

SBI (ASSO. BANKS) CLERKS MODEL GRAND TEST

No.of Questions: 200

Max. Marks : 200

Time : 150 Minutes

Marketing Aptitude/ Computer Knowledge

1. A person who used his or her expertise to gain access to other people's computers to get information illegally or do damage is a
A) hacker B) analyst C) instant messenger
D) programmer E) spammer
2. The simultaneous processing of two or more programs by multiple processors is-
A) multi programming B) multi tasking
C) time-sharing D) multi processing
E) None of these
3. A central computer that holds collections of data and programs for many PCs, workstations, and other computers is a(n)-
A) super computer B) mini computer
C) laptop D) server E) None of these
4. The basic unit of a worksheet into which you enter data in Excel is called a-
A) tab B) cell C) box D) range
E) None of these
5. The piece of hardware that converts your computer's digital signal to an analog signal that can travel over telephone lines is called
A) red wire B) blue cord C) tower D) modem
E) None of these
6. Also called laptop computers, are lightweight, portable computers with built-in monitors, keyboards, hard disk drives, batteries, and AC adapters.
A) desktop computers B) micro computers
C) notebook computers D) workstations
E) None of these
7. Total memory of system can be known using
A) DIR commands B) MEM commands C) Warm boot
D) TOT MEM commands E) None of these

8. Tiny, specialized microprocessors installed in 'smart' appliances and automobiles are called
- A) micro computers B) micro controllers
C) servers D) workstations E) None of these
9. A system that connects, usually by special cables, a group of desktop PCs and other devices such as printers in an office or a building is called
- A) local area network B) client
C) internet D) World Wide Web E) None of these
10. An input device that converts letters, numbers, and other characters into electrical signals readable by a processor is called a
- A) keyboard B) mouse C) printer D) speaker
E) None of these
11. Semi Conductor Memory is known as
- A) RAM B) ROM C) PROM D) EPROM
E) None of these
12. Banks and other big organizations requiring large data storage use:
- A) Micro Computers B) Nano Computers
C) Mainframe Computer D) Workstation
E) None of these
13. Users access mainframes by means of a, which has a display screen and a keyboard.
- A) client B) server C) terminal
D) local area network E) None of these
14. The cut, copy, and paste buttons are normally located on which toolbar?
- A) Status B) Menu C) Standard
D) Formatting E) Title
15. Which of the following is NOT an example of a download?
- A) Saving pictures from the internet to your hard drive.
B) Storing a map for your vacation from the internet to your hard drive.
C) Saving a presentation to a CD.
D) Saving a program from an internet site to your hard drive.
E) None of these

16. The .gov, .com, .net and .edu extensions are examples of
- A) emoticons B) FAQs C) top-level domains D) URLs
E) None of these
17.tags, when placed on an animal, can be used to record and track in a data-base all of the animals movements.
- A) POS B) RFID C) PPS D) GPS
E) None of these
18. Which of the following is an example of an input device?
- A) scanner B) speaker C) monitor
D) printer E) None of these
19. The OSI model is divided into..... processes called layers.
- A) 5 B) 6 C) 7 D) 8
E) None of these
20. Which of the following is world's fastest super computer?
- A) TOI Tech B) K-computer C) Tianhe-1A D) Param
E) None of these
21. Calling on the prospective customers is known as.....
- A) Call B) Communicating C) Prospecting
D) Courtesy E) None of these
22. Business demand which finally comes from the demand for consumer goods is called....
- A) Demand B) Consumer Demand
C) Derived Demand D) Sales Demand
E) None of these
23. Consumer behaviour, 'Perception' is a process through which
- A) A consumer make ultimate purchasing
B) A consumer's mind receives, organizes and interprets physical stimuli
C) A consumer is repeated
D) A consumer is satisfied
E) None of these

24. Reducing the business portfolio by eliminating products or business units that are not profitable or that no longer fit the company's overall strategy is called
- A) Downsizing B) Eliminating C) Selling D) Closing
E) None of these
25. During pricing, the factors customers' demand, cost function and the competitors' prices are collectively known as
- A) 3Cs B) Consumer Cs C) Competitions Cs
D) C factors E) None of these
26. A strategy for company growth through starting up or acquiring business outside the company's current product and markets is.....
- A) Upsizing B) Acquiring C) Diversification
D) Centralisation E) None of these
27. A formalized means of obtaining information that is to be used making marketing decisions is known as
- A) Marketing Research B) Business Research
C) Project Report D) Market Mix
E) None of these
28. The collection of business and products that make up the company is
- A) marketing B) business
C) business portfolio D) market portfolio
E) None of these
29. The method of sending promotional items to clients is called
- A) Drip Marketing B) Direct Marketing
C) Retailing D) Advertisement
E) None of these
30. A is a formalized set of questions for collecting information for research.
- A) Data collation B) Information gathering
C) Questionnaire D) Data collection
E) None of these

37. A persuading communication between the Company's representative and a prospective buyer lies under the class of.....

- A) Personal Selling
- B) Direct Marketing
- C) Function Selling
- D) Target Marketing
- E) None of these

38. Human wants that are backed by buying power is known as

- A) Demand
- B) Derived demand
- C) Consumer demand
- D) Buying power
- E) None of these

39. Which among the following is not an example of Direct marketing

- A) Departmental stores
- B) Catalog Marketing
- C) Mail order sales
- D) Online Marketing
- E) None of these

40. The process of evaluating each market segment attractiveness and selecting one or more segments to enter is known as

- A) Segmentation
- B) Market Positioning
- C) Target Marketing
- D) Market Mix
- E) None of these

Quantitative Aptitude

Directions (Q. 41-50): What should come in place of the question mark (?) in the following questions?

41. $188.34 + 42.97 + 7228.34 = ?$

- A) 7395.09
- B) 7637.28
- C) 7643.73
- D) 7459.65
- E) None of these

42. $4941 \div 27 + 17 = ?$

- A) 183
- B) 200
- C) 164
- D) 181
- E) 112.2

43. $7\frac{1}{3} \div 4\frac{4}{5} + 3\frac{1}{4} = ?$

- A) $4\frac{7}{9}$
- B) $4\frac{1}{11}$
- C) $4\frac{1}{14}$
- D) $5\frac{1}{9}$
- E) None of these

44. 16% of 350 + 75% of 280 = ?

- A) 263 B) 236 C) 216 D) 266
E) None of these

45. $\sqrt{5476} \div 37 + 14 = ?^2$

- A) 14 B) 256 C) 4 D) 16
E) None of these

46. $\frac{42.25}{?} = \frac{?}{25}$

- A) 65 B) 13 C) 1056.25 D) 32.5 E) None

47. 47% of ? = 1403.42

- A) 2176 B) 2986 C) 2870
D) 2726 E) None of these

48. $\frac{5}{13}$ of 351 + $\frac{3}{8}$ of 328 = ?

- A) 16 B) 124 C) 258
D) 256 E) None of these

49. 2.5% of 850 - 1.6% of 320 = ?

- A) 16.13 B) 16.96 C) 19.25
D) 16.25 E) None of these

50. $\frac{26 \times 4 + 2 \times 8}{72 \div 3 \times 4} = ?$

- A) $\frac{4}{5}$ B) $\frac{2}{7}$ C) $1\frac{2}{5}$ D) $\frac{3}{5}$

E) None of these

Directions (Q. 51-55): What should come in place of question mark (?) in the following number series questions?

51. 258 275 294 ? 338 363

- A) 316 B) 315 C) 318 D) 298
E) None of these

52. 17 37 77 157 317 ?

- A) 516 B) 537 C) 637 D) 427
E) None of these

53. 728 ? 342 215 124 63

- A) 512 B) 545 C) 618 D) 511
E) None of these

54. ? 1653 546 177 54 13

- A) 4974 B) 2314 C) 2348 D) 3291
E) None of these

55. 134 255 ? 568 764 989

- A) 426 B) 385 C) 399 D) 409
E) None of these

56. How many solid spherical balls each of radius 1 cm can be made out of solid metallic cube of edge 22 cm?

- A) 22 B) 120 C) 121 D) 2541
E) None of these

57. The average dividend paid during 7 years by a company is 17.5%. The dividend paid for the first 6 years were 12.5, 15, 18, 12.5, 20 and 18 percent respectively. What is the dividend for the 7th year?

- A) 17.5% B) 18.5% C) 26.5% D) 25%
E) None of these

58. There are 26 students in a class and one of them who is 14 years old leaves the class and his place is filled up by a newcomer, if the average age is thereby lowered by one month, what is the age of the newcomer?

- A) 11 years 11 months B) 12 years
C) 13 years 11 months D) 16 years
E) None of these

59. The ratio between the ages of P and Q four years ago was 6 : 7. If the total of their ages at present is 60 years, what is the ratio of their present ages?

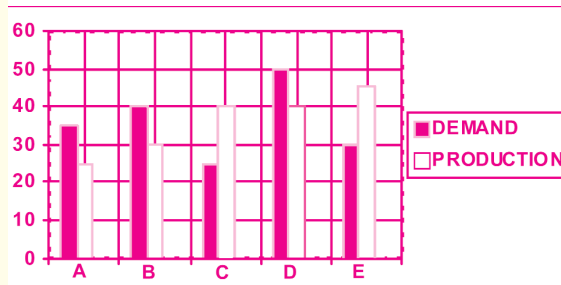
- A) 4 : 5 B) 8 : 9 C) 7 : 8 D) 6 : 7
E) None of these

60. Sixteen men can complete a work in fifteen days. Twenty four children can do the same work in twenty days. In how many days will eight men and eight children together complete the same work?

- A) 16 B) 15 C) 20 D) 18 E) None

Directions (Q. 61-65): Study the following graph carefully and answer the questions accordingly.

Following graph gives the demand and production of refrigerators of five companies A, B, C, D and E (in thousands)



- 61.** The production of company B is what percent of its demand?
 A) 88.8% B) 45%
 C) 112.5%
 D) 75% E) 40%
- 62.** What is the average production of refrigerators by all the companies?
 A) 3600 B) 25000 C) 36000
 D) 31000 E) 24000
- 63.** The production of company E is what percent of the production of company A?
 A) 30% B) 180% C) 85% D) 40%
 E) 55.56%
- 64.** The production of refrigerators by company E is the same as the production of which of the following pairs of the companies?
 A) A and D B) B And A C) D And B
 D) C and A E) None of these
- 65.** The difference between the average production of the companies B & D and the average productions of the companies A & C is
 A) 3500 B) 15000 C) 2500
 D) 2000 E) None of these
- 66.** A puts $\frac{1}{2}$ of the capital for $\frac{1}{2}$ of the time, B puts $\frac{1}{3}$ of the capital for $\frac{2}{3}$ of the time and C puts rest of the capital for the whole time. Then the ratio of their profits is -
 A) 8 : 6 : 7 B) 6 : 7 : 9 C) 9 : 8 : 6 D) 2 : 4 : 8

E) None of these

67. In a tournament, every team plays one match each with the other teams. What is the total number of matches played if 10 teams participated in the tournament?

A) 55 B) 45 C) 90

D) 110 E) None

68. The circumference of two circles is 88 metres and 132 metres respectively. What is the difference between the area of the larger circle and the smaller circle?

A) 440 sq.m B) 510 sq.m C) 770 sq.m

D) 225 sq.m E) None of these

Directions (Q. 69-70): What should come in place of question mark (?) in the following questions?

69. $\sqrt[3]{6^3 \times 2^2 - 5 \times 2 - 5^?} = 9$

A) 2 B) 3 C) 5 D) 4

E) None of these

70. $36^{2.3} \times 6^{1.4} \div 6^{0.8} = 36^?$

A) 2.6 B) 1.6 C) 4.2

D) 2.8 E) None

Directions (Q. 71-73): What approximate value should come in place of the question mark(?) in the following questions? (Note: You are not expected to calculate the exact value)

71. $7331 \div 46.93 + 19.08 = ?$

A) 165 B) 153 C) 185 D) 175 E) 169

72. $\sqrt[3]{11988} = ?$

A) 23 B) 32 C) 25 D) 28 E) 19

73. $134.039 + 24.869 + 98.181 = ?$

A) 265 B) 252 C) 257 D) 275 E) 269

74. The ratio between the length and the breadth of a rectangular garden is 5 : 3. If the perimeter of the garden is 160 meters, what will be the area of a 5 meter wide road around it's outside?

A) 600 sq.meters B) 1,200 sq.meters C) 900 sq. meters

D) Data inadequate E) None of these

75. A man buys an article with 30 percent concession on the labelled price. He sold it for Rs.1,820 with 30 percent profit on the labelled price. At what price did he buy the article?
- A) Rs.1,274 B) Rs.980 C) Rs.1,456 D) Rs.1,092
E) None of these
76. In an examination it is required to get 40% of the aggregate marks to pass. A student gets 224 marks and is declared failed by 16 marks. What are the maximum aggregate marks a student can get?
- A) 800 B) 860 C) 600
D) Cannot be determined E) None of these
77. A 415 m long train running at 64 kmph speed crosses a bridge in 36 seconds. Find the length of the bridge.
- A) 250 m B) 200 m C) 300 m D) 225 m
E) 350 m
78. The difference between 62% of a number and 49% of the same number is 5130. What is 35% of that number?
- A) 4795 B) 4630 C) 4156
D) 4450 E) None of these
79. The population of a city increases by 10% in one year and decreases by 10% the next year. If at the end of second year, the population is 99000, what was it in the beginning of first year?
- A) 120000 B) 110000 C) 100000
D) 95000 E) 105000
80. A pipe can fill a tank in $4\frac{1}{2}$ hours. Because of leakage it takes $\frac{1}{2}$ hour more time. If the tank is full, how long would be leakage empty the full cistern?
- A) 30 hours B) 45 hours C) 35 hours D) 15 hours
E) 22 hours

GENERAL ENGLISH

Directions(Qs. 81-95): Read the following passage carefully and answer the questions given below it.

Certain words/phrases are printed in **bold** to help you to locate them while answering some of the questions.

In India, a certain amount of crop (transgenic) biotechnology is being put to use. Major efforts are being undertaken to make cotton pest-resistant. Most people would be aware of the **spate** of suicides by cotton farmers recently. Let us hope there will be scientific and technological breakthroughs in pest-resistant transgenic cotton seeds. Till we achieve success in this on a commercial scale we cannot be sure that we will have enough supplies to plan large-scale operations. No doubt, such researches should be encouraged, but we should look at other fronts too. It is necessary for research on crop biotechnology in India to be focused on our important crops, especially those related to food security.

We have to bear in mind that the application of biotechnology may not have any major impact on food security in India in the next five years, though crops of industrial value and vegetables may benefit to some extent. Therefore, we will still need to depend upon conventional agricultural technologies even while we target biotechnology for future-oriented applications. Internationally, no major breakthrough in improvement of wheat strains has occurred lately. Hybrid rice is more productive. China had a few major initial successes in increasing the yield through large-scale use of hybrid rice. India has begun use of hybrid rice recently and there are plans to increase it. But it may be noted that in recent years there has been no further **improvement** in Chinese production of rice. Still, hybrid rice will play an important role in India, as we are yet to introduce it on a large scale.

There are a number of improvements in agricultural implements, machinery, plastics, water technologies, agrochemicals and fertilizers which are possible and are well within the country's reach. There is an urgent need to conserve water in a number of ways : ranging from water harvesting to drip irrigation. There are a number of good examples in India of water harvesting though these are in isolated pockets. Israel has made water **conservation** a national policy and has achieved **remarkable** results. India with its size and with better endowments in water resources can make miracles happen. A major industry can grow around such agriculture support systems. There are also technologies which can contribute a great deal to agriculture. We need to use all **available** methods because the coming years are not going to be easy on the food front. Let us look at one, space technology.

Remote sensing or taking electronic pictures of the earth from space is **extensively** used for assessing natural resources, land degradation and water resources as well as to predict crop yield and snow melt, among other things. Some developed countries monitor crop yields of other countries to help their own exports. India is strong in the area of remote sensing technologies. We have our own high resolution

remote sensing satellites whose pictures are used all over the world commercially. We also have excellent capabilities in utilizing remotely sensed data for various applications; groundwater targeting, soil salinity assessment, crop yield estimates, and so on. In addition, space technology can be used very effectively to assist extension work, disseminate success stories to farmers, educate them on do's and don'ts, and to help them ask questions through talk-back facilities that can be made available through satellite. A number of experiments conducted by ISRO in this regard in Haryana and Madhya Pradesh have to be taken up by other States in a major way. Our farmers should and can be given facilities to keep pace with advances in agricultural technology. Yes, it is a lot of effort. But we have plenty of talent and also the resources. Providing these facilities in different languages, partly with public support and partly through various business houses and private bodies, can become a good source of employment generation by itself.

81. According to the passage, the farmers' suicides were triggered because of:

- A) tremendous loss to their cotton crop due to pest
- B) misuse of transgenic biotechnology for breeding cotton
- C) intake of pest-affected transgenic seeds
- D) reason not mentioned in the passage
- E) None of these

82. During the next five years, India will have to:

- A) discard the traditional agricultural technology
- B) use a judicious blend of conventional and modern technologies
- C) equip itself to continue with the conventional technologies
- D) make people aware of the futility of modern technology
- E) None of these

83. Which of the following is TRUE about the ISRO experiments carried out in Haryana and Madhya Pradesh?

- (1) Other States have taken up these experiments in a major way.
- (2) Good achievements made by farmers were publicized through these channels.
- (3) Two-way satellite communication between farmers and expert consultants was possible.

- A) Only 1 and 2 B) Only 2 and 3 C) Only 1 and 3
- D) All the three, 1, 2 and 3 E) None of these

- 84.** Which of the following is **NOT** the implied meaning of the word **AVAILABLE** as used in the passage?
- A) Affordable B) Existing C) Accessible D) Obtainable
E) Usable
- 85.** Author's optimism, about employment generation, can be transformed into reality if:
- (1) our abundant talent and resources are used to their fullest extent.
(2) information to farmers is made available to them in their own language.
(3) private bodies, business houses and general public extend their help.
- A) Only 1 and 2 B) Only 2 and 3 C) Only 1 and 3
D) Only 1 E) None of these
- 86.** Remote sensing technology is extensively useful for all the following **EXCEPT**:
- A) judging the extent of availability of natural resources.
B) foretelling the production of agro products.
C) estimating extent of land degradation.
D) enhancing the yield of crops.
E) exploring water resources.
- 87.** Hybrid rice, according to the author, will be useful for India because:
- A) China's success story inspires us.
B) India has begun use of hybrid rice recently.
C) India does not require to use it on a large scale.
D) Indians are aware of its better nutritive value.
E) None of these
- 88.** Which area does the author suggest to shift the emphasis on?
- A) Commercial scale operations
B) Other fronts
C) Food grains and related crops
D) Crop-biotechnology
E) None of these

89. What results of biotechnology applications does the author envisage in the next half a decade?

- (1) No substantial improvement in food yield
 - (2) marginal improvement in crops of industrial value
 - (3) Slightly better yield of vegetables
- A) 1 and 2 only B) 2 and 3 only C) 1 and 3 only
D) All the three 1, 2 and 3 E) None of these

90. Some countries keep a close watch on the crop yield of other countries in order to:

- A) plan to make up their own deficit of particular crops
- B) look for a better prospect to find a needy market for their surplus yield
- C) utilize their remote-sensing technology
- D) export the remote-sensing technology to other countries
- E) None of these

Directions (Qs.91-93): Choose the word which is most nearly the **SAME** in meaning as the word given in bold as used in the passage.

91. **Conservation:**

- A) Preservation B) Generation C) Irrigation D) Prevention
E) Application

92. **Spate:**

- A) Epidemic of B) Status of C) Increase in D) Wave of
E) Arrival of

93. **Improvement:**

- A) Magnification B) Exaggeration C) Progress
D) Improvisation E) Perfection

Directions (Qs.94-95): Choose the word which is most **OPPOSITE** in meaning of the word given in bold as used in the passage.

94. **Remarkable:**

- A) Wonderful B) Graceful C) Miraculous
D) Inexplicable E) Insignificant

95. **Extensively:**

- A) Briefly B) Widely C) Miserly
D) Rarely E) Economically

Directions (Q.96-105): Read each sentence to find out if there is any error in it. The error, if any will be in one part of the sentence. The number of that part is the answer. If there is no error the answer is (E). (Ignore errors in punctuation if any).

96. The company has launched/ (A) a creative marketing campaign/ (B) to reach for/ (C) its rural customers/ (D) No error/ (E).
97. After her retiring/ (A) she established many/ (B) institutions to train/ (C) under-privileged but talented children/ (D). No error/ (E).
98. Against his family's wishes/ (A) Rajesh plans to/(B) take up a job/ (C) as a journalist./ (D) No error/(E)
99. The candidate has appealed/ (A) for donations from younger voters,/(B) who will be used/ (C) to defray campaign expenses./ (D) No error./ (E)
100. Most of that country/ (A) hilly land is not only/ (B) unsuitable for building/ (C) but also for agriculture./ (D) No error./ (E)
101. It is now/ (A) possible for customers/ (B) to handle nearly all/ (C) their transactions online./ (D) No error/(E)
102. The minister has/ (A) recently announced/ (B) a detail insurance plan to/ (C) meet the needs of the poor./ (D) No error/(E)
103. In the circumstance/ (A) the manager has/ (B) no option/ (C) except to resign./ (D) No error./ (E)
104. On account of/ (A) its new investment rules/ (B) more companies are planning/ (C) for open its business in China./ (D) No error./ (E)
105. He deserves a lot/ (A) of praise for all/ (B) the records he achieves/ (C) during his career./ (D) No error./ (E)

Directions (Q.106-110): Which of the phrases (A), (B), (C), (D) given below each sentence should replace the phrase printed in **bold** type to make the sentence grammatically correct? If the sentence is correct mark (E) i.e. 'No correction required' as the answer.

106. The crowd **which has gather** to protest against the decision slowly returned to their homes.

- A) which has gathered
B) which have gather
C) gathering up
D) which gathers around
E) No correction required

107. The bridge **in connection with** the two cities will remain closed for security reasons.

- A) connects between B) in connection to
C) being connected from D) connecting
E) No correction required

108. Newspapers have great power **because** their enormous circulation.

- A) on account B) because of C) as a result D) owing
E) No correction required

109. **Besides criticism of** some supervisors the Chairman still commands respect from the employees.

- A) Despite criticism from B) Without criticism of
C) Except the criticism from D) Unless criticism of
E) No correction required

110. He will be handling the next project since he has **vastly** experience in this business.

- A) vast experience B) vastly experienced
C) a vast experiencing D) the vast experience
E) No correction required

Directions (Qs.111 - 115): 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.

- (A) His friend, however, used to lose his temper at the slightest excuse.
(B) Socrates however quietly said, "I was expecting this, after thunder comes rain."
(C) One day this friend decided to test Socrates' self-control.
(D) Since Socrates paid no attention to the insults he emptied a bucket of water over him.
(E) Socrates, the Greek philosopher tried hard to control himself and never lost his temper.
(F) He began to shout at the philosopher and even insulted him.

111. Which of the following is the **FIRST** sentence after rearrangement?

- A) A B) B C) C D) D E) E

112. Which of the following is the **SECOND** sentence after rearrangement?

- A) A B) B C) C D) D E) E

113. Which of the following is the **THIRD** sentence after rearrangement?

- A) A B) B C) C D) D E) F

114. Which of the following is the **FIFTH** sentence after rearrangement?

- A) B B) C C) D D) E E) F

115. Which of the following is the **SIXTH (LAST)** sentence after rearrangement?

- A) F B) E C) D D) C E) B

Directions (Qs.116 - 120): 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.

India can be truly proud of having made at (116) costs some very demanding bio-medical products: blood bags, heart valves and Kalam- Raju stents, to name a few. However, the (117) in biomedical R and D or industry has (118) fully kept pace with the ever-growing demands. Therefore, several industries will be set up in the country with (119) technology for the (120) of medical devices. Polymers, ceramics and metal alloy industries would help themselves to produce the required biomaterials.

116. A) affordable B) expensive C) trivial

- D) significant E) high

117. A) treatment B) extension C) implementation

- D) advancement E) degradation

118. A) indeed B) miraculously C) hopefully

- D) definitely E) not

119. A) known B) imported C) prudential

- D) old E) traditional

120. A) disposal B) use C) manufacture

- D) utilization E) sale

REASONING

121. In a certain code DATE is written as # % \$ @ and STYLE is written as

★ \$ © ↑ @. How is DELAY written in that code?

- A) # @ ↑ % © B) # © \$ % @ C) # @ \$ % © D) # \$ ↑ % ©

E) None of these

122. In a certain code COMPANY is written as ZOBQNPD. How is EDUCATE written in that code?

- A) FEVDBUF B) FUBDVEF C) FUBDUEF D) FUADVEF
E) None of these

123. How many such pairs of the letters are there in the word 'COMPETITION' each of which have as many letters between them in the word as they have in the English alphabets?

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

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

- A) 19 B) 27 C) 29 D) 31 E) 37

125. If 'water' is called 'black', 'black' is called 'tree', 'tree' is called 'blue', 'blue' is called 'rain', 'rain' is called 'pen', and 'pen' is called 'pencil'. Which of the following will give fruits?

- A) blue B) rain C) black D) pen E) pencil

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

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

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

- A) Ginger B) Garlic C) Brinjal D) Carrot E) Radish

128. If it is possible to make only one meaningful word with the first, second, third and fifth letters of the word 'TECHNOLOGY'. Which of the following would be the third letter of that word? If no such word can be made, give 'X' as your answer and if more than one such words can be formed, give your answer as 'Y'.

- A) C B) T C) N D) X E) Y

129. In a certain code 1 2 3 4 means "He is an Engineer", 3 4 5 6 means "Her husband is an Engineer", 2 7 8 means. "He likes banana". Which of the following means "Banana"?

- A) 3 B) 4 C) 8 D) 6 E) 7 or 8

130. Introducing a man a woman said "He is the son of my mother's mother's son".
How is the man related to the woman?

- A) Cousin B) Brother C) Maternal Uncle
D) Paternal Uncle E) None of these

Directions (Qs.131 - 135): Study the following arrangement carefully and answer the questions given below:

M J % 4 T E K I 9 # P A \$ Q 3 8 N 5 U 7 W ★ B @ D F © 1 Z 6 H

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

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

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

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

133. If all the symbols are deleted from the above arrangement, which of the following will be the sixth to the right of the thirteenth from the right end?

- A) B B) 9 C) D D) I E) None

134. If all the digits are removed from the above arrangement, which of the following will be the fourth to the left of the twentieth from the left end?

- A) H B) 4 C) B D) ★ E) None

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

- A) I9E B) 7W5 C) ©1D D) QA3
E) EK4

Directions (Qs.136-140): In each of the questions below are given three statements are 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 of the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Read the statements and conclusions which follow it and-

Give answer (A) if only conclusion I follows

Give answer (B) if only conclusion II follows

Give answer (C) if either conclusion I or II follows

Give answer (D) if neither conclusion I nor conclusion II follows

Give answer (E) if both conclusion I and II follow

136. Statements: Some cats are dogs

All dogs are elephants

Some elephants are animals

Conclusions: **I)** Some cats are animals

II) No animal is cat

137. Statements: All pens are pencils

All pencils are papers

No paper is book

Conclusions: **I)** Some papers are pens

II) No book is pencil

138. Statements: Some houses are roads

No road is table

Some tables are chairs

Conclusions: **I)** Some houses are tables

II) No table is house

139. Statements: All monkeys are dogs

No dog is rabbit

Some rabbits are owls

Conclusions: **I)** Some monkeys are rabbits

II) No monkey is rabbit

140. Statements: Some books are pens

Some pens are papers

No paper is fan

Conclusions: **I)** All pens are being books is a possibility

II) Some pens are not fans

147. Who is to the immediate left of G?

- A) A B) F C) D
D) Data Inadequate E) None

148. Who is sitting between A and F?

- A) C B) G C) D D) E E) None

149. Who is fourth to the immediate left of D?

- A) E B) B C) G
D) Data Inadequate E) None

150. Who is opposite to G?

- A) C B) D C) E
D) Data Inadequate E) None

Directions: (151 - 155): In each of the questions below, a group of letters followed by four combinations of digit and symbols numbered 1, 2, 3, 4 are given. You have to find out which of the combinations correctly represents the group of letters based on the digits/ symbol code of each letter given below and the conditions those follow and mark the number of that combinations as your answer. If none of these combinations correctly represents the group of letters, give (E) i.e. 'None of these' as the answer.

Letter	P	K	A	R	E	T	I	M	N	U	J	F	V
zxDigit/ Symbol	6	1	H	\$	8	©	3	@	4	#	7	5	9

Conditions: (i) If both the first and the last letters in the group are vowels both are to be coded as '?'

(ii) If the first letter is vowel and the last letter is a consonant, the codes for these two letters are to be reversed.

151. TMAPKI

- A) 32 ★ 61© B) ©2★613 C) ©\$★613 D) ©2★913
E) None of these

152. IJFNVE

- A) 375498 B) 875493 C) ?75498 D) ?7549?
E) None of these

153. UATEMK

- A) 1★©8@# B) #★©8@1 C) ?★©8@? D) #★8©@1
E) None of these


154. MUEVTR

- A) #@89©\$ B) \$#89©@ C) @#89©\$ D) @#89\$©
 E) None of these


155. VNTRKI

- A) 49©\$13 B) 34©\$19 C) 95©\$13 D) ?4©\$1?
 E) None of these


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

156. 

(A) (B) (C) (D) (E)

157. 

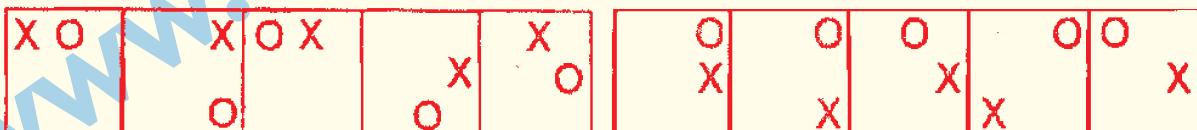
(A) (B) (C) (D) (E)

158. 

(A) (B) (C) (D) (E)

159. 

(A) (B) (C) (D) (E)

160. 

(A) (B) (C) (D) (E)

161. Which of the following types of accounts are known as “demat accounts”?

- A) accounts which are zero balance accounts
 B) accounts which are opened to facilitated repayment of a loan taken from the bank. No other business can be conducted from there
 C) accounts in which share of various companies are traded in electronic form
 D) accounts which are operated through internet banking facility
 E) None of these

162. Kaushik Basu has been appointed as the chief economist of

- A) World bank B) IMF C) Asian Development Bank
D) Asian Development Bank Institute E) None of these

163. P V Sindhu who was in news recently is a

- A) Badminton Player B) Tennis Player
C) Chess Player D) Table Tennis Player
E) None of these

164. Which among the following city is the host for 13th International conference on Mobility and transport for elderly and disabled persons (Transed) 2012?

- A) New Delhi B) Mumbai C) Kolkatta D) Hyderabad
E) None of these

165. Recently in which of the following country, the 'Senahiya' military hospital was inaugurated by Indian Defence Minister AK Antony ?

- A) Japan B) Bhutan C) Nepal D) Maldives
E) None of these

166. A term loan is classified as a non-performing asset, if interest or installment is overdue for period exceeding how many days?

- A) 90 B) 91 C) 180 D) 182
E) None of these

167. Which of the following is an interest bearing demand deposit?

- A) Time Deposit B) Re-investment deposits
C) Cash Certificates D) Savings Bank account
E) None of these

168. Ideal Credit deposit ratio for a bank is -

- A) 60% B) 40% C) 90% D) 30%
E) None of these

169. Which among the following ministry conducts Census in India ?

- A) Home affairs B) Human Resource Development
C) Planning Commission D) Statistics and Planning
E) None of these

170. Who is regarded as father of India's White Revolution ?

- A) M S Swaminathan
B) Verghese Kurian
C) O P Murugappa
D) Gadgil Shetter
E) None of these

171. Recently the Union Cabinet has allowed .. % of FDI in the civil aviation sector ?

- A) 49% B) 50% C) 51% D) 75 % E) 65%

172. Who was recently honoured with "Cricketer of the year" by the ICC?

- A) Virat Kohli
B) Kumara Sangakara
C) M S Dhoni
D) Hashim Amla
E) Sachin Tendulkar

173. Recently which among the following bank became the first bank in the country to offer "RuPay kisan card" with Aadhar Authentication?

- A) Andhra Bank
B) SBI
C) Oriental Bank of Commerce (OBC)
D) Vijaya Bank
E) Bank of Maharashtra

174. What is the annual average economic growth rate target revised by the planning commission for the 12th five year plan from 9% envisaged earlier?

- A) 8.00% B) 8.1 % C) 8.2% D) 8.3 % E) 7.9%

175. Who among the following will be the next Chief Justice of India after S H Kapadia ?

- A) Altamas Kabir B) Dheer Madura C) G S Singhvi
D) Rakesh Mathur E) None of these

176. The 52nd national open athletics championship was recently held in?

- A) New Delhi B) Chennai C) Kolkatta D) Mumbai
E) Hyderabad

177. Who among the following has been elected as the new Prime Minister of Libya ?

- A) Mustafa abbu Shagour B) Mohd Gilani
C) Mehmoud Ul Khannum D) Mohd Gadaffi
E) None of these

178. Which of the following is not one of the RBI directives on clean note policy?

- A) Currency note packets are not to be stapled and secured with paper bands
- B) Soiled notes are to be stapled before they are remitted to Currency Chest
- C) Water mark window of bank notes shall not contain any writings
- D) Currency notes are to be sorted into Issuable and non-issuable notes
- E) None of these

179. Trade control in India is regulated by?

- A) RBI
- B) SEBI
- C) EXIM Bank
- D) DGFT
- E) None of these

180. Which of the following is a public sector Bank?

- A) IDBI
- B) ICICI
- C) AXIS
- D) HDFC
- E) None of these

181. When the customer withdraws cash from ATM, the banker and customer relationship is -

- A) Debtor and Creditor
- B) Creditor and Debtor
- C) Lessor and Lessee
- D) Agent and principal
- E) None of these

182. Recently the government has increased the number of guaranteed work days under MGNREGS from 100 days to days.

- A) 120
- B) 150
- C) 175
- D) 200
- E) 160

183. Which of the following statements is true?

- A) Reserve Bank of India empowers the banks to open branches according to their will and pleasure
- B) Reserve Bank of India is a central bank which monitors only lending activities pertaining to export credit
- C) Banks have authority to establish the ATMs at their convenience
- D) Rural banks of commercial banks do not have freedom to issue credit cards
- E) None of these

184. Who won the US open 2012 recently?

- A) Novak Djokovic
- B) Roger Federer
- C) Andy Murray
- D) Rafael Nadal
- E) None of these

185. Which among the following state government has recently launched unemployment allowance scheme?

- A) Andhra Pradesh
- B) Uttar Pradesh
- C) Punjab
- D) Goa
- E) Gujarat

186. Which bank has recently announced to launch the non cash transactions through social networking site Facebook ?

- A) SBI
- B) Andhra Bank
- C) Bank of Baroda
- D) ICICI
- E) Axis Bank

187. Service Area Approach is associated with?

- A) Industrial finance
- B) Micro finance
- C) Rural finance
- D) Consortium finance
- E) None of these

188. The Nayak Committee has suggested the turnover method for assessing the working capital and pegged it at -

- A) 15% of the projected annual turnover, as working capital limit
- B) 20% of the projected annual turnover, as working capital limit
- C) 25% of the projected annual turnover, as working capital limit
- D) 30% of the projected annual turnover, as working capital limit
- E) None of these

189. The central bank of the United States:

- A) Citi Group
- B) Bank of America Chase
- C) JP Morgan
- D) Federal Reserve
- E) None of these

190. The New Capital Adequacy Framework prescribed for the banks is commonly known as

- A) KYC norms
- B) Credit Policy
- C) Basel Accord
- D) Fiscal Policy
- E) None of these

191. Which of the following is the Apex level institution for housing?

- A) EXIM Bank
- B) NABARD
- C) NHB
- D) SIDBI
- E) None of these

192. The largest bank in Pakistan:

- A) State Bank of Pakistan
- B) Habib Bank Limited
- C) Sonali Bank
- D) DBS Bank
- E) None of these

193. In the recently concluded Olympics, what was India's position ?

- A) 50
- B) 55
- C) 60
- D) 75
- E) 58

194. Recently AIR India got its first Dreamliner aircraft which is ?

- A) Advanced Boeing 787
- B) Advanced boeing 789
- C) Advanced boeing 798
- D) Advanced boeing 765
- E) None of these

195. What is India's rank in the global competitiveness report 2012 - 13 of the world economic forum ?

- A) 50
- B) 59
- C) 60
- D) 75
- E) 53

196. In which sport did India get its first medal in the para Olympics ?

- A) High Jump
- B) Shot put
- C) Swimming
- D) Javelin throw
- E) Long jump

197. Who of the following is not a party to the IPO?

- A) Registrar of Issue
- B) Investment Banker
- C) Advertisement Agency
- D) Registrar of Companies
- E) None of these

198. The credit policy of a bank does not consist of -

- A) Lending policies
- B) Quality control
- C) Loan product mix
- D) advertising of loan products
- E) None of these

199. Service Area Approach (SAA) is associated with?

- A) Rural and Semi-urban branches of commercial banks
- B) Urban branches of commercial banks
- C) Branches of commercial banks situated in metro cities
- D) Development banks
- E) None of these

200. Recently the 16th NAM summit was held in -

- A) Iran B) Iraq C) China
D) India E) Bangladesh

KEY

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