

SBI CLERKS

PREVIOUS PAPER – 2008

HELD ON: 06-01-2008

BASED ON MEMORY

GENERAL AWARENESS

1. Who amongst the following is the Head of the RBI at present?
 - 1) Mr. K.V.Kamath
 - 2) Dr. Y.V.Reddy
 - 3) Mr. N.R.Narayanamurthy
 - 4) Mr. O.P.Bhatt
 - 5) None of these
2. India has different categories of Commercial banks. Which of the following is NOT one such category?
 - 1) Private Banks
 - 2) Commodity Banks
 - 3) Nationalized Banks
 - 4) Co-operative Banks
 - 5) Foreign Banks
3. The Securities and Exchange Board of India (SEBI) recently imposed a restriction on money flow in equity through 'P-Notes'. What is the full form of 'P-Notes'?
 - 1) Permanent Notes
 - 2) Purchase-Notes
 - 3) Participatory-Notes
 - 4) Private-Notes
 - 5) None of these
4. Who amongst the following was the Captain of the Indian Cricket Team who won the Twenty 20 World Cup-2007?
 - 1) Yuvaraj Singh
 - 2) M.S.Dhoni
 - 3) Rahul Dravid
 - 4) Saurav Ganguly
 - 5) None of these
5. The money which Govt. of India spends on the development of infrastructure in country comes from which of the following sources? {Pick up the correct statement(s)}
 - A. Loan from World Bank/ADB etc.
 - B. Taxes collected from the people
 - C. Loan from the RBI
 - 1) Only A
 - 2) Only B
 - 3) Only C
 - 4) Both A & C
 - 5) All A, B & C
6. Which of the following organisations/agencies has established a fund known as "investor Protection fund"?
 - 1) SEBI
 - 2) NABARD
 - 3) Bombay Stock Exchange
 - 4) AMFI
 - 5) None of these

7. Which of the following departments of the Govt. of India is helping banks in disbursement of rural credit by the banks?
- 1) Railways
 - 2) State Road Transports
 - 3) Post & Telegraph
 - 4) Ministry of Health
 - 5) None of these
8. Which of the following types of banks are allowed to operate foreign currency accounts?
- A. Foreign Banks
B. Regional Rural Banks
C. Nationalized Banks
- 1) Only A
 - 2) Only B
 - 3) Only C
 - 4) All A, B & C
 - 5) None of these
9. Majority of Rural people still prefer to go to which of the following for their credit needs?
- 1) Money Lenders
 - 2) Foreign Banks
 - 3) NABARD
 - 4) RBI
 - 5) All of these
10. Which of the following countries does not play International cricket?
- 1) Russia
 - 2) England
 - 3) South Africa
 - 4) Pakistan
 - 5) India
11. Which of the following countries in the world is the biggest consumer of gold?
- 1) USA
 - 2) Bangladesh
 - 3) Russia
 - 4) India
 - 5) None of these
12. Many times we read in financial newspapers about 'FII. What is the full form of FII?
- 1) Final Investment in India
 - 2) Foreign Investment in India
 - 3) Formal Investment in India
 - 4) Fair Institutional Investment
 - 5) Foreign Institutional Investment
13. The financial markets of which of the following countries were badly affected by sub prime crisis?
- 1) Russia
 - 2) Brazil
 - 3) UK
 - 4) USA
 - 5) None of these
14. One of the former Primer Ministers of which of the following countries was detained in house arrest for a short period after his/her return from a long exile?
- 1) Germany
 - 2) France
 - 3) Pakistan
 - 4) Brazil
 - 5) None of these
15. Which of the following countries is facing a problem of strike by the workers of the transport, electricity and gas companies as the present Govt. of the country has decided to end the pension to these workers?
- 1) USA
 - 2) France
 - 3) China
 - 4) Nepal
 - 5) None of these

16. Benazir Bhutto is associated with which of the following political parties?
- 1) Muslim League
 - 2) Pakistan People Party
 - 3) Pakistan National Congress
 - 4) Islamic Movement of Pakistan
 - 5) None of these
17. Who amongst the following is the Secretary General of UNO?
- 1) AI Gore
 - 2) Shashi Tharoor
 - 3) Gordon Brown
 - 4) Hugo Chavez
 - 5) None of these
18. Manmohan Singh Called George Bush to explain the difficulties he is having in implementing agreements related with which of the following with USA?
- 1) Supply of Sugar
 - 2) Civilian Nuclear Cooperation
 - 3) Purchase of Fight Planes
 - 4) Purchase of Gas/Petroleum
 - 5) None of these
19. Which of the following countries recently decided to launch a military action in Northern Iraq where many Kurdish PKK fighters are based and they are killing people from that country?
- 1) India
 - 2) Afghanistan
 - 3) Pakistan
 - 4) Bangladesh
 - 5) Turkey
20. The "Orange Coalition Govt". was formed once again in which of the following countries?
- 1) Russia
 - 2) Ukraine
 - 3) France
 - 4) Germany
 - 5) None of these
21. As reported in papers the UN World Food Programmes stopped distributing food in Mogadishu town after its local head was abducted by the government soldiers of the country. Mogadishu is the capital town of
- 1) Tanzania
 - 2) Turkey
 - 3) Cuba
 - 4) Libya
 - 5) Somalia
22. Who amongst the following leaders from USA visited Israel and Palestinian West Bank so that a solution to the Israel and Palestinian problem can be worked out?
- 1) George Bush
 - 2) Al Gore
 - 3) Bill Clinton
 - 4) Condeleeza Rice
 - 5) None of these
23. Which of the following countries is NOT elected by the UN General assembly on the non permanent seats of the UN Security Council w.e.f. January 2008?
- 1) Libya
 - 2) Vietnam
 - 3) Croatia
 - 4) Costa Rica
 - 5) Pakistan
24. Which of the following countries is NOT happy with the USA's decision to award a Congressional Medal to Dalai Lama of Tibet?
- 1) India
 - 2) Pakistan
 - 3) Nepal
 - 4) Myanmar
 - 5) China

35. The Govt. of India put a ban on export of which of the following commodities at the price below the price of the same in domestic market?
- 1) Steel
 - 2) Chemical Fertilizer
 - 3) Pharma Products
 - 4) Electronic Goods
 - 5) None of these
36. India's Foreign exchange Reserve declined sharply in recent past. What was the main reason for the same?
- 1) Heavy demand of the same by foreign tourists
 - 2) Import of wheat from Pakistan & S.Korea
 - 3) Appreciation of Rupee Value
 - 4) Instability in coalition Govt. in centre
 - 5) None of these
37. Which of the following is a public sector unit?
- 1) TCS
 - 2) ICICI Bank
 - 3) TESCO
 - 4) BHEL
 - 5) All of these
38. Asia Pacific Economic Cooperation Business Meet was organised in September 2007?
- 1) New Delhi
 - 2) Beijing
 - 3) Tokyo
 - 4) London
 - 5) Sydney
39. Who amongst the following was the Captain of the Indian Hockey team who won Asia Cup 2007 held in Chennai?
- 1) Paichung Bhutia
 - 2) Dilip Tirkey
 - 3) Pankaj Adwani
 - 4) Manavjit Singh Sandhu
 - 5) None of these
40. India launched which of the following Satellites in September 2007?
- 1) EDUSAT
 - 2) MATSAT
 - 3) CROSAT-IIB
 - 4) INSAT-4CR
 - 5) None of these

ENGLISH LANGUAGE

41 – 45: Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you to locate them while answering some of the questions.

A large majority of the poor in India are outside the formal banking system. The policy of Financial inclusion sets out of remedy this by making available a basic banking 'no frills' account either with nil or very minimum balances as well as charges that would make such accounts accessible to vast sections of the population. However, the mere opening of a bank account in the name of every household or adult person may not be enough, unless these accounts and financial services offered to them are used by the account holders. At present, commercial banks do not find it viable to provide services to the poor especially in the rural areas because of huge transaction costs, low volumes of savings in the accounts, lack of information on the account holder, etc. For the poor, interacting with the banks with their paper work, economic costs of going to the bank and the need for flexibility in their accounts, make them turn to other informal channels or other institutions. Thus, there are constraints on both the supply and the demand side.

Till now, banks we looking at these accounts from a purely credit perspective. Instead they should look at this from the point of view of meeting the huge need of the poor for savings. Poor households want to save and, contrary to the common perception, do have the funds to save, but lack control. Informal mutual saving systems like the Rotating Saving and Credit Associations (ROSCAs), widespread in Africa, and 'thrift and credit groups' in India demonstrate that poor households save. For the poor household, which lacks access to the formal insurance system and the credit system, savings provide a safety net and help them tide over crises. Savings can also keep them away from the clutches of money lenders, make formal institutions more favourable to lending to them, encourage investment and make them shift to more productive activities, as they may invest in slight more risky activities which have an overall higher rate of return.

Research shows the efficacy of informal institutions in increasing the savings of the small account holders. An MFI in the Philippines, which had existing account holders, was studied. They offered new products with 'commitment features'. One type had withdrawal restrictions in the sense that it required individuals to restrict their right to withdraw any funds from their own accounts until they reached a self-specified and documented goal. The other type was deposit options. Clients could purchase a locked box for a small fee. They key was with the bank and the client has to bring the box to the bank to make the deposit. He could not dip into the savings even if he wanted to. These accounts did not pay extra money and were illiquid. Surprisingly, these products were popular even though these had restrictions. Results showed that those who opted for these accounts with restrictions had substantially greater savings rates than those who did not. The policy of financial inclusion can be a success if financial inclusion focuses on-both saving needs and credit needs, having a diversified product portfolio for the poor but recognising that self-control problems need to be addressed by having commitment devices. The products with commitment features should be optional. Furthermore transaction costs for the poor could be cut down, by making innovative use of technology available and offering mobile vans with ATM and deposit collection features which could visit villages periodically.

41. What is the aim of the financial inclusion policy?

- 1) A focus on savings needs rather than credit needs of the poor.
- 2) Minimising utilisation of technology in banks so as to reduce transaction costs for the poor.
- 3) To boost low savings volumes in banks by encouraging savings among the rural poor
- 4) To make formal basic banking services available to the poor
- 5) To regulate the rate at which money lenders lend to the poor

42. Which of the following is **TRUE** in the context of the passage?

- 1) There are no informal means for the poor to save in India
- 2) Having savings encourages the poor to invest only in low risk ventures.
- 3) There is a huge demand for savings facilities among poor households.
- 4) Presently commercial banks feel that it is feasible to provide banking services to the poor in rural areas
- 5) There are many official innovative savings systems like ROSCAs in Africa.

43. Why do the poor not utilise banking services?

- A. Informal institutions offer higher rates of interest than those in banks.
- B. Costs of reaching banks have to be borne by the poor.
- C. Bank personnel do not treat the poor respectfully because their savings amounts are minimal.

- 1) Only (B)
- 2) Both (A) to (B)
- 3) Both (B) & (C)
- 4) All (A), (B) & (C)
- 5) None of these

44. What do the results of the study conducted in the Philippines indicate?
- 1) Account holders in MFIs have higher savings rates than banks.
 - 2) Many of the poor have to turn to money lenders because of strict restrictions in MFIs.
 - 3) Having accounts with restriction on withdrawal requires the bank to offer a higher rate of interest.
 - 4) There should be strong security measures for deposit accounts for the poor.
 - 5) None of these
45. What is/are the outcome(s) of encouraging savings for the poor?
- A. It frees them from the exploitation of money lenders
B. Banks are more willing to disburse loans to those who save.
C. They should invest in risky but high return ventures
- 1) Only (A)
 - 2) Both (A) & (B)
 - 3) Only (C)
 - 4) All (A), (B) & (C)
 - 5) None of these
46. Which of the following can be inferred about products with commitment features?
- A. Demand for such products was high
B. They were an effective means of increasing the savings of small account holders.
C. Such facilities can only be offered by informal institutional like MFIs.
- 1) All (A), (B) & (C)
 - 2) Only (B)
 - 3) Both (A) & (B)
 - 4) Both (A) & (C)
 - 5) None of these
47. Which of the following is a recommendation made by the author regarding financial inclusion?
- 1) Reduce the paper work involved by seeking less information about the account holder.
 - 2) Lower transaction costs by utilising latest technology
 - 3) Make commitment features compulsory for all savings accounts.
 - 4) Entrust the responsibility of financial inclusion solely to MFIs.
 - 5) Provide credit facilities even to those without savings accounts.
48. Which of the following factors affects 'saving' behaviour among the poor?
- A. Threats from money lenders if they avail of banking services.
B. Documentation required before available of banking services.
C. Lack of self-control
- 1) Only (A)
 - 2) All (A), (B) & (C)
 - 3) Only (C)
 - 4) Both (B) & (C)
 - 5) None of these
49. The author's main objective in writing the passage is to
- 1) criticise the concept of financial inclusion
 - 2) point out the problem of financial inclusion
 - 3) discuss ways of making the financial inclusion policy successful
 - 4) compare financial inclusion policies of different countries
 - 5) cite research in support of role MFIs in achieving financial inclusion

50. What was the view of banks regarding the bank accounts of the poor in the past?

- 1) They were considered a problem since account holders information needed to be updated constantly.
- 2) Focus should be more on providing savings facilities not credit
- 3) Money lenders should be regulated so that they share responsibility of disbursing loans to the poor.
- 4) Products with commitment features will not be successful.
- 5) None of these

51 – 53: Chose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.

51. **remedy**

- 1) medicine
- 2) solve
- 3) restore
- 4) therapy
- 5) heal

52. **purely**

- 1) morally
- 2) honestly
- 3) completely
- 4) perfectly
- 5) cleanly

53. **demonstrate**

- 1) protest
- 2) occur
- 3) estimate
- 4) appear
- 5) prove

54 – 55: Choose the word which is most Opposite in meaning of the word printed in bold as used in the passage.

54. **accessible**

- 1) convenient
- 2) unavailable
- 3) unfavourable
- 4) unpleasant
- 5) formal

55. **optional**

- 1) voluntary
- 2) compromise
- 3) pressure
- 4) mandatory
- 5) free

56 – 65: Read each sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5) (Ignore errors of punctuation, if any)

56. Real estate prices in the (1)/business district of the city (2)/ are expected to rise (3)/ at 15% this year. (4)/ No error (5).
57. Experts have recommended that (1)/ the government reconsidered (2)/ restrictions imposed on foreign (3) investment in real estate (4)/ No error (5).
58. The crucial point to (1)/be discussed at the (2)/ meetings is how to (3)/ well implement the policy (4)/ No error (5).
59. He wants to (1) set up a laboratory (2)/ to undertake research/(3)/ into a vaccine for cancer (4)/ No error (5).
60. By so early as next year (1)/ that leading investment bank (2)/ has plans to open (3)/ an office in New Delhi (4)/ No error (5).

61. There is lots of (1)/supports from the employees (2)/for the proposal to (3)/ merge with the parent company (4)/ No error (5)
62. The scheme failed because (1)/some states could not (2)/ manage not to raise (3)/ the necessary funds (4)/ No error (5)
63. Because of the pace at (1)/which the company is growing (2)/ I believe it will easily (3)/ achieve their target (4)/No error (5)
64. It is truth(1)/ that India is (2)/ the largest consumer of (3)/ gold in the world (4)/ No error (5).
65. According to him (1)/two factors which are (2)/needy for success (3)/ are discipline and diligence (4)/ No error (5)

66 – 70: Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in bold in the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and 'No correction is required', mark (5) as the answer.

66. Absence **off** any guidelines, they are unwilling to take up the project.
1) absent of
2) In the absence of
3) because of the absence
4) without being absent
5) No correction required
67. The bank is overstuffed, **has led to** low productivity.
1) led to
2) will lead towards
3) and has led in
4) which has led to
5) No correction required
68. **You delay in taking** a decision conveys a negative impression.
1) You delay to take
2) If you delay taking
3) Your delay in taking
4) To delay by taking
5) No correction required
69. Without the development of rural people the country **can no claim** to be developed
1) can never claim
2) being claimed
3) not able to claim
4) have not any claim
5) No correction required
70. Today management **student itself** are opted to work for NGOs even though the salaries of fered to them are low.
1) student itself is
2) students themselves are
3) students have
4) student himself has
5) No correction required

71 – 75: In each question below a sentence with four words printed in bold type is given. These are numbered as (1), (2), (3) and (4). One of these four words printed in bold may be either wrongly spelt or inappropriate in the context of the sentence. Find out the word, which is wrongly spelt or inappropriate, if any. The number of that word is your answer. If all the words printed in bold are correctly spelt and also appropriate in the context of the sentence, mark (5) i.e. 'All Correct' as your answer.

71. In our opinion the existing (1)/ assessment (2) system requires / immediate(3)/ revision (4)/ All Correct (5)
72. The organization preferred (1)/ to hire local (2) population as they understood the/language (3) and customer preference (4)/ All Correct (5).
73. With this unique (1)/ initiative (2) the company hopes to sustain (3)/ its current (4) growth rate. All Correct (5).
74. In response (1)/to the advertisement a sizeable (2)/ number of candidates have submitted (3)/ their applications (4)/ All Correct (5).
75. There is no guarantee (1) that if his model is adopted (2)/ the entire sector (3)/ will prosper. (4)/ All Correct (5).

76 – 80: In each of the following sentences there are two blank spaces. Below each five pairs of words have been denoted by numbers (1), (2), (3), (4) and (5). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence meaningfully complete.

76. We are proud to say that today 26 percent of our total accounts are by women and senior citizens.
- | | |
|----------------------|-----------------------|
| 1) approximate, held | 2) nearly, authorised |
| 3) over, maintain | 4) above, open |
| 5) around, operated | |
77. The company has special training to employees on to trade online.
- | | |
|------------------------|---------------------|
| 1) announced, benefits | 2) offered, course |
| 3) imparted, risks | 4) sanction, skills |
| 5) provided, how | |
78. to your error the consignment has been delayed by a week.
- | | |
|-------------------------|-------------------|
| 1) According, important | 2) Duly, urgent |
| 3) Owing, entire | 4) Added, crucial |
| 5) Admitting, special | |
79. Mr. Srinivasan is to become Chairman of the group the retirement of his father.
- | | |
|----------------------|----------------------|
| 1) set, following | 2) voted, subsequent |
| 3) selected, despite | 4) approved, because |
| 5) decided, after | |
80. On account of the in sales the software firm has achieved an eight percent in net profit.
- | | | | |
|--------------------|-------------------|-------------------|---------------|
| 1) surge, fall | 2) increase, rise | 3) decline, slope | 4) hike, loss |
| 5) growth, advance | | | |

QUANTITATIVE APTITUDE

81 – 90: What should come in place of question mark(?) in the following questions?

81. $69 \div 3 \times 0.85 + 14.5 - 3 = ?$

- | | | | |
|------------------|----------|----------|----------|
| 1) 36.45 | 2) 23.85 | 3) 42.95 | 4) 18.65 |
| 5) None of these | | | |

82. $2172 \div ? = 1832 - 956 - 514$

- 1) 6 2) 8 3) 10 4) 12
5) None of these

83. $4368 + 2158 - 596 - ? = 3421 + 1262$

- 1) 1066 2) 1174 3) 1247 4) 1387
5) None of these

84. $666.06 + 66.60 + 0.66 + 6.06 + 6 + 60 = ?$

- 1) 819.56 2) 805.38 3) 826.44 4) 798.62
5) None of these

85. $(96)^2 + (63)^2 = (?)^2 - (111)^2 - 8350$

- 1) 33856 2) 30276 3) 174 4) 184
5) None of these

86. $205 \times ? \times 13 = 33625 + 25005$

- 1) 22 2) 27 3) 33 4) 39
5) None of these

87. $[(135)^2 \div 15 \times 32] \div ? = 45 \times 24$

- 1) 18 2) 24 3) 36 4) 44
5) None of these

88. $(8.2\% \text{ of } 365) - (1.75\% \text{ of } 108) = ?$

- 1) 16.02 2) 28.04 3) 42.34 4) 53.76
5) None of these

89. $(10)^{24} \times (10)^{-21} = ?$

- 1) 3 2) 10 3) 100 4) 1000
5) None of these

90. $15.594 - 4.312 - 3.517 - 1.689 = ?$

- 1) 6.706 2) 6.760 3) 6.670 4) 6.607
5) None of these

91 - 95: What should come in place of the question mark (?) in the following number series?

91. 16 14 24 66 256 1270

- 1) 8564 2) 5672 3) 4561 4) 7608
5) 6340

92. 12 6.5 7.5 12.75 27.5 71.25 ?

- 1) 225.75 2) 216.75 3) 209.75 4) 236.75
5) 249.75

93. 22 23 27 36 52 77 ?

- 1) 111 2) 109 3) 113 4) 117
5) 115

94. 16 24 36 54 81 121.5 ?
 1) 182.25 2) 174.85 3) 190.65 4) 166.55
 5) 158.95
95. 12 12 18 45 180 11170 ?
 1) 13485 2) 14675 3) 15890 4) 16756
 5) 12285

96 – 100: Study the following table carefully to answer the questions that follow:

Number of boys and girls in five streams of a college over the years

Year	STREAMS									
	Arts		Science		Commerce		Management		IT	
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls
2002	556	414	619	505	668	612	770	633	670	515
2003	763	608	793	612	781	616	667	439	866	722
2004	672	519	540	516	859	713	778	727	781	619
2005	809	602	928	908	870	811	849	729	977	817
2006	745	510	884	820	967	819	562	938	990	808
2007	698	413	765	616	571	515	1288	1016	1151	1010

96. What is the average number of Girls from Commerce Stream for the given years?
 1) 681 2) 675 3) 618 4) 657
 5) None of these
97. What is the ratio of the total number of Boys to the total number of Girls, from all the Streams together, for the year 2007?
 1) 2 : 3 2) 14 : 13 3) 52 : 49 4) 213 : 170
 5) None of these
98. What is the ratio of the total number of Boys to the total number of Girls in the Management Stream for all the years together?
 1) 9 : 8 2) 71 : 86 3) 91 : 83 4) 27 : 23
 5) None of these
99. What is the total number of Boys, for all the Streams together, in the year 2004?
 1) 4148 2) 3630 3) 4433 4) 3247
 5) None of these
100. The number of Boys in Arts Stream in the year 2004 is approximately what percent of the total number of Boys for all the years together in Arts Stream?
 1) 27 2) 34 3) 08 4) 39
 5) 16

101 – 105: What approximate value should come in place of question mark (?) in the following questions? (You are not expected to calculate the exact value.)

101. $628.306 + 6.1325 \times 44.0268 = ?$

- 1) 820 2) 970 3) 1050 4) 1175
5) 900

102. $(935.82)^2 = ?$

- 1) 870000 2) 867500 3) 888800 4) 875800
5) 899800

103. $814296 \times 36 = ? \times 96324$

- 1) 326 2) 272 3) 304 4) 358
5) 260

104. $(739\% \text{ of } 383) \div 628 = ?$

- 1) 10.00 2) 4.50 3) 15.75 4) 19.25
5) 24.15

105. $(9795 + 7621 + 938) \div (541 + 831 + 496) = ?$

- 1) 9 2) 13 3) 17 4) 23
5) 29

106 – 110: Study the information carefully to answer the following questions:

In an organization consisting of 750 employees, the ratio of Males to Females is 8 : 7 respectively. All the employees work in five different departments. viz. HR, Management, PR, IT and Recruitment. 16 per cent of the Females work in Management Department. 32 percent of Males are in HR Department. One-fifth of the Females are in the Department of Recruitment. The ratio of Males to Females in the Management Department is 3 : 2 respectively. 20 Per cent of the total numbers of employees are in PR Department. Females working in Recruitment are 50 per cent of the Males working in the same Department. 8 per cent of the Males are in IT Department. The remaining Males are in PR Department. 22 Per cent of the Females work in HR Department and the remaining Females are working in IT Department.

106. What is the total number of employees working in the Management Department?

- 1) 128 2) 77 3) 210 4) 140
5) None of these

107. What is the total number of Females working in the IT and Recruitment Department together?

- 1) 147 2) 83 3) 126 4) 45
5) None of these

108. What is the number of Females working in the HR Department?

- 1) 77 2) 70 3) 56 4) 134
5) None of these

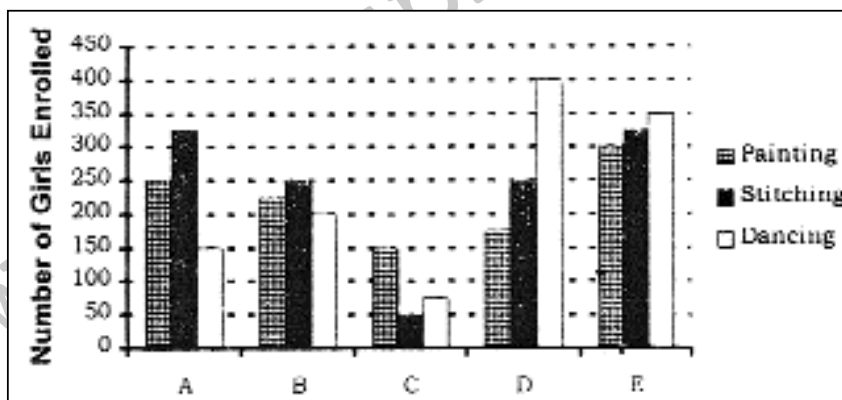
109. Number of Males working in HR Department forms what approximately what percent of total number of the employees in the Organization?

- 1) 20 2) 28 3) 32 4) 9
5) 17

110. Number of Males working in PR Department forms what percent of the number of Females working in the same Department? (rounded off to two digits after decimal)
- 1) 22.98 2) 16.68 3) 11.94 4) 6.79
- 5) 27.86
111. The ages of Aarzo and Aman are in the ratio of 11 : 13 respectively. After 7 years the ratio of their ages will be 20 : 23. What is the difference in years between their ages?
- 1) 4 years 2) 7 years 3) 6 years 4) 5 years
- 5) None of these
112. The simple interest accrued on an amount of Rs. 19800. At the end of the three years is Rs. 7,128. What would be the compound interest accrued on the same amount at the same rate in the same period?
- 1) Rs. 8934.6784 2) Rs. 8017.5744
- 3) Rs. 7861.8754 4) Cannot be determined
- 5) None of these
113. If the numerator of a fraction is increased by 400% and the denominator is increased by 500%, the resultant fraction is $\frac{10}{21}$. What was original fraction.
- 1) $\frac{5}{12}$ 2) $\frac{8}{13}$ 3) $\frac{17}{14}$ 4) $\frac{4}{7}$
- 5) None of these
114. One-eighth of a number is 17.25. What will 73% of the number be?
- 1) 100.74 2) 138.00 3) 96.42 4) 82.66
- 5) None of these
115. What is 26% of 55% of $\frac{10}{13}$ th of 6100?
- 1) 617 2) 681 3) 706 4) 734
- 5) None of these

116 – 120: Study the graph carefully to answer the questions that follow:

Number of Girls Enrolled in Different Hobby Classes in various Institutes in a year.



INSTITUTES

116. What is the total number of Girls Enrolled in Painting from all the Institutes together?
- 1) 1150 2) 1200 3) 1275 4) 1100
- 5) None of these

117. What is the respective ratio of total number of Girls Enrolled in painting, Stitching and Dancing from all the Institutes together?
- 1) 44 : 48 : 47 2) 43 : 47 : 48 3) 44 : 47 : 48 4) 47 : 48 : 44
- 5) None of these
118. Number of Girls Enrolled in Dancing in Institute A forms what per cent of total number of Girls Enrolled in all the Hobby Classes together in that Institute? (rounded off to two digits after decimal).
- 1) 23.87 2) 17.76 3) 31.23 4) 33.97
- 5) 20.69
119. Number of Girls Enrolled in Stitching in Institute B forms approximately what percent of the total number of Girls Enrolled in Stitching in all the Institutes together?
- 1) 29 2) 21 3) 33 4) 37
- 5) 45
120. What is the respective ratio of total number of Girls Enrolled in Painting in the Institutes A & C together to those Enrolled in Stitching in the Institutes D & E together?
- 1) 5 : 4 2) 5 : 7 3) 16 : 23 4) 9 : 8
- 5) None of these

REASONING ABILITY

121. In a certain code **CREAM** is written as **NBDBQ**. How is **BREAD** written in that code?
- 1) EBFAQ 2) EBDAQ 3) BEDQA 4) BEFQA
- 5) None of these
122. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?
- 1) 50 2) 65 3) 170 4) 255
- 5) 290
123. In a certain code **BOARD** is written as 54 # 12 and **MORE** is written as 941\$. How is **DREAM** written in that code?
- 1) 21\$#9 2) 2\$1#9 3) 51\$#9 4) 25\$#9
- 5) None of these
124. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?
- 1) Hill 2) Valley 3) Dam 4) River
- 5) Mountain
125. How many such pairs of letters are there in the word **CONSTABLE** each of which has as many letters between them in the word as in the English alphabet?
- 1) None 2) One 3) Two 4) Three
- 5) More than three
126. How many meaningful English words can be formed with the letters **ESRO** using each letter only once in each word?
- 1) None 2) One 3) Two 4) Three
- 5) More than three

127. How many such digits are there in the number 5231698 each of which is as far away from the beginning of the number as when the digits are rearranged in ascending order?
1) None 2) One 3) Two 4) Three
5) More than three
128. If 'P' denotes '+'; 'R' denotes '÷'; 'T' denotes '-' and 'W' denotes '×' then
40 R 8 W 10 T 12 P 16 = ?
1) 50 2) 46 3) 30 4) 70
5) None of these
129. What should come next in the following number sequence?
2 2 3 2 3 4 2 3 4 5 2 3 4 5 6 2 3 4 5 6 7 2 3 4
1) 8 2) 5 3) 6 4) 2
5) None of these
130. Among M, T, R and P, M is older than only P, T is older than R. Who among them is the oldest?
1) T 2) R
3) T or R 4) Data inadequate
5) None of these

(131 – 135): In each of the questions below are given three statements followed by three conclusions numbered I, II & III. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

131. **Statements:** Some flowers are bins
Some bins are handles
All handles are sticks
Conclusions: I. Some sticks are bins
II. Some handles are flowers
III. Some sticks are flowers
1) Only II follows 2) Only III follows
3) Only I and II follow 4) Only I and III follow
5) None of these
132. **Statements:** All three are gardens
All gardens are stones
All stones are fences
Conclusions: I. Some fences are gardens
II. All gardens are fences
III. Some leaves are boxes
1) Only I and II follow 2) Only I and II
3) Only II and III follow 4) All follows
5) None of these

133. **Statements:** All books are leaves
Some leaves are jungles
No jungle is box

Conclusions: I. Some jungles are books
II. No book is fox
III. Some leaves are boxes

- 1) None follows
2) Only I follows
3) Only II follows
4) Only III follows
5) Only I and II follows

134. **Statements:** Some towers are windows
All windows are houses
Some houses are temples

Conclusions: I. Some towers are temples
II. Some houses are towers
III. Some temples are windows

- 1) Only I follows
2) Only II follows
3) Only III follows
4) Only I and II follow
5) None of these

135. **Statements:** Some walls are doors
Some doors are costs
Some cots are doors

Conclusions: I. Some chairs are doors
II. Some cots are walls
III. No chair is door

- 1) Only II follows
2) Only III follows
3) Only either I or III follows
4) Only I follows
5) None of these

136 - 140: Study the following arrangement carefully and answer the questions given below:

7 R E T 4 A 9 % D F 1 U # B @ 8 H I © W M * 3 2 V \$ 5 N P 6 Q

136. Which of the following is the fourth to the left of the twelfth from the left end?

- 1) % 2) 8 3) 2 4) H
5) None of these

137. How many such vowels are there in the above arrangement, each of which is immediately followed by a symbol?

- 1) None 2) One 3) Two 4) Three
5) More than three

138. How many such consonants are there in the above arrangement, each of which is immediately preceded by a letter but not immediately followed by a symbol?
 1) None 2) One 3) Two 4) Three
 5) More than three
139. How many such numbers are there in the above arrangement, each of which is immediately preceded by a letter but not immediately followed by a symbol?
 1) None 2) One 3) Two 4) Three
 5) More than three
140. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to that group?
 1) RTA 2) 9DF 3) #@H 4) 3V5
 5) IW*

(141 - 145): In each question below is given a group of digits followed by four combinations of letters/symbols numbered (1), (2), (3) and (4). You have to find out which of the combinations correctly represents the group of digits based on the coding systems and the conditions given below and mark the number of that combination as your answer. If none of the combinations correctly represents the group of digits, mark (5), i.e. 'None of these' as your answer.

Digit:	5	1	3	4	9	6	8	2	7
Letter/Symbol:	P	A	K	%	R	@	D	©	M

Conditions:

- i. If the first digit is odd and the last digit is even the codes for the first and last digits are to be reversed.
 ii. If both the first and the last digits are even, both are to be coded as*
 iii. If both the first and the last digits are odd, both are to be coded as \$

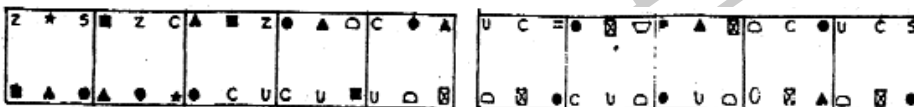

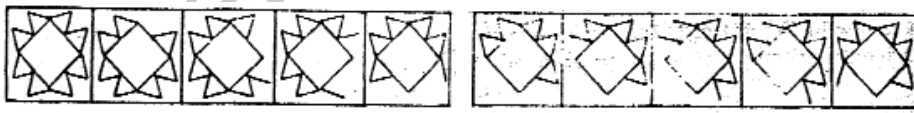
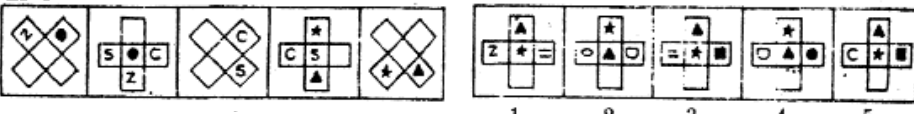
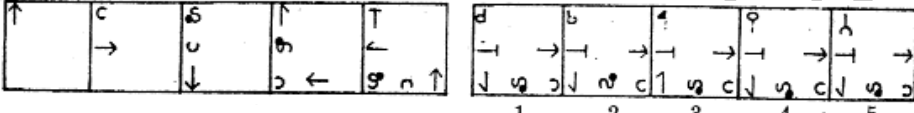
141. **813469**
 1) RAK%@D 2) DAK%@R 3) DAP%@R 4) *AK%@*
 5) None of these
142. **794821**
 1) MR%D©A 2) AR%D©M 3) M%RD©A 4) \$R%D©\$
 5) None of these
143. **671254**
 1) @MA©P% 2) \$MA©P\$ 3) *MA©P* 4) %MA©P©
 5) None of these
144. **591426**
 1) @RA%©P 2) PRA%©@ 3) @AR%©P 4) @RA%©*
 5) None of these
145. **215349**
 1) RAPK%© 2) *APK%* 3) \$APK%\$ 4) ©PAK%R
 5) None of these

153. **Statements:** F#T, T@W, W\$H
Conclusions: I. F#H II. F@H
154. **Statements:** K@R, R\$F, F#B
Conclusions: I. B\$R II. F#K
155. **Statements:** D\$N, N#F, F@T
Conclusions: I. T#N II. D\$F

(156 - 160): In each of the questions given below which one of the of the five answer figures on the right should come after the problem figures on the left,if the sequence were continued?

PROBLEM FIGURES

ANSWER FIGURES

156. 
1. 2. 3. 4. 5.
157. 
1. 2. 3. 4. 5.
158. 
1. 2. 3. 4. 5.
159. 
1. 2. 3. 4. 5.
160. 
1. 2. 3. 4. 5.

MARKETING/ COMPUTER KNOWLEDGE

161. A prospect means
- 1) Any customer who walks into the Bank
 - 2) An employee of the Bank
 - 3) A customer who is likely to be interested in Bank's Product or service
 - 4) A Depositor of the Bank
 - 5) A borrower of the Bank
162. A Lead means
- 1) a Prospec who is more likely to avail of the Bank's product.
 - 2) A political leader
 - 3) A Religious Leader
 - 4) A Bank Chairman
 - 5) None of these

- 163.** A call means
- 1) Calling on friends
 - 2) Calling on Bank employees
 - 3) Calling on Prospective customers
 - 4) To make telephone calls
 - 5) Calling on relatives
- 164.** The Traditional Marketing style involves
- 1) Telemarketing
 - 2) Digital Marketing
 - 3) Indirect Marketing
 - 4) Direct Marketing
 - 5) All of these
- 165.** Modern methods of Marketing include
- 1) Publicity on the net
 - 2) Advertisement on the net
 - 3) Soliciting business through e-mails
 - 4) Telemarketing
 - 5) All of these
- 166.** Cross-selling covers
- 1) Identifying customer needs
 - 2) Matching the Products to customer needs
 - 3) Convincing the customers of Product benefits
 - 4) Responding to questions and objections of Customers
 - 5) All of these
- 167.** Innovation means
- 1) Compensation
 - 2) Inspiration
 - 3) Additional perquisites
 - 4) Implementing new ideas or new methods
 - 5) None of these
- 168.** Which of the following sentences is true?
- 1) Marketing is not required in a Buyers' Market
 - 2) Marketing is not required in a Sellers' Market
 - 3) Marketing is not required due to globalisation
 - 4) Marketing is not required due to competition
 - 5) Marketing is not required due to liberalisation
- 169.** A true marketing mindset requires
- 1) Command and order mindsent
 - 2) Control mindset
 - 3) Active mindset
 - 4) Passive mindset
 - 5) None of these

170. Which of the following statements is true?

- 1) Marketing makes the company to go into loss due to higher expenses.
- 2) Marketing is not required in profit-making companies.
- 3) Marketing sharpens the minds of the employees
- 4) Marketing is a time-bound seasonal function
- 5) Marketing is a waste of time.

171. Sales forecasting involves

- 1) Sales Planning
- 2) Sales Pricing
- 3) Distribution Channels
- 4) Consumer tastes
- 5) All of these

172. Motivation means

- 1) Inspiring employees to perform better
- 2) Better communication skills
- 3) Sales coaching
- 4) Market Research
- 5) None of these

173. A Target Market is

- 1) Entire country
- 2) Entire City
- 3) Entire Globe
- 4) That which consists of customer who need the identified product
- 5) All of these

174. Find the true statement

- 1) Marketing is a waste of the employees time
- 2) Marketing is not required in India due to its vast population
- 3) Marketing involves additional work
- 4) Marketing involves team work
- 5) Marketing is not required today due to IT advancement

175. Marketing Research is needed for

- 1) Deciding the market area
- 2) Deciding the right product to be sold
- 3) Making proper marketing decisions
- 4) Deciding right time to sell
- 5) All of these

176. Marketing Plan helps in

- 1) Better lead generation
- 2) Better systems
- 3) Better results
- 4) Improved Balance Sheet
- 5) Better customer service

177. Market information means
- 1) Knowledge of shops and bazaars
 - 2) Knowledge of shopping malls
 - 3) Knowledge of customer profile and product mix
 - 4) Knowledge of various languages
 - 5) None of these
178. In a selling process in today's world
- 1) Only standard products are sold
 - 2) No customisation required
 - 3) The seller need not have product knowledge
 - 4) The seller should aim at customer satisfaction.
 - 5) Only quantum of sales matters
179. For effective marketing, the salesmen should have which of these qualities
- 1) Creativity
 - 2) Team Spirit
 - 3) Motivation
 - 4) Effective communication skills
 - 5) All of these
180. If Marketing is done effectively, which of the following is not required
- 1) Advertisement
 - 2) Publicity
 - 3) Market Research
 - 4) Market Segmentation
 - 5) None of these
181. How many values can be represented by a single byte?
- 1) 4
 - 2) 8
 - 3) 64
 - 4) 256
 - 5) 512
182. Transformation of input into output is performed by
- 1) Peripherals
 - 2) Memory
 - 3) Storage
 - 4) The Input-Output unit
 - 5) The CPU
183. Which of the following can handle most system functions that aren't handled directly by the operating system?
- 1) Vertical-market applications
 - 2) Utilities
 - 3) Algorithms
 - 4) Integrated software
 - 5) Compilers
184. Device drivers are
- 1) Tiny power cords for external storage devices
 - 2) Experts who know how to maximize the performance of devices
 - 3) Small, special-purpose programmes
 - 4) The innermost part of the operating system
 - 5) Substitutes for operating systems.

185. Which of the following refers to a small, singlesite network?
1) LAN 2) DSL 3) RAM 4) USB
5) CPU
186. A set of instructions telling the computer what to do is called
1) Mentor 2) instructor 3) compiler 4) programme
5) debugger
187. Data going into the computer is called?
1) Output 2) Algorithm 3) Input 4) Calculations
5) Flowchart
188. If you receive an e-mail from someone you don't know, what should you do?
1) Forward it to the police immediately
2) Delete it without opening it.
3) Open it and respond to them saying you don't know them
4) Reply and ask them for their personal information
5) Reply and tell them you want to keep in touch with them
189. How many options does a binary choice offer?
1) None
2) one
3) two
4) It depends on the amount of memory in the computer
5) It depends on the speed of the computer's processor
190. A collection of programmes that controls how your computer system runs and processes information is called
1) Operating system 2) Computer
3) Office 4) Compiler
5) Interpreter
191. How are data organized in a spreadsheet?
1) Lines and spaces 2) Layers and planes
3) Height and width 4) Rows and columns
5) None of these
192. When cutting and pasting, the item cut is temporarily stored in
1) ROM 2) Hard drive 3) Diskette 4) Dashboard
5) Clipboard
193. When you are working on a document on a PC, where is the document temporarily stored?
1) RAM 2) ROM 3) The CPU 4) Flash memory
5) The CD-ROM

194. One megabyte equals approximately
- 1) 1,000 bits
 - 2) 1,000 bytes
 - 3) 1 million bytes
 - 4) 1 million bits
 - 5) 2,000 bytes
195. The blinking symbol on the computer screen is called the
- 1) Mouse
 - 2) Logo
 - 3) Hand
 - 4) Palm
 - 5) Cursor
196. Information travels between components on the motherboard through
- 1) Flash memory
 - 2) CMOs
 - 3) Bays
 - 4) Buses
 - 5) Peripherals
197. Microsoft Office is
- 1) Shareware
 - 2) Public-domain software
 - 3) Open-source software
 - 4) An application suite
 - 5) A vertical-market application.
198. Which of the following refers to the memory in your computer?
- 1) RAM
 - 2) DSL
 - 3) USB
 - 4) LAN
 - 5) CPU
199. Computers connected to a LAN (Local Area Network) can
- 1) Run faster
 - 2) Go on line
 - 3) Share information and/ or share peripheral equipment
 - 4) E-mail
 - 5) None of these
200. Magnetic tape is not practical for applications where data must be quickly recalled because tape is
- 1) A random-access medium
 - 2) A sequential-access medium
 - 3) A read-only medium
 - 4) Fragile and easily damaged
 - 5) An expensive storage medium

ANSWERS

1-2; 2-2; 3-3; 4-2; 5-5; 6-1; 7-5; 8-3; 9-1; 10-1; 11-4; 12-5; 13-3; 14-3; 15-2; 16-2; 17-5; 18-2; 19-5; 20-2; 21-5; 22-4; 23-5; 24-5; 25-1; 26-1; 27-2; 28-3; 29-1; 30-2; 31-1; 32-3; 33-2; 34-5; 35-1; 36-3; 37-4; 38-5; 39-5; 40-4; 41-4; 42-3; 43-1; 44-5; 45-4; 46-2; 47-2; 48-3; 49-3; 50-5; 51-2; 52-3; 53-5; 54-3; 55-4; 56-2; 57-2; 58-3; 59-4; 60-1; 61-2; 62-3; 63-3; 64-1; 65-3; 66-2; 67-4; 68-3; 69-1; 70-3; 71-1; 72-2; 73-4; 74-1; 75-5; 76-5; 77-5; 78-3; 79-1; 80-2; 81-5; 82-1; 83-3; 84-2; 85-4; 86-1; 87-3; 88-2; 89-4; 90-5; 91-4; 92-2; 93-3; 94-1; 95-5; 96-1; 97-4; 98-3; 99-2; 100-5; 101-5; 102-4; 103-3; 104-2; 105-1; 106-4; 107-2; 108-1; 109-5; 110-3; 111-3; 112-2; 113-4; 114-1; 115-5; 116-4; 117-1; 118-5; 119-2; 120-3; 121-2; 122-2; 123-1; 124-3; 125-4; 126-4; 127-4; 128-5; 129-2; 130-1; 131-5; 132-4; 133-1; 134-2; 135-3; 136-1; 137-3; 138-3; 139-4; 140-2; 141-2; 142-4; 143-3; 144-1; 145-5; 146-2; 147-1; 148-2; 149-2; 150-5; 151-5; 152-1; 153-3; 154-2; 155-4; 156-1; 157-2; 158-1; 159-3; 160-4; 161-3; 162-1; 163-3; 164-4; 165-5; 166-5; 167-4; 168-2; 169-3; 170-2; 171-5; 162-1; 173-4; 174-4; 175-5; 176-3; 177-3; 178-4; 179-5; 180-5; 181-2; 182-5; 183-2; 184-3; 185-1; 186-4; 187-3; 188-2; 189-3; 190-1; 191-4; 192-5; 193-1; 194-3; 195-5; 196-3; 197-5; 198-1; 199-3; 200-2.