmospheric current

2. According to the passage, what helps Mr. Gregory study the ocean's history?
- (a) Sediment cores**
  - (b) Bio-chemical markers
  - (c) Satellites
  - (d) Fossils

3. Which of the following is supported by the author about the usage of bio-chemical markers?
- (a) To find the history of ocean structure
  - (b) To find the existence of ice at that time**
  - (c) To find the changes in total volume of ice
  - (d) to find the changes in surface area.

4. The second paragraph in this passage explains
- (a) the formation of sea ice
  - (b) rise of temperature on earth due to sea ice
  - (c) water below the sea ice
  - d)how the ocean currents are formed.**

5. All of the following are possible side effects of sea ice melting except
- (a) change in ocean current
  - (b) changes in migration patterns of polar bears
  - (c) increase in temperature
  - (d) increase in the density of arctic sea water.**

6. A school starts at 9 a.m and lasts till 1:30 p.m . four periods are held for each class during this time period. After every period , a 10 min break is given to the students. The exact duration of each period is:
- (a) 57.5min
  - (b) 1h**
  - (c) 1h7.5min
  - (d) 45 min

**B) 1 h**  
Time between 9 to 1.30 is 270 mins  
Remove break time 30 mins so 240 min  
240/4 periods = 60 mins= 1 hr

7. A two-digit number is such that the product of its digit is 18. When 63 is subtracted from the number, the digits of the number interchange their places. Find the number.
- (a) 29
  - (b) 36
  - (c) 63
  - (d) 92**

**d)92**  
GO by answer option, 63 cannot be subtracted from 29,36,63 so only option is 92, check and see

8. ₹215 is divided among A,B and C in such a way that A receives 25% more than B and B receives 25 % less than C, B's share is ₹

- (a) 44 (b) 55 (c) 60 (d) 72

**c) 60**

$$A:B:C = 75(5/4):75:100$$

$$= 15/4:3:4 = 15:12:16$$

43	→	215
12	→	60

9. If a:b = 11:6 and b:c = 4:3, then find the value of  $\frac{a+b+c}{a-b-c}$

- (a) 39 (b) 43 (c) 59 (d) 63

**b) 43**

Here  $a = \frac{11}{6}b$  and  $c = \frac{3}{4}b$

Now  $a+b+c = \frac{11}{6}b + b + \frac{3}{4}b = \frac{43}{12}b$

**Ans**  $a-b-c = \frac{11}{6}b - b - \frac{3}{4}b = \frac{1}{12}b$

Therefore dividing answer is 43

10. A person bought two shirts. The cost price of the costlier shirt exceeds the cost price of the cheaper shirt by  $\frac{1}{4}$ th the cost price of the cheaper shirt. He sold the costlier shirt at a gain of 50% and the cheaper shirt at a gain of 25% and received ₹125 as total S.P. Find the cost price of the cheaper shirt

- (a) ₹40 (b) ₹50 (c) ₹30 (d) ₹60

**A) 40**

Costly	: Cheap	
CP 125	: 100	
SP $125+62.5=187.5$	: $100+25=125$	
312.5	→	125
100	→	? 40

**Directions( Qs.11-14)** Based on the following information regarding a family and answer the questions that follows:

E, a male, and F, a female, are married. They have a daughter G and 2 sons H and I. J and K are husband and wife and they have 2 sons L and M a daughter N. G and M are married to each other and they have 2 sons O and P. H and N are married to each other and they have 2 daughters Q and R. S and T are husband and wife, who have 2 daughters U and V, who are married to I and L ,respectively,

11. What is the relations between G and R?

- (a) **R is the niece of G**  
 (b) G is R's mother -in-law  
 (c) G's father is R's brother  
 (d) None of the above

12. How are F and M related?

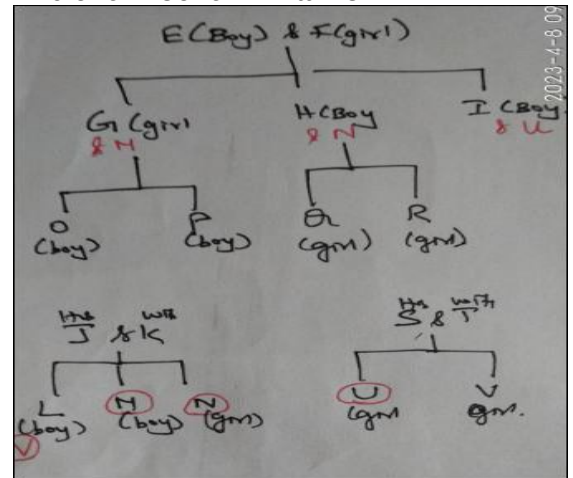
- (a) **F is M's mother-in-law**  
 (b) Mis F's grandson  
 (c) Fis M's aunt  
 (d) None of these

13. Which of the following statements is false?

- (a) E is the maternal grandfather of P  
 (b) F is R's paternal grandmother  
 (c) **L is the father of Q**  
 (d) O is N's nephew.

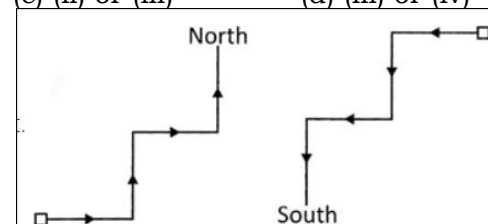
14. Which of the following statements is true?

- (a) V is the daughter-in-law of E  
 (b) F is the mother-in-law of V  
 (c) S is the father-in-law of U  
 (d) **T is the mother-in-law of L**



15. Ajay started walking positioning his back towards the sun. After some time, he turned left, then turned right and then turned towards the left again. In which direction is he going now?

- (i) North (ii) West (iii) South (iv) East  
 (a) (i) or (ii) (b) **(i) or (iii)**  
 (c) (ii) or (iii) (d) (iii) or (iv)



16. A invests ₹5000 in a bank for 3 years and the bank promises compound interest at the rate of 10% p.a compounded annually on the money invested. However, B invests the same amount for 3 years at a simple interest of 11%p.a Who receives more interest and by how much?

- (a) Both receive the same amount of interest (b) B, ₹5  
(c) A, ₹5 (d) A, ₹10

**(c) A, ₹5 CI= 1655 SI=1650**

17. A room 4m48cm long and 3m 50cm broad is to be paved with square tiles. Find the least number of square tiles required to cover the floor.

- (a) 14 (b) 25 (c) 196 (d) 800

**(d) 800**

Length of largest tile = H.C.F. of 448 cm and 350 cm = 14 cm.

Area of each tile =  $(14 \times 14)$  cm<sup>2</sup>

∴ Required number of tiles

=  $(448 \times 350 / 14 \times 14) = 800$

Directions(Qs.18-20) Read the passage carefully and answer the questions that follows:

### Passage

The government cannot afford to compartmentalize education. It has to be emphasized that any country which does not have a good university education will never be listed as an independent country and will never be able to progress. Only countries prepared to tolerate a second rate and subjugate status in the world would neglect higher education. If India has had any position in the comity of nations in the past, it was only because it had a better higher education than many of its Asian counterparts. This clearly emphasis on higher education, however, does not imply that it should be supported and developed at the cost of primary and secondary education.

18. Which of the following best explains the main idea of the passage?

**(a) Higher education is important for the growth of a country.**

- (b) To emphasize more on primary education rather than higher education  
(c) The government has made a wrong move in compartmentalizing education  
(d) To highlight the superiority of India in higher education as compared to the rest of the worlds.

19. Which of the following is the most likely title of the passage?

- (a) Lack of higher education opportunities in India.  
(b) A comparison of higher education in India with that of the West.  
**(c) Importance of higher education in the growth of a country.**  
(d) Basic education versus higher education.

20. The passage answers which of the followings

- I. Why primary and secondary education is important?  
II. How higher education is related to the growth of the country?  
III. Why higher education is important for the country?  
(a) Only I (b) **Both II and III**  
(c) Only III (d) All of these

21. A woman rows 20 km upstream and comes back to the starting point in 3 h. If the speed of the stream is 5 km/h, then find the speed of rowing in still waters.

- (a) 10 km/h (b) 12.5 km/h  
(c) **15 km/h** (d) 17.5 km/h

**C)15km/hr**

Let the speed of the boat in still water = x km/h.

Then, The speed of boat upstream = x-5 km/h

The speed of boat downstream = (x + 5) km/h.

According to the question, we can write as,

$20/x-5+20/x+5=3$  Solving we get  $3x^2 -40x+75=0$   
 $-45 \times 5 = 75$  now  $-45/3 = 15$

Thus, the speed of the boat in still water is 15 km/h

22. The academic grade of a student of class 10<sup>th</sup> is based on an average score of five tests. The maximum marks in each of the five subjects are 100. A scores an average of 88 marks in the first three tests. What is the average marks scored by A in the next two tests if the overall average of his marks is 90?  
(a) 91 marks (b) 92 marks

(c) 93 marks (d) 94 marks

**C) 93**

Maximum marks in five test =100  
Total marks in five marks =5×100=500 marks  
Average of 88 marks in the first three tests by A, then the total marks in three test =88×3=264 marks  
The overall average in five tests =90  
Then, the total marks in five tests =90×5=450 marks  
Then the marks in two tests =450-264=186 marks  
Then, the average marks in two test  $186/2= 93$  marks

23. Pointing to a lady in the photograph, sarita said, “ Her son’s father is the son-in-law of my mother”. How is Sarita related to the lady?  
(a)Aunt (b) **Sister**  
(c)Mother (d) Cousin

24. A man said to a lady, “ Your mother’s husband’s sister is my aunt.” How is the lady related to the man?  
(a)Daughter (b) Grand daughter  
(c)Mother (d) **Sister.**

**D) Sister**

Your mother's husband is your father; your father's sister is your aunt. So, lady's aunt is man's aunt and therefore lady is man's sister.

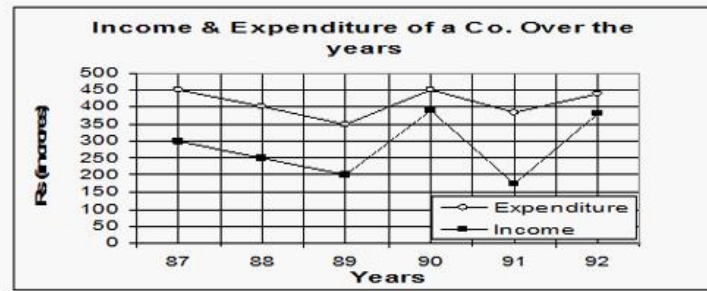
25. In a certain code , FIRE is written as QHOE and MOVE as ZMWE. Following the same rule of coding, what should be the code for the word OVER?  
(a)MWED (b)**MWEO** (c)MWOE d)MWZO

**B)MWEO**

Given, FIRE is written as QHOE and MOVE as ZMWE.  
There isn't any definite coding pattern between the given word and its corresponding word. We have,  
 $F \rightarrow Q, I \rightarrow H, R \rightarrow O, E \rightarrow E$   
 $M \rightarrow Z, O \rightarrow M, V \rightarrow W, E \rightarrow E$   
Clearly, the code for the word **OVER** is **MWEO**.

**DIRECTIONS for questions 26-**

**30:** Study the following graph carefully and answer the line graph problems given below:



26. The aggregate expenditure of which of the following sets of years was equivalent to the income in 1990?

- (a) 1987 & 1988 (b)1987 & 1989  
(c)1988 & 1989 (d) **None of these**

27. What was the approximate percentage decrease in income from 1987 to 1988?

- (a)80% (b)50% (c)**17%** (d) 40%

28 In what number of the given years was the expenditure more than the average expenditure of the given years?

- (a)4 (b)**3** (c) 1 (d) 6

29. In which of the following years was the ratio of expenditure to the income, the lowest?

- (a) 1987 (b)1988 (c)1989 (d)**1990**

30. What was the approximate percentage increase in expenditure from 1989 to 1990?

- (a)35% (b)40% (c)20%(d) **None of these**

26) D Going by options:

For 1987 & 1988, the total expenditure = 450 + 400 = 850 cr.  
For 1987 & 1989 the total expenditure = 450 + 350 = 800 cr.  
For 1988 & 1989 the total expenditure = 400 + 350 = 750 cr.  
Income in 1990 = 400 cr. None of the options satisfies.

27) C Income in 1987 = 300 cr. Income in 1988 = 250 cr. % Decrease =  $300 - 250 / 300 \times 100 = 16.66\%$   
28) B The average comes out to be around Rs 410. There are 3 years having expenditure more than the average expenditure.

29) D For 1987, % of expenditure to Income =  $450 / 300 = 1.5$   
For 1988, % of expenditure to Income =  $400 / 250 = 1.6$   
For 1989, % of expenditure to Income =  $350 / 200 = 1.75$   
For 1990, % of expenditure to Income =  $450 / 400 = 1.125$   
Obviously it is lowest for 1990.

30) D Expenditure in 1989 = 350 cr. Expenditure in 1990 = 450 cr. %increase =  $450 - 350 / 350 \times 100 = 28.57\%$   
None of the options satisfies.

31. A tub is filled by two taps in 10 min. Tap 1 is closed after 4 min, tap 2 fills

the remaining tub in 12 min. How much time does tap1 require to fill the tub?

- (a)15mins (b)40mins (c)24mins (d)30mins

**B) 40 MINS**  
 Tap T1 and T2 can fill the tub in 10 min.  
 $\frac{1}{T_1} + \frac{1}{T_2} = \frac{1}{10}$  ... (1)  
 Now,  
 Tub filled by T1 in 4 min + Tub filled by T2 in 12 min = 1  
 $(\frac{1}{T_1} \times 4) + (\frac{1}{T_2} \times 12) = 1$  ..... (2)  
 From (1) and (2);  
 $\frac{4}{T_1} + 12(\frac{1}{10} - \frac{1}{T_1}) = 1$   
 $\frac{4}{T_1} + \frac{12}{10} - \frac{12}{T_1} = 1$   
 $\frac{12}{10} - \frac{8}{T_1} = 1$   
 $\frac{12T_1 - 80}{10T_1} = 1$        $2T_1 = 80$   
 $T_1 = 40$   
 Hence; T1 takes 40 minutes to fill the tub.

32. A horse is tied in the middle of a field with a 7ft long rope. If the horse grazes 22 sq.ft per day, then approximately what time would be taken by the horse to graze the whole field?

- (a)6days (b)7days (c)8days (d)9days

**(b)7days**  
 No. of days =  $\frac{22/7 \times 7 \times 7}{22} = 7$  days

33. Find the number of bricks, each measuring 5cm x 3cm x 3cm, required to construct a wall 10m long, 5m high and 0.5m thick, in which the mortar occupies 10% of the volume of the wall.

- (a)5 (b)500 (c)500000 (d)50000

**c)500000**  
 Area of wall =  $1000 \times 500 \times 50 = 25000000$   
 Area to be filled by brick = 90% =  $22500000 / 5 \times 3 \times 3 = 500000$

34. A shop has eight doors and 12 windows. In how many ways can a person enter through the window and exit through the door?

- (a)8 (b)12 (c)20 (d)96

**(d)96**     $8 \times 12 = 96$

35. One ticket is drawn at random from a bag containing 20 tickets. The tickets are numbered from 1 to 20. What is the probability that the ticket is a multiple of three or five?

- (a)1/5 (b)2/5 (c)1/2 (d)9/20

**(d)9/20**  
 Multiple of 3 = 3, 6, 9, 12, 15, 18  
 Multiple of 5 = 5, 10, 15, 20  
 Probability =  $\frac{6+4-1}{20} = \frac{9}{20}$

**Study the pie-chart and answers the question(36-40) that follow.**

The following pie-chart shows the sources of funds to be collected by the National Highways Authority of India (NHAI) for its Phase II projects.

Sources of funds to be arranged by NHAI for Phase II projects (in crores Rs.)



36. Near about 20% of the funds are to be arranged through:

- a)SPVS      b)External Assistance  
 c)Annuity      d)Market Borrowing

37. If NHAI could receive a total of Rs. 9695 crores as External Assistance, by what percent (approximately) should it increase the Market Borrowing to arrange for the shortage of funds?

- a)4.5%    b)7.5%    c)6%    d)8%

38. If the toll is to be collected through an outsourced agency by allowing a maximum 10% commission, how much amount should be permitted to be collected by the outsourced agency, so that the project is supported with Rs. 4910 crores?

- a)Rs. 6213 crores    b)Rs. 5827 crores  
 c)Rs. 5401 crores    d)Rs. 5316 crores

39. The central angle corresponding to Market Borrowing is

- a)52°    b)137.8°    c)187.2°    d)192.4°

40. The approximate ratio of the funds to be arranged through Toll and that through Market Borrowing is

- a)2 : 9    b)1 : 6    c)3 : 11    d)2 : 5

**36. b)**  
 20% of the total funds to be arranged = Rs. (20% of 57600) crores = Rs. 11520

crores  $\approx$  Rs. 11486 crores. Rs. 11486 crores is the amount of funds to be arranged through External Assistance.

**37. c)** Shortage of funds arranged through External Assistance = Rs. (11486 - 9695) crores = Rs. 1791 crores  $\therefore$  Increase required in Market Borrowing = Rs. 1791 crores.

Percentage increase required =	$\left( \frac{1791}{29952} \times 100 \right)$	% =
		5.98% $\approx$ 6%.

**38.C**  
Amount permitted = (Funds required from Toll for projects of Phase II) + (10% of these funds) = Rs. 4910 crores + Rs. (10% of 4910) crores = Rs. (4910 + 491) crores = Rs. 5401 crores.

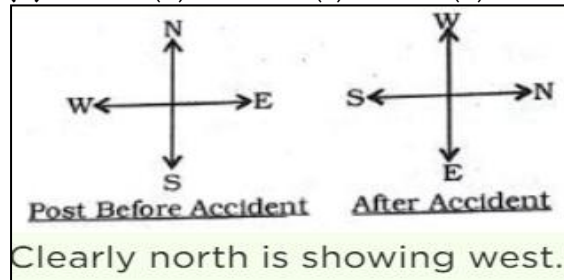
**39. C)** Central angle corresponding to Market Borrowing =

$$\left( \frac{29952}{57600} \times 360^\circ \right) = 187.2^\circ$$

**40.b** Required ratio =  $\frac{4910}{29952} = \frac{1}{6.1} \approx \frac{1}{6}$ .

41. A direction pole was situated on a crossing. Due to an accident the pole turned in such a manner that the pointer which indicated east direction, was now pointing towards the south. According to the pointer, one traveller was travelling in the west direction. In which direction was he actually travelling?

(a) North (b) South (c) East (d) West



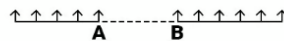
42. In a row of students, A is fifth from the left end and B is sixth from the right end. When they exchange their positions, A becomes fifteenth from the left end. What is the position of B from the right end?

(a) 12<sup>th</sup> (b) 14<sup>th</sup> (c) 15<sup>th</sup> (d) 16<sup>th</sup>

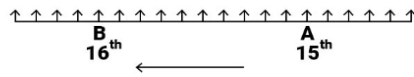
**d) 16th**

A is fifth from the left end and B is 6 from the right end.

**Initial**



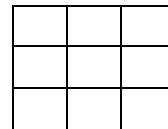
**After exchange A to B**



After exchanging A and B,

The position of B from the right end is 16<sup>th</sup>.

43. The number of squares in the figure given below is:



(a) 10 (b) 12 (c) 14 (d) 16

**c) 14**

There are 3 rows and 3 columns in the above figure. So let  $n = 3$ .

Here, we use formulas for finding number of squares in an  $n \times n$  grid as follows.

**Formula :-**

$$n^2 + (n-1)^2 + (n-2)^2 + \dots + (n-n)^2$$

Now substitute  $n = 3$  in the above formula.

$$3^2 + (3-1)^2 + (3-2)^2 + (3-3)^2$$

$$9 + 2^2 + 1^2 + 0 = 9 + 4 + 1 = 14$$

44. In the question below there are four statements and five conclusions in the options. You have to take the given statements to be true and then decide which of the given conclusions logically follow (s) from the four statements

**Statements:**

- Some Roses are Lilies.
- All Lilies are Flowers.
- All Tagore are Flowers.
- All Beads are Lilies.

**Conclusions:**

- I. Some Tagore are Lilies
- II. Some Roses are Tagore
- III. Some Beads are Roses
- IV. No Tagore are Roses
- V. Some Roses are not Flowers

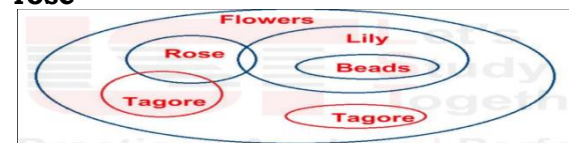
A. Only I and II follow

B. Only either II or IV follows

**C. Only either II or IV and V follow**

D. Only III and IV follow

**Flowers should not be fully around rose**



45. While adding the first few consecutive natural numbers, a candidate missed one of the numbers and wrote the answer as 177. Which number did the candidate miss?

- (a) 11 (b) 12 (c) 13 (d) 14

(c) Let there be  $n$  natural numbers and ' $x$ ' be the number missed out.

$$\text{Now, } \frac{n(n+1)}{2} - x = 177$$

$$n(n+1) - 2x = 354$$

$$n(n+1) = 354 + 2x$$

Out of the given options only  $x = 13$  satisfies it, as  $19(19+1) = n(n+1) = 354 + 2(13) = 380$

**Directions(Qs.46-50)** Read the passage carefully and answer the questions that follows:

### Passage

A demonetization that delegitimizes a certain currency, or even certain denominations of it, would extinguish wealth held in that form. What we have seen, however, is a less extreme case. In this one, holders of Rs.500 or Rs.1000 notes can exchange them or pay these into their bank accounts. This does not extinguish wealth as much as it will bring the hoards into the taxman's radar when their owners draw upon them to make payments. For, as these will be bank transactions there would be a record of them. So, existing black money cannot be used to generate more of the same. To this extent the scheme cannot be faulted. Of course, it cannot be assumed that what is in a bank will necessarily be declared to the income tax authorities, but it will certainly come under scrutiny in a way that it was not when stashed under the mattress.

What are some reasons why we may welcome such a move? First, the concealment of income with a view to avoid tax is a crime. So, in a constitutional democracy such as ours those who avoid tax deserve to be punished. Second, in order to evade the law, those with unaccounted wealth proceed to corrupt others, most

importantly representatives of the state. This criminalizes the system further. If democracy is a way of actualizing the public will, such criminalization of the machinery of government works against the ideal. So, the practice of tax evasion needs to be rooted. To that extent this move of the government may be welcomed.

But how significant is it likely to be in the punishment it metes out to tax evaders and in its ability to control the generation of unaccounted wealth in the future? The quantitative significance of this move depends upon the extent to which unaccounted, or 'black', wealth is held in the form of high-value currency notes of the specified denomination. If unaccounted money by Indians is held in the form of foreign bank accounts, the present scheme can do nothing about it. This speculation would suggest that if unaccounted money is not held as Rs.500 or Rs.1000 notes, the move is pretty much useless. There is, however, the separate issue of counterfeit currency. If there is a significant volume of counterfeit currency circulating in the form of Rs.500 or Rs.1000 notes, the demonetization will also extinguish unaccounted money from this source. If counterfeit currency is actually used to de-stabilize the Indian Union, as has been claimed, deflating this route enhances its security. This would count as another reason to welcome the move.

Now to the question of whether the demonetization will eliminate the black economy of the future. It should be obvious that it cannot by itself. For this we would need a policy that checks the generation of black incomes at source. It would be a good surmise that much of the unaccounted money is generated in the purchase and sale of gold and of property. The markets for gold and property are highly concentrated, with relatively few sellers exerting considerable control over supply. Monopoly power combined with the cultural significance of both at home and gold ornaments in India empowers these sellers to insist that they are paid in cash, leaving many ordinary people

in this country to have to abet criminal activity. However, the very fact of property firms, lesser builders and jewelers being highly visible and small in number makes it that much easier for the long arm of the law to control them. For this to take place though, action by the tax authorities alone will not suffice. It would require the Central government to step in and legislate that all transactions in gold and property go through banks. There could be hue and cry following this of course, but you can't govern crime by being sensitive to the grief of criminals.

46. Which of the following is one of the main objectives of demonetization of Rs. 500 and Rs.1000 notes?

- a) To stop the circulation of money in the economy.
- b) To identify the population living below poverty line.
- c) To bring the hoarders of money into the taxman's radar.**
- d) To increase the inflation in the economy.

47. The author of the passage is referring to what with the phrase 'stashed under the mattress':

- a) Plastic money
- b) Black money**
- c) White money
- d) Liquid money

48. Which of the following is incorrect regarding demonetization in India?

- a) It will help in identifying the tax invaders holding the black money.
- b) Unaccounted wealth will be scrutinized.
- c) Black money will be redistributed in the economy in various forms.
- d) Income tax authorities will not be authorized to look into the bank account details of the hoarder of black money.**

49. According to the author of the passage, the demonetization move is only helpful when:

- a) Black money is kept in the bank accounts outside India.
- b) Black money is kept in the form of gold.

**c) Black money is kept in the form of high-value currency notes of the specified denomination.**

d) Black money is kept in the demat accounts.

50. Other than the issue of black money, which of the following issue is being addressed by the demonetization step?

- a) Increase in the population in India.
- b) Increase in the circulation of counterfeit currency in India.**
- c) Increase in the unemployment in India.
- d) Increase in the demand and supply of currency in India.

**Directions( Qs.51-55)** Based on the following information regarding a family and answer the questions that follows:

Eight friends – P, Q, R, S, T, U, V & W are sitting around a circle facing the center. V is third to the right of Q & second to the left of R. Q is second to the left of T & immediate right of S. U is between Q & T. P is not at the left of R.

51. Who is exactly at left of S?

- (a) Q **(b) P** (c) U (d) V

52. Who is second to right of T?

- (a) R (b) P **(c) W** (d) V

53. In which of the following pairs the first person sits exactly at the right of second person?

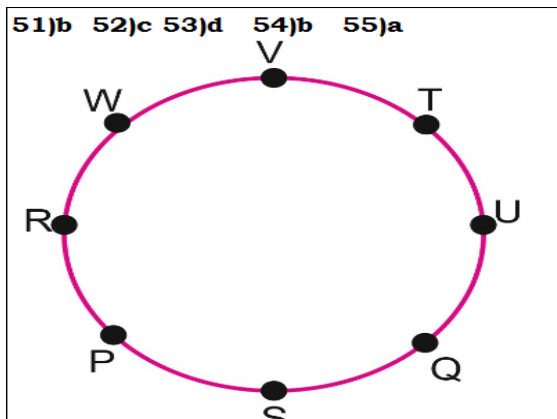
- (a) UT (b) WR (c) WT **(d) VT**

54. What is the exact position of W?

- (a) Just left of V **(b) Just right of V**
- (c) In between U and V
- (d) Immediate right to R

55. Who is second at right of S?

- (a) U** (b) R (c) T (d) P



**Directions(Qs.56-60)** Read the passage carefully and answer the questions that follows:

### Passage

In a big step towards resolution of bad loans, Indian banks, Reserve Bank of India and the union finance ministry are discussing setting up two special funds to resurrect troubled investments through equity infusion or more debt funds. The two funds proposed are Stressed Assets Equity Fund and Stressed Assets Lending Fund. "Creation of separate funds for resolution of stressed assets is being worked out. Indian Banks' Association (IBA) is finalizing the road map," adding the corpus of these two funds will be fluid and will take case-specific action.

According to RBI data, the stressed assets ratio for the banking sector, which includes gross non-performing assets (NPAs), increased to 14.5% at the end of December 2015 as against 9.8% at the end of March 2012. State-run banks have the highest share in stressed loans. Their gross NPAs or bad loans alone rose from Rs 2.67 lakh crore in March 2015 to Rs 3.61 lakh crore in December. A senior official with IBA said that the stressed assets equity fund (SAEF) will invest in equity of stressed borrower bringing equity to burdened projects. "It may take controlling stake either directly or through strategic debt restructuring scheme (SDR)," he said.

The other fund named stressed assets lending fund (SALF) will provide last mile funding or working capital funding to assets in trouble because of funding constraints. "An oversight committee will be formed to look into cases where these funds will invest. Discussions are on to work out the modalities," said the above quoted government official. Earlier this month, RBI had come out with a scheme for sustainable structuring of stressed assets, also termed as S4A, to strengthen the lenders' ability to deal with stressed assets and provide an avenue for reworking the financial structure of entities facing genuine difficulties. "The S4A envisages determination of the sustainable debt level for a stressed borrower and bifurcation of the outstanding debt into sustainable debt and equity/quasi-equity instruments which are expected to provide upside to the lenders when the borrower turns around," the RBI had noted in a statement.

56. Which of the following funds is build to resurrect troubled investments through debt funds?  
 (a)SAEF (b)SEAF (c)**SALF** (d)SLAF
57. What are Non-Performing Assets (NPAs)?  
 a) Assets of the banks which bring in cash.  
**b) Assets of the banks which don't bring any return.**  
 c) Movable assets of the bank.  
 d) Immovable assets of the bank.
58. Which of the following statement is incorrect according to the passage?  
 a) Gross NPAs rose from Rs 2.67 lakh crore in March 2015 to Rs 3.61 lakh crore in December 2015.  
 b) Gross non-performing assets (NPAs) were 14.5% in December 2015.  
 c) Gross non-performing assets (NPAs) were 9.8% in March 2012.  
**d) Gross non-performing assets (NPAs) were 14.5% in March 2012.**
59. Stressed Assets Lending Fund (SALF) will provide:  
 a) Equity Capital Fund

- b) Fixed Capital Fund
- c) Working Capital Fund**
- d) Long-term Capital Fund

60. The objective of the scheme S4A is:

- a) To strengthen the lenders' ability to deal with stressed assets.
- b) To provide an avenue for reworking the financial structure of entities facing genuine difficulties.
- c) Sustainable structuring of stressed assets
- d) All of the above**

**Directions(61-65):** Refer to the data below and answer the questions that follows:

- (I) P, Q, R, S, T & U are travelling in a bus.
- (II) Two of them are journalists, two are engineers, one is an editor & one is a writer.
- (III) The editor P is married to a Journalist S.
- (iv) A writer is a married to Q. Q is in the same profession as U.
- (v) P, R, Q, S are two married couples & none of them has the same profession.
- (VI) U is a brother of R.

61. Which of the following pair show journalists?

- (a) P Q    **(b) S T**        (c) R S    (d) T U

62. Which of the following pairs shows the engineers?

- (a) R S (b) P Q    (c) T U    **(d) Q U**

63. Which of the following is the married couple?

- (a) Q U    (b) P Q    **(c) Q R**    (d) R U

64. What is the relation of R with U?

- (a) Uncle    (b) Sister
- (c) Brother    **(d) Cannot say**

65. Which of the following pairs shows the husband?

- (a) R Q    (b) R S    (c) T U    **(d) Not sure**

P	EDITOR	& S
Q	Engineer	
R	WRITER	& Q
S	JOURNALIST	
T	JOURNALIST	
U	Engineer	brother of R
<b>61) b ST    62)d) QU    63) C) QR</b>		
<b>64)d) cannot say    65) d) not sure</b>		

**Direction (66-70) :** Refer to the data below and answer the questions that follows:

- (i) A cuboid shaped wooden block has 6cm length, 4cm breadth and 1cm height.
- (ii) Two faces measuring 4cm x 1cm are coloured in black.
- (iii) Two faces measuring 6cm x 1cm are coloured in red.
- (iv) Two faces measuring 6cm x 4cm are coloured in green.
- (v) The block is divided into 6 equal cubes of side 1cm (from 6cm side), 4 equal cubes of side 1cm (from 4 cm side)

66. How many cubes having red, green and black colours on atleast one side of the cube will be formed

- (a) 16    (b) 12    (c) 10    **(d) 4**

67. How many small cubes will be formed?

- (a) 6    (b) 12    (c) 16    **(d) 24**

68. How many cubes will remain if the cubes having black and green coloured are removed?

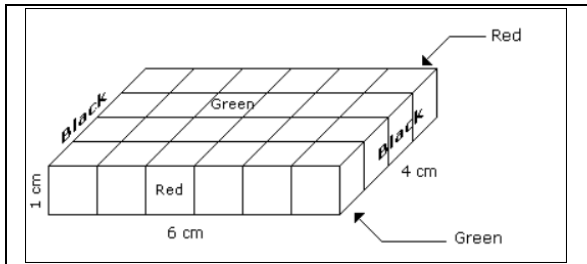
- (a) 4    (b) 8    (c) 12    **(d) 16**

69. How many cubes will have green colour on two sides and rest of the four sides having no colour?

- (a) 12    (b) 10    **(c) 8**    (d) 4

70. How many cubes will have 4 coloured sides and two non-coloured sides ?

- (a) 8    **(b) 4**    (c) 16    (d) 10



**66) d) 4** Such cubes are related to the corners of the cuboid. Since the number of corners of the cuboid is 4. Hence, the number of such small cubes is 4.

**67) d) 24** Number of small cubes =  $l \times b \times h = 6 \times 4 \times 1 = 24$

**68) d) 16** Number of small cubes which are Black and Green is 8 in all. Hence, the number of remaining cubes are =  $24 - 8 = 16$

**69)c) 8** There are 16 small cubes attached to the outer walls of the cuboid.

Therefore remaining inner small cubes will be the cubes having two sides green coloured.

So the required number =  $24 - 16 = 8$

**70) b) 4** Only 4 cubes situated at the corners of the cuboid will have 4 coloured and 2 non-coloured sides.

**Directions( Qs.71-75)** Read the passage carefully and answer the questions that follows:

### Passage

Electronic warfare refers to the use of the electromagnets spectrum (radio waves, radar, infrared, etc.) in war, utilizing electromagnetic signals for one's own advantage while denying their use to an adversary. Electromagnetic signals involve the use of radar, infrared and imaging equipment for sensing beyond the ordinary visual range in darkness, through fog, and even at huge distances. These and other technologies have illuminated the combat zone so that armed forces cannot be easily hidden.

Electronic countermeasures are equipment and technologies designed to frustrate enemy electronic systems. Stealth technology makes use of unusual shapes and special radar absorbent materials in the designs of

aircrafts, missiles and ships to scatter enemy radar. However, stealth is exceedingly expensive (the B-2 stealth bomber cost about US\$ 2 billion per plane, or about 3 times its weight in gold) and is prone to mechanical problems.

Electronics are changing the costs and comparative capabilities of weapons across the board. Computer chips in guided missiles have made them a terrifying weapon on land, sea and air. The miniaturization of such armaments is making smaller and cheaper military forces more potent than ever. An infantry soldier now can use a shoulder-fired missile costing US\$ 5,000 to demolish a main battle tank costing US\$ 5 million. Likewise, a small boat firing an anti-ship missile costing US\$ 100,000 can potentially destroy a major warship costing billions of dollars. Technological advances are in some way increasing the advantages of great powers over less powerful states, whereas in the other ways, undermining those advantages.

71. What is the crux of the passage?

(a) The capability of electronic warfare is important for national defence.

(b) The use of electronic warfare has increased in contemporary times.

**(c) Electronics have wide applications in the national defence.**

(d) Electronics are changing the costs and relative capabilities of the nations.

72. Consider the following statements:

1. Electronic counter-measures are costly to be implemented in comparison with Electronic warfare measures.

2. Till now, effective electronic counter-measures have not been developed.

**Which of the statements given above is/are not correct?**

(a) 1 only

(b) 2 only

**(c) Both 1 and 2**

(d) Neither 1 nor 2

73. According to the passage:

1. Electronic warfare includes the use of infrared rays in the war.

2. Electronic warfare increases the ability to watch the enemy movement.

3. Stealth technology is not very useful.

**Which of the statements given above is/are correct?**

- (a) 1 only (b) 1 and 2  
(c) 2 and 3 (d) 1,2 and 3

74. Which of the following is an advantage of implementing stealth technology?

- Stealth technology makes ships difficult to be detected through enemy radar.
- Stealth technology helps in saving national gold reserves.
- Stealth technology is costly
- Stealth technology may lead to technical problem in the vehicles in which it is used

**Which of the statements given above is/are correct?**

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

75. Consider the following assumptions:

- Electronic warfare leads to less harmful consequences for the human population.
- Electronic warfare is eco-friendly.
- Electronic warfare is used against the powerful states.
- Electronic warfare is leading to the development of small-size weapons.

**Which of the assumptions given above is/are not necessarily an advantage of electronic warfare?**

- (a) 4 only (b) 3 and 4  
(c) 1,2 and 3 (d) None of the above

**Directions( Qs.76-80)** Study the following information carefully and answer the questions that follows:

(i) A, B,C,D and E are five men sitting in a line facing to south- while M,N,O,P and Q are five ladies sitting in a second line parallel to the first line and are facing to North.

(ii) B who is just next to the left of D, is opposite to Q

(iii) C and N are diagonally opposite to each other.

(iv) E is opposite to O who is just next right of M

(v) P who is just to the left of Q, is opposite to D

(vi) M is at one end of the line.

76. Who is sitting third to the right of O?

- (a)Q (b) N (c)M (d)P

77. Which of the following pair is diagonally opposite to each other?

- (a)EQ (b)BO (c)AN (d)AM

78.If B shifts to the place of E, E shifts to the place of Q, and Q shifts to the place of B, then who will be the second to left of the person opposite to O?

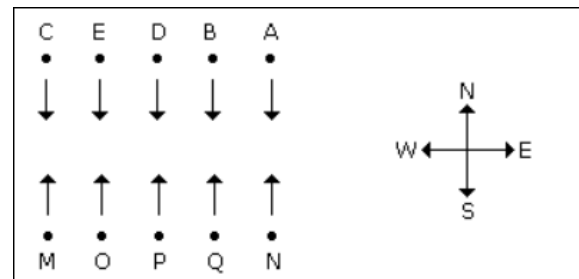
- (a)Q (b)P (c)E (d)D

79. If O and P , A and E and Band Q interchange their positions, then who will be second person to the right of the person who is opposite to the person second of the right of P?

- (a)D (b)A (c)E (d)O

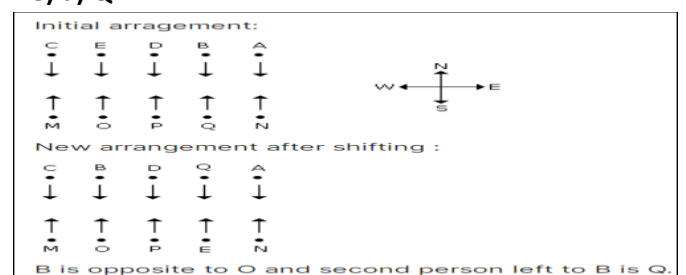
80. In the original arrangement who is sitting just opposite to N?

- (a)B (b)A (c)C (d)D

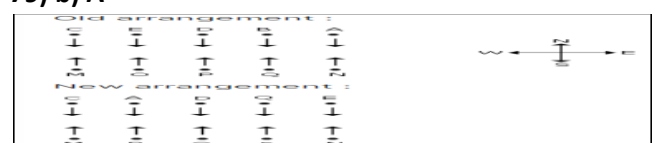


- 76) b)N 77)d)AM

78) a) Q



79) b) A



80) b) A

