

## SBI EXAM PAPER 2008

### I GENERAL AWARENESS

1. Which of the following departments of the Government of India is helping banks in disbursement of rural credit by the banks?
  - (1) Railways
  - (2) State Road Transports
  - (3) Post and Telegraph
  - (4) Ministry of Health
  - (5) None of these
2. Which of the following organisations! agencies has established a fund known as "Investor protection fund" ?
  - (1) SEBI
  - (2) NABARD
  - (3) Bombay Stock Exchange
  - (4) AMFI
  - (5) None of these
3. Who amongst the following is the Head of the RBI at present ?
  - (1) Mr. K.V. Kamath
  - (2) Dr. Y.V. Reddy
  - (3) Mr. N.R. Narayanamurthy
  - (4) Mr. O.P. Bhatt
  - (5) None of these
4. Majority of rural people still prefer to go to which of the following for their credit needs ?
  - (1) Money Lenders
  - (2) Foreign Banks
  - (3) NABARD
  - (4) RBI
  - (5) All of these

5. India has different categories of commercial banks. Which of the following is NOT one such category?

- (1) Private Banks
- (2) Commodity Banks
- (3) Nationalised Banks
- (4) Cooperative Banks
- (5) Foreign Banks

6. Which of the following types of Banks are allowed to operate foreign currency accounts ?

- (A) Foreign Banks
- (B) Regional Rural Banks
- (C) Nationalised Banks

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

7. Which of the following countries does not play international cricket?

- (1) Russia (2) England
- (3) South Africa (4) Pakistan
- (5) India

8. The money which Government of India spends on the development of infrastructure in country comes from which of the following sources? [Pick up the correct statement(s)]

- (A) Loan from World Bank/ADB etc.
- (B) Taxes collected from the people
- (C) Loan from the RBI

(1) Only A (2) Only B (3) Only C (4) Both A & B  
(5) All A, B & C

9. The Securities and Exchange Board of India (SEBI) recently imposed a restriction on money flow in equity through 'P-Notes'. What is the full form of 'P-Notes'?

- (1) Permanent Notes
- (2) Purchase Notes

(3) Participatory Notes

(4) Private Notes

(5) None of these

10. Who amongst the following was the Captain of the Indian Cricket Team who won the Twenty-20 World Cup 2007?

(1) Yuvraj Singh

(2) M.S. Dhoni

(3) Rahul Dravid

(4) Saurav Ganguly

(5) None of these

11. Many times we read in financial newspapers about 'FII'. What is the full form of FII ?

(1) Final Investment in India

(2) Foreign Investment in India

(3) Formal Investment in India

(4) Fair Institutional Investment

(5) Foreign Institutional Investment

12. Benazir Bhutto is associated with which of the following political parties?

(1) Muslim League

(2) Pakistan Peoples' Parties

(3) Pakistan National Congress

(4) Islamic Movement of Pakistan

(5) None of these

13. One of the former Prime Ministers of which of the following countries was detained in house arrest for a short period after his/her return from a long exile?

(1) Germany (2) France

(3) Pakistan (4) Brazil

14. Who amongst the following leaders from USA visited Israel and Palestinian West Bank so that a solution to the Israel and Palestinian problem can be worked out?

(1) George Bush

(2) Al Gore

(3) Bill Clinton (4) Condoleezza Rice (5) None of these

15. Justine Henin won the women's singles US Open Tennis championship 2007 after defeating \_\_\_\_\_

(1) Svetlana Kuznetsova

(2) Sania Mirza

(3) Dinara Safina

(4) Mathalie Dechy

(5) None of these

16. As reported in papers the UN World Food Programmes stopped distributing food in Mogadishu town after its local head was abducted by the government soldiers of the country. Mogadishu is the capital town of

(1) Tanzania (2) Turkey (3) Cuba (4) Libya

(5) Somalia

17. The financial markets of which of the following countries were badly affected by sub prime crisis ?

(1) Russia (2) Brazil (3) UK (4) USA (5) None of these

18. Which of the following countries in the world is the biggest consumer of gold?

(1) USA (2) Bangladesh

(3) Russia (4) India (5) None of these

19. Which of the following countries is NOT happy with the USA's decision to award a Congressional Medal to Dalai Lama of Tibet?

(1) India (2) Pakistan

(3) Nepal (4) Myanmar

(5) China

20. Which of the following countries recently decided to launch a military action in Northern Iraq where many Kurdish PKK fighters are based and they are killing people from that country?

(1) India (2) Afghanistan (3) Pakistan (4) Bangladesh (5) Turkey

21. Manmohan Singh called George Bush to explain the difficulties he is having in implementing agreements related with which of the following with USA?

- (1) Supply of Sugar.
- (2) Civilian Nuclear Cooperation
- (3) Purchase of Fighter Planes
- (4) Purchase of Gas/petroleum (5) None of these

22. Which of the following countries is facing a problem of strike by the workers of the transport, electricity and gas companies as the present Government of the country has decided to end the pension to these workers ?

- (1) USA (2) France (3) China (4) Nepal (5) None of these

23. Who amongst the following is the Secretary General of UNO ?

- (1) Al Gore
- (2) Shashi Tharoor
- (3) Gordon Brown
- (4) Hugo Chavez (5) None of these

24. The "Orange Coalition Government" was formed once again in which of the following countries?

- (1) Russia (2) Ukraine (3) France (4) Germany (5) None of these

25. Which of the following countries is NOT elected by the UN General Assembly on the non-permanent seats of the UN Security Council with effect from January 2008?

- (1) Libya (2) Vietnam (3) Croatia (4) Costa Rica (5) Pakistan

26. The Government of India put a ban on export of which of the following commodities at the price below the price of the same in domestic market ?

- (1) Steel (2) Chemical Fertilizer (3) Pharma products (4) Electronic Goods (5) None of these

27. India launched which of the following Satellites in September 2007?

- (1) EDUSAT (2) MATSAT
- (3) CROSAT-IIB (4) INSAT-4CR
- (5) None of these

28. As per the recent agreement between India and one other country the Indian Rupee can be easily swapped with —

(1) Taka (2) Riel (3) Kyat (4) Yen (5) Ruble

29. India won the ONGC Nehru Cup Football Tournament 2007 by beating

(1) Syria (2) Pakistan  
(3) Britain (4) France (5) None of these

30. Abdullah Guls name was in news recently as he has taken over the President of \_\_\_\_\_

(1) Turkey (2) Sudan (3) Afghanistan (4) Pakistan (5) None of these

31. Hem Dutta who was honoured by the Prestigious Rajiv Gandhi National Sadbhawana Award 2007 is a famous —

(1) author (2) social activist  
(3) player (4) film producer  
(5) scientist

32. Who amongst the following is selected for Basava Award (2006-07) by the Karnataka Government?

(1) Manmohan Singh  
(2) APJ Abdul Kalam  
(3) Sonia Gandhi  
(4) Pratibha Patil  
(5) None of these

33. Asia Pacific Economic Cooperation Business Meet was organized in September 2007 in

(1) New Delhi (2) Beijing (3) Tokyo (4) London (5) Sydney

34. The World Athletics Championship 2007 was organized in \_\_\_\_\_

(1) Beijing (2) New Delhi  
(3) Osaka (4) Dhaka  
(5) London

35. Who amongst the following was the Captain of the Indian Hockey team who won Asia Cup 2007 held in Chennai?

(1) Baichung Bhutia

(2) Dilip Tirkey

(3) Pankaj Adwani

(4) Manavjit Singh Sandhu (5) None of these

36. Which of the following is a public sector unit?

(1) TCS (2) ICICI Bank (3) TESCO (4) BHEL

(5) All of these

37. India's Foreign Exchange Reserve declined sharply in recent past. What was the main reason for the same ?

(1) Heavy demand of the same by foreign tourists

(2) Import of wheat from Pakistan & S. Korea

(3) Appreciation of Rupee Value

(4) Instability in coalition Government in centre

(5) None of these

38. Shinzo Abe who was on a visit to India in recent past is (was) the

(1) Prime Minister of South Korea

(2) Prime Minister of North Korea

(3) Prime Minister of Japan

(4) President of South Korea

(5) None of these

39. Asafa Powell who created a new World Record in 100 metres race is a citizen of \_\_\_\_\_

(1) Jamaica (2) South Africa (3) India (4) USA (5) South Korea

40. Who amongst the following got third position in long jump event of the Bayer International theletics meet held in Germany in 2007?

(1) Shiny Wilson

(2) Anju Bobby George

(3) Neha Sainwal

(4) Prajakta Sawant

(5) None of these

## ENGLISH LANGUAGE

Directions (41-55) : Read the following passage carefully and answer the questions given below it. Certain words are printed in bold to help you to locate them while answering some of the questions.

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

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

which have an overall higher rate of return.

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

41. What is the aim of the financial inclusion 44. policy?

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

42. The author's main objective in writing the passage is to \_\_\_\_\_

- (1) criticise the concept of financial inclusion
- (2) point out the problems of financial inclusion
- (3) discuss ways of making the financial inclusion policy successful
- (4) compare financial inclusion policies of different countries
- (5) cite research in support of role of MFIs in achieving financial inclusion

43. Which of the following can be inferred about products with commitment features ?

- (A) Demand for such products was high
- (B) They were an effective means of increasing the savings of small account holders.
- (C) Such facilities can only be offered by informal institutions like MFIs.

(1) All A, B and C (2) Only B

(3) Both A and B (4) All B and C (5) None of these

44. Why do the poor not utilise banking services ?

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

(1) Only B (2) Both A and B

(3) Both B and C (4) All A, B and C

(5) None of these

45. Which of the following is a recommendation made by the author regarding financial inclusion?

- (1) Reduce the paper work involved by seeking less information about the account holder
- (2) Lower transaction costs by utilising latest technology
- (3) Make commitment features compulsory for all savings accounts
- (4) Entrust the responsibility of financial inclusion solely to MFIs
- (5) Provide credit facilities even to those without savings accounts

46. Which of the following factors affects 'savings' behaviour among the poor?

(A) Threats from moneylenders if they avail of banking services.

(B) Documentation required before availing of banking services.

(C) Lack of self-control.

(1) Only A (2) All A, B and C

(3) Only C (4) Both B and C

(5) None of these

47. What do the results of the study conducted in the Philippines indicate?

(1) Account holders in MFIs have higher savings rates than banks .

(2) Many of the poor have to turn to moneylenders because of strict restrictions in MFIs.

(3) Having accounts with restriction on withdrawal requires the bank to offer a higher rate of interest.

(4) There should be strong measures for deposit option accounts for the poor

(5) None of these

48. Which of the following is True in the context of the passage ?

(1) There are no informal means for the poor to save in India .

(2) Having savings encourages the poor to invest only in low risk ventures .

(3) There is a huge demand for savings facilities among the poor households .

(4) Presently commercial banks feel that it is feasible to provide banking services to the poor in rural areas .

(5) There are many official innovative savings systems like ROSC As in Africa .

49. What is/are the outcome(s) of encouraging savings for the poor ?

(A) It frees them from the exploitation of moneylenders.

(B) Banks are more willing to disburse loans to those who save,

(C) They should invest in risky but high return ventures

(1) Only A (2) Both A and B

(3) Only C (4) All A , B and C

(5) None of these

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

(1) They were considered a problem since account holders information needed to be updated

(2) Banks were looking at these accounts from a credit perspective

(3) Moneylenders should be regulated so that they share responsibility of disbursing loans to the poor.

(4) Products with commitment features will not be successful

(5) None of these

**Directions** (5 1-53) : *Choose the word which is most nearly the SAME in meaning to the word printed in bold as used in the passage.*

51. Purely

(1) morally (2) honestly (3) completely (4) perfectly (5) clearly

52. Demonstrate

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

53. Remedy

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

**Directions** (54-55) : *Choose the word which is mot OPPOSITE in the meaning of the word printed in bold as used in the passage*

54. Optional

(1) voluntary .(2) compromise (3) pressure (4) mandatory (5) free

55. Accessible

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

**Directions** (56-65) *Read each of the following sentences to find out whether there is ani' error in it. The error, if any, will be in one part of tite sentence. The number of that part is the answer, if there no error, the answer is (5). (Ignore errors of punctuation, if any,).*

56. The scheme failed because

(1)/some states could not,

(2)/manage not to raise

(3)/the necessary funds.

(4)/No error

57. Real estate prices in the  
(1)/business district of the city  
(2)/are expected to rise  
(3)/at 15% this year.  
(4)/No error.
58. By so early as next year  
(1)/that leading investment bank  
(2)/has plants to open  
(3)/an office in New Delhi.  
(4)/No error.
59. There is lots of  
(1)/supports from the employees  
(2)/for the proposal to  
(3)/ merge with the parent company.  
(4)/No error .
60. Experts have recommended that  
(1)/the government reconsidered  
(2)/restriction imposed on foreign  
(3)/investment in real estate.  
(4)/No error .
61. The crucial point to  
(1)/be discussed at the  
(2)/meeting is how to  
(3)/well implement the policy.  
(4)/No error.
62. He wants to  
(1)/set up a laboratory  
(2)7 to undertake research  
(3)! into a vaccine for cancer.  
(4)! No error .

63. According to him

(1)/two factors which are

(2)/need for success

(3)/are discipline and diligence.

(4)/No error .

64. Because of the pace at

(1)/which the company is growing

(2)/I believe it will easily

(3)/achieve their target.

(4)/No error .

65. It is truth

(1)/that India is

(2)/the largest consumer of

(3)/gold in the world.

(4)! No error .

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

66. The bank is overstaffed, **has led** to low productivity.

(1) led to

(2) will lead towards (3) and has led in

(4) which has led in (5) No correction required

67. **You delay in taking** a decision conveys a negative impression.

(1) You delay to take

(2) If you delay taking

(3) Your delay in taking

(4) To delay by taking

(5) No correction required

68. Today management **student itself** are opted to work for NGOs even though salaries offered to them are low.

- (1) student itself is
- (2) students themselves are
- (3) students have
- (4) Student himself has
- (5) No correction required

69. **Absence off** any guidelines, they are unwilling to take up the project.

- (1) Absent of
- (2) In the absence of
- (3) Because of the absence
- (4) Without being absent
- (5) No correction required

70. Without the development of rural people in country **can no claim** to be developed.

- (1) can never claim
- (2) being claimed
- (3) not able to claim
- (4) have not any claim
- (5) No correction required

**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 in bold may be either wrongly spelt or inappropriate in the context of the sentence. Find out the word, which is wrongly spelt or inappropriate, if any. The number of that word is your answer. If all the words printed in bold are correctly spelt and also appropriate in the context of the sentence, make (5) i.e., 'All correct' as your answer.*

71. The organization **preferred**

- (1)/to hire **locale**
- (2)/population as they understood the **language**

(3)/and customer **preferences**.

(4)/All correct.

72. In our opinion the **existing**

(1)! **assessment**

(2).system required **immediate**

(3).**revision**.

(4)/All correct .

73. In **response**

(1)/to the advertisement a **sizeable**

(2)/number of candidates have **submitted**

(3)/their **applications**.

(4)! All correct .

74. There is no **guarantee**

(1)/that if this model is **adopted**

(2)/the **entire**

(3)!! **sector** will prosper.

(4)/All correct .

75. With this **unique**

(1).**Initiative**

(2).the company hopes to **sustain**

(3)! its **current**

(4)/growth rate. All correct.

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

76. Mr. Srinivasan is — to become Chairman of the group the retirement of his father.

(1) set, following

(2) voted, subsequent

(3) selected, despite

(4) approved, because

(5) decided, after

77. to your error the consignment has been delayed by a week.

(1) According, important

(2) Duly, urgent (3) Owing, entire

(4) Added, crucial

(5) Admitting, special

78. On account of the \_\_\_\_\_ in sales the software firm has achieved an eight per cent \_\_\_\_\_ in net profit.

(1) surge, fall

(2) increase, rise

(3) decline, slope

(4) hike, loss

(5) growth, advance

79. We are proud to say that today \_\_\_\_\_ 26 per cent of our total accounts are \_\_\_\_\_ by women and senior citizens.

(1) approximate, held

(2) nearly, authorised

(3) over, maintain

(4) above, open

(5) around, operated

80. The company has ' special training to employees on \_\_\_\_\_ to trade online.

(1) announced, benefits

(2) offered, course

(3) imparted, risks

(4) sanction, skills

(5) provided, how

## QUANTITATIVE APTITUDE

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

81.  $(8.2\% \text{ of } 365) - (1.75\% \text{ of } 108) = ?$

(1) 16.02 (2) 28.04

(3) 42.34 (4) 53.76

(5) None of these

82.  $[(135)^2 \div 15 \times 32] \div ? = 45 \times 24$

(1) 18 (2) 24 (3) 36 (4) 44

(5) None of these -

83.  $(96)^2 + (63)^2 = (?)^2 - (111)^2 - 8350$

(1) 33856 (2) 30276

(3) 174 (4) 184

(5) None of these

84.  $4368 + 2158 - 596 - ? = 3421 + 1262$

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

85.  $2172 \div ? = 1832 - 956 - 514$

(1) 6 (2) 8 (3) 10 (4) 12

(5) None of these

86.  $666.06 + 66.60 + 0.66 + 6.06 + 6 + 60 = ?$

(1) 819.56 (2) 805.38 (3) 826.44 (4) 798.62

(5) None of these

87.  $15.594 - 4.312 - 3.517 - 1.689 = ?$

(1) 6.706 (2) 6.760

(3) 6.670 (4) 6.607

(5) None of these

88.  $205 \times ? \times 13 = 33625 + 25005$

(1) 22 (2) 27 (3) 33 (4) 39

(5) None of these

89.  $69 \div 3 \times 0.85 + 14.5 - 3 = ?$

(1) 36.45 (2) 23.85

(3) 42.95 (4) 18.65

(5) None of these

90.  $(10)^{24} \times (10)^{-21} = ?$

(1) 3 (2) 10 (3) 100 (4) 1000

(5) None of these

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

*number series.*

91. 12 6.5 7.5 12.75 27.5 71.25?

(1) 225.75 (2) 216.75

(3) 209.75 (4) 236.75

(6) 249.75

92. 16 24 36 54 81 121.5 ?

(1) 182.25 (2) 174.85

(3) 190.65 (4) 166.55

(5) 158.95

93. 12 12 18 45 180 1170 ?

(1) 13485 (2) 14675

(3) 15890 (4) 16756

(5) 12285

94. 22 23 27 36 52 '77 ?

(1) 111 (2) 109 (3) 113 (4) 117

(5) 115

95. 16 14 24 66 256 1270 ?

(1) 8564 (2) 5672

(3) 4561 (4) 7608

(5) 6340

**Directions** (96-100) : *Study the following table carefully to answer the questions that follow:*

**NUMBER OF BOYS AND GIRLS IN FIVE STREAMS OFA COLLEGE OVER THE YEARS**

**STREAMS**

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

96. What is the total number of boys, for all the streams together, in the year 2004 ?

(1) 4148 (2) 3630 (3) 4433 (4) 3247

(5) None of these

97. The number of boys in Arts stream in the year 2004 is approximately what per cent of the total number of boys for all the years together in Arts stream ?

(1) 27 (2) 34 (3) 08 (4) 39

(5) 16

98. What is the ratio of the total number of boys to the total number of girls, from all the streams together, for the year 2007 ?

(1) 2 : 3 (2) 14 : 13

(3) 52:49 (4) 213:170

(5) None of these

99. What is the ratio of the total number of boys to the total number of girls, in the Management stream for all the years together ?

(1) 9:8 (2) 71:86

(3) 91: 83 (4) 27 : 23

100. What is the average number of Girls from Commerce stream for the given years ?

- (1) 681 (2) 675 (3) 618 (4) 657 (5) None of these

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

101.  $(935.82)^2 = ?$

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

102.  $628.306 + 6.1325 \times 44.0268 = ?$

- (1) 820 (2) 980  
(3) 1050 (4) 1175  
(5) 900

103.  $(739\% \text{ of } 383) \div 628 = ?$

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

104.  $(9795 + 7621 + 938) \div (541 + 831 + 496) = ?$

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

105.  $814296 \times 36 = ? \times 96324$

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

**Directions** (106-110) : *Study the information carefully to answer the following questions:*

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

106. What is the total number of females working in the IT and Recruitment Department together ?

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

107. What is the number of females working the HR Department?

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

108. Number of males working in HR Department forms approximately what per cent of total number of the employees in the organisation?

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

109. Number of males working in PR Department forms what per cent of the number of Females working in the same Department? (rounded off to two digits after decimal)

- (1) 22.98 (2) 16.68  
(3) 11.94 (4) 6.79  
(5) 27.86

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

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

111. The simple interest accrued on an amount of Rs. 19,800 at the end of three years is Rs. 7,128. What would be the compound interest accrued on the same amount at the same rate in the same period?

- (1) Rs. 8934.6784  
(2) Rs. 80 17.5744  
(3) Rs. 786 1.8754  
(4) Cannot be determined  
(5) None of these

112. If the numerator of a fraction is increased by 400% and the denominator is increased by 500%, the resultant  $\frac{10}{21}$  fraction is What was the original fraction?

- (1)  $\frac{5}{12}$  (2)  $\frac{8}{13}$  (3)  $\frac{17}{14}$  (4)  $\frac{4}{7}$   
(5) None of these

113. What is 26% of 55% of  $\frac{10}{13}$ th of 6100?

- (1) 617 (2) 681 (3) 706 (4) 734  
(5) None of these

114. The ages of Aarzo and Arnav are in the year 11: 13 respectively. After 7 years the ratio of their ages will be 20 : 23. What is the difference in years between their ages ?

- (1) 4 years (2) 7 years  
(3) 6 years (4) 5 years  
(5) None of these

115. One-eighth of a number is 17.25. What will 73% of the number be ?

- (1) 100.74 (2) 138.00  
(3) 96.42 (4) 82.66  
(5) None of these

**Directions (116-120) :** *Study the graph carefully to answer the questions that follow :*

**Number of Girls Enrolled in  
Different Hobby Classes in  
Various Institutes in a Year**

Painting •Stitching •Dancing

116. What is the respective ratio of total number of girls enrolled in Painting in the Institutes A and C together to those enrolled in stitching in the Institutes D and E together?

(1) 5:4 (2) 5:7

(3) 16:23 (4) 9:8

(5) None of these

117. Number of girls enrolled in stitching in Institute B forms approximately what per cent of the total number of girls enrolled in stitching in all the institutes together ?

(1) 29 (2) 21 (3) 33 (4) 37

(5) 45

118. What is the respective ratio of total number of girls enrolled in Painting, Stitching and Dancing from all the Institutes together ?

(1) 44 : 48 : 47 (2) 43 : 47 : 48

(3) 44 : 47 : 48 (4) 47 : 48 : 44

(5) None of these

119. Number of girls enrolled in Dancing in Institute A forms what per cent of total number of girls enrolled in all the Hobby classes together in that Institute ?

(rounded off to two digits after decimal)

(1) 23.87 (2) 17.76

(3) 31.23 (4) 33.97

(5) 20.69

120. What is the total number of girls enrolled in Painting from all the Institutes together ?

(1) 1150 (2) 1200 (3) 1275 (4) 1100

(5) None of these

### I REASONING ABILITY

121. Among M, T, R and P, M is older than only P. T is older than R. Who among them is the oldest?

(1) T (2) R

(3) T or R (4) Data inadequate

(5) None of these

122. Four of the following five are alike in a certain way and so form a group.

Which is the one that does not belong to that group ?

(1) Hill (2) Valley

(3) Dam (4) River

123. How many meaningful English words can be formed with the letters ESRO using each letter only once in each word ?

(1) None (2) One

(3) Two (4) Three

(5) More than three

124. If 'P' denotes '+'; 'R' denotes '-'; 'T' denotes '—' and 'W' denotes 'x'; then

$40 R 8 W 10 T 12 P 16 = ?$

(1) 50 (2) 46 (3) 30 (4) 70

(5) None of these

125. What should come next in the following number sequence ?

2 2 3 2 3 4 2 3 4 5 2 3 4 5 6 2

3 4 5 6 7 2 3 4

(1) 8 (2) 5 (3) 6 (4) 2

(5) None of these

126. How many such pairs of letters are there in the word CONSTABLE each of which has as many letters between them in the word as in the English alphabet?

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

127. In a certain code BOARD is written as 54#12 and MORE is written as 941\$. How is DREAM written in that code?

- (1)21\$#9 (2)2\$1#9  
(3)51\$#9 (4)25\$#9  
(5) None of these

128. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?

- (1)50 (2)65 (3) 170 (4)255 (5) 290

129. How many such digits are there in the number 5231698 each of which is as far away from the beginning of the number as when the digits are rearranged in ascending order?

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

130. In a certain code CREAM is written as NBDBQ. How is BREAD written in that code ?

- (1) EBFAQ (3) BEDQA  
(2) EBDAQ (4) BEFQA  
(5) None of these

**Directiosn** (131-135) : *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.*

**131. Statements**

Some flowers are bins.  
Some bins are handles.

All handles are sticks.

**Conclusions**

I. Some sticks are bins.

II. Some handles are flowers.

III. Some sticks are flowers.

(1) Only II follows

(2) Only III follows

(3) Only I and II follow

(4) Only I and III follow

(5) None of these

**132. Statements**

Some towers are windows.

All windows are houses.

Some houses are temples.

**Conclusions**

I. Some towers are temples.

II. Some houses are towers.

III. Some temples are windows.

(1) Only I follows

(2) Only II follows

(3) Only III follows

(4) Only I and II follow

(5) None of these

**133. Statements**

Some walls are doors.

Some doors are cots.

Some cots are chairs.

**Conclusions**

I. Some chairs are doors.

II. Some cots are walls.

III.No chair is door.

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

**134. Statements**

All trees are gardens.

All gardens are stones.

All stones are fences.

**Conclusions**

I. some fences are gardens.

II. All gardens are fences.

III. Some stones are trees.

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

**135. Statements**

All books are leaves.

Some leaves are jungles.

No jungle is box.

**Conclusions**

I. Some jungles are books.

II. No book is box.

III. Some leaves are boxes.

- (1) None follows
- (2) Only I follows

(3) Only II follows

(4) Only III follows

(5) Only I and II follow

**Directions** (136-140) : *Study the following arrangement carefully and answer the questions given below*

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

136. How many such consonants are there in the above arrangement, each of which is immediately preceded by a consonant and immediately followed by a number?

(1) None (2) ONE

(3) Two (4) THREE

(5) More than three

137. How many such numbers are there in the above arrangement, each of which is immediately preceded by a letter but not immediately followed by a symbol?

(1) None

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

(5) More than three

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

(1) None (2) One

(3) Two (4) Three

(5) More than three

139. 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 the group?

(1) RTA (2) 9DF (3) #@H (4) 3V5

(5) IW\*

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

(1)% (2)8 (3)2 (4)H

(5) None of these

141. 215349

(1) RAPK%© (2) \*APK%\$

(3) \$APK%\$ (4)©PAK%R

(5) None of these

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

Digits 5 1 3 4 9 6 8 2 7

Letter/Symbol Code P A K % R @ D © M

i. If the first digit is odd and the last digit is even, the codes for the first and last digits are to be interchanged.

ii. If both the first and the last digits are even, both are to be coded as .

iii. If both the first and the last digits are odd, both are to be coded as S.

142. 671254

(1) @MA©P% (2) \$MA©P\$

(3) \*MA©P\* (4) %MA©P©

(5) None of these

143. 813469

(1) RAK%@D (2) DAK%@R

(3) DAP%@R (4) \*AK%@\*

(5) None of these

144. 794821

(1) MR%D©A (2) AR%D©M

(3) M%RD©A (4) SR%D©\$

(5) None of these

145. 591426

(1) @RA%©P (2)PRA%©@

(3) @AR%©P (4) \$p%©\*

(5) None of these

Directions (146-150) : Study the following information carefully and answer the question given below.

A, B, C, D, E, F, G and H are sitting around a circle facing at the centre. D is second to the left of F and third to the right of H. A is second to the right of F and on immediate neighbour of H. C is second to the right of B and F is third to the right of B. G is not an immediate neighbour of F.

146. How many of them are there between H and C?

(1) Two

(2) Three

(3) Two or Three

(4) Data inadequate

(5) None of these

147. Who is to the immediate left of A?

(1) H

(2) E

(3) G

(4) Data inadequate

(5) None of these

148. In which of the following pairs is the first person sitting to the immediate left of the second person ?

(1) CD (2) BG (3) H-A (4) FC

(5) None of these

149. Who is fourth to the right of B?

(1) E

(2) C

(3) A

(4) Data inadequate (5) None of these

150. What is E's position with respect to G?

- (1) Second to the right
- (2) Third to the left
- (3) Third to the right
- (4) Second to the left
- (5) None of these

**Directions (151-155) :** *In the following questions, the symbols , @, #, \$ and % are used with the following meaning as illustrated below.*

'P@Q' means 'P is either greater than or equal to Q'.

'P % Q' means 'P is either smaller than or equal to Q'.

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

'P # Q' means 'P is smaller than Q'.

'P \$ Q' means 'P is greater than Q'.

Now in each of the following questions assuming the given statements to be true, find which of the two conclusions I and II given below them is / are definitely true ?

**Give answer (1)** if only Conclusion I is true.

**Give answer (2)** if only Conclusion II is true.

**Give answer (3)** if either Conclusion I or II is true.

**Give answer (4)** if neither Conclusion I nor II is true.

**Give answer (5)** if both Conclusions I and II are true.

151. **Statements** D \$ N, N # F, F@T

**Conclusions**

I. T#N

ii. D\$F

152. **Statements** K@R, R \$ F, F # B

**Conclusions**

I. B\$R

II. F#K

153. **Statements** J\$M, M©K, K#N

**Conclusions**

I. J\$K

II. N\$M

154. **Statements**

F # T, T @ W, W \$ H

**Conclusions**

I. F#H

II. F©H

155. **Statements**

M%T, T#R, R@D

**Conclusions :**

I. D\$T

II. R\$T

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

156. Problem Figures

160. Problem Figures

[TI LPI t xl Answer Figures

r: I.

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

**MARKETING APTITUDE / COMPUTER KNOWLEDGE**

161. Cross-selling covers

- (1) identifying customer needs
- (2) matching the products to customer needs
- (3) convincing the customers of product benefits
- (4) responding to questions and objections of customers
- (5) All of these

162. A prospect means

- (1) any customer who walks into the bank
- (2) an employee of the bank
- (3) a customer who is likely to be interested in bank's product or service
- (4) a depositor of the bank (5) a borrower of the bank

163. A Lead means

- (1) a prospect who is more likely to avail of the Bank's Product
- (2) a political leader
- (3) a religious leader
- (4) a bank chairman
- (5) None of these

164. Innovation means

- (1) compensation
- (2) inspiration
- (3) additional perquisites
- (4) implementing new ideas or [new methods](#)
- (5) None of these

165. A Call means

- (1) calling on friends
- (2) calling on bank employees
- (3) calling on prospective customers
- (4) to make telephone calls
- (5) calling on relatives

166. The Traditional Marketing style involves

- (1) Telemarketing
- (2) Digital Marketing
- (3) Indirect Marketing
- (4) Direct Marketing
- (5) All of these

167 Modern methods of Marketing include

- (1) Publicity on the net
- (2) Advertisement on the net
- (3) Soliciting business through e-mails
- (4) Telemarketing
- (5) All of these

168. A true marketing requires

- (1) Command and order mindset
- (2) Control mindset
- (3) Active mindset
- (4) Passive mindset
- (5) None of these

169. Which of the following sentences is true ?

- (1) Marketing is not required in a Buyers' Market
- (2) Marketing is not required in a Sellers' Market
- (3) Marketing is not required due to globalisation
- (4) Marketing is not required due to competition
- (5) Marketing is not required due to liberalisation

170. For effective marketing, the salesmen should have which of these qualities?

- (1) Creativity
- (2) Team spirit
- (3) Motivation
- (4) Effective communication skills
- (5) All of these

171. Market information means

- (1) knowledge of shops and bazaars
- (2) knowledge of shopping malls
- (3) knowledge of customer profile and product mix
- (4) knowledge of various languages
- (5) None of these

172. Market Research is needed for

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

173. Which of the following statements is true ?

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

174. Marketing Plan helps in

- (1) better lead generation
- (2) better systems
- (3) better results
- (4) improved Balance Sheet
- (5) better customer service

175. If Marketing is done effectively, which of the following is not required?

- (1) Advertisement
- (2) Publicity
- (3) Market Research
- (4) Market Segmentation
- (5) None of these

176. Motivation means

- (1) Inspiring employees to perform better
- (2) Better Communication Skills
- (3) Sales Coaching
- (4) Market Research
- (5) None of these

177. In a Selling Process in today's world

- (1) only standard products are sold
- (2) no customization required
- (3) the seller need not have product knowledge
- (4) the seller should aim at customer satisfaction
- (5) only quantum of sales matters

178. Find the true statement

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

179. A Target Market is

- (1) entire country
- (2) entire city
- (3) entire globe
- (4) that which consists of customers who need the identified product
- (5) All of these

180. Sales forecasting involves

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

181. How many options does a binary choice offer?

- (1) None
- (2) One
- (3) Two
- (4) It depends on the amount of memory in the computer
- (5) It depends on the speed of the computer's processor

182. Data going into the computer is called

- (1) output (2) algorithm
- (3) input (4) calculations
- (5) flowchart

183. How many values can be represented by a single byte?

- (1) 4 (2) 16 (3) 64 (4) 256
- (5) 512

184. Transformation of input into output is performed by

- (1) Peripherals
- (2) Memory
- (3,) Storage
- (4) The Input-Output unit
- (5)TheCPU

185. Device drivers are

- (1) tiny power cords for external storage devices
- (2) experts who know to maximise the performance of devices
- (3) small, special-purpose programs
- (4) the innermost part of the operating system
- (5) substitutes for operating systems

186. A collection of programs that controls how your computer system runs and processes information is called

- (1) operating system
- (2) computer
- (3) office
- (4) compiler
- (5) Interpreter

187. Which of the following refers to a small, single-site network ?

- (1)LAN (2)DSL (3)RAM (4)USB
- (5) CPU

188. A set of Instructions telling the computer what to do is called

(1) mentor (2) instructor

(3) compiler (4) program

(5) debugger

189. If you receive an e-mail from someone you don't know, what should you do?

(1) Forward it to the police immediately

(2) Delete it without opening it

(3) Open it and respond to them saying you don't know them

(4) Reply and ask them for their personal information

(5) Reply and tell them ,you want to keep in touch with them

190. Which of the following can handle most system functions that aren't handled directly by the operating system ?

(1) Vertical market applications

(2) Utilities

(3) Algorithms

(4) Integrated software

(5) Compilers

191. Microsoft Office is

(1) Shareware

(2) Public-domain software

(3) Open-source software

(4) A vertical market application

(5) An application suite

192. Computer connected to a LAN (Local Area Network) can

(1) run faster

(2) go on line

(3) share information and/or share peripheral equipment

(4) E-mail

193. Which of the following refers to the memory in your computer?

(1)RAM (2)DSL (3)USB (4)LAN (5) CPU

194. Information travels between components on the motherboard through

(1) Flash memory (2) CMOS

(3) Bays (4) Buses (5) Peripherals

195. One megabyte equals approximately

(1) 1,000 bits

(2) 1,000 bytes

(3) 1 million bytes

(4) 1 million bits

(5) 2,000 bytes

196. When you are working on a document on PC, where is the document temporarily stored ?

(1) RAM

(2) ROM

(3) The CPU (4) Flash memory

(5) The CD-ROM

197. How are data organised in a spreadsheet?

(1) Lines and spaces

(2) Layers and planes

(3) Height and width

(4) Rows and columns

(5) None of these

198. Magnetic tape is not practical for applications where data must be quickly recalled because tape is

(1) a random-access medium (2) a sequential access medium (3) a read only medium

(4) fragile and easily damaged (5) an expensive storage medium

199. The blinking symbol on the computer screen is called the

(1) mouse (2) logo

(3) hand (4) palm

(5) cursor

200. When cutting and pasting, the item cut is temporarily stored in

<http://www.hellogiri.com>

- (1) ROM (2) Hard drive
- (3) Diskette (4) Dashboard
- (5) Clipboard