Direction (Q.1-3): Read the following passage and answer these questions.

**Passage**

Stammering is a habit disorder linked with lack of self-confidence. Basically, for a child to understand a language, there are four stages. The first is learning to understand the spoken language and the second is speaking. Both of these usually develop around the age of two.

The third stage is speaking complex sentences, which develops at around 3\(^{rd}\) and the 4\(^{th}\) year when the child recognises the written alphabet. In 80% of children while the 3\(^{rd}\) and 4\(^{th}\) stage are at play, the first two get disturbed because something new is being incorporated in the mind.

This is absolutely normal. But what over-cautious mothers do is fret a lot and the child develops a fear which later manifests itself as stammering. In fact, most text books on stammering state in bold that “Had there not been any over-cautious mothers, hardly any one would have suffered from stammering.” Fluency can be incorporated in the speech of such patients though hypnosis.

Q.1. Stammering is caused because of

   1) physical disorder.
   2) hindered growth.
   3) lack of self confidence.
   4) lack of understanding.

Key-4

Q.2. _______ are basically the reason for developing a fear in the child’s mind.

   1) Parents
   2) Over-cautious mothers
   3) Fathers
   4) Uncles

Key – 2

Q.3. Fluency in such patients can be incorporated in the speech through
Organized retail has fuelled new growth categories-like liquid hand wash, breakfast cereals and pet food in the consumer goods industry, accounting for almost 50% of their sales, said data from market search firm Nielsen. The figures showed some of these new categories got more than 40% of their business from modern retail outlets. The data also suggests how products in these categories reach the neighbourhood Kirana stores after they have established themselves in modern trade.

While grocers continue to be an important channel, for the new and evolving categories we saw an increased presence of high-end products in modern trade e.g., premium products in laundry detergents, dishwashing, car air fresheners and surface care increased in availability through this format as these products are aimed at affluent consumers who are more likely to shop in supermarket/hypermarket outlets and who are willing to pay more for specialized products.

Some other categories that have grown exceptionally and now account for bulk of the sales from modern retail are frozen and ready-to-eat foods, pet food, diapers, pre-and post-wash products, hair conditioners and high-end shaving products, besides others. “Win the evaluation of modern trade, our growth in this channel has been healthy as it is for several other categories. Modern retail is an important part of our business” said managing director, Kellogg India.

What modern retail offers to companies experimenting with new categories is the chance to educate customers which was not the case with a general trade store. “Category creation and market development starts with modern trade but as more consumers start consuming this category, they penetrate into other channels, said President, food and FMCG category, Future Group the country’s largest retailer which operates stores like Big Bazaar.

But a point to note here is that modern retailers themselves push their own private brands in these very categories and can emerge as a big threat for the consumer goods and food companies. For instance, Big Bazaar’s private label Clean Mate is highly popular and sells more than a brand like Harpic in its own stores. “So, there is a certain amount of conflict and competition that will play out over the next few years which the FMCG companies will have to watch out for”, said KMPG’s executive director (retail).

Q.4. Which of the following best conveys the meaning of the phrase “Watch out for” as used in the passage?

1) Demand Justice
2) Be on the alert
3) Avoid conflict
4) Passively accept

Key -2
Q.5. The new growth category products –

1) Reach first the Kirana store and then the modern retail outlets.
2) Account for less than 20% of sales in organised retail
3) Reach all outlets at the same time
4) First become popular with the modern outlets before reaching Kirana shops.

Key -4

Q.6. Which, as per the passage, are the categories that have become popular through sales from modern retail outlets?

1) Frozen foods
2) Cell phones
3) Computers
4) Fresh Fruits

Key -1

Direction (Q.7-9): For these questions, choose the pair which best expresses the relationship similar to that expressed in the main pair.

Q.7 SHRUB: PRUNE

(1) Hair : Trim
(2) Beard: Shave
(3) Lawn: Mow
(4) Wool: Shear

Key : 1

Q.8 CRECHE: INFANTS

(1) Bedlam: Lunatics
(2) School: Pupils
(3) Deck: Sailors
(4) Cottage: Beggar

Key : 1

Q.9 REVOLVER: HOLSTER

(1) Eye: Eyelid
(2) School: Class
(3) Book: Bag
(4) String: Bead

Key : 3

Directions (Q.10-12): In these questions, choose the most appropriate preposition.

Q.10. There is no exception ___________ this rule.
   (1) on 
   (2) of 
   (3) from 
   (4) to 

Key : 4

Q.11. I am ready to say this ____________ her face.
   (1) on 
   (2) for 
   (3) by 
   (4) at 

Key : 1

Q.12. I am not obsessed ____________ such ideas as you are.
   (1) in 
   (2) with 
   (3) at 
   (4) by 

Key :2

Direction (Q.13-15): In these questions, out of the four alternatives, choose the word which can be substituted for the given sentence.

Q. 13. Soldiers who fight on horseback

   1) Infantry
   2) Cavalry
   3) Artillery
   4) Armoured

Key -2

Q. 14. A person who is popular in unfavourable way

   1) Conspicuous
2) Notorious
3) Obscure
4) Ethical

Key – 2

Q.15. Operation of the body after death

1) Homage
2) Post-mortem
3) Obituary
4) Mortuary

Key - 2

Directions (Q.16-18): Four alternatives are given below each sentence. You are required to choose the most suitable alternative to complete the sentence to make it meaningful.

Q.16. I felt somewhat more relaxed __________

(1) but tense as compared to earlier.
(2) and tense as compared to earlier.
(3) as there was already no tension at all.
(4) and tension-free as compared to earlier.

Key : 1

Q.17 Do not prevent me __________

(1) to work.
(2) working.
(3) from working.
(4) in working.

Key : 3

Q.18 The news is too good to be true. The news is __________

(1) such good that it can not be true.
(2) so good that can be true.
(3) so good that it can not be true.
(4) would never be true.

Key : 3
Directions (Q.19-21): In these questions a part of the sentence has errors and the other parts have none. Find out which part has error.

Q. 19. Reading newspapers will / help you / in understand banking / and business concepts.
   (1)                           (2)                           (3)                           (4)

Key – 3

Q. 20. We have spent / most of the profits / that we earn / last year on purchasing new computers.
   (1)                  (2)                          (3)                          (4)

Key – 3

Q. 21. As per RBI guidelines / a bank account in which / there is no transactions for / two years is a dormant account.
   (1)                                   (2)                                     (3)                                   (4)

Key – 3

Direction (Q.22-24): Rearrange the following sentences A, B, C, D, E in the proper sequence so as to form a meaningful paragraph, then answer the question given below.

Q.22 A. I shall go.
   B. my work here.
   C. to Kolkata.
   D. I have finished.
   E. after.

Which sentence should come last in the paragraph?
(1) D
(2) B
(3) C
(4) E

Key : 2

Q.23 A. The social worker devoted.
   B. to the upliftment.
   C. of the people.
   D. his entire life.
   E. of his village.

Which sentence should come first in the paragraph?
   B. a dead bull.
   C. while walking across.
   D. the street.
   E. yesterday.

Which sentence should come in the middle of the paragraph?
(1) A  (2) B  (3) D  (4) E

Key : 3

Direction (Q.25-27) : Out of the four alternatives, choose the word opposite in meaning to the given word.

Q.25. TRANSPARENT

1) Translucent 
2) Vague 
3) Blind 
4) Opaque

Key -4

Q. 26. OPPORTUNITY

1) Proper time 
2) Destiny 
3) High Time 
4) Unfortunate

Key – 4

Q. 27. PROHIBIT

1) Grant 
2) Permit 
3) Agree 
4) Accept
Key – 2

Direction (Q.28-30): A part of the sentence is underlined. Below are given alternatives to the underlined part at (1), (2), (3) which may improve the sentence. Choose the correct alternative. In case no improvement is required, your answer is (4).

Q.28. Do how I say?

(1) which
(2) that
(3) as
(4) No improvement

Key: 3

Q.29. She is tallest of all the girls.

1) the tallest
2) taller
3) the taller
4) No improvement

Key: 1

Q.30 He has studied French since four years.

1) since four years ago
2) from four years ago
3) for four years
4) No improvement

Key: 3

Direction (Q.31-33): Choose the correct meaning of idioms, given underlined in the sentences.

Q.31. Even in the middle of a fire, he kept a level head.

1) was impulsive
2) was crazy
3) was self-centered
4) was sensible

Key: 4

Q.32. He made his pile during the war.
1) made a fortune
2) collected decorative pieces
3) laid foundation of business
4) acted as enemy agent

Key-1

Q.33. He took up cudgels for his friend and silenced the critics.

1) Discussed the problem
2) Answered all Questions
3) Took up defence
4) Accepted responsibility

Key -3

Direction (Q.34-36): In these questions, choose the correct tense in the given sentence.

Q. 34. The sentence “I am writing articles on corona disaster.”, has a
(1) Present perfect tense
(2) Present continuous tense
(3) Simple present tense
(4) Simple past tense

Key : 2

Q. 35. The sentence “I had lived in Africa, before I moved to Paris.”, has a
(1) Present perfect tense
(2) Past perfect tense
(3) Simple present tense
(4) Simple past tense

Key : 2

Q. 36. The sentence “It would not be very hot next week.”, has a
(1) Present tense
(2) Past tense
(3) Future tense
(4) Past perfect tense

Key : 3
Direction (Q. 37-40): In the following questions, a given word is followed by four words. Select the word that is most similar in meaning.

Q. 37. ACCOLADE

1) Impinge
2) Inactive
3) Anomaly
4) Praise

Key – 4

Q. 38. CONVALESCENCE

1) Continued hostile attitude
2) Gradual recovery of health
3) An assemblage of people
4) Summary

Key – 2

Q. 39. CONCILIATORY

1) Foolish
2) Soothing
3) Reconcile
4) Over proud

Key – 3

Q. 40. CAJOLE

1) To scorn
2) To coax
3) To scold
4) To ridicule

Key – 2
QUANTITATIVE APTITUDE

Q. 1. In a rhombus, the side and one of its diagonals are 25 cm and 40 cm respectively. Its area is

(1) 300 cm² (2) 200 cm² (3) 400 cm² (4) 100 cm²

Key - 1

Q. 2. Area of the triangle formed by the graph of the straight lines x-y=0, x+y = 2 and x-axis is

(1) 1 sq unit (2) 2 sq units (3) 4 sq units (4) 5 sq units

Key – 1

Q. 3. Which one among the following is the largest?

(1) 7/9 (2) 11/14 (3) 3/4 (4) 10/13

Key – 2

Q. 4. In the figure given below, PQR is a non-isosceles right angled triangle, right angled at Q. If LM and QT are parallel and QT=PT, then ∠RLM is equal to

(1) ∠PQT (2) ∠LRM (3) ∠RML (4) ∠QPT

Key- 2

Q. 5 Tom started a business with Rs.52000 and after 4 months, Harry joined with Rs.39,000. At the end of the year out of the total profits Harry received total Rs.20,000 including one-fourth of the profits as commission for managing the business. What profit did Tom receive?

(1) Rs.10,000 (2) Rs.20,000 (3) Rs.30,000 (4) Rs.50,000

Key – 2
Q. 6. The ratio of the speeds of a car, a train and a bus is 5:9:4, the average speed of the car, the bus and the train is 72 km/hr. What is the average speed of the car and the train together?

(1) 78 km/hr.  (2) 82 km/hr.  (3) 84 km/hr.  (4) 90 km/hr.

Key - 3

Q. 7. A boy is running at a speed of p kmph to cover a distance of 1 km. But, due to the slippery ground, his speed is reduced by q kmph (p>q). If he takes r hours to cover the distance, then

(1) \(1/r = p-q\)  (2) \(r = p-q\)  (3) \(1/r = p+q\)  (4) \(r = p+q\)

Key – 1

Q. 8. A farmer borrowed Rs.3600 at 15% simple interest per annum. At the end of 4 years, he cleared this account by paying Rs.4000 and a cow. The cost of the cow is

(1) Rs.1000  (2) Rs.1200  (3) Rs.1550  (4) Rs.1760

Key - 4

Q. 9. The compound interest on a certain sum for 2 years is Rs.41.60 and the simple interest is Rs.40. The sum is

(1) Rs.500  (2) Rs.400  (3) Rs.300  (4) Rs.250

Key - 4

Q. 10. If the algebraic sum of deviations of 20 observations measured from 23 is 70, mean of these observations would be

(1) 21.5  (2) 22  (3) 24.5  (4) 26.5

Key – 4

Q. 11. The average weight of 5 men is decreased by 3 kg when one of them weighing 150 kg, is replaced by another person. This new person is again replaced by another person, whose weight is 30 kg lower than the person he replaced. What is overall change in the average due to this dual change?

(1) 6 kg  (2) 9 kg  (3) 12 kg  (4) 15 kg

Key – 2

Q. 12. The least number of square tiles required to have the ceiling of a room 15m 17 cm long and 9m 2cm broad is
Q. 13. In a school, 10% of boys are equal to the one-fourth of the girls. What is the ratio of boys and girls in the school?

(1) 3:2  (2) 5:2  (3) 2:1  (4) 4:3

Key -2

Q. 14. In a city, 12% of households earn less than Rs.30,000 per year, 6% households earn more than Rs.2,00,000 per year, 22% households earn more than Rs.1,00,000 per year and 990 households earn between Rs.30,000 and Rs.1,00,000 per year. How many households earn between Rs.1,00,000 and Rs.2,00,000 per year?

(1) 250  (2) 240  (3) 230  (4) 225

Key -2

Q. 15. A merchant has 1000 kg of sugar, part of which he sells at 8% profit and the rest at 18% profit. He gains 14% on the whole. The quantity sold at 18% profit is

(1) 500 kg  (2) 600 kg  (3) 400 kg  (4) 640 kg

Key -2

Q. 16. A merchant earns a profit of 20% by selling a basket containing 80 apples whose cost is Rs.240 but he gives one-fourth of it to his friend at cost price and sells the remaining apples. In order to earn the same profit, at what price must he sell each apple?

(1) Rs.3.00  (2) Rs.3.60  (3) Rs.3.80  (4) Rs.4.80

Key – 3

Q. 17. The roots of the equation $3z^2 = 9$ and $z = 2x^2 - 7x + 7$ are

(1) 2, 7/2  (2) 1, 5/2  (3) 2, 5/2  (4) 4, 7/2

Key -2

Q. 18. The numbers of pairs (x,y), where x, y are integers satisfying the equation –

21 x + 48 y = 5 is

(1) ZERO  (2) ONE  (3) TWO  (4) FIVE

Key – 1

Q.19. The sum of first 15 multiples of 8 is
Q. 20. When 1/7 of a number is subtracted from the number itself, it gives the same value as the sum of all the angles of triangle. What is the number?

(1) 224  (2) 210  (3) 140  (4) 350

Key -2

Q. 21. The rational number which is equal to the numbers 2.357 with recurring decimal is

(1) 2355/1001  (2) 2370/999  (3) 2355/999  (4) 2359/991

Key -3

Q. 22. In an office, one third of the workers are women, half of the women are married and one-third of the married women have children. If three fourth of the men are married and one-third of the married men have children, then what is the ratio of married women to married men?

(1) 1:2  (2) 2:1  (3) 3:1  (4) 1:3

Key – 4

Q. 23. The cost of a diamond varies directly as the square of its weight. A diamond broke into four pieces with their weights in the ratio of 1:2:3:4. If the loss in total value of the diamond was Rs.70,000, what was the price of the original diamond?

(1) Rs. 1,00,000  (2) Rs.1,40,000  (3) Rs.1,50,000  (4) Rs.1,75,000

Key -1

Q. 24. A can do 50% more work than B in the same time. B alone can do a piece of work in 30 hrs. B starts working and had already worked for 12 hours when ‘A’ joins him. How many hours should B and A work together to complete the remaining work?

(1) 6 hours  (2) 12 hours  (3) 4.8 hours  (4) 7.2 hours

Key -4

Q. 25. Bob and David are two typists. One afternoon they were each given 40 bags for typing. They divided the work equally but David finished 20 minutes before Bob who took 2 hours for the same. The next afternoon, they were again given 77 pages to type. However, this time they decided to divide the work such that they finished typing simultaneously. How many pages did Bob have to type?

(1) 35  (2) 36  (3) 40  (4) 42
LOGICAL REASONING

Direction (Q.1-4): If in a certain language CHARCOAL is coded as 45164913 and MORALE is coded as 296137, how are the following words coded in that language?

Q.1. REAL

(1) 8519
(2) 6513
(3) 6713
(4) 6719

Key – 03

Q.2. ARCHER

(1) 164576
(2) 163546
(3) 193859
(4) 193476

Key – 01

Q.3. MECHRALE

(1) 27456137
(2) 95378165
(3) 25378195
(4) 27386195

Key – 01

Q.4. COLLER

(1) 397758
(2) 497758
(3) 483359
(4) 493376

Key - 4

Direction (Q.5-8): Study the following information and answer the questions given below it:

All the six members of a family A, B, C, D, E and F are travelling together. B is the son of C but C is not the mother of B. A and C are married couple. E is the brother of C. D is the daughter of A. F is the brother of B.
Q. 5. How many male members are there in the family?

(1) 1
(2) 2
(3) 3
(4) 4

Key – 4

Q. 6. Who is the mother of B?

(1) D
(2) F
(3) E
(4) A

Key – 4

Q. 7. How many children does A have?

(1) One
(2) Two
(3) Three
(4) Four

Key – 03

Q. 8. How is E related to D?

(1) Father
(2) Brother
(3) Uncle
(4) Can not be determined

Key - 3

Directions (Q.9-12): Study the following information to answer the given questions;

P, Q, R, S, T, U, V and W are eight friends sitting around a circle facing towards the centre.

(i) W is on the immediate left of P but is not the neighbour of T or S.
(ii) U is on the immediate right of Q and V is the neighbour of T.
(iii) R is between T and U

Q. 9. Which of the following statement is true?

(1) T is between U and Q
(2) U is the neighbour of V
(3) V is between W and T
(4) W is between P and S
Key – 03

Q.10. What is the position of S?
   (1) on the immediate left of Q.
   (2) second to the right of U.
   (3) between Q and U.
   (4) on the immediate left of P.

Key – 1

Q.11. What is the position of V?
   (1) second to the left of S
   (2) third to the right of U
   (3) on the immediate right of W
   (4) Between T and R

Key – 2

Q.12. Which of the following are neighbours?
   (1) WT
   (2) WS
   (3) RU
   (4) SU

Key – 3

Directions (Q. 13 to 16): Each of these questions below contain three groups of things. You have to choose from the following four diagrams, the one that depicts the correct relationship among the three groups of things in each question.

(1).

(2).
Q. 13. Plums, Tomatoes, Fruits
Key - 4

Q. 14. Uncles, Parents, Friends
Key – 3

Q. 15. Deer, Rabbit, Mammal
Key – 2

Q. 16. Mumbai, Asia, India
Key - 1
Direction (Q.17-20): In these questions, a series is given with a missing term. Choose the correct alternative that will continue the same pattern.

Q. 17. In the series 3, 9, 15, ………, what will be the 21st term?

(1) 117  
(2) 121  
(3) 123  
(4) 129

Key -3

Q. 18. Find the missing term in the given series?

1, 9, 25, 49, 81, ?

(1) 100  
(2) 112  
(3) 121  
(4) 144

Key-3

Q.19. Find the missing term in the given series.

3, 7, 23, 95, ?

(1) 62  
(2) 128  
(3) 479  
(4) 575

Key – 3

Q. 20. Find the missing term in the given series.

AYD, BVF, DRH,…?……, KGL

(1) FMI  
(2) GMJ  
(3) HLK  
(4) GLJ

Key - 2

Direction (Q.21-25): Study the figure given below carefully and answer the questions that follow:
Q.21. What is the product of the numbers which belong to the triangle?

(1) 270  
(2) 162  
(3) 108  
(4) 36  

Key – 2

Q.22. What is the sum of numbers which belong to two figures only?

(1) 6  
(2) 15  
(3) 20  
(4) 25  

Key – 3

Q.23. What is the product of the numbers which belong to three figures only?

(1) 27  
(2) 162  
(3) 648  
(4) 450  

Key – 1

Q.24. What is the sum of the numbers which belong to one figure only?

(1) 5  
(2) 16  
(3) 21  
(4) 25  

Key – 3
Q. 25. What is the product of the numbers which belong to two figures only?

(1) 64
(2) 192
(3) 384
(4) 480

Key -3