



SBI - Clerk Reasoning Exam 2009

1. If it is possible to make only one meaningful word with the Third, Seventh, Eighth and Tenth letters of the word COMPATIBILITY, which of the following would be the last letter of that word ? If no such word can be made, give 'X' as your answer and if more than one such word can be formed, give your answer as 'Y'.

- (A) I
- (B) B
- (C) L
- (D) X
- (E) Y

Ans : (B)

2. 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 ?

- (A) Stem
- (B) Tree
- (C) Root
- (D) Branch
- (E) Leaf

Ans : (B)

3. How many meaningful three letter English words can be formed with the letters AER, using each letter only once in each word ?

- (A) None
- (B) One
- (C) Two
- (D) Three
- (E) Four

Ans : (D)

4. In a certain code FINE is written HGPC.
How is SLIT written in that code ?

- (A) UTGR
- (B) UTKR
- (C) TUGR
- (D) RUGT

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(E) None of these

Ans : (E)

5. If 'Apple' is called 'Orange', 'Orange' is called 'Peach', 'Peach' is called 'Potato', 'Potato' is called 'Banana', 'Banana' is called 'Papaya' and 'Papaya' is called 'Guava', which of the following grows underground ?

(A) Potato

(B) Guava

(C) Apple

(D) Banana

(E) None of these

Ans : (D)

6. If the digits in the number 86435192 are arranged in ascending order, what will be the difference between the digits which are second from the right and fourth from the left in the new arrangement ?

(A) One

(B) Two

(C) Three

(D) Four

(E) None

Ans : (D)

7. Each vowel of the word ADJECTIVE is substituted with the next letter of the English alphabetical series, and each consonant is substituted with the letter preceding it. How many vowels are present in the new arrangement ?

(A) None

(B) One

(C) Two

(D) Three

(E) None of these

Ans : (C)

8. If in a certain language LATE is coded as 8&4\$ and HIRE is coded as 7*3\$ then how will HAIL be coded in the same language ?

(A) 7&8*

(B) &7*8

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- (C) 7*8
- (D) 7&*8
- (E) None of these

Ans : (D)

9. How many such pairs of letters are there in word ENGLISH, each of which has as many letters between its two letters as there are between them in the English alphabets ?

- (A) None
- (B) One
- (C) Two
- (D) Three
- (E) More than three

Ans : (E)

10. In a certain code 'na pa ka so' means 'birds fly very high', 'ri so la pa' means 'birds are very beautiful' and 'ti me ka bo' means 'the parrots could fly'. Which of the following is the code for 'high' in that language ?

- (A) na
- (B) ka
- (C) bo
- (D) so
- (E) None of these

Ans : (A)

Directions—(Q. 11–15) In each of the questions below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read both the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Read the statements and the conclusions which follow it and

Give answer—

- (A) if only conclusion I is true.
- (B) if only conclusion II is true.
- (C) if either conclusion I or conclusion II is true.
- (D) if neither conclusion I nor conclusion II is true
- (E) if both conclusions I and II are true.

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11. **Statements** : All stars are suns.

Some suns are planets.

All planets are satellites.

Conclusions :

I. Some satellites are stars.

II. No star is a satellite.

Ans : (C)

12. **Statements** : All fishes are birds.

All birds are rats.

All rats are cows.

Conclusions :

I. All birds are cows

II. All rats are fishes

Ans : (A)

13. **Statements** : All curtains are rods.

Some rods are sheets.

Some sheets are pillows.

Conclusions :

I. Some pillows are rods.

II. Some rods are curtains.

Ans : (B)

14. **Statements** : Some walls are windows.

Some windows are doors.

All doors are roofs.

Conclusions :

I. Some doors are walls.

II. No roof is a window.

Ans : (D)

15. **Statements** : All switches are plugs.

Some plugs are bulbs.

All bulbs are sockets.

Conclusions :

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- I. Some sockets are plugs.
- II. Some plugs are switches.

Ans : (E)

Directions—(Q. 16–20) Study the sets of numbers given below and answer the questions, which follow :

489 - 541 - 654 - 953 - 983

16. If in each number, the first and the last digits are interchanged, which of the following will be the second highest number ?

- (A) 489
- (B) 541
- (C) 654
- (D) 953
- (E) 783

Ans : (C)

17. If in each number, all the three digits are arranged in ascending order, which of the following will be the lowest number ?

- (A) 489
- (B) 541
- (C) 654
- (D) 953
- (E) 783

Ans : (B)

18. Which of the following numbers will be obtained if the first digit of lowest number is subtracted from the second digit of highest number after adding one to each of the numbers ?

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

Ans : (A)

19. If five is subtracted from each of the numbers, which of the following numbers will be the difference between the second digit of second highest number and the second digit of the

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highest number ?

- (A) Zero
- (B) 3
- (C) 1
- (D) 4
- (E) 2

Ans : (B)

20. If in each number the first and the second digits are interchanged, which will be the third highest number ?

- (A) 489
- (B) 541
- (C) 654
- (D) 953
- (E) 783

Ans : (D)

Directions—(Q. 21–25) Read the following information carefully and answer the questions, which follow :

'A – B' means 'A is father of B'

'A + B' means 'A is daughter of B'

'A ÷ B' means 'A is son of B'

'A × B' means 'A is wife of B'

21. Which of the following means P is grandson of S ?

- (A) $P + Q - S$
- (B) $P \div Q \times S$
- (C) $P \div Q + S$
- (D) $P \times Q \div S$
- (E) None of these

Ans : (C)

22. How is P related to T in the expression 'P + S – T' ?

- (A) Sister
- (B) Wife
- (C) Son
- (D) Daughter

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(E) None of these

Ans : (A)

23. In the expression 'P + Q × T' how is T related to P ?

(A) Mother

(B) Father

(C) Son

(D) Brother

(E) None of these

Ans : (B)

24. Which of the following means T is wife of P ?

(A) $P \times S \div T$

(B) $P \div S \times T$

(C) $P - S \div T$

(D) $P + T \div S$

(E) None of these

Ans : (E)

25. In the expression 'P × Q – T' how is T related to P ?

(A) Daughter

(B) Sister

(C) Mother

(D) Can't be determined

(E) None of these

Ans : (D)

Directions—(Q. 26–30) In each of these questions a group of letters is given followed by four combinations of number/symbol **lettered** (A), (B), (C) & (D). Letters are to be coded as per the scheme and conditions given below. You have to find out the serial letter of the combination, which represents the letter group. Serial letter of that combination is your answer. If none of the combinations is correct, your answer is (E) i.e. None of these :

Letters# Q M S I N G D K A L P R B J E

Number/ Symbol# 7 @ 4 # % \$ 6 1 2 £ 5 * 9 8 3

Conditions :

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- (i) If the first letter is a consonant and the last a vowel, both are to be coded as the code of the vowel.
- (ii) If the first letter is a vowel and the last a consonant, the codes for the first and the last are to be interchanged.
- (iii) If no vowel is present in the group of letters, the second and the fifth letters are to be coded as ©.

26. BKGQJN

- (A) 9©\$7©%
- (B) ©9\$7%©
- (C) 91\$78%
- (D) %1\$789
- (E) None of these

Ans : (A)

27. IJBRLG

- (A) #89*£\$
- (B) #89*£#
- (C) \$89*£#
- (D) \$89*£\$
- (E) None of these

Ans : (C)

28. BARNIS

- (A) 92*#%4
- (B) 924#**%
- (C) 92*#%9
- (D) 42*#%4
- (E) None of these

Ans : (E)

29. EGAKRL

- (A) #£\$21*
- (B) £\$21*3
- (C) £\$21*#
- (D) #£\$21#
- (E) None of these

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Ans : (B)

30. DMBNIA

(A) 6@9%#2

(B) 2@9%#6

(C) 2@9%#2

(D) 2@9%#2

(E) None of these

Ans : (C)

Directions—(Q. 31–35) Study the following information carefully to answer these questions.

Eight persons A, B, C, D, E, F, G and H work for three different companies namely X, Y and Z. Not more than three persons work for a company. There are only two ladies in the group who have different specializations and work for different companies. Of the group of friends, two have specialization in each HR, Finance and Marketing. One member is an engineer and one is a doctor. H is an HR specialist and works with a Marketing specialist B who does not work for company Y. C is an engineer and his sister works in company Z. D is a specialist in HR working in company X while her friend G is a finance specialist and works for company Z. No two persons having the same specialization work together. Marketing specialist F works for company Y and his friend A who is a Finance expert works for company X in which only two specialists work. No lady is a marketing specialist or a doctor.

31. For which of the following companies does C work ?

(A) Y

(B) X

(C) Z

(D) Data inadequate

(E) None of these

Ans : (A)

32. Which of the following represents the pair working in the same company ?

(A) D and C

(B) A and B

(C) A and E

(D) H and F

(E) None of these

Ans : (E)

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33. Which of the following combination is correct ?

- (A) C–Z–Engineer
- (B) E–X–Doctor
- (C) H–X–HR
- (D) C–Y–Engineer
- (E) None of these

Ans : (D)

34. Who amongst the friends is a doctor ?

- (A) H
- (B) E
- (C) C
- (D) Either E or C
- (E) None of these

Ans : (B)

35. Which of the following pairs represents the two ladies in the group ?

- (A) A and D
- (B) B and D
- (C) D and G
- (D) Data inadequate
- (E) None of these

Ans : (C)

Directions—(Q. 36–40) 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 continued ?



	Problem Figures					Answer Figures				
36.										
37.										
38.										
39.										
40.										

Ans : 36. (C) 37. (E) 38. (D) 39. (A) 40. (D)



Quantitative Aptitude

Directions—(Q. 1–6) What should come in place of the question mark (?) in the following questions ?

1. $196 \times 948 \div 158 = ?$

- (A) 1156
- (B) 1200
- (C) 1188
- (D) 1176
- (E) None of these

Ans : (D)

2. $(786 \times 64) \div 48 = ?$

- (A) 1050
- (B) 1024
- (C) 1048
- (D) 1036
- (E) None of these

Ans : (C)

3. $3.5 + 11.25 \times 4.5 - 32.5 = ?$

- (A) 18.275
- (B) 21.625
- (C) 32.375
- (D) 25.45
- (E) None of these

Ans : (B)

4. $(2640 \div 48) \times (2240 \div 35) = ?$

- (A) 3520
- (B) 3515
- (C) 3495
- (D) 3490
- (E) None of these

Ans : (A)

5. $7414 + 3698 + 1257 + 1869 = ?$

- (A) 14328
- (B) 14438
- (C) 13428

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- (D) 13248
(E) None of these
Ans : (E)

6. $(98360 + 25845 - 36540) \div 2500 = ?$
(A) 36.585
(B) 30.082
(C) 32.085
(D) 35.066
(E) None of these
Ans : (D)

Directions—(Q. 7–11) What should come in place of the question mark (?) in the following number series ?

7. 1, 9, 25, 49, ?, 169
(A) 100
(B) 64
(C) 81
(D) 121
(E) None of these
Ans : (D)

8. 3, 23, 43, ?, 83, 103
(A) 33
(B) 53
(C) 63
(D) 73
(E) None of these
Ans : (C)

9. 748, 737, 715, 682, 638, ?
(A) 594
(B) 572
(C) 581
(D) 563
(E) None of these
Ans : (E)

10. 121, 117, 108, 92, 67, ?
(A) 31

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- (B) 29
 - (C) 41
 - (D) 37
 - (E) None of these
- Ans : (A)

11. 50, 26, 14, ?, 5, 3·5
- (A) 6
 - (B) 8
 - (C) 10
 - (D) 12
 - (E) None of these
- Ans : (B)

12. The ratio of ducks and frogs in a pond is 37 : 39 respectively. The average number of ducks and frogs in the pond is 152. What is the number of frogs in the pond ?
- (A) 148
 - (B) 152
 - (C) 156
 - (D) 144
 - (E) None of these
- Ans : (C)

13. The number of employees in Companies A, B and C are in a ratio of 4 : 5 : 6 respectively. If the number of employees in the three Companies is increased by 25%, 30% and 50% respectively, what will be the new ratio of employees working in Companies A, B and C respectively ?
- (A) 13 : 10 : 18
 - (B) 10 : 13 : 17
 - (C) 13 : 15 : 18
 - (D) Cannot be determined
 - (E) None of these
- Ans : (E)

14. The average of five positive numbers is 213. The average of the first two numbers is 233·5 and the average of last two numbers is 271. What is the third number ?
- (A) 64
 - (B) 56
 - (C) 106
 - (D) Cannot be determined
 - (E) None of these



Ans : (B)

15. Sonali invests 15% of her monthly salary in insurance policies. She spends 55% of her monthly salary in shopping and on household expenses. She saves the remaining amount of Rs. 12,750. What is Sonali's monthly income ?

- (A) Rs. 42,500
- (B) Rs. 38,800
- (C) Rs. 40,000
- (D) Rs. 35,500
- (E) None of these

Ans : (A)

16. In how many different ways can the letters of the word 'ARISE' be arranged ?

- (A) 90
- (B) 60
- (C) 180
- (D) 120
- (E) None of these

Ans : (D)

17. What **approximate** amount of compound interest can be obtained on an amount of Rs. 9650 at the rate of 6 p.c.p.a. at the end of 3 years ?

- (A) Rs. 1737
- (B) Rs. 1920
- (C) Rs. 1720
- (D) Rs. 1860
- (E) Rs. 1843

Ans : (E)

18. A milkman sells 120 litres of milk for Rs. 3360 and he sells 240 litres of milk for Rs. 6120. How much concession does the trader give per litre of milk, when he sells 240 litres of milk ?

- (A) Rs. 2
- (B) Rs. 3.5
- (C) Rs. 2.5
- (D) Rs. 1.5
- (E) None of these

Ans : (C)

19. When 3626 is divided by the square of a number and the answer so obtained is multiplied by 32, the final answer obtained is 2368. What is the number ?

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- (A) 7
- (B) 36
- (C) 49
- (D) 6
- (E) None of these

Ans : (A)

20. The sum of the two digits of a two digit number is 14. The difference between the first digit and the second digit of the two digit number is 2. What is the product of the two digits of the two digit number ?

- (A) 56
- (B) 48
- (C) 45
- (D) Cannot be determined
- (E) None of these

Ans : (B)

21. A car runs at the speed of 50 kms per hour when not serviced and runs at 60 kms/hr. when serviced. After servicing the car covers a certain distance in 6 hours. How much time will the car take to cover the same distance when not serviced ?

- (A) 8.2 hours
- (B) 6.5 hours
- (C) 8 hours
- (D) 7.2 hours
- (E) None of these

Ans : (D)

Directions—(Q. 22–24) What **approximate** value should come in place of the question mark (?) in the following questions ?

(You are not expected to calculate the exact value.)

22. $(4863 + 1174 + 2829) \div 756 = ?$

- (A) 18
- (B) 16
- (C) 12
- (D) 9
- (E) 22

Ans : (C)

23. $37.35 + 13.064 \times 3.46 = ?$

- (A) 89



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- (B) 83
- (C) 76
- (D) 79
- (E) 85

Ans : (B)

24. $54 \times 746 \div 32 = ?$

- (A) 1259
- (B) 1268
- (C) 1196
- (D) 1248
- (E) 1236

Ans : (A)

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Marketing Aptitude/Computer Knowledge

1. A keyboard is this kind of device—

- (A) black
- (B) input
- (C) output
- (D) word Processing
- (E) None of these

Ans : (B)

2. IT stands for—

- (A) information Technology
- (B) integrated Technology
- (C) intelligent Technology
- (D) interesting Technology
- (E) None of these

Ans : (A)

3. Which of the following refers to the fastest, biggest and most expensive computers ?

- (A) Personal Computers
- (B) Supercomputers
- (C) Laptops
- (D) Notebooks
- (E) None of these

Ans : (B)

4. A collection of related information sorted and dealt with as a unit is a—

- (A) disk
- (B) data
- (C) file
- (D) floppy
- (E) None of these

Ans : (C)

5. The process of a computer receiving information from a server on the Internet is known as—

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- (A) pulling
- (B) pushing
- (C) downloading
- (D) transferring
- (E) None of these

Ans : (C)

6. Which part of the computer helps to store information ?

- (A) Disk drive
- (B) Keyboard
- (C) Monitor
- (D) Printer
- (E) None of these

Ans : (A)

7.is the process of carrying out commands.

- (A) Fetching
- (B) Storing
- (C) Executing
- (D) Decoding
- (E) None of these

Ans : (C)

8. The role of a.....generally is to determine a buyer's needs and match it to the correct hardware and software.

- (A) computer Scientist
- (B) computer sales representative
- (C) computer consultant
- (D) corporate trainer
- (E) None of these

Ans : (B)

9. Which of the following groups consist of only output devices ?

- (A) Scanner, Printer, Monitor
- (B) Keyboard, Printer, Monitor
- (C) Mouse, Printer, Monitor
- (D) Plotter, Printer, Monitor

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(E) None of these

Ans : (D)

10. The rectangular area of the screen that displays a program, data, and/or information is a—

(A) title bar

(B) button

(C) dialog box

(D) window

(E) None of these

Ans : (D)

11. A(n).....contains commands that can be selected.

(A) pointer

(B) menu

(C) icon

(D) button

(E) None of these

Ans : (B)

12. An error is also known as—

(A) bug

(B) debug

(C) cursor

(D) icon

(E) None of these

Ans : (A)

13. Arithmetic Operations—

(A) involve matching one data item to another to determine if the first item is greater than, equal to, or less than the other item

(B) sort data items according to standard, predefined criteria in ascending order or descending order

(C) use conditions with operators such as AND, OR and NOT

(D) include addition, subtraction, multiplication and division

(E) None of these

Ans : (D)

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14. Sending an e-mail is similar to—

- (A) picturing an event
- (B) narrating a story
- (C) writing a letter
- (D) creating a drawing
- (E) None of these

Ans : (C)

15. Promotion in Marketing means—

- (A) passing an examination
- (B) elevation from one grade to another
- (C) selling the products through various means
- (D) selling the product in specific areas
- (E) None of these

Ans : (C)

16. Microsoft Word is an example of—

- (A) an operating system
- (B) a processing device
- (C) application software
- (D) an input device
- (E) None of these

Ans : (B)

17. Sources of Sales Leads are—

- (A) Data Mining
- (B) Market Research
- (C) Media Outlets
- (D) Promotional Programs
- (E) All of these

Ans : (E)

18. Any data or instruction entered into the memory of a computer is considered as—

- (A) storage
- (B) output
- (C) input
- (D) information

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(E) None of these

Ans : (A)

19. Which part of the computer displays the work done ?

(A) RAM

(B) printer

(C) monitor

(D) ROM

(E) None of these

Ans : (C)

20. One of the methods for Market Monitoring is—

(A) to watch TV serials

(B) to discuss with other sales persons

(C) to monitor media outlets

(D) All of these

(E) None of these

Ans : (C)

21. Market Expansion means—

(A) hiring more staff

(B) firing more staff

(C) buying more products

(D) buying more companies

(E) None of these

Ans : (E)

22. A series of instructions that tells a computer what to do and how to do it is called a—

(A) program

(B) command

(C) user response

(D) processor

(E) None of these

Ans : (A)

23. Effective marketing helps in—

(A) developing new products

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- (B) creating a competitive environment
- (C) building demand for products
- (D) All of these
- (E) None of these

Ans : (D)

24. Which is the part of a computer that one can touch and feel ?

- (A) Hardware
- (B) Software
- (C) Programs
- (D) Output
- (E) None of these

Ans : (A)

25. A Call in Marketing means—

- (A) to phone the customers
- (B) to visit the customers
- (C) to visit the marketing site
- (D) to call on prospective customers
- (E) None of these

Ans : (D)

26. Delivery Channel means—

- (A) maternity wards
- (B) handing over the products to the buyers
- (C) places where products are made available to the buyers
- (D) All of these
- (E) None of these

Ans : (C)

27. Processing involves—

- (A) inputting data into a computer system
- (B) transforming input into output
- (C) displaying output in a useful manner
- (D) providing relevant answers
- (E) None of these

Ans : (B)

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28. One of the following is a target group for the marketing of Internet Banking.

- (A) All the customers
- (B) All the educated customers
- (C) All the computer educated customers
- (D) Only creditors
- (E) All of these

Ans : (C)

29. Innovation mean—

- (A) Product Designing
- (B) New ideas
- (C) Impulse
- (D) Both (A) and (B)
- (E) None of these

Ans : (D)

30. One of the following is a target group for the marketing of educational loan.

- (A) All the customers
- (B) Students
- (C) Only poor students
- (D) Students having promising educational track record
- (E) All of these

Ans : (B)

31. Service after sale is not the function of—

- (A) Marketing staff
- (B) Seller
- (C) Director of the company
- (D) Employees of the company
- (E) All of the above are wrong

Ans : (A)

32. If done through.....the rural marketing would be more effective.

- (A) fairs
- (B) village fairs
- (C) door to door campaign

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- (D) All of these
- (E) None of these

Ans : (B)

33. Market Survey means—

- (A) Market Research
- (B) Market Planning
- (C) Marketing Strategies
- (D) Market Monitoring
- (E) All of these

Ans : (A)

34.can be done through digital Banking ?

- (A) Mobile phone
- (B) Internet
- (C) Telephone
- (D) All of these
- (E) None of these

Ans : (A)

35. A good seller should have the following quality/qualities ?

- (A) Devotion to the work
- (B) Submissive
- (C) Sympathy
- (D) All of these
- (E) None of these

Ans : (D)

36. The rural marketing is not required because—

- (A) rural people do not understand marketing
- (B) its not practical from the cost point of view
- (C) it is sheer wastage of time
- (D) All are wrong
- (E) All are correct

Ans : (D)

37. Planned-cost service means—

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- (A) Costly products
- (B) Extra profit on the same cost
- (C) Extra work by seller
- (D) All of these
- (E) None of these

Ans : (B)

38. Internet marketing means—

- (A) Self-marketing
- (B) Core Groups monitoring
- (C) Employees marketing
- (D) All of these
- (E) None of these

Ans : (E)

39. The aim of successful marketing is—

- (A) to increase the sale
- (B) to increase the profit
- (C) to increase the output of sellers
- (D) All of these
- (E) None of these

Ans : (D)

40. The networking becomes.....through networking.

- (A) very difficult
- (B) dull
- (C) easy
- (D) has no role in marketing
- (E) None of these

Ans : (C)



General English

Directions—(Q. 1–12) 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.

Keshava, the washerman had a donkey. They worked together all day, and Keshava would pour out his heart to the donkey. One day, Keshava was walking home with the donkey when he felt tired. He tied the donkey to a tree and sat down to rest for a while, near a school. A window was open, and through it, a teacher could be heard scolding the students. 'Here I am, trying to turn you donkeys into human beings, but you just won't study!' As soon as Keshava heard these words, his ears pricked up. A man who could actually turn donkeys into humans! This was the answer to his prayers. Impatiently, he waited for school to be over that day. When everyone had gone home, and only the teacher **remained** behind to check some papers, Keshava entered the classroom.

'How can I help you?' asked the teacher. Keshava scratched his head and said, 'I heard what you said to the children. This donkey is my companion. If you made it human, we could have such good times together.' The teacher decided to **trick** Keshava. He pretended to think for a while and then said, 'Give me six months and it will cost you a thousand rupees.' The washerman agreed and rushed home to get the money. He then left the donkey in the teacher's care.

After the six months were up, Keshava went to the teacher. The teacher had been using the donkey for his own work. Not wanting to give it up, he said, 'Oh, your donkey became so clever that it ran away. He is the headman of the next village.' When Keshava reached the next village he found the village elders sitting under a tree, discussing serious problems. How surprised they were when Keshava marched up to the headman, grabbed his arm and said, 'How dare you? You think you are so clever that you ran away? Come home at once!'

The headman understood someone had played a trick on Keshava. 'I am not your donkey!' he said. 'Go find the sage in the forest.' Keshava found the sage sitting under a tree with his eyes closed, **deep** in meditation. He crept up and grabbed the sage's beard. 'Come back home now!' he shouted. The startled sage somehow calmed Keshava. When he heard what had happened, he had a good laugh. Then he told the washerman kindly, 'The teacher made a fool of you. Your donkey must be still with him. Go and take it back from him. Try to make some **real** friends, who will talk with you and share your troubles. A donkey will never be able to do that!' Keshava returned home later that day with his donkey, sadder and wiser.

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1. Which of the following can be said about the teacher ?

- (A) He had the ability to transform animals into human beings
- (B) He took advantage of Keshava's simple nature
- (C) He had plotted with the village headman to cheat Keshava
- (D) He enjoyed teaching children though he was poorly paid
- (E) He was honest and used Keshava's money to care for the donkey

Ans : (B)

2. Why did Keshava talk to his donkey while working ?

- (A) He wanted to practise his communication skills because he wanted to make friends
- (B) To entertain himself because he found his work monotonous
- (C) The donkey helped him to find answers to his problems
- (D) He regarded the donkey as his friend and confided in him
- (E) He believed the donkey to be a human being in disguise

Ans : (E)

3. How did Keshava get his donkey back ?

- (A) He threatened to take the teacher to the village elders
- (B) The sage forced the teacher to release the donkey
- (C) He asked the village headman for help
- (D) The teacher returned it on learning that Keshava had learnt his lesson
- (E) None of these

Ans : (E)

4. Which of the following is **NOT** true in the context of the passage?

- (a) The donkey was over burdened by the teacher.
 - (b) The teacher was cunning by nature.
 - (c) The sage laughed at Keshava and treated him unkindly.
- (A) Both (a) & (c)
 - (B) Both (b) & (c)
 - (C) Only (b)
 - (D) All (a), (b) & (c)
 - (E) None of these

Ans : (A)

5. Why was Keshava keen to meet the teacher one day ?

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- (A) Keshava wanted to ask the teacher how to make his donkey a better companion
- (B) He wanted to learn more prayers as he was devout
- (C) He had been reliably informed that the teacher had changed donkeys into human beings
- (D) He heeded the teacher's words of advice and wanted to study
- (E) None of these

Ans : (A)

6. Why did Keshava interrupt the discussion among the village elders ?

- (A) He did not agree with their views on different issues
- (B) To confront the headman who had cheated him out of one thousand rupees
- (C) He wanted them to get justice for him
- (D) He was looking for the donkey and wanted to ask for directions
- (E) None of these

Ans : (E)

7. What made Keshava pull the sage's beard ?

- (A) He wanted to wake up the sage who was a sleep under the tree
- (B) The headman requested him to move the sage from under the tree
- (C) He wanted the sage to explain what had happened to the donkey
- (D) He misunderstood the village headman and took the sage to be his donkey
- (E) None of these

Ans : (D)

8. Why did the teacher ask Keshava to leave the donkey with him for six months ?

- (a) He realised that the donkey would require a lot of training.
 - (b) To reduce Keshava's dependence on the donkey.
 - (c) He wanted to rescue the donkey from Keshava who did not know to treat the donkey properly.
- (A) None
 - (B) Only (b)
 - (C) Both (a) & (b)
 - (D) Only (c)
 - (E) None of these

Ans : (A)

Directions—(Q. 9–10) Choose the word which is **MOST SIMILAR** in **MEANING** to the word printed in **bold** as used in the passage.

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9. **trick**

- (A) joke
- (B) skill
- (C) mislead
- (D) technique
- (E) lunny

Ans : (C)

10. **remained**

- (A) pending
- (B) waited
- (C) lasted
- (D) survived
- (E) continued

Ans : (D)

Directions—(Q. 11–12) Choose the word which is **MOST OPPOSITE** in **MEANING** to the word printed in **bold** as used in the passage.

11. **real**

- (A) false
- (B) imitated
- (C) dishonest
- (D) imagine
- (E) genuine

Ans : (A)

12. **deep**

- (A) low
- (B) distracted
- (C) flat
- (D) awake
- (E) sleep

Ans : (B)

Directions—(Q. 13–17) Which of the phrases (A), (B), (C) and (D) given below each sentence

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should replace the phrase printed in **bold** in the sentence to make it grammatically correct ? If the sentence is correct as it is given and 'No Correction is Required', mark (E) as the answer.

13. The company has set up a foundation which helps students who do not have the necessary funds **to study ahead**.

- (A) further to study
- (B) of studying more
- (C) to study onward
- (D) for higher studies
- (E) No Correction Required

Ans : (D)

14. If this land is used to cultivate crops it will be **additionally source** of income for the villagers.

- (A) a source of additional
- (B) an additionally source
- (C) an additional source
- (D) additionally the source
- (E) No Correction Required

Ans : (C)

15. **Belonged to** this cadre, you are eligible for facilities such as free air travel and accommodation.

- (A) since you belong to
- (B) whoever belongs
- (C) for belonging to
- (D) to belong in
- (E) No Correction Required

Ans : (A)

16. The bank has hired a consultant who **will look into** any issues which arise during the merger.

- (A) is looking over
- (B) will be looked after
- (C) will look out
- (D) looks down on
- (E) No Correction Required

Ans : (E)

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17. I had severe doubts about **if I successfully** run a company, but my father encouraged me.

- (A) if I am successful in
- (B) how should I successfully
- (C) whether I could successfully
- (D) that I would succeed to
- (E) No Correction Required

Ans : (C)

Directions—(Q. 18–22) In each question below a sentence with four words printed in **bold** type is given. These are **lettered** as (A), (B), (C) and (D). 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 **letter** 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 (E) i.e. 'All Correct' as your answer.

18. RBI has **attempted** (A) to **spend** (B) **financial** (C) **awareness** (D) through this programme. All Correct (E)

Ans : (B)

19. In order to **succeed** (A) it is **crucial** (B) for an organisation to **constantly** (C) **improve**. (D) All Correct (E)

Ans : (E)

20. With some **assistance** (A) from her son she was **enable** (B) to **settle** (C) her **debts** (D) on time. All Correct (E)

Ans : (B)

21. Though the government **initiated** (A) a large **sum** (B) of money in the **scheme** (C) it was a **failure**. (D) All Correct (E)

Ans : (A)

22. We have prepared a **detailed** (A) report giving **various** (B) **solutions** (C) to **resort** (D) the problem. All Correct (E)

Ans : (D)

Directions—(Q. 23–27) Rearrange the following **six** sentences (a), (b), (c), (d), (e) and (f) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

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- (a) I was pleased by their reaction.
- (b) Writing my speech was easy, but I was unsure if I could motivate the employees to donate to those affected by the earthquake.
- (c) Instead of throwing out their unusable articles, they had transferred them to my office in the name of donations.
- (d) When a reputed company invited me to deliver a lecture on Corporate Social Responsibility, I agreed.
- (e) It was an affluent company and the well dressed employees who met me afterwards promised to send lots of donations to my office.
- (f) What I saw however when I opened the bags of 'donations' they had sent shocked me.

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

- (A) (b)
- (B) (c)
- (C) (d)
- (D) (e)
- (E) (f)

Ans : (A)

24. Which of the following should be the **THIRD** sentence after rearrangement ?

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

Ans : (E)

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

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

Ans : (A)

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

- (A) (b)

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(B) (c)

(C) (d)

(D) (e)

(E) (f)

Ans : (B)

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

(A) (a)

(B) (b)

(C) (c)

(D) (d)

(E) (e)

Ans : (D)

Directions—(Q. 28–32) Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The **letter** of that part is the answer. If there is no error, the answer is (E).

(Ignore errors of punctuation, if any.)

28. He has travelled (A) / all over the world (B) / yet he speaks (C) / several languages fluently.

(D) No error (E)

Ans : (C)

29. A successful company is (A) / any that makes a good (B) / profit and provides (C) / high returns to its shareholders. (D) No error (E)

Ans : (B)

30. The agreement on (A) / which all of us have (B) / worked so hard will (C) / be sign tomorrow.

(D) No error (E)

Ans : (D)

31. It is necessarily to maintain (A) / a record of all transactions (B) / in case the auditors (C) / want to see it. (D) No error (E)

Ans : (A)

32. Very few young trainees (A) / willingly undertake (B) / a posting to a branch (C) / located in a rural area. (D) No error (E)

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Ans : (E)

Directions—(Q. 33–40) In the following passage there are blanks, each of which has been numbered. These **numbers** are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Today, twenty-two years after the bank ...(33)..., it has over a thousand branches all over the country and the staff ...(34)... about twentythree lakh borrowers. We decided to operate ...(35)... from conventional banks who would ask their clients to come to their office. Many people in rural areas found this ...(36)... Our bank is therefore based on the ...(37)... that people should not come to the bank but that the bank should go to the people. Our loans are also ...(38)... we give them for activities from candle making to tyre repair. We also keep ...(39)... checks on the borrower through weekly visits. We do this to make certain that the family of the borrower is ...(40)... from the loan.

33. (A) origin
(B) commence
(C) existed
(D) began
(E) inaugurated

Ans : (E)

34. (A) assemble
(B) cope
(C) interact
(D) deal
(E) handle

Ans : (E)

35. (A) differently
(B) similar
(C) reverse
(D) opposite
(E) identically

Ans : (A)

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36. (A) worried
(B) upset
(C) panicking
(D) anxious
(E) threatening
Ans : (D)

37. (A) principle
(B) discipline
(C) opportunity
(D) chance
(E) advantage
Ans : (A)

38. (A) worth
(B) vary
(C) disburse
(D) contrast
(E) diver
Ans : (B)

39. (A) consistently
(B) regular
(C) often
(D) frequently
(E) daily
Ans : (B)

40. (A) benefiting
(B) serving
(C) welfare
(D) obliged
(E) progress
Ans : (A)

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General Awareness

1. Which of the following States will soon have its first Civil Airports ?

- (A) Jammu & Kashmir
- (B) Maharashtra
- (C) Assam
- (D) Meghalaya
- (E) Sikkim

Ans : (E)

2. Who amongst the following made the 41st Test Century of his career recently ?

- (A) Saurav Ganguly
- (B) V. V. S. Laxman
- (C) Rahul Dravid
- (D) Sachin Tendulkar
- (E) None of these

Ans : (D)

3. Which of the following was/were the objective(s) of the Mission Chandrayaan 1 ?

- (a) Preparing dimensional atlas of the lunar surface.
- (b) Chemical Mapping of the entire lunar surface.
- (c) Locating minerals in the soil of the moon.

- (A) Only (a)
- (B) Only (b)
- (C) Only (c)
- (D) All (a), (b) & (c)
- (E) None of these

Ans : (D)

4. Which of the following States introduced a high tech foodgrain rationing system to ensure timely supply of the foodgrains to people living below poverty line ?

- (A) Maharashtra
- (B) Tamil Nadu
- (C) Delhi
- (D) West Bengal
- (E) Karnataka

Ans : (E)

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5. Which of the following is **NOT** a part of India's Money Market ?

- (A) Bill Markets
- (B) Call Money Market
- (C) Banks
- (D) Mutual Funds
- (E) Indian Gold Council

Ans : (E)

6. Which of the following is the objective of the project 'Bhoomi Keralam' launched by the State Govt. ?

- (A) To conduct a survey of the land
- (B) To bring those people back who have left the State and settled in other States
- (C) To provide financial security to farmers who are in distress
- (D) To identify those tribals who need jobs or financial assistance
- (E) None of these

Ans : (A)

7. Which of the following countries adopted its new constitution recently ?

- (A) Russia
- (B) Equadore
- (C) South Korea
- (D) North Korea
- (E) None of these

Ans : (B)

8. Which of the following awards was given to Pt. Bhimsen Joshi recently (2008) ?

- (A) Padma Bhushan
- (B) Sangit Natak Academy Award
- (C) Maharashtra Bhushan
- (D) Karnataka Ratna
- (E) Bharat Ratna

Ans : (E)

9. Which of the following States got its first Rail link recently ?

- (A) Haryana
- (B) Arunachal Pradesh

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- (C) Sikkim
- (D) Manipur
- (E) Jammu & Kashmir

Ans : (E)

10. Barack Hussain Obama belongs to which of the following political parties ?

- (A) Republican
- (B) Democratic
- (C) Labour
- (D) American National Congress
- (E) None of these

Ans : (B)

11. Which of the following is/are **NOT** the features of India's Foreign Trade policy (2004 to 2009)?

- (a) To double India's percentage share of global trade from present 0.7 per cent to 1.5 per cent by 2009.
 - (b) Simplifying the procedures and bringing down the cost.
 - (c) Make SAARC countries India's most preferred foreign trade partners by 2009.
- (A) Only (a)
 - (B) Only (b)
 - (C) Only (c)
 - (D) All (a), (b) & (c)
 - (E) Only (a) & (c)

Ans : (C)

12. Stephen Harper whose name was in news recently is the

- (A) President of Canada
- (B) Prime Minister of Canada
- (C) President of Italy
- (D) Prime Minister of Switzerland
- (E) Foreign Minister of U.S.A.

Ans : (B)

13. Which of the following is **NOT** a fertilizer product ?

- (A) Urea
- (B) Murate of Potash

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- (C) Di Amonium Phosphate
- (D) Calcium Carbonate
- (E) All are fertilizers

Ans : (E)

14. A Rs. 35,000 crore JSW Steel Plant project was inaugurated in West Bengal recently. The project is setup / developed in

- (A) Singur
- (B) Nandigram
- (C) Salboni
- (D) Malda
- (E) Joynagar

Ans : (C)

15. Which of the following State Govts. Has announced that it will provide a special package of incentives to Employment Intensive Industries ?

- (A) Punjab
- (B) Karnataka
- (C) Tamil Nadu
- (D) Uttar Pradesh
- (E) Bihar

Ans : (C)

16. Which of the following nations has decided to increase its co-operation in the field of energy with India ?

- (A) Russia
- (B) China
- (C) Bangladesh
- (D) Nepal
- (E) Japan

Ans : (A)

17. Which of the following services is **NOT** provided by the post offices in India ?

- (A) Savings Bank Scheme
- (B) Retailing of Mutual Funds
- (C) Sale of stamp Papers (Judicial)
- (D) Issuance of Demand Drafts

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(E) Life Insurance cover

Ans : (D)

18. Mohammed Anni Nasheed is the newly elected President of

- (A) Fiji
- (B) Maldives
- (C) Iraq
- (D) Iran
- (E) None of these

Ans : (B)

19. Who amongst the following is the winner of the Nobel Prize for Literature 2008 ?

- (A) Jean Marie Gustave Le Clezio
- (B) Martti Ahtisaari
- (C) Yoichiro Nambu
- (D) Françoise Barre Sinoussi
- (E) None of these

Ans : (A)

20. A national level commission of India has asked **about** twenty States to set up which of the following commissions in their States as early as possible ?

- (A) Farmers Commission
- (B) Women Commission
- (C) Child Welfare Commission
- (D) Law Commission
- (E) None of these

Ans : (D)

21. Which of the following is/are the measure(s) taken by the Reserve Bank of India (RBI) to ease the liquidity crunch in the country ?

- (a) Cut in Cash Reserve Ratio and Statutory Liquidity Ratio.
 - (b) Increase the flow of foreign direct investment.
 - (c) Supply of additional currency notes in the market.
- (A) Only (a)
 - (B) Only (b)
 - (C) Only (c)
 - (D) All (a), (b) & (c)

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(E) None of these

Ans : (A)

22. The third India Brazil and South Africa (IBSA) Summit took place in which of the following cities recently ?

(A) Brasilia

(B) New Delhi

(C) Sun City

(D) Salvador

(E) Durban

Ans : (B)

23. Which of the following States has decided to set up Arsenic Removal Plants in all the districts of the State to enable itself to provide arsenic free drinking water to all the people by 2010-11 ?

(A) Karnataka

(B) Kerala

(C) West Bengal

(D) Orissa

(E) Maharashtra

Ans : (C)

24. Who amongst the following is the author of the book 'The Exile' ?

(A) B. G. Verghese

(B) Philip Roth

(C) Aravind Adiga

(D) Navtej Saran

(E) None of these

Ans : (D)

25. Which of the following programmes is being implemented in all the districts of the country ?

(A) Sarva Shiksha Abhiyan

(B) Navodaya Vidyalaya

(C) Ultra Mega Power Project

(D) Rajiv Gandhi Gramin Vidyuthikara Yojana

(E) None of these

Ans : (A)

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26. The Govt. of India decided to provide a bonus price of Rs. 50 per quintal on which of the following products over and above its minimum support price of Rs. 850 per quintal ?

- (A) Wheat
- (B) Paddy
- (C) Sugarcane
- (D) Cotton
- (E) None of these

Ans : (B)

27. Who amongst the following is the author of the book 'The Namesake' ?

- (A) Vikram Seth
- (B) V. S. Naipaul
- (C) Arun Bhagat
- (D) Anita Desai
- (E) Jhumpa Lahiri

Ans : (E)

28. Besides USA India has signed Nuclear Agreement with which of the following countries and is named as 'Co-operation Agreement for Peaceful uses of Nuclear Energy' ?

- (A) Italy
- (B) Germany
- (C) France
- (D) Canada
- (E) Australia

Ans : (C)

29. Tzipi Livni whose name was in news recently is from which of the following countries ?

- (A) Singapore
- (B) South Korea
- (C) Austria
- (D) Israel
- (E) None of these

Ans : (D)

30. World Ozone day is observed on

- (A) 16th September
- (B) 16th October

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- (C) 16th November
- (D) 26th September
- (E) 26th October

Ans : (A)

31. Which of the following is **NOT** a Govt. Sponsored organization ?

- (A) Small Industries Development Bank of India
- (B) NABARD
- (C) National Housing Bank
- (D) ICICI Bank
- (E) All are Govt. sponsored

Ans : (D)

32. 'Merdeka Cup' is associated with the game of

- (A) Badminton
- (B) Football
- (C) Hockey
- (D) Golf
- (E) Tennis

Ans : (B)

33. India's Space Rocket Launching Centre is in

- (A) Portblair
- (B) Hassan
- (C) Tirupati
- (D) Kochi
- (E) Sri Harikota

Ans : (E)

34. The National Games scheduled in 2011 will be organized in

- (A) Bengaluru
- (B) Goa
- (C) Kolkata
- (D) Kochi
- (E) Jaipur

Ans : (B)

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35. Which of the following diseases is **not** covered under Integrated Disease Surveillance project ?

- (A) Cholera
- (B) Tuberculosis
- (C) AIDS
- (D) Polio
- (E) Cancer

Ans : (E)

36. Which of the following is **TRUE** about 'Antyodaya Anna Yojana' ?

- (a) Scheme is for Below Poverty Line families.
 - (b) People are provided cooked meals under the scheme.
 - (c) All beneficiaries of National Rural Employment Guarantee Act are covered in this scheme.
- (A) Only (a)
 - (B) Only (b)
 - (C) Only (c)
 - (D) All (a), (b) & (c)
 - (E) None of these

Ans : (E)

37. Jelena Jankovic of Serbia won which of the following titles of tennis after defeating Svetlana Kuznetsova ?

- (A) China Open
- (B) Japan Open
- (C) New Zealand Open
- (D) Australian Open
- (E) None of these

Ans : (A)

38. Who amongst the following is the Minister of Home Affairs in Union Cabinet of India at present ?

- (A) Shivraj Patil
- (B) Lalu Prasad Yadav
- (C) P. Chidambaram
- (D) Sharad Pawar
- (E) None of these

Ans : (C)

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39. Banks are required to pay how much percentage of their net bank credit to Priority Sector is advance ?

- (A) 5%
- (B) 7%
- (C) 10%
- (D) 15%
- (E) None of these

Ans : (C)

40. Dronacharya Award is given for excellence in

- (A) Literacy Work
- (B) Social Service
- (C) Coaching in Sports
- (D) Journalism
- (E) None of these

Ans : (C)

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