

STATE BANK OF INDIA CLERKS PREVIOUS PAPER 2009

BASED ON MEMORY

GENERAL AWARENESS

1. The changed management programme of which of the following banks is named as "Parivartan"?
 - 1) Reserve bank of India
 - 2) Bank of India
 - 3) Union Bank of India
 - 4) Bank of Baroda
 - 5) State Bank of India
2. The Govt. of India recently increased its allocation of funds to which of the following schemes by 87% to make it Rs.12,886 crores?
 - 1) Mid day meal Scheme
 - 2) Pradhan Mantri Gram Sadak Yojana
 - 3) Jawaharlal Nehru National Urban Renewable Mission (JNNURM)
 - 4) National Watershed Development Programme
 - 5) None of these
3. Which of the following countries has decided to give a 20% subsidy to its farmers even though they are rich?
 - 1) France
 - 2) England
 - 3) Italy
 - 4) USA
 - 5) Germany
4. Which of the following statements (s) is/are true about the Rail Budget 2009-10 presented in July 2009?
 - A. A new scheme 'Izzat' was unveiled for the workers in unorganised sector. In this scheme, monthly season tickets will be available at the rate of Rs. 25 only.
 - B. No charges will be levied for "Tatkal Tickets" if booked 72 hours in advance.
 - C. Now passengers can buy their reserved tickets from 5000 post offices.
 - 1) Only A
 - 2) Only B
 - 3) Only C
 - 4) Both A & C
 - 5) All A, B & C
5. As per the reports published, recently Income Tax Department has found about Rs. 1,200 crores lying in Frozen Demat Accounts in India. Why were these Demat Accounts frozen?
 - A. Funds in these accounts were coming from unknown foreign sources.
 - B. These account holders were not able to produce their Permanent Account Number, which is mandatory for such transactions.
 - C. There are the accounts of those who expired without making a will or nominating someone as their heir apparent.
 - 1) Only A
 - 2) Only B
 - 3) Only C
 - 4) All A, B & C
 - 5) None of these

6. As per the reports published in various newspapers/magazines, the Indo-US trade dropped by 24% in January to March 2009. But there are certain items whose exports were on increase. Which of the following is/are these items?
- 1) Sugar 2) Steel 3) Apparels
1) Only B & C 2) Only B 3) Only C 4) Only A
5) All A, B & C
7. Which of the following clearly defines what corporate taxes are?
- A. It is a direct tax levied on the income of company or association.
B. It is a tax which is levied to the companies on their production and commonly known as Value Added Tax (VAT).
C. This is the tax levied on the income of the Directors, Promoters of a company/ association on the profits earned by them during the year.
- 1) Only A 2) Only B 3) Only C 4) All A, B & C
5) None of these
8. The Govt. of India is planning to infuse how much amount in 12 public sector banks to make their capital base strong?
- 1) Rs. 10,000 crores 2) Rs. 12,000 crores 3) Rs. 16,000 crores 4) Rs. 22,000 crores
5) Rs. 24,000 crores
9. How much amount did the Govt. of India allocate the National Housing Bank (NHB) for making up of the shortfall in priority sector lending by commercial banks? (Announcement was made in Union Budget 2009-10).
- 1) Rs. 1,000 crores 2) Rs. 2,000 crores 3) Rs. 2,500 crores 4) Rs. 3,000 crores
5) Rs. 5,000 crores
10. After J.L.Nehru, who amongst the following was/is the other Prime Minister who completed his/her first term and immediately came for the second term?
- 1) Mrs. Indira Gandhi 2) Dr. Manmohan Singh
3) Mr. Atal Bihari Vajpayee 4) Mr. Rajiv Gandhi
5) None of these
11. which of the following teams won the Asia Cup Hockey Tournament held in May 2009?
- 1) South Korea 2) Iran 3) India 4) Pakistan
5) China
12. Which of the following countries recently conducted 2nd nuclear test and also test fired some missiles defying the condemnation of various nations?
- 1) North Korea 2) China 3) South Korea 4) Pakistan
5) USA
13. An epidemic of infectious diseases which is passed on through population across a large region or worldwide is called
- 1) pandemic 2) Endemic 3) Global 4) Non-infectious
5) None of these

14. Which of the following in Cash Reserve Ratio (CRR) at present?
- 1) 3% 2) 4% 3) 5% 4) 6%
- 5) None of these
15. Who amongst the following is the winner of Women's Singles "French Open Tennis Tournament-2009"?
- 1) Dinara Safina
2) Virginia Ruano Pascual
3) Anabel Medina Garrigues
4) Svetlana Kuznetsova
5) None of these
16. Many times we read in newspapers/magazines about the increase or decrease in tax collection. Which of the following taxes is not included in the tax collection levied by the Union Govt.?
- 1) Property Tax 2) Education Cess
3) Corporate Tax 4) Income Tax
5) Fringe Benefit Tax
17. Sheikh Sharif Ahmed who is heading a UN backed Central Govt. in his country, is the President of
- 1) Somalia 2) Iran 3) Uganda 4) Israel
5) None of these
18. Which of the following is the name of the international treaty which was signed by many nations to curb production of atomic bombs and other such Weapons of Mass Destruction (WMD)?
- 1) 123 Agreement
2) Rio Declaration
3) ROTTERDOM Convention
4) Nuclear Non Proliferation Treaty (NPT)
5) None of these
19. Which of the following nations celebrated its first Republic Day on 29th May 2009?
- 1) Fiji 2) Bangladesh 3) Myanmar 4) Nepal
5) None of these
20. Which of the following is/are the objectives of the National Mission on Sustainable Habitat?
- A. Greater emphasis on urban waste management and recycling.
B. Emphasis on use of items made of plastics and other such material and not of metals, as they need deep digging of earth.
C. It suggests incentive for use of public transportation more and more.
- 1) Only A 2) Only B 3) Both A & C 4) Both A & B
5) All A, B & C
21. 'As per the National Food Security Act, how much wheat or rice, the people below poverty line, will get every month @ Rs. 3 per kg.?
- 1) 10 kg. 2) 15 kg. 3) 20 kg. 4) 25 kg.
5) None of these

22. As we all know, emission of certain gases is responsible for the level of Global Warming. Which of the following gases makes maximum contribution in the same?
- 1) Ammonia
 - 2) Oxygen
 - 3) Carbon Dioxide
 - 4) Nitrogen
 - 5) None of these
23. Sayali Gokhale who won an international title recently is associated with which of the following games/sports?
- 1) Lawn Tennis
 - 2) Badminton
 - 3) Golf
 - 4) Chess
 - 5) None of these.
24. Who amongst the following is NOT a member of the Council of Ministers headed by Dr. Manmohan Singh?
- 1) Mr. Vilasrao Deshmukh
 - 2) Mr. Praful Patel
 - 3) Mr. Kamal nath
 - 4) Mrs. Ambika Soni
 - 5) Mr. Rahul Gandhi
25. Which of the following is NOT a banking or finance related term?
- 1) Letter of Credit
 - 2) Back up Guarantee
 - 3) LIBOR
 - 4) Polymerization
 - 5) Factoring Services
26. Twang I and Twang II, two big hydropower projects are being developed in the state of
- 1) Assam
 - 2) Meghalaya
 - 3) West Bengal
 - 4) Tripura
 - 5) Arunachal Pradesh
27. "Navratna Status" is awarded to which of the following organizations/ Units?
- 1) Those IITs/ IIMs who are doing good research work.
 - 2) Defence production units/ factories who are showing good profits.
 - 3) Any public sector manufacturing unit doing well and earning good profits.
 - 4) A public sector bank rated very high by the RBI in the area of customer service and recovery of NPAs.
 - 5) None of these.
28. "Irani Trophy" is associated with which of the following games?
- 1) Badminton
 - 2) Golf
 - 3) cricket
 - 4) football
 - 5) Hockey
29. Which of the following awards is given for the excellence in the field of literature in India?
- 1) Arjun Award
 - 2) Bharatiya Jnanpith Award
 - 3) Shanti Swarup Bhatnagar Award
 - 4) Dronacharya Award
 - 5) Tansen Sanman

30. The World Population Day is observed in
- 1) 10th July 2) 11th July 3) 10th August 4) 11th August
5) 15th September
31. An Indian citizen can open a Savings Account in which of the following?
- 1) SIDBI 2) RBI
3) NABARD 4) A Private Sector Bank
5) None of these
32. Indian citizens generally make investments in many schemes. Which of the following is not the name of any such scheme in which investment for the purpose of saving income tax can be made?
- 1) National Savings certificate 2) White papers
3) Mutual Funds 4) Infrastructure Bonds
5) LIC policies
33. Which of the following has written the book "Between the Lines"?
- 1) V.S. Naipaul 2) Prem Bhatia
3) Kuldeep Nayyar 4) C. Rangarajan
5) Saul Bellow
34. Which of the following countries has decided to use the revenue collected from newly discovered oil field to make a special Sovereign Fund?
- 1) Iraq 2) Russia 3) Iran 4) Indonesia
5) Brazil
35. Many times, we read a term 'ISO'. What is the full form of the same?
- 1) International Social Organisation 2) Insurance & social Obligations
3) International Space Organisation 4) Integrated Security Organisation
5) International Standards Organisation.
36. As per the reports published by the govt. of India, what is the approximate percentage of the people in rural India who hold 'a bank account'?
- 1) 10% 2) 20% 3) 25% 4) 15%
5) 35%
37. Mr. Kurmanbek Bakiev has taken over as President of
- 1) Honduras 2) lithuania 3) Venezuela 4) Kyrgyzstan
5) None of these
38. If some people wish to start a banking company in India, they certainly need a permission of the
- 1) Indian Bank's Association
2) Institute of Chartered Accountants in India
3) Ministry of Finance
4) Banking Ombudsman
5) Reserve Bank of India

39. The number of people living Below Poverty Line (BPL) is maximum in

- | | |
|--------------------|----------------|
| 1) Gujrat | 2) Tamil Nadu |
| 3) Jammu & kashmir | 4) Maharashtra |
| 5) Orissa | |

40. Basel Norms are related with further strengthening and performance of

- 1) Public sector manufacturing units.
- 2) Banking Industry
- 3) Educational institutes
- 4) Hotels
- 5) None of these

ENGLISH LANGUAGE

Directions (41 – 45): Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in bold in each of the following sentences to make it meaningful and grammatically correct. If the sentence is correct as it is and 'No correction is required', mark (5) as the answer.

41. We admire they are taking this step despite the numerous risks involved.

- | | |
|------------------------------|------------------------|
| 1) them to take | 2) them for taking |
| 3) that they have taken over | 4) how their taking of |
| 5) No correction required. | |

42. We have accepted over two billion dollars from them yet it is been used to build hospitals in the area.

- | | |
|----------------------------|------------------------------|
| 1) that is yet to use | 2) although it has been used |
| 3) not yet being used | 4) which will be used |
| 5) No correction required. | |

43. People have respond in favour the government's efforts to resolve the budget crisis.

- | | |
|----------------------------|-------------------------------|
| 1) favourably responded | 2) response in favour of |
| 3) responded favourably to | 4) been responding favourably |
| 5) No correction required. | |

44. The management has been left with no option else to change the branch timings to avoid losing business.

- | | |
|---------------------------|----------------------------|
| 1) but to change | 2) except the change of |
| 3) unless it changes with | 4) other than the changing |
| 5) No correction required | |

45. Striking this deal will enable the company to expand its operations in Europe.

- | | |
|-----------------------------|-------------------------------|
| 1) Strike this deal that | 2) To strike off this deal |
| 3) By striking this deal to | 4) This deal was struck which |
| 5) No correction required | |

Directions (46 – 60): Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you locate them while answering some of the questions.

The great fear in Asia a short while ago was that the region would suffer through the wealth destruction already taking place in the U.S. as a result of the financial crisis. Stock markets tumbled as exports plunged and economic growth deteriorated. Lofty property prices in China and elsewhere looked set to bust as credit tightened and buyers evaporated. But with surprising speed, fear in Asia swung back to greed as the region shows signs of recovery and property and stock prices are soaring in many parts of Asia.

Why should this sharp Asian turn around be greeted with skepticism? Higher asset prices mean households feel wealthier and better able to spend: which could further fuel the region's nascent rebound. But just as easily, Asia could soon find itself saddled with overheated markets similar to the U.S. housing market. In short the world has not changed, it has just moved places.

The incipient bubble is being created by government policy. In response to the global credit crunch of 2008, policy makers in Asia slashed interest rates and flooded financial sectors with cash in frantic attempts to keep loans flowing and economies growing. These steps were logical for central bankers striving to reverse a deepening economic crisis. But there's evidence that there is too much easy money around. It's winding up in stocks and real estate, pushing prices up too far and too fast for the underlying economic fundamentals. Much of the concern is focused on China, where government stimulus efforts have been large and effective. Money in China has been especially easy to find. Aggregate new bank lending surged 201% in the first half of 2009 from the same period a year earlier, to nearly \$1.1 trillion. Exuberance over a quick recovery-which was given a boost by China's surprisingly strong 7.9% GDP growth in the second quarter - has buoyed investor sentiment not just for stocks but also for real estate.

Former U.S. Federal Reserve Chairman Alan Greenspan argued that bubbles could only be recognised in hindsight. But investors-who have been well schooled in the dangers of bubbles over the past decade are increasingly wary that prices have risen too far, and that the slightest bit of negative economic news could knock markets for a loop. These fears are compounded by the possibility that Asia's central bankers will begin taking steps to shut off the money. Rumours that Beijing was on the verge of tightening credit led to Shanghai stocks plunging 5%. yet many economists believe that, "there is dose to a zero possibility that the Chinese government will do anything this year that constitutes tightening." And without a major-shift in thinking, the easy-money conditions will stay in place. In a global economy that has produced more dramatic ups and downs than anyone thought possible over the past two years, Asian may be heading for another disheartening plunge.

46. To which of the following has the author attributed the 2008 Asian financial crisis?

- A. Reluctance of Asian governments to taper off the economic stimulus
- B. Greed of Asian investors causing them to trade stocks of American companies at high prices
- C. Inflated real estate prices in Asian countries

- 1) None
- 2) Only (A)
- 3) Only (C)
- 4) Only (A) and (B)
- 5) Only (B)

47. Why does the author doubt the current resurgence of Asian economics?

- 1) Their economies are too heavily reliant on the American economy which is yet to recover
- 2) Central banks have slashed interest rates too abruptly which is likely to cause stock markets to crash
- 3) With their prevailing economic conditions they are at risk for a financial crisis
- 4) Their GDP has not grown significantly during the last financial year.
- 5) None of these

48. What is the author's main objective in writing the passage?
- 1) Illustrating that Asian economies are financially more sound than those of developed countries.
 - 2) Disputing financial theories about how recessions can be predicted and avoided.
 - 3) Warning Asian countries about the dangers of favouring fast growth and profits over sound economic principles
 - 4) Extolling China's incredible growth and urging other countries to emulate it
 - 5) Advising governments about the changes in policy to strengthen economic fundamentals
49. What does the author want to convey through the phrase "The World has not changed it has just moved places"?
- 1) At present countries are more dependent on Asian economies an on the US economy.
 - 2) Economies have become interlinked on account of globalisation.
 - 3) Asian governments are implementing the same economic reforms as developed countries.
 - 4) All economies are susceptible to recession because of the state of the US economy.
 - 5) None of these
50. Which of the following can be said about the Chinese government's efforts to revive the economy?
- 1) These were largely unsuccessful as only the housing market improved
 - 2) The government's only concern was to boost investor confidence in stocks.
 - 3) These efforts were ineffectual as the economy recovered owing to the US market stabilising
 - 4) These were appropriate and accomplished the goal of economic revival.
 - 5) They blindly imitated the economic reforms adopted by the US.
51. According to the passage, which of the following factor(s) has/have had a negative impact on the Asian stock markets?
- A. Abrupt drop in exports by Asian countries
- B. Extravagant disbursement of housing loans in 2009.
- C. Raising of interest rates by the Central Bank
- 1) None
 - 2) Only (A) and (B)
 - 3) Only (A)
 - 4) Only (A) and (C)
 - 5) All (A), (B) and (C)
52. Why was the investor confidence in the Chinese stock market been restored?
- A. Existing property prices which are stable and affordable.
- B. The government has decided to tighten credit.
- C. Healthy growth of the economy indicated by GDP figures.
- 1) Only (C)
 - 2) Only (A) and (B)
 - 3) All (A), (B) and (C)
 - 4) Only (B)
 - 5) None of these

5) gradual

60. Buoyed

1) heavy

2) stifled

3) numbed

4) dull

5) abated

Directions (61 – 70): Read each sentence to find out whether there is any grammatical mistake/ error in it. The error if any, will be in one part of the sentence. Mark the number of that part with error as your answer. If there is 'No error', mark(5) as your answer.

61. their failure to inspect (1)/ our factories is a (2)/ clear indications that our (3)/ license will not be renewed. (4)/ No error (5)
62. The Board's decision has provided (1)/ employees with the opportunity (2)/ to acquire upto 100 (3) shares by the company. (4)/ No error (5)
63. He had telephoned yesterday to (1)/ ask how much' of the youth (2)/ who attended our classes would be (3)/ interested in working for a textile company. (4) No error (5)
64. If the manufacturing sector continues (1)/ to grow at the same rate for (2)/ the next few months, I think it (3)/ has a high growth rate this year. (4)/ No error (5)
65. The success of the (1)/ government sponsor job guarantee programme (2)/ has resulted in a (3)/ drastic drop in poverty. (4)/ No error (5)
66. We had extensively discussions (1)/ with the participants and (2)/ obtained their feedback (3)/ regarding our new services. (4)/ No error (5)
67. The government is working (1)/ out a new system to compensate (2)/ those companies to sell (3)/ products below the market price. (4)/ No error. (5)
68. Though he has promoted to (1)/ the bank's board as a director (2)/ he continues to carry out (3)/ all his current responsibilities. (4)/ No error (5)
69. Arranging such a large amount (1)/ of funds now will be a problem why (2)/ banks are usually not open (3)/ so early in the morning. (4)/ No error (5)
70. We were forced into react (1)/ as no organisation can (2)/ afford adhere (3) these outdated regulations. (4)/ No error (5)

Directions (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 bold may be either wrongly spelt or inappropriate in the context of the sentence. Find out 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. Though these programmes have proved (1)/ to extremely (2)/ effective they do have certain (3)/ drawbacks. (4) All correct (5)
72. In order to confront (1)/ the threat (2)/ of global warning it is imperative (3)/ that we work all together. (4)/ All correct (5)
73. Any failure (1)/ to complicity (2)/ with the fundamental regulation(3)/ will result a fine. (4)/ All correct (5)
74. We plan to complete the exhaustive (1)/ performance (2)/ review (3) undertook by us. (4)/ All correct (5)
75. Home loan borrowers (1)/ will be definitely (2)/ affected (3)/ since banks have raised their lending rates of interest. (4)/ All correct (5)

Directions (76 – 80): Rearrange the following sentences (A), (B), (C), (D) (E) and (F) to make a meaningful paragraph and then answer the questions which follow.

- A. As a result the non stop tensions and anxieties at work often result in health related problems.
 B. The truth is we cannot change the world of work.
 C. We spend atleast half our waking hours at work.
 D. We have therefore to. take change and transform the way in which we respond to work environment.
 E. So how can we control these problems" and perform at work?
 F. However we can change the way we feel and deal with various situations.

76. Which of the following sentence should be the **LAST (SIXTH)** sentence after rearrangement?

- 1) B 2) C 3) D 4) E
 5) F

77. Which of the following sentence should be the **FIFTH** sentence after rearrangement?

- 1) B 2) C 3) D 4) E
 5) F

78. Which of the following sentence should be the **SECOND** sentence after rearrangement?

- 1) A 2) B 3) C 4) D
 5) E

79. Which of the following sentence should be the **FIRST** sentence after rearrangement?

- 1) A 2) B 3) C 4) D
 5) E

80. Which of the following sentence should be the **FOURTH** sentence after rearrangement?

- 1) A 2) B 3) C 4) D
 5) E

QUANTITATIVE APTITUDE

Directions (81 – 95): What will come in place of the question mark (?) in the following questions?

81. $18^2 + \sqrt{?} = 350$

- 1) 576 2) 676 3) 26 4) 28
 5) None of these

82. $1530 \div 34 \times 360 \div 24 = ?$

- 1) 625 2) 765 3) 575 4) 645
 5) None of these

83. $4966 + 285 - 1236 + ? = 4860$

- 1) 854 2) 848 3) 825 4) 875
 5) None of these

84. $\frac{17 \times 4 + 18 \times 3}{\sqrt{441} \times 5 + 139} = ?$

- 1) $\frac{1}{4}$ 2) $\frac{1}{2}$ 3) $\frac{2}{3}$ 4) $\frac{1}{3}$
 5) None of these

85. $2820 \div 12 \times 8 = ?$

- 1) 1680 2) 1880 3) 1860 4) 1660
5) None of these

86. $1950 \div 26 \div 25 = ?$

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

87. $18\% \text{ of } 450 - 75\% \text{ of } 96 = ?$

- 1) 15 2) 22 3) 12 4) 16
5) None of these

88. $75.75 - 48.32 + 146.92 = ?$

- 1) 174.35 2) 175.34 3) 173.45 4) 173.35
5) None of these

89. $8\frac{1}{3} \times 4\frac{2}{5} + ? = 44\frac{2}{5}$

- 1) $7\frac{11}{15}$ 2) $7\frac{4}{15}$ 3) $7\frac{8}{15}$ 4) $8\frac{7}{15}$
5) None of these

90. $27.28 \div 2.2 + 4.7 \times 1.5 = ?$

- 1) 18.85 2) 19.25 3) 18.75 4) 19.45
5) None of these

91. $\frac{5}{9} \text{ of } 315 + \frac{3}{7} \text{ of } 455 = ?$

- 1) 370 2) 380 3) 360 4) 340
5) None of these

92. $75\% \text{ of } 640 + 12\% \text{ of } 750 = ?$

- 1) 560 2) 570 3) 660 4) 750
5) None of these

93. $\frac{5}{8} \text{ of } \frac{2}{3} \text{ of } \frac{3}{5} \text{ of } 2104 = ?$

- 1) 532 2) 536 3) 526 4) 528
5) None of these

94. $16.45 \times 5.2 \times 2.5 = ?$

- 1) 213.45 2) 218.45 3) 213.85 4) 218.25
5) None of these

95. $2.25\% \text{ of } 640 - 1.5\% \text{ of } 480 = ?$

- 1) 6.4 2) 5.6 3) 4.3 4) 7.2
5) None of these

Directions (96 – 100): What will come in place of the question mark (?) in the following number series?

- 96.** 11 12 26 81 ?
 1) 324 2) 328 3) 320 4) 280
 5) None of these
- 97.** 5120 1280 320 80 ?
 1) 16 2) 24 3) 30 4) 40
 5) None of these
- 98.** 7 11 27 63 ?
 1) 96 2) 118 3) 99 4) 127
 5) None of these
- 99.** 6 10 18 34 ?
 1) 62 2) 64 3) 66 4) 50
 5) None of these
- 100.** 5 11 23 47 ?
 1) 95 2) 93 3) 96 4) 97
 5) None of these
- 101.** A, B, C, D and E are five consecutive even numbers. Average of A and E is 46. What is the largest number?
 1) 62 2) 42 3) 50 4) 48
 5) None of these
- 102.** A train running at the speed of 66 kmph crosses a signal pole in 18 seconds. What is the length of the train?
 1) 330 metres 2) 300 metres 3) 360 metres 4) 320 metres
 5) None of these
- 103.** Find the average of the following set of numbers.
 155, 128, 137, 140, 160, 132
 1) 148 2) 140 3) 146 4) 144
 5) None of these
- 104.** Number obtained by interchanging the digits of a two digit number is less than the original number by 18 and the sum of the digits is 6. What is original two digit number?
 1) 46 2) 24 3) 42 4) 64
 5) None of these
- 105.** An amount of Rs. 45,000 become Rs. 77,400 on simple interest in eight years. What is the rate of interest p.c.p.a.?
 1) 9 2) 11 3) 8 4) 10.5
 5) None of these
- 106.** Three-fifth of a number is more than its 40% by 85. What is 60% of that number?
 1) 245 2) 255 3) 260 4) 250
 5) None of these

107. Rajesh spends 12% of his monthly income on entertainment, 18% of his monthly income on children's education, 50% of his monthly income on other household items and the remaining amount of Rs. 5,200 he saves. What is his monthly income?
- 1) Rs. 25,400 2) Rs. 26,200 3) Rs. 24,800 4) Rs. 25,600
- 5) None of these
108. 24 men can complete a piece of work in 15 days. In how many days will 18 men complete that work?
- 1) 16 days 2) 20 days 3) 22 days 4) 25 days
- 5) None of these
109. Rasika and Nikita invested amount of Rs. 40,000 and Rs. 75,000 respectively. At the end of five years they got a total dividend of Rs. 46,000. What is Rasika's share in the dividend?
- 1) Rs. 16,500 2) Rs. 15,500 3) Rs. 15,000 4) Rs. 16,000
- 5) None of these
110. Present ages of Rama and Shyama are in the ratio of 4 : 5 respectively. Five years hence the ratio of their ages becomes 5 : 6 respectively. What is Rama's present age?
- 1) 25 years 2) 22 years 3) 20 years 4) 30 years
- 5) None of these
111. What is the compound interest accrued on an amount of Rs. 25,000 in two years at the rate of 12 p.c.p.a.?
- 1) Rs. 6,630 2) Rs. 6,360 3) Rs. 6,260 4) Rs. 6,460
- 5) None of these
112. Cost of 10 calculators and 12 watches is Rs. 11,100. What is the cost of 30 calculators and 35 watches?
- 1) Rs. 33,600 2) Rs. 33,650
- 3) Rs. 32,600 4) Cannot be determined
- 5) None of these
113. A TV set when sold for Rs. 16,756, the profit earned is 18%. What is the cost price of the TV set ?
- 1) Rs. 14,200 2) Rs. 14,400 3) Rs. 15,200 4) 14,800
- 5) None of these
114. Five eighth of a number is equal to 60% of another number. What is the ratio between the first number and the second number respectively?
- 1) 13 : 12 2) 12 : 13 3) 25 : 24 4) 24 : 25
- 5) None of these
115. If the fractions $\frac{4}{9}$, $\frac{2}{7}$, $\frac{3}{8}$, $\frac{6}{13}$ and $\frac{5}{11}$ are arranged in descending order, which one will be the second?
- 1) $\frac{4}{9}$ 2) $\frac{2}{7}$ 3) $\frac{3}{8}$ 4) $\frac{6}{13}$
- 5) $\frac{5}{11}$

Directions (116 – 120): Study the following table carefully to answer these questions?

No. of employees in different departments of five organizations					
Organizations Department	A	B	C	D	E
HR	145	80	120	180	160
Finance	120	75	100	220	140
Marketing	150	90	115	200	190
IT	225	110	160	280	220
Administration	180	120	130	110	130

- 116.** What is the average number of employees working in Marketing department of all the organization?
 1) 142 2) 145 3) 146 4) 148
 5) None of these
- 117.** What is the total number of employees working in all, the departments of organization B together?
 1) 350 2) 375 3) 425 4) 475
 5) None of these
- 118.** What is the ratio between number of employees from Finance and Marketing departments together of organization B and these two departments together of organization D respectively?
 1) 14 : 9 2) 9 : 14 3) 11 : 28 4) 28 : 11
 5) None of these
- 119.** What is the ratio between the total number of employees from all organizations together in HR and Administration departments respectively?
 1) 132 : 137 2) 137 : 132 3) 122 : 137 4) 137 : 122
 5) None of these
- 120.** Number of employees in IT department of organization C is what per cent of the total number of employees in organization C in all the departments together?
 1) 26.5 2) 25.6 3) 25.4 4) 26.4
 5) None of these

REASONING ABILITY

- 121.** How many such pairs of letters are there in the word BRIGHTEN 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
- 122.** In a certain code FIGHT is written as '39%@4' and TEARS is written as '458©★'. How is STAGE written in that code?
 1) ★4835 2) ★48%5 3) ★84%5 4) ★48@5
 5) None of these

123. Among A, B, C, D and E each reaching school at a different time, C reaches before D and A and only after B. E is not the last reach school. Who among them reached school last?
- 1) D 2) A 3) C 4) Data inadequate
- 5) None of these
124. What should come next in the number series?
- 1 8 3 6 5 4 7 2 9 1 8 3 6 5 4 7 2 1 8 3 6 5 4 7 1 8 3 6 5 4
- 1) 1 2) 2 3) 4 4) 8
- 5) None of these
125. 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) Jug 2) Cup 3) Mug 4) Pitcher
- 5) Container
126. 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 the group?
- 1) 93 2) 57 3) 69 4) 65
- 5) 87
127. If '+' means '÷', '×' means '-', '÷' means '×' and '-' means '+', then— $16 \times 8 + 4 - 6 \div 3 = ?$
- 1) 130 2) 140 3) 32 4) 18
- 5) None of these
128. How many meaningful English words can be made with the letters ERDU using each letter only once in each word?
- 1) None 2) One 3) Two 4) Three
- 5) More than three
129. In a column of 20 boys, D is fourteenth from the front and F is ninth from the bottom. How many boys are there between D and F?
- 1) 2 2) 3 3) 4 4) Data inadequate
- 5) None of these
130. In a certain code BROADEN is written as NQABOFE. How is DESKTOP written in that code?
- 1) EDCLQPU 2) TFELQPU 3) RDCJQPU 4) EFTLONS
- 5) None of these
131. How many such pairs of digits are there in the number 27651489 each of which has as many digits between them in the number as when the digits are arranged in descending order within the number?
- 1) None 2) Three 3) Two 4) One
- 5) More than three

Directions (132 – 137): Study the following information carefully and answer the questions given below.

M, P, D, Q, T, R, B and W are sitting around a circle facing at the centre. D is second to the left of M who is third to the right of P. W is third to the right of Q who is second to the left of B. R is third to the right of T.

132. Who is third to the left of M?

- 1) D 2) W 3) P 4) Data inadequate
5) None of these

133. Which of the following pairs represents the immediate neighbours of R?

- 1) BM 2) QW 3) WM 4) BT
5) None of these

134. Who is fourth to the right of W?

- 1) T 2) M 3) Q 4) D
5) Data inadequate

135. Who is second to the right of M?

- 1) B 2) W 3) P 4) R
5) Data inadequate

136. Who is the second to the right of P?

- 1) T 2) B
3) W 4) Data inadequate
5) None of these

137. In which of the following pairs is the first person sitting to the immediate right of the second person?

- 1) PD 2) WP 3) BW 4) RQ
5) MQ

Directions (138 – 143): Study the following arrangement carefully and answer the questions given below.

R @ F δ 3 1 # M D U P 4 H © T 8 W N ★ A Q 5 E B I \$ J % Y 2 7

138. Four of the following five are alike in a certain way based on their position in the above arrangement and so form a group. Which is the one that does not belong to that group?

- 1) M D I 2) 4 H P 3) 3 W T 4) Q 5 A
5) J % \$

139. How many such symbols are there in the above arrangement, each of which is immediately preceded by a number and immediately followed by a letter?

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

140. If all the numbers are dropped from the above arrangement, which of the following will be the eleventh from the left end?

- 1) P 2) Q 3) N 4) ©
5) None of these

141. What should come next in the following series based on the above arrangement?

F 3 1 D P 4 T W N ?

- 1) 5 B I 2) Q E I 3) Q E B 4) Q 5 B
5) None of these

142. How many such numbers are there in the above arrangement, each of which is immediately preceded by a consonant and also immediately followed by a consonant?

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

143. Which of the following is the eighth to the right of seventeenth from the right end of the above arrangement?

- 1) E 2) D 3) # 4) I
5) None of these

Directions (144 – 149): In each of the questions below are given three statements followed by three conclusions numbered I, II and 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.

144. **Statements:** All telephone are wires.

All wires are tents.

All tents are cans.

Conclusions: I. Some cans are wires.

II. Some tents are telephones.

III. Some cans are telephones.

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

145. **Statements:** Some cards are pictures.

All pictures are paints.

Some paints are nails.

Conclusions: I. Some paints are cards.

II. Some nails are cards.

III. Some nails are pictures.

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

146. **Statements:** All walls are glasses.

No glass is table.

Some tables are windows.

Conclusions: I. Some windows are walls.

II. Some tables are walls.

III. Some windows are glasses.

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

147. Statements: All baskets are poles.

Some poles are lamps.

All lamps are roads.

Conclusions: I. Some lamps are baskets.

II. Some roads are poles.

III. Some lamps are poles.

1) Only I and II follow

2) Only I and III follow

3) Only II and III follow

4) All I, II and III follow

5) None of these

148. Statements: Some leaves are baskets:

Some baskets are flowers.

Some flowers are lakes.

Conclusions: I. Some lakes are baskets.

II. Some flowers are lakes.

III. No lake is basket.

1) Only I follows

2) Only II follows

3) Only III follows

4) Only either I or II follows

5) None of these

149. Statements: All pictures are bands.

Some bands are chairs

Some chairs are tables

Conclusions: I. Some tables are bands.

II. Some chairs are pictures

III. Some tables are pictures.

1) None follows

2) Only I follows

3) Only II follows

4) Only I and II follow

5) Only III follows

Directions (150 – 155): In the following questions, the symbols @, δ , \star , \$ and % are used with the following meaning as illustrated below.

'P δ Q' means 'P is not smaller than Q'.

'P \star Q' means 'P is not greater than Q'.

'P % Q' means 'P is neither greater than nor equal to Q'.

'P \$ Q' means 'P is neither smaller than nor equal to Q'.

'P @ Q' means 'P is neither greater than nor smaller than Q'.

Now in each of the following questions assuming the given statements to be true, find which of the three conclusions I, II and III given below them is/are definitely true and given your answer accordingly.

150. **Statements:** B % N, N δ F, F ★ H

Conclusions: I. H \$ N II. F % B III. B % H

- 1) Only I and II are true
- 2) Only I and III are true
- 3) Only II and III are true
- 4) None is true
- 5) All I, II and III are true.

151. **Statements:** W δ F, F % K, K \$ M

Conclusions: I. M % F II. M δ F III. W \$ K

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

152. **Statements:** W \$ B, B @ M, M ★ R

Conclusions: I. R \$ B II. R @ B III. M % W

- 1) Only either I or II is true
- 2) Only either I or II and III are true.
- 3) Only III is true
- 4) All I, II and III are true.
- 5) None of these.

153. **Statements:** M ★ D, D \$ K, K @ T

Conclusions: I. T % D II. K % M III. M % T

- 1) Only I is true
- 2) Only II is true
- 3) Only III is true
- 4) Only I and III are true
- 5) None of these.

154. **Statements:** K @ F, F \$ M, M δ T

Conclusions: I. T % F II. M % K III. K \$ T

- 1) Only I and II are true
- 2) Only I and III are true
- 3) Only II and III are true.
- 4) All I, II and III are true
- 5) None of these.

155. **Statements:** N ★ A, A % B, B δ D

Conclusions: I. D % A II. B \$ N III. N % D

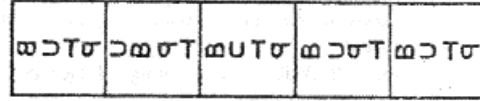
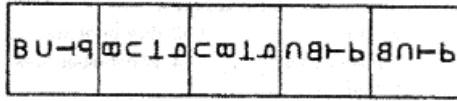
- 1) None is true.
- 2) Only I is true
- 3) Only II is true
- 4) Only III is true
- 5) Only I and II true.

Directions (156 – 160): In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left. If the sequence were continues?

PROBLEM FIGURES

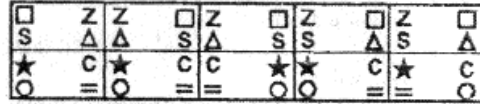
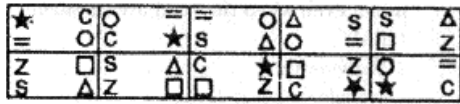
ANSWER FIGURES

156.



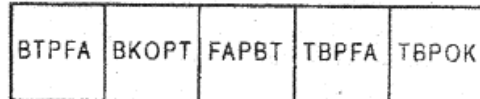
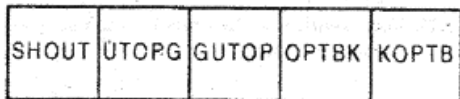
1) 2) 3) 4) 5)

157.



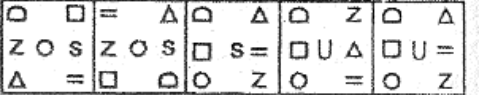
1) 2) 3) 4) 5)

158.



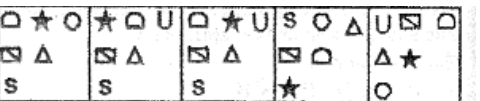
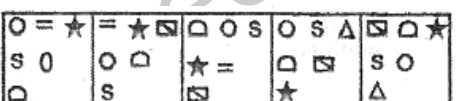
1) 2) 3) 4) 5)

159.



1) 2) 3) 4) 5)

160.



1) 2) 3) 4) 5)

MARKETING APTITUDE/ COMPUTER KNOWLEDGE

161. to move to the beginning of a line of text, press the key.

- 1) pageup 2) a 3) home 4) enter
5) None of these.

162. Computers use the number system to store data and perform calculations.

- 1) binary 2) octal 3) decimal 4) hexadecimal
5) None of these.

163. Physical components that make up your computer are known as

- 1) Operating System 2) Software
3) Hardware 4) Web Browsers
5) None of these.

164. Which key is used in combination with another key to perform a specific task?

- 1) function 2) space bar 3) arrow 4) control
5) None of these.

165. Ctrl. Shift and Alt are called keys.

- 1) modifier 2) function 3) alphanumeric 4) adjustment
5) None of these.

- 166.** The pattern of printed lines on most products are called
- 1) prices 2) OCR 3) scanners 4) barcodes
- 5) None of these.
- 167.** What is the permanent memory built into your computer called?
- 1) RAM 2) ROM 3) CPU 4) CD-Rom
- 5) None of these.
- 168.** Various applications and documents are represented on the Windows desktop by
- 1) Symbols 2) Labels 3) Graphs 4) Icons
- 5) None of these.
- 169.** All the deleted files go to
- 1) Recycle Bin 2) Task Bar 3) Tool Bar 4) My Computer
- 5) None of these.
- 170.** In MICR, C stands for
- 1) Code 2) Colour 3) Computer 4) Character
- 5) None of them
- 171.** E-mail addresses separate the user name from the ISP using the symbol.
- 1) & 2) @ 3) % 4) ★
- 5) None of these.
- 172.** The simultaneous processing of two or more programs by multiple processor is
- 1) multi programming 2) multitasking
- 3) time-sharing 4) multi processing
- 5) None of these.
- 173.** What type of device is a computer printer?
- 1) Input 2) Output 3) Software 4) Storage
- 5) None of these.
- 174.** The contents of are lost when the computer turns off.
- 1) storage 2) input 3) output 4) memory
- 5) None of these
- 175.** When you turn on the computer, the boot routine will perform this test
- 1) Ram test 2) disk drive test 3) memory test 4) power-on-self-test
- 5) None of these.
- 176.** When you save to this, your data will remain intact even when the computer is turned off
- 1) RAM 2) Motherboard
- 3) secondary storage device 4) primary storage device
- 5) None of these.
- 177.** For creating a document, you use command a File Menu.
- 1) Open 2) Close 3) New 4) Save
- 5) None of these.

178. "Making a Call" means

- 1) Calling on a prospective customer
- 2) Explaining product details
- 3) Negotiating a deal
- 4) Arguing with a customer
- 5) All of these

179. With a CD you can

- 1) Read
- 2) Write
- 3) Read and write
- 4) Either Read or Write
- 5) None of these

180. "Relationship" is marketing means

- 1) Relation between salesperson
- 2) Relation between buyer and seller
- 3) Relation between company and consumer
- 4) All of these
- 5) None of these

181. Marketing of services is known as

- 1) Transaction marketing
- 2) Door-to-door marketing
- 3) Relationship marketing
- 4) Internal marketing
- 5) All of these

182. "Referrals" Means

- 1) Reference books
- 2) Leads provided by operation staff
- 3) Sales persons
- 4) Front-office staff
- 5) Management

183. "Conversion" in sales languages means

- 1) converting a buyer into a seller
- 2) Converting a seller into a buyer
- 3) Converting a prospect into a client
- 4) All of these
- 5) None of these

184. Bank marketing is same as

- 1) Transaction marketing
- 2) Service marketing
- 3) Indoor marketing
- 4) All of these
- 5) None of these

185. Leads can be provided by

- 1) Friends and relatives
- 2) Websites
- 3) Directions
- 4) Colleagues
- 5) All of these

186. One of the following is not a sales activity. Find the same.

- | | |
|------------------------|------------------|
| 1) Identifying leads | 2) Making a call |
| 1) Presentation | 4) Negotiation |
| 5) After-sales service | |

187. Selling is a function undertaken by

- | | |
|--------------------------|------------------------|
| 1) All the sales persons | 2) All the employees |
| 3) Entire organisation | 4) Outsourced agencies |
| 5) All of these | |

188. Find the correct of statement

- 1) Selling is same as marketing
- 2) Selling is more than marketing
- 3) Selling is part of marketing
- 4) All of these
- 5) None of these

189. You can start Microsoft Word by using – button.

- | | |
|------------------|------------------|
| 1) New | 2) Start |
| 3) Program | 4) Control panel |
| 5) None of these | |

190. In Excel, Charts are created using which option?

- | | |
|------------------|----------------|
| 1) Chart Wizard | 2) Pivot Table |
| 3) Pie Chart | 4) bar Chart |
| 5) None of these | |

191. Marketing is a function undertaken by

- | | |
|-----------------------|---------------------------|
| 1) All DSA's | 2) All front-Office staff |
| 3) Whole Organisation | 4) All of these |
| 5) None of these | |

192. Non-product selling means

- | | |
|--------------------------------|-----------------------------|
| 1) selling variety of products | 2) selling only one product |
| 3) selling seasonal products | 4) selling services |
| 5) all of these | |

193. A vision statement is

- 1) Not required for established companies
- 2) not required due to competition
- 3) not required as no one understands them
- 4) a long term inspiration
- 5) None of these

194. Effective Bank Marketing requires

- | | |
|----------------------|------------------------|
| 1) proper pricing | 2) customized products |
| 3) simple procedures | 4) market research |
| 5) All of these | |

195. Direct Marketing means

- | | |
|---------------------------|---------------------|
| 1) Face-to-face marketing | 2) Meals |
| 3) Seminars | 4) Indoor marketing |
| 5) Online marketing | |

196. Indirect Marketing means

- | | |
|-----------------------------------|-------------------|
| 1) Marketing by non-sales persons | 2) Market Survey |
| 3) market Research | 4) Advertisements |
| 5) All of these | |

197. Marketing is - Find the wrong option

- | | |
|-----------------------------|-------------------|
| 1) an ancient concept | 2) a modern need |
| 3) a continuous affair | 4) an team effort |
| 5) Direct need for survival | |

198. Customer's Relationship with the Bank is influenced by

- | | |
|-------------------------------|-------------------------------|
| 1) Customers' attitude | 2) attitudes of Bank staff |
| 3) Interest rates of the Bank | 4) Attitudes of sales persons |
| 5) All of these | |

199. Marketing is best suited in

- | | | | |
|-------------------|--------------------|-----------------------|---------------------|
| 1) Buyer's market | 2) Seller's market | 3) Internal marketing | 4) Direct marketing |
| 5) none of these | | | |

200. Delivery channels other than bank counters are

- | | | | |
|-----------------|---------------------|-------------------|-----------------|
| 1) ATM's | 2) Internet Banking | 3) Mobile Banking | 4) Tele Banking |
| 5) All of these | | | |

ANSWERS

1-5; 2-3; 3-4; 4-1; 5-5; 6-1; 7-5; 8-3; 9-2; 10-2; 11-3; 12-1; 13-1; 14-3; 15-4; 16-2; 17-1; 18-4; 19-4; 20-3; 21-4; 22-3; 23-2; 24-5; 25-4; 26-5; 27-3; 28-3; 29-2; 30-2; 31-4; 32-2; 33-3; 34-3; 35-5; 36-5; 37-4; 38-5; 39-5; 40-2; 41-2; 42-4; 43-3; 44-1; 45-5; 46-1; 47-3; 48-2; 49-4; 50-4; 51-3; 52-1; 53-4; 54-5; 55-5; 56-4; 57-2; 58-1; 59-5; 60-3; 61-3; 62-4; 63-2; 64-4; 65-2; 66-1; 67-3; 68-1; 69-2; 70-1; 71-5; 72-4; 73-2; 74-4; 75-5; 76-3; 77-5; 78-1; 79-3; 80-2; 81-2; 82-5; 83-5; 84-2; 85-2; 86-4; 87-5; 88-1; 89-1; 90-4; 91-1; 92-2; 93-3; 94-3; 95-4; 96-2; 97-5; 98-4; 99-3; 100-1; 101-3; 102-1; 103-5; 104-3; 105-1; 106-2; 107-5; 108-2; 109-4; 110-3; 111-2; 112-5; 113-1; 114-4; 115-5; 116-1; 117-2; 118-3; 119-5; 120-2; 121-4; 122-2; 123-4; 124-1; 125-5; 126-4; 127-3; 128-2; 129-5; 130-1; 131-3; 132-2; 133-5; 134-2; 135-4; 136-1; 137-4; 138-1; 139-2; 140-4; 141-3; 142-3; 143-1; 144-4; 145-2; 146-1; 147-3; 148-5; 149-1; 150-4; 151-3; 152-2; 153-1; 154-4; 155-3; 156-5; 157-2; 158-4; 159-5; 160-3; 161-1; 162-1; 163-3; 164-4; 165-1; 166-4; 167-2; 168-4; 169-1; 170-4; 171-2; 172-2; 173-2; 174-4; 175-4; 176-3; 177-3; 178-1; 179-3; 180-3; 181-3; 182-2; 183-3; 184-2; 185-5; 186-5; 187-3; 188-3; 189-2; 190-1; 191-3; 192-4; 193-4; 194-5; 195-1; 196-5; 197-1; 198-5; 199-1; 200-5.