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CSAT - 2015

QUESTION PAPER

SET - A

CSAT PROGRAMS

FOUNDATION BATCH :	MODULES :	TEST SERIES :
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9613-19-20-21



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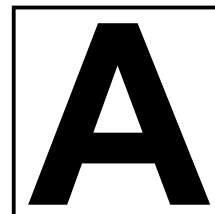
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TEST BOOKLET
GENERAL STUDIES
PAPER - II

Test Booklet Series



Time Allowed: Two Hours

Maximum Marks: 200

INSTRUCTIONS

1. IMMEDIATELY AFTER THE COMMENCEMENT OF THE EXAMINATION, YOU SHOULD CHECK THAT THIS TEST BOOKLET *DOES NOT* HAVE ANY UNPRINTED OR TORN OR MISSING PAGES OR ITEMS, ETC. IF SO, GET IT REPLACED BY A COMPLETE TEST BOOKLET.
2. **Please note that it is the candidate's responsibility to encode and fill in the Roll Number and Test Booklet Series A, B, C or D carefully and without any omission or discrepancy at the appropriate place in the OMR Answer Sheet. Any omission/discrepancy will render the Answer Sheet liable for rejection.**
3. You have to enter your Roll Number on the Test Booklet in the Box provided alongside. **DO NOT** write *anything else* on the test Booklet.
4. This Test Booklet contains **80** items (questions). Each item is printed only in **English**. Each item comprises four responses (answers). You will select the response which you want to mark on the Answer Sheet. In case you feel that there is more than one correct response, mark the response which you consider the best. In any case, choose **ONLY ONE** response for each item.
5. You have to mark all your responses **ONLY** on the separate Answer Sheet provided. See directions in the Answer Sheet.
6. **All** items carry equal marks.
7. Before you proceed to mark in the Answer Sheet the response to various items in the Test Booklet, you have to fill in some particulars in the Answer Sheet as per instructions sent to you with your Admission Certificate.
8. After you have completed filling in all your responses on the Answer Sheet and examination has concluded, you should hand over to the Invigilator **only the Answer Sheet**. You are permitted to take with you the Test Booklet.
9. Sheets for rough work are appended in the Test Booklet at the end.
10. **Penalty for wrong answers:**

THERE WILL BE PENALTY FOR WRONG ANSWERS MARKED BY A CANDIDATE IN ALL THE QUESTIONS.

- (i) There are four alternatives for the answer to every question. For each question for which a wrong answer has been given by the candidate, **one-third** of the marks assigned to that question will be deducted as penalty.
- (ii) If a candidate gives more than one answer, it will be treated as a **wrong answer** even if one of the given answers happens to be correct and there will be same penalty as above to that question.
- (iii) If a question is left blank, i.e. no answer is given by the candidate, there will be **no penalty** for that question.

DO NOT OPEN THIS TEST BOOKLET UNTIL YOU ARE TOLD TO DO SO

Directions for the following 8 (eight) items:

Read the following **six** passage and answer the items that follow. Your answers to these items should be based on the passages only.

Passage - 1

Human history abounds in claims and theories confining the right of governing to a few select citizens. Exclusion of the many is justified on the ground that human beings may be rightfully segregated for the good of society and viability of the political process.

01. Which one of the following statements is **least essential** as a part of the argument in the above passage?
- Man seeks control over external things affecting him.
 - In society, there are 'super' and 'sub' human beings.
 - Exceptions to universal citizen participation are conducive to systemic efficacy.
 - Governing implies recognition of disparities in individual capacities.

Passage - 2

By 2050, the Earth's population will likely have swelled from seven to nine billion people. To fill all those stomachs — while accounting for shifting consumption pattern, climate change, and a finite amount of arable land and potable water — some experts say food production will have to double. How can we make the numbers add up? Experts say higher yielding crop varieties and more efficient farming methods will be crucial. So will waste reduction. Experts urge cities to reclaim nutrients and water from waste stream and preserve farmland. Poor countries, they say, can improve crop storage and packaging and rich nations could cut back on resource-intensive foods like meat.

02. Which one of the following statements **best sums up** the above passage?
- The population of the world is growing very fast.
 - Food security is a perennial problem only in developing countries.
 - The world does not have enough resources to meet the impending food scarcity.
 - Food security is increasingly a collective challenge.

Passage - 3

Many people in India feel that if we cut our defence expenditure on weapon-building, we can create a climate of peace with our neighbours, subsequently reducing the conflict or creating a no-war situation. People who proclaim such ideas are either the victims of war or the propagators of false argument.

03. With reference to the above passage, which of the following is the **most valid assumption**?
- Building of weapons systems by us has instigated our neighbours to wage wars against us.
 - The greater spending on weapon-building by us would lessen the possibility of armed conflict with our neighbours.
 - It is necessary to have state of the art weapons systems for national security.
 - Many people in India believe that we are wasting our resources on weapon-building.

Passage - 4

India accounts for nearly a fifth of the world's child deaths. In terms of numbers, it is the highest in the world — nearly 16 lakhs every year. Of these, more than half die in the first month of life. Officials believe that the reason for this is the absence of steps to propagate basic health practices relating to breast feeding and immunisation. Also, the large reproductive population of 2.6 crore remains benefit of care during the critical phases of pregnancy and post-delivery. Added to this is the prevalence of child marriages, anaemia among young women and lack of focus on adolescent sanitation, all of which impact child death rates.

04. Which is the **critical inference** that can be made from the above passage?
- A lot of Indians are illiterate and hence do not recognize the value of basic health practices.
 - India has a very huge population and the government alone cannot manage public health services.
 - Universalization and integration of maternal health and child health services can effectively address the problem.
 - The nutrition of women in child bearing age does to affect child mortality rate.

Passage - 5

Food travel more than the people who eat them. Grocery stores and supermarkets are located with preserved and processed foods. This, however, often leads to environmental threats, such as pollution generated by long distance food transportation and wastage of food during processing and transportation, destruction of rain forests, reduced nutritional content, increased demand for preservation and packaging. Food insecurity also increase as the produce comes from regions that are not feeding their own population properly.

05. With reference to the above passage, which of the following statements is/are true?

1. Consuming regionally grown food and not depending on long travelled food is a part of eco-friendly behaviour.
2. Food processing industry puts a burden on our natural resources.

Select the correct answer using the code given below:

- (a) 1 only (b) 2 only
(c) Both 1 and 2 (d) Neither 1 nor 2

Passage - 6

I must say that, beyond occasionally exposing me to laughter, my constitutional shyness has been of no disadvantage whatever. In fact, I can see that, on the contrary, it has been all to my advantage. My hesitancy in speech, which was once an annoyance, is now a pleasure. Its greatest benefit has been that it has taught me the economy of words. I have naturally formed the habit of restraining my thoughts. And I can now give myself the certificate that a thoughtless word hardly ever escapes my tongue or pen. I do not recollect ever having had to regret anything in my speech or writing. I have thus been spared many a mishap and waste of time. Experience has taught me that silence is part of the spiritual discipline of a votary of truth. Proneness to exaggerate, to suppress or modify the truth, wittingly or unwittingly, is a natural weakness of man, and silence is a natural weakness of man, and silence is necessary in order to surmount it. A man of few words will rarely be thoughtless in his speech; he will measure every word. We find so many people impatient to talk. There is no chairman

of a meeting who is not pestered with notes for permission to speak. And whenever the permission is given the speaker generally exceeds the time-limit, asks for more time, and keeps on talking without permission. All this talking can hardly be said to be of any benefit to the world. It is so much waste of time. My shyness has been in reality my shield and buckler. It has allowed me to grow. It has helped me in my discernment of truth.

06. The author says that a thoughtless word hardly ever escapes his tongue or pen. Which one of the following is **not** a valid reason for this?

- (a) He has no intention to waste his time.
- (b) He believes in the economy of words.
- (c) He believes in restraining his thoughts.
- (d) He has hesitancy in his speech.

07. The most appropriate reason for the author to be spared many a mishap is that

- (a) he hardly utters or writes a thoughtless word.
- (b) he is a man of immense patience.
- (c) he believes that he is a spiritual person.
- (d) he is a votary of truth.

08. For the author, silence is necessary in order to surmount

- (a) constitutional shyness.
- (b) hesitancy in speech.
- (c) suppression of thoughts.
- (d) tendency to overstate.

09. Twelve people form a club. By picking lots, one of them will host a dinner for all once in a month. The number of dinners a particular member has to host in one year is

- (a) One
- (b) Zero
- (c) Three
- (d) Cannot be predicated

10. An automobile owner reduced his monthly petrol consumption when the prices went up. The price-consumption relationship is as follows:

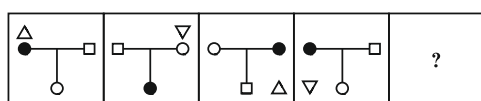
Price (in Rs. per litre) 40 50 60 75

Monthly consumption (in litres) 60 48 40 32

If the price goes up to Rs. 80 per litre, his expected consumption (in litres) will be

- (a) 30 (b) 28
(c) 26 (d) 24

11. Consider the figure given below:



To fit the question mark, the correct answer is

- (a) (b)
(c) (d)

12. Consider the following matrix:

3	8	10	2	?	1
6	56	90	2	20	0

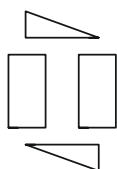
What is the missing number at '?' in the matrix?

- (a) 5 (b) 0
(c) 7 (d) 3

13. What is the missing number 'X' of the series 7, X, 21, 31, 43 ?

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

14. Four cardboard pieces of specific shapes are shown in the following figure:



Which one of the following figures given can be formed by joining these pieces together?

- (a) (b)
(c) (d)

15. In a test, a candidate attempted only 8 questions and secured 50% marks in each of the questions. If he obtained a total of 40% in the test and all questions in the test carried equal marks, how many questions were there in the test?

- (a) 8 (b) 10
(c) 15 (d) 16

16. A father is nine times as old as his son and the mother is eight times as old as the son. The sum of the father's and the mother's age is 51 years. What is the age of the son?

- (a) 7 years (b) 5 years
(c) 4 years (d) 3 years

17. Four persons A, B, C and D consisting of two married couples are in a group. Both the women are shorter than their respective husbands. A is the tallest among the four. C is taller than B. D is B's brother. In this context, which one of the following statements is **not** correct?

- (a) All four have family ties.
(b) B is the shortest among the four.
(c) C is taller than D.
(d) A is B's husband.

18. Consider the following statements:

- A man had a wife, two sons and two daughters in his family.
- The daughters were invited to a feast and the male members of the family went out to take part in a picnic.
- The man's father did not return from his work.

Which of the following statements is true?

- (a) Only the man's wife was left at home.
(b) It is likely that the man's wife was left at home.
(c) None was left at home.
(d) More than one person was left at home.

19. *Geeta* : Naresh has become a better boxer since he started meditation.

Radha : Impossible. A boxer's most important asset is his aggressiveness.

Radha's statement reflects her belief that

- (a) mediation tends to make a person less aggressive.
- (b) mediation has little or no effect on the person who practises it.
- (c) Naresh would not have taken to mediation as he was a boxer.
- (d) Naresh would not have taken to mediation as he was a boxer.

20. All good athletes want to win and all athletes who want to win eat a well-balanced diet; therefore, all athletes who do not eat a well-balanced diet are bad athletes.

The best conclusion from this statement is that

- (a) no bad athlete wants to win.
- (b) no athlete who does not eat a well-balanced diet is a good athlete.
- (c) every athlete who eats a well-balanced diet is a good athlete.
- (d) all athletes who want to win are good athletes.

Directions for the following 8 (eight) items:

Read the following **seven passages** and answer the items that follow. Your answers to these items should be based on the passages only.

Passage - 1

The richer State have a responsibility to cut down carbon emissions and promote clean energy investments. These are the states that got electricity, grew faster and now have high per capita income, making them capable of sharing India's burden of becoming eco-friendly. Delhi, for example, can help by generating its own clean electricity using solar rooftop panels or even help poor States finance their clean energy projects. It is no secret that State Electricity Boards, which control 95% of the distribution network, are neck-deep in losses. These losses further discourage State utilities from adopting renewable energy as it is more expensive than fossil fuels.

21. Which among the following is the **most logical and rational assumption** that can be made from the above passage?

- (a) The richer States must lead in the production and adoption of renewable energy.
- (b) The poor State always have to depend on rich States for electricity.
- (c) The State Electricity Boards can improve their finances by undertaking clean energy projects.
- (d) The high economic disparity between the rich and poor States is the major cause of high carbon emissions in India.

Passage - 2

Set against a rural backdrop. 'Stench of kerosene' is the story of a couple, Guleri and Manak, who have been happily married for several years but do not have a child. Manak's mother is desperate to have a grandchild to carry on the family name. Hence, she gets Manak remarried in Guleri's absence. Manak, who acts as a reluctant but passive spectator, is meanwhile, informed by a friend that Guleri, on hearing about her husband's second marriage, poured kerosene on her clothes and set fire to them. Manak is heartbroken and begins to live as if he were a dead man. When his second wife delivers a son, Manak stares at the child for a long time and blurts out, "Take him away! He stinks of kerosene".

22. This is a sensitive issue-based story which tries to sensitive the readers about

- (a) male chauvinism and infidelity.
- (b) love and betrayal.
- (c) lack of legal safeguards for women.
- (d) influence of patriarchal mindset.

Passage - 3

The ultimate aim of government is not to rule or control by fear, nor to demand obedience, but conversely, to free every man from fear, that he may live in all possible security. In other words, to strengthen his natural right to exist and work without injury to himself or others. The object of government is not to change men from rational beings into beasts or puppets. It should enable them to develop their minds and bodies in security, and to employ their reason unshackled.

23. Which among the following is **most logical and rational inference** that can be made from the above passage?

- (a) The true aim of government is to secure the citizens their social and political freedom.
- (b) The primary concern of government is to provide absolute social security to all its citizens.
- (c) The best government is the one that allow the citizens to enjoy absolute liberty in all matters of life.
- (d) The best government is the one that provides absolute physical security to the people of the country.

Passage - 4

Our municipal corporations are understaffed of the staff poses an even greater challenge. Urban services delivery and infrastructure are complex to plan and execute. They require a high degree of specialization and professionalism. The current framework within which municipal employees, including senior management, are recruited does not adequately factor in the technical and managerial competencies required. Cadre and recruitment rules only specify the bare minimum in academic qualification. There is not mention of managerial or technical competencies, or of relevant work experience. This is the case with most municipal corporations. They also suffer from weak organisation design and structure.

24. Which among the following is the **most logical and rational assumption** that can be made from the above passage?

- (a) The task of providing urban services is a complex issue which requires the organisational expansion of municipal bodies all over the country.
- (b) Our cities can provide better quality of life if our local government bodies have adequate staff with required skills and competencies.

- (c) Lack of skilled staff is due to the absence of institutions which offer the requisite skills in city management.
- (d) Our country is not taking advantage of the demographic dividend to manage the problems associated with rapid urbanization.

Passage - 5

Flamingos in large flocks in the wild are social and extremely loyal. They perform group mating dances. Parents are very fond of their chicks, gathering them into creches for protection while both males and females fly off to search for food.

25. Which among the following is the **most logical corollary** to the above passage?

- (a) Mass nesting in all species of birds is essential to ensure complete survival of their offspring.
- (b) Only birds have the capacity to develop social behaviour and thus can do mass nesting to raise their chicks in safety.
- (c) Social behaviour in some species of birds increases the odds of survival in an unsafe world.
- (d) All species of birds set up creches for their chicks to teach them social behaviour and loyalty.

Passage - 6

Vast numbers of India citizens without bank accounts live in rural areas, are financially and functionally illiterate, and have little experience with technology. A research study was conducted in a particular area in which electronic wage payments in Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) are meant to go directly to the poor. It was observed that recipients often assume that the village leader needs to mediate the process, as was the case under the previous paper-based system. Among households under this research study area who claimed to have at least one bank account, over a third reported still receiving MGNREGS wages in cash directly from a village leader.

26. What is the **most logical, rational and crucial message** that is implied in the above passage?

- (a) MGNREGS should be extended only to those who have a bank account.
- (b) The paper-based system of payments is more efficient than electronic payment in the present scenario.
- (c) The goal of electronic wage payments was not to eliminate mediation by village leaders.
- (d) It is essential to provide financial literacy to the rural poor.

Passage - 7

Individuals, groups and leaders who promote human development operate under strong institutional, structural and political constraints that affect policy option. But experience suggests broad principles for shaping an appropriate agenda for human development. One important finding from several decades of human development experience is that focusing exclusively on economic growth is problematic. While we have good knowledge about how to advance health and education, the causes of growth are much less certain and growth is often elusive. Further, an unbalanced emphasis on growth is often associated with negative environmental consequences and adverse distributional effects. The experience of China, with its impressive growth records, reflects these broader concerns and underlines the importance of balanced approaches that emphasize investments in the non-income aspects of human development.

27. With reference to the above passage, consider the following statements:

- 1. In developing countries, a strong institutional framework is the only requirement for human development and policy options.
- 2. Human development and economic growth are not always positively inter-related.
- 3. Focusing only on human development should be the goal of statements is/are correct.

Which of the above statements is/are correct?

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

28. With reference to the above passage, the following assumptions have been made:

- 1. Higher economic growth is essential to ensure reduction in economic disparity.
- 2. Environmental degradation is sometimes a consequence of economic growth.

Which of the above is/are valid assumption/assumptions?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

29. If A runs less fast than B, and B runs as fast but not faster than C, then as compared to A, C runs

- (a) slower than A.
- (b) faster than A.
- (c) with same speed as A.
- (d) given data is not sufficient to determine.

30. Each of A, B, C and D has Rs. 100. A pays Rs. 20 to B, who pays Rs. 10 to C, who gets Rs. 30 from D. In this context, which one of the following statements is **not** correct?

- (a) C is the richest.
- (b) D is the poorest.
- (c) C has more than what A and D have together.
- (d) B is richer than D.

31. In a town, 45% population read magazine A, 55% read magazine B, 40% read magazine C, 30% read magazines A and B, 15% read magazines B and C, 25% read magazines A and C; and 10% read all the three magazines. What percentage do **not** read any magazine?

- (a) 10%
- (b) 15%
- (c) 20%
- (d) 25%

32. Examine the following statements:
1. Lady's finger is tastier than cabbage.
 2. Cauliflower is tastier than lady's finger.
 3. Cabbage is not tastier than peas.
- The conclusion that can be drawn from these statements is that
- (a) peas are as tasty as lady's finger.
 - (b) peas are as tasty as cauliflower and lady's finger.
 - (c) cabbage is the least tasty of the four vegetables.
 - (d) cauliflower is tastier than cabbage.
33. Shahid and Rohit start from the same point in opposite directions. After each 1 km, Shahid always turns left and Rohit always turns right. Which of the following statements is correct?
- (a) After both have travelled 2 km, the distance between them is 4 km.
 - (b) They meet after each has travelled 3 km.
 - (c) They meet for the first time after each has travelled 4 km.
 - (d) They go on without ever meeting again.
34. In a 500 metres race, B starts 45 meters ahead of A, but A wins the race while B is still 35 metres behind. What is the ratio of the speed of A to B assuming that both start at the same time?
- (a) 25 : 21
 - (b) 25 : 20
 - (c) 5 : 3
 - (d) 5 : 7
35. Two equal glasses of same type are respectively $\frac{1}{3}$ and $\frac{1}{4}$ full of milk. They are then filled up with water and the contents are mixed in a pot. What is the ratio of milk and water in the pot?
- (a) 7 : 17
 - (b) 1 : 3
 - (c) 9 : 21
 - (d) 11 : 23
36. Out of 130 students appearing in an examination, 62 failed in English, 52 failed in Mathematics, whereas 24 failed in both English and Mathematics. The number of students who passed finally is
- (a) 40
 - (b) 50
 - (c) 55
 - (d) 60
37. In a group of persons travelling in a bus, 6 persons can speak Tamil, 15 can speak Hindi and 6 can speak Gujarati. In that group none can speak any other language. If 2 persons in the group can speak two languages only and one person can speak all the three languages, then how many persons are there in the group?
- (a) 21
 - (b) 22
 - (c) 23
 - (d) 24
38. In a parking area, the total number of wheels of all the cars (four-wheelers) and scooters/motorbikes (two wheelers) is 100 more than twice the number of parked vehicles. The number of cars parked is
- (a) 35
 - (b) 45
 - (c) 50
 - (d) 55
39. The mangroves can shed tons of leaves per acre every year, fungi and bacteria breakdown this leaf litter and consume it, they then are consumed by tiny worms and crustaceans, which in turn feed small fish, which feed large fish and birds and crocodiles.
- Which among the following is the **most logical inference** of the above statement?
- (a) Coastal areas cannot have food chains without mangroves.
 - (b) Mangroves are an essential component of all marine ecosystems.
 - (c) Mangroves have a crucial role in some of the coastal food chains.
 - (d) The composition of marine flora and fauna is largely determined by mangroves.
40. "By liberty I mean the eager maintenance of that atmosphere in which men have the opportunity to be their best selves".
- Which one of the following expresses the **view implied** in the above statement?
- (a) Liberty is the absence of restraint on human action.
 - (b) Liberty is what law permits people to perform.
 - (c) Liberty is the ability to do what one desires.
 - (d) Liberty is the maintenance of conditions for the growth of human personality.

Direction for the following 7 (seven) items:

Read the following **six** passages and answer the items that follow. Your answers to these items should be based on the passages only.

Passage - 1

Climate change is already making many people hungry all over the world, by disrupting crop yields and pushing up prices. And it is not just food but nutrients that are becoming scarcer as the climate changes. It is the poorest communities that will suffer the worst effects of climate change, including increased hunger and malnutrition as crop production and livelihoods are threatened. On the other hand, poverty is a driver of climate change, as desperate communities resort to unsustainable use of resources to meet current needs.

41. Which among the following is the **most logical corollary** to the above passage?

- (a) Government should allocate more funds to poverty alleviation programmes and increase food subsidies to the poor communities.
- (b) Poverty and climate impacts reinforce each other and therefore we have to re-imagine our food systems.
- (c) All the countries of the world must unite in fighting poverty and malnutrition and treat poverty as a global problem.
- (d) We must stop unsustainable agricultural practices immediately and control food prices.

Passage - 2

The Global Financial Stability Report finds that the share of portfolio investments from advanced economies in the total debt and equity investments in emerging economies has doubled in the past decade to 12 percent. The phenomenon has implications for Indian policy makers as foreign portfolio investments in the debt and equity markets have been on the rise. The phenomenon is also flagged as a threat that could compromise global financial stability in a chain reaction, in the event of United States Federal Reserve's imminent reversal of its "Quantitative Easing" policy.

42. Which among the following is the **most rational and critical inference** that can be made from the above passage?

- (a) Foreign portfolio investments are not good for emerging economies.
- (b) Advanced economies undermine the global financial stability.
- (c) India should desist from accepting foreign portfolio investments in the future.
- (d) Emerging economies are at a risk of shock from advanced economies.

Passage - 3

Open defecation is disastrous when practised in very densely populated areas, when it is impossible to keep away human faeces from crops, wells, food and children's hands. Groundwater is also contaminated by open defecation. Many ingested germs and worms spread diseases. They prevent the body from absorbing calories and nutrients. Nearly one-half of India's children remain malnourished. Lakhs of them die from preventable conditions. Diarrhoea leaves Indian's bodies smaller on average than those of people in some poorer countries where people eat fewer calories. Underweight mothers produce stunted babies prone to sickness who may fail to develop their full cognitive potential. The germs released into environment harm rich and poor alike, even those who use latrines.

43. Which among the following is the **most critical inference** that can be made from the above passage?

- (a) The Central and State governments in India do not have enough resources to afford a latrine for each household.
- (b) Open defecation is the most important public health problem of India.
- (c) Open defecation reduces the human capital of India's workforce.
- (d) Open defecation is a public health problem in all developing countries.

Passage - 4

We generally talk about democracy but when it comes to any particular thing, we prefer a belonging to our caste or community or religion. So long as we have this kind of temptation, our democracy will remain a phoney kind of democracy. We just be in a position to respect a man as a man and to extend opportunities for development to those who deserve them and not to those who happen to belong to our community or race. This fact of favouritism has been responsible for much discontent and ill-will in our country.

44. Which one of the following statements **best sum up** the above passage?
- Our country has a lot of diversity with its many cases, communities and religions.
 - True democracy could be established by providing equal opportunities to all.
 - So far none of us have actually understood the meaning of democracy.
 - It will never be possible for us to establish truly democratic governance in our country.

Passage - 5

The existence/establishment of formal financial institutions that offer safe, reliable and alternative financial instruments is fundamental in mobilising savings. To save, individuals need access to safe and reliable financial institutions, such as banks, and to appropriate financial instruments and reasonable financial incentives. Such access is not always available to all people in developing countries like India and more so, in rural areas. Savings help poor households manage volatility in cash flow, smoothen consumption, and build working capital. Poor households without access to a formal savings mechanism encourage immediate spending temptations.

45. With reference to the above passage, consider the following statements:
- Indian financial institutions do not offer any financial instruments to rural households to mobilise their savings.
 - Poor households tend to spend their earnings/savings due to lack of access to appropriate financial instruments.

Which of the statements given above is/are correct?

- 1 only
- 2 only
- Both 1 and 2
- Neither 1 nor 2

46. What is the crucial message conveyed in the passage?
- Establish more banks.
 - Increase the Gross Domestic Product (GDP) growth rate.
 - Increase the interest rate of bank deposits.
 - Promote financial inclusion.

Passage - 6

Governments may have to take steps which would otherwise be an infringement on the Fundamental Rights of individuals, such as acquiring a person's land against his will, or refusing permission for putting up a building, but the larger public interest for which these are done must be authorized by the people (Parliament). Discretionary powers to the administration can be done away with. It is becoming more and more difficult to keep this power within limits as the government has many number of tasks to perform. Where discretion has to be used, there must be rules and safeguards to prevent misuse of that power. Systems have to be devised which minimise, if not prevent, the abuse of discretionary power. Government work must be conducted within a framework of recognised rules and principles, and decisions should be similar and predictable.

47. Which among the following is the **most logical assumption** that can be made from the above passage?
- Government should always be given wide discretionary power in all matters of administration.
 - The supremacy of rules and safeguards should prevail as opposed to the influence of exclusive discretion of authority.
 - Parliamentary democracy is possible only if the Government has wider discretionary power.
 - None of the above statements is a logical assumption that can be made from this passage.

48. A selection is to be made for one post of Principle and two posts of Vice-Principal. Amongst the six candidates called for the interview, only two are eligible for the post of Principle while they all are eligible for the post of Vice-Principal. The number of possible combinations of selectees is
- (a) 4 (b) 12
(c) 18 (d) None of the above

49. A student has to opt for 2 subjects out of 5 subjects for a course, namely, Commerce, Economics, Statistics, Mathematics I and Mathematics II. Mathematics II can be offered only if Mathematics I is also opted. The number of different combinations of two subjects which can be opted is
- (a) 5 (b) 6
(c) 7 (d) 8

50. A person ordered 5 pairs of black socks and some pairs of brown socks. The price of a black pair was thrice that of a brown pair. While preparing the bill, the bill clerk interchanged the number of black and brown pairs by mistake which increased the bill by 100%. What was the number of pairs of brown socks in the original order?
- (a) 10 (b) 15
(c) 20 (d) 25

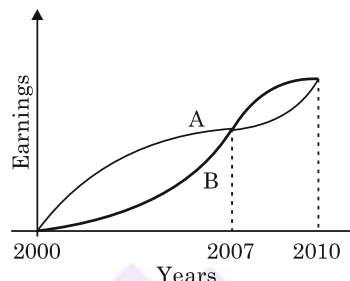
51. The number of persons who read magazine X only is thrice the number of persons who read magazine Y. The number of persons who read magazine Y only is thrice the number of persons who read magazine X. Then, which of the following conclusions can be drawn?

- The number of persons who read both the magazines is twice the number of persons who read only magazine X.
- The total number of persons who read either one magazine or both the magazines is twice the number of persons who read both the magazines.

Select the correct answer using the code given below:

- (a) 1 only (b) 2 only
(c) Both 1 and 2 (d) Neither 1 nor 2

52. The graph depicts the earnings of A and B over the period 2000 to 2010:



From the graph, which one of the following can be concluded?

- (a) On the average A earned more than B during this period.
(b) On the average B earned more than A during this period.
(c) The earnings of A and B were equal during this period.
(d) The earning of A were less as compared to B during this period.
53. Two pipes A and B can independently fill a tank completely in 20 and 30 minutes respectively. If both the pipes are opened simultaneously, how much time will they take to fill the tank completely?
- (a) 10 minutes
(b) 12 minutes
(c) 15 minutes
(d) 25 minutes
54. Each of the six different faces of a cube has been coated with a different colour i.e., V, I, B, G, Y and O. Following information is given:
- Colours Y, O and B are on adjacent faces.
 - Colours I, G and Y are on adjacent faces.
 - Colours B, G and Y are on adjacent faces
- Which is the colour of the face opposite to the face coloured with O?
- (a) B
(b) V
(c) G
(d) I

55. Consider the following statements followed by two conclusions:

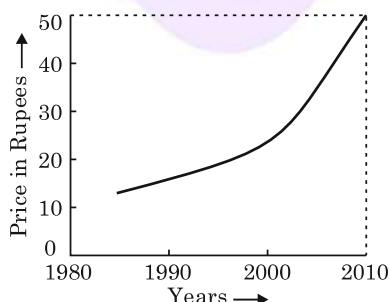
Statements: Some men are great.
Some men are wise.

Conclusion I: Men are either great or wise.

Conclusion II: Some men are neither great nor wise.

Which one of the following is correct?

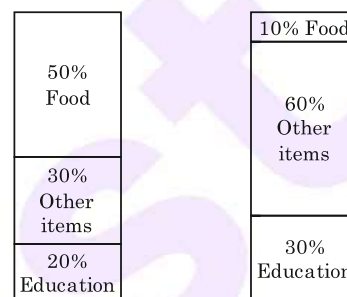
- (a) Only conclusion I is valid.
(b) Only conclusion II is valid.
(c) Both the conclusions are valid.
(d) Neither of the conclusion is valid.
56. Consider the following statements:
1. Life on other heavenly bodies is considered to be a possibility.
 2. Life on other heavenly bodies is considered to be a possibility.
 3. Voyage to space is now an established fact.
- From the above statements, it may be concluded that:
- (a) UFOs are heavenly bodies.
(b) UFSs are sent from other heavenly bodies.
(c) Some living species in other heavenly bodies are more intelligent than man.
(d) Nothing definite can be said about the UFOs.
57. If $ABC \times DEED = ABCABC$; where A, B, C, D and E are different digits, what are the values of D and E?
- (a) $D = 2, E = 0$ (b) $D = 0, E = 1$
(c) $D = 1, E = 0$ (d) $D = 1, E = 2$
58. Year-wise variation of the price of a certain commodity is shown in the following graph:



The price of the commodity in the year 1980:

- (a) Must have been Rs. 10/-.
(b) Must have been Rs. 12/-.
(c) Must have been anywhere between Rs. 10/- and Rs. 20/%.
(d) is higher than that in the year 1991.

59. The proportion of expenditure on various items by two families A and B are represented in the following Bar Charts:



Family A
Total expenditure:
Rs. 20,000 per month.

Family B
Total expenditure:
Rs. 1,00,000 per month

From these charts, we can conclude that

- (a) Family A spent more money on food than Family B.
(b) Family B spent more money on food than Family A.
(c) Family A and Family B spent the same amount on food.
(d) The expenditure on food by Family A and Family B cannot be compared.
60. Usha runs faster than Kamala, Priti runs slower than Swati, Swati runs slower than Kamala. Who is the slowest runner?
- (a) Kamala
(b) Priti
(c) Swati
(d) Usha

Direction for the following 7 (seven) items:

Read the following **four** passages and answer the items that follow. Your answers to these items should be based on the passages only.

Passage - 1

India has suffered from persistent high inflation. Increase in administered prices, demand and supply imbalances, imported inflation aggravated by rupee depreciation, and speculation – have combined to keep high inflation going. If there is an element common to all of them, it is that many of them are the outcomes of economic reforms. India's vulnerability prices has increased with trade liberalisation. The effort to reduce subsidies has resulted in a continuous increase in the prices of commodities that are administered.

61. What is the **most logical, rational and crucial message** that is implied in the above passage?
- Under the present circumstances, India should completely avoid all trade liberalisation policies and all subsidies.
 - Due to its peculiar socio-economic situation, India is not yet ready for trade liberalisation process.
 - There is no solution in sight for the problems of continuing poverty and inflation in India in the near future.
 - Economic reforms can often create a high inflation economy.

Passage - 2

No Right is absolute, exclusive or inviolable. The Right of personal property, similarly, has to be perceived in the larger context of its assumed legitimacy. The Right of personal property should unite the principle of liberty with that of equality, and both the principle of cooperation.

62. In the light of the argument in the above passage, which one of the following statements is the **most convincing explanation**?
- The Right of personal property is a Natural Right duly supported by statutes and scriptures.
 - Personal property is a theft and an instrument of exploitation. The Right of personal property is therefore violative of economic justice.

- The Right of personal property is violative of distributive justice and negates the principle of cooperation.
- The comprehensive idea of economic justice demands that the Right of each person to acquisition of property has to be reconciled with that of others.

Passage - 3

The conflict between man and State is as old as State history. Although attempts have been made for centuries to bring about a proper adjustment between the competing claims of State and the individual, the solution seems to be still far off. This is primarily because of the dynamic nature of human society where old values and ideas constantly yield place to new ones. It is obvious that if individuals are allowed to have absolute freedom of speech and action, the result would be chaos, ruin and anarchy.

63. The author's viewpoint can be **best summed up** in which of the following statements?
- The conflict between the claims of State and individual remains unresolved.
 - Anarchy and chaos are the obvious results of democratic traditions.
 - Old values, ideas and traditions persist despite the dynamic nature of human society.
 - Constitutional guarantee of freedom of speech is not in the interest of society.

Passage - 4

Climate change is a complex policy issue with major implications in terms of finance. All actions to address climate change ultimately involve costs. Funding is vital for countries like India to design and implement adaptation and mitigation plans and projects. Lack of funding is a large impediment to implementing adaptation plans. The scale and magnitude of the financial support required by developing countries to enhance their domestic mitigation and adaptation actions are a matter of intense debate in the multilateral negotiations under the United Nations Framework Convention on Climate Change (UNFCCC). The Convention squarely puts the responsibility for provision of financial support on the developed countries, taking into account their

contribution to the stock of greenhouse gases (GHGs) in the atmosphere. Given the magnitude of the task and the funds required, domestic finances are likely to fall short of the current and projected needs of the developing countries. Global funding through the multilateral mechanism of the Convention will enhance their domestic capacity to finance the mitigation efforts.

64. According to the passage, which of the following is/are a matter of intense debate in the multilateral negotiations under UNFCCC regarding the role of developing countries in climate change?

1. The scale and size of required financial support.
2. The crop loss due to climate change in the developing countries.
3. To enhance the mitigation and adaptation actions in the developing countries.

Select the correct answer using the code given below:

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

65. In this passage, the Convention puts the responsibility for the provision of financial support on the developed countries because of

1. their higher level of per capita incomes.
2. their large quantum of GDP.
3. their large contribution to the stock of GHGs in the atmosphere.

Select the correct answer using the code given below:

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

66. With regards to developing countries, it can be inferred from the passage that climate change is likely to have implications on their

1. domestic finances.
2. capacity for multilateral trade.

Select the correct answer using the code given below:

- (a) 1 only (b) 2 only
(c) Both 1 and 2 (d) Neither 1 nor 2

67. Which one of the following is essentially discussed in the passage?

- (a) Conflict between developed and developing countries regarding support for mitigation.
- (b) Occurrence of climate change due to excessive exploitation of natural resources by the developed countries.
- (c) Lack of political will on the part of all the countries to implement adaptation plans.
- (d) Governance problems of developing countries as a result of climate change.

68. Between 6 PM and 7 PM the minute hand of a clock will be ahead of the hour hand by 3 minutes at

- (a) 6 : 15 PM
- (b) 6 : 18 PM
- (c) 6 : 36 PM
- (d) 6 : 48 PM

69. There are 5 tasks and 5 persons. Task-1 cannot be assigned to either person-1 or person-2. Task-2 must be assigned to either person-3 or person-4. Every person is to be assigned one task. In how many ways can be assignment be done?

- (a) 6
- (b) 12
- (c) 24
- (d) 144

70. The monthly incomes of Peter and Paul are in the ratio of 4 : 3. Their expenses are in the ratio of 3 : 2. If each save Rs. 6000 at end of the month, their monthly incomes respectively are (in Rs.)

- (a) 24000 and 18000 (b) 28000 and 21000
(c) 32000 and 24000 (d) 34000 and 26000

71. Two cities A and B are 360 km apart. A car goes from A to B with a speed of 40 km/hr and returns to A with a speed of 60 km/hr. What is the average speed of the car?

- (a) 45 km/hr
- (b) 48 km/hr
- (c) 50 km/hr
- (d) 55 km/hr

Direction for the following 2 (two) items:

Read the following passage and answer the **2 (two)** items that follow:

A, B, C, D, E and F are cousins. No two cousins are of the same age, but all have birthdays on the same day of the same month. The youngest is 17 years old and the oldest E is 22 years old. F is somewhere between Band Din age. A is older than B. C is older than D. A is one year older than C.

72. Which one of the following is possible?
(a) D is 20 years old (b) F is 18 years old
(c) F is 19 years old (d) F is 20 years old
73. What is the number of logically possible orders of all six cousins in terms of increasing age?
(a) 1 (b) 2
(c) 3 (d) 4
74. In a society it is customary for friends of the same sex to hug and for friends of opposite sex to shake hands when they meet. A group of friends met in a party and there were 24 handshakes. Which one among the following numbers indicates the possible number of hugs?
(a) 39 (b) 30
(c) 21 (d) 20
75. Two men, Anil and David, and two women, Shabnam and Rekha are in a sales group. Only two speak Tamil. The other two speak Marathi. Only one man and one woman can drive a car. Shabnam speaks Marath. Anil speaks Tamil. Both Rekha and David can drive. Which of the following statements is true?
(a) Both the Tamil speakers can drive a car.
(b) Both the Marathi speakers can drive a car.
(c) Both of those who can drive a car speak Marathi.
(d) One those who can drive a car speaks Tamil.
76. In a plane, line X is perpendicular to line Y and parallel to line Z; line U is perpendicular to both lines V and W; line X is perpendicular to line V. Which one of the following statements is correct?

- (a) Z, U and W are parallel.
(b) X, V and Y are parallel.
(c) Z, V and U are all perpendicular to W.
(d) Y, V and W are parallel.

77. A cow costs more than 4 goats but less than 5 goats. If a goat costs between Rs. 600 and Rs. 800, which of the following is a **most valid conclusion**?
- (a) A cow costs than Rs. 2,500.
(b) A cow costs less than Rs. 3,600.
(c) A cow costs between Rs. 2,600 and Rs. 3,800.
(d) A cow costs between Rs. 2,400 and Rs. 4,000.
78. A society consists of only two types of people – fighters and cowards. Two cowards are always enemies. A fighter and a coward are always enemies. Fighters are indifferent to one another. If A and B are enemies, C and D are friends, E and F are indifferent to each other, A and E are not enemies, while B and F are enemies. Which of the following statements is correct?
- (a) B, C and F are cowards.
(b) A, E and F are fighters.
(c) B and E are in the same category.
(d) A and F are in different categories.
79. In a box of marbles, there are three less white marbles than the red ones and five more white marbles than the green ones. If there are a total of 10 white marbles, how many marbles are there in the box?
- (a) 26
(b) 28
(c) 32
(d) 36
80. Candidates in a competitive examination consisted of 60% men and 40% women. 70% men and 75% women cleared the qualifying test and entered the final test where 80% men and 70% women were successful. Which of the following statements is correct?
- (a) Success rate is higher for women.
(b) Overall success rate is below 50%.
(c) More men cleared the examination than women.
(d) Both a & b above are correct.

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