SBI CLERKS

PREVIOUS PAPER 2008

HELD ON: 01-07-2008　　　　　**BASED ON MEMORY**

GENERAL AWARENESS

1. Federal Reserve is the financial organization of the

   1) USA　　　　2) Britain　　　　3) France　　　　4) Japan

   5) Germany

2. Almost all the major banks who allow Non–Resident Indian Accounts or Non-Resident Ordinary Accounts offer lower tax rate to those customers who give a proof that they are from a region that has a DTAA with India. What is the full form of DTAA?

   1) Double Taxation Avoidance Agreement

   2) Duty & Taxation Avoidance Agreement

   3) Duty & Take on Actual Amount

   4) Declaration of Tax on Actual Amount

   5) None of these

3. As per the figures published in newspapers the growth of deposits in public sector Banks during the last five years was not very impressive as compared to that of private banks. What was the compounded annual growth rate of PSBs during the period mentioned above? About

   1) 10%　　　　2) 12%　　　　3) 14%　　　　4) 20%

   5) 16%

4. As per the Government Notifications/ Advertisements given in various newspapers the wheat procurement this year was of a record or 210 lakh MTs. Which of the following was/were the contributory factors in such a record making procurement?

A. Minimum support price was kept as Rs. 1,500 per quintal

B. What was also procured from non-traditional State's like Gujarat and Maharashtra

C. State Governments were also involved activity in the scheme.

1) Only A   2) Only B   3) Only C   4) Both B & C

5) None of these

5. Santosh Trophy is associated with the game of

1) Cricket   2) Badminton   3) Tennis   4) Chess

5) None of these

6. AungSan Suu Kyi whose name was in newspapers recently is from which of the following countries?

1) Nepal   2) Myanmar   3) Bangladesh   4) South Korea

5) China

7. Very often we read in newspapers, that some sports persons have to go for a Dope Test after their performance in the field. Why Dope test is conducted?

A. To know the general health of the sports person.

B. To know the sugar level in their blood

C. To detect whether they have taken any performance enhancing drugs

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

5) None of these

8. As per the newspapers reports some economically developed states only hold about 60% of the total 'Demat Accounts' in India. A Demat Account is

1) an account which is opened by the people of the lower income groups of society

2) an account in which trading of the shares is done.

3) an account which can be opened only by minors.

4) an account which can be operated by big corporate houses and are mainly business accounts like current accounts.

5) None of these

9. Sydney Pollack who died recently was a well known personality in the field of

   1) Politics   2) Sports   3) Films   4) Literature

   5) None of these

10. As per the news recently published in the leading newspapers the king of which of the following countries has to leave to give way to new Democratic Type of Government in the country?

    1) Myanmar   2) Bangladesh   3) Fiji   4) Japan

    5) Nepal

11. "Kuznetsova & Safina advance to French Open" was the news in various newspapers recently. French Open is an event of which of the following games/sports?

    1) Badminton   2) Golf   3) Lawn tennis   4) Table Tennis

    5) Chess

12. Which of the following organizations is known as Market Regulator in India?

    1) IBA   2) SEBI   3) AMFI   4) NSDL

    5) None of these

13. Many a time we hear about 'NPA' in banking terminology. What is the full form of NPA?

    1) New Performing Avenues   2) Net Performing Average

    3) Not Presentable Applications   4) Non−Performing Assets.

    5) Negotiable & Preferential Asset

14. The punch line in the advertisements issued by which of the banks is "Nation Banks on us"?

    1) Bank of Baroda   2) IDBI Bank

    3) Corporation Bank   4) Bank of India

    5) None of these

15. Banks in India are categorized as Public Sector and Private Sector Banks. Which of the following types of Banks are called public sector Banks?

    1) Those which are giving service to poor sections of society like those living below poverty line, in remote areas or in difficult areas.

2) Those in which Govt. of India has a controlling stake

3) Those who are governed and regulated by the Reserve Bank of India only. Finance Ministry does not have any control over them.

4) Only those banks are called public sector whose shares are traded in Stock Markets. Others are private banks.

5) None of these

16. The Reserve Bank of India keeps on changing various ratio/rates frequently. Why this is done?

A. To keep inflation under control

B. To ensure that Indian Rupee does not lose its market value

C. To ensure that banks do not earn huge profits at the cost of public money.

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

5) None of these

17. As per the news published in the major financial newspapers some banks/ financial institutions are going to set up an Asset Reconstruction Company (ARC). ARCs are normally set up for which of the following purposes?

A. To bail out sick industrial units

B. To provide credit for a particular sector only like housing/personal loans etc.

C. To manage Mutual Funds launched by various banks.

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

5) None of these

18. Which of the following phenomenon occurred/surfaced recently associated with the economy of USA has put a catastrophic influence on the economy of the world?

1) Increase in the oil prices

2) High level of inflation

3) Huge and mounting expenditure due to attack on Iraq by USA and allied forces.

4) Sub−prime crises

5) None of these

19. Why the name of Harshita Saxena was in news recently?

1) She was adjudged as Femina Miss India East 2003.

2) She has won National Championship of the Badminton for Women.

3) She is selected to lead Indian Team in Olympics 2008.

4) She has won Bookers Prize for her first novel.

5) None of these

20. Chairman of State Bank of India was adjudged as the 'Banker of the Year 2007' by which of the following publications?

1) Business Standard   2) Economic Times

3) Fortune   4) Business Today

5) None of these

21. Which of the following is not a foreign bank operating in India?

1) ABN Amro   2) HSBC

3) Standard Chartered Bank   4) Yes Bank

5) All these are foreign banks

22. Which of the following is not a banking related or financial term?

1) Credit worthiness   2) Margin money

3) Payment gateway   4) Polymerisation

5) All are banking terms

23. India has done an agreement with which of the following countries which is also known as '123 Agreement?

1) Britain   2) Russia   3) USA   4) France

5) None of these

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

1) Vikram Seth   2) Jhumpa Lahiri

3) Kiran Desai   4) Shobha De

5) None of these

25. 'Lhasa' which was in news recently is a town in

1) Myanmar   2) Afghanistan   3) Tibet   4) Sri Lanka

5) None of these

26. The International Mother's Day is observed on the second Sunday of the month of

1) June   2) May   3) July   4) August

5) April

27. Which of the following is true about the National Rural Employment Guarantee Act?

A. It is applicable only in 100 rural districts.

B. It gives a guaranteed employment of 100 days to all those who are eligible for the same and are also willing to take it.

C. This act is applicable only for men between the age of 21–65. Women do not get the benefit of the same.

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

5) None of these

28. Which of the following states in India was adjudged the Best e-governed state in 2007?

1) Karnataka   2) Utter Pradesh   3) West Bengal   4) Orissa

5) Delhi

29. Which of the following prizes/ awards was given to the Bill and Melinda Gates Foundation recently?

1) Indira Gandhi Prize for Peace, Disarmament and Development for 2007.

2) Noble Peace Prize 2007

3) Junior Nobel Prize 2007

4) US Energy Star Award

5) None of these

30. Grameen Bank which is known, as the bank of poors is an organisation based in

1) Pakistan   2) Sri Lanka   3) India   4) Nepal

5) Bangladesh

31. International Herbal Summit 2008, which was organised in April 2008, was held in

1) London   2) Islamabad   3) Beijing   4) New Delhi

5) None of these

32. Which of the following is given by UNESCO to those who put their efforts to popularise use of science is life?

1) Magsaysay Award   2) Booker Prize

3) Kalinga Award   4) Kalidas Samman

5) None of these

33. Which of the following is the book written by Chetan Bhagat?

1) My Life   2) Shalimar the Clown

3) Purpose of Life   4) Three Mistakes of My Life

5) None of these

34. Which of the following schemes in India and attract children in school going age to attend the classes?

1) Pulse Polio Abhiyan   2) Operation Flood

3) Mid Day Meal Scheme   4) Operation blackboard

5) None of these

35. The Arab League Summit was organised in March 2008 in Damascus. Damascus is a city in

1) Syria   2) Afghanistan   3) Lebanon   4) UAE

5) Israel

36. Yousuf Raza Gillani is the newly elected

1) Prime Minister of Bangladesh

2) President of Bangladesh

3) Prime Minister of Afghanistan

4) President of Pakistan

5) None of these

37. Which of the following states has got a new Chief Minister after the resignation of D.D. Lapang.

1) Assam 2) Arunachal Pradesh

) Orissa 4) Meghalaya

5) None of these

38. Which of the following is not a tax/duty levied by the Government of India?

1) Income tax 2) Education Cess

3) Service Tax 4) Customs Duty

5) Toll tax

39. Which of the following is India's Nuclear capable surface–to–surface missile?

1) Agni – I 2) Dronacharya – II

3) Edusat – IV 4) Arjun – II

5) None of these

40. Many times we hear about SEZ in newspapers/magazines. What is the full form of SEZ?

1) Small Economic Zone 2) Social Economic Zone

3) Special Enforcement Zone 4) Service & Economic Zone

5) None of these

GENERAL ENGLISH

Directions (Qs. 41 to 45): **Read the following passage carefully and answer the questions given below it. Certain words are printed in bold to help to locate them while answering some of the questions.**

The window **offered** a view of the house opposite. The two families did not speak to each other because of a property dispute. One day, Ruchira's textbooks lay untouched as the young girl's gaze was on the happenings in the house opposite. There were two new faces in the neighbouring household those of an elderly widow and a girl, aged sixteen. Sometimes the elderly lady would sit by the window, doing combing young girl's hair. On other days she was absent.

The new young neighbour's daily routine could be seen through the window—she cleaned the rice paddy; split nuts, put the cushions in the sun to air them. In the

afternoons while the men were all at work some of the women slept and others played cards. The girl sat on the terrace and read. Sometimes she wrote. One day there was a **hindrance**. She was writing when the elderly woman snatched the unfinished letter from her hands. Thereafter the girl was not to be seen on the terrace. Sometimes during the days sounds came from the house indicating that a massive argument was going on inside.

A few days passed. One evening Ruchira noticed the girl standing on the terrace in tears. The evening prayer was in progress. As the did daily the girl bowed several times in prayer. Then she went downstairs. That night Ruchira wrote a letter. She went out and posted it that very instant. But as she lay on bed that night, she prayed fervently that her offer of friendship wouldn't reach its destination. Ruchira then left for Madhupur and returned when it was time for college to start. She found the house opposite in darkness, locked. They had left.

When she stepped into her room she found the desk **piled** with letter–one had a local stamp on it with her name and address in unfamiliar handwriting. She quickly read it. They continued to write each other for the next twenty years.

41. Why did Ruchira write a letter to her new neighbour?

1) She wanted to offer her, her help

2) She wanted to be friends with her

3) To apologise for her family's behaviour towards her family.

4) To encourage her to continue learning to read and write.

5) None of these

42. Which of the following can be said about Ruchira?

A. She used to spy on her neighbours because she didn't trust them.

B. She was at home because she was studying

C. She did not speak to her neighbours because they did not own property

1) None   2) Only B   3) Both A & B   4) Only C

5) Both A & C

43. How did the new young neighbour spend her days?

1) She was busy writing letters to Ruchira

2) She used to daydream about her past experiences.

3) She would attend to the needs of the widow

4) She spent her time learning to read and write

5) None of these

44. Why was the young neighbour prevented from sitting on the terrace?

1) She used to while away her time instead of working

2) The old woman could no longer keep an eye on her

3) She had not finished writing the letter she was asked to

4) She had been writing a letter which she wasn't supposed to

5) As a punishment for being disrespectful and arguing with her elders

45. What was the major arguing in the house about?

1) There were too many people living there, which resulted in arguments

2) The young girl was insisting on attending college

3) The young girl had been wasting her time instead of working

4) The old woman did not guard the young girl closely

5) None of these

46. Which of the following is true in the context of the passage?

1) The young girl was very devout and prayed everyday

2) Only two letters were exchanged between the two girls

3) The new young neighbour was a servant

4) The afternoon was a time to relax for everyone

5) The two families had fought because of the letters the two girls wrote to each other

47. Why did the young girl wish that the letter would not reach its destination?

A. She was going away and would not be able to see if her neighbour was glad to receive it

B. She was afraid that it would lead to a quarrel between the two families

C. She was afraid that her neighbour would be angry when she received her letter

1) None   2) Only A   3) Only C   4) Both B & C

5) Only B

Directions (Qs. 48 & 49): **Choose the word which is most nearly the same in meaning as the word printed in bold as used in the passage.**

48. **hindrance:**

    1) handicapped   2) delay   3) interruption   4) difficult

    5) bar

49. **offered:**

    1) forward   2) willing   3) volunteered   4) provided

    5) put

50. Choose the word which in most opposite in meaning of the word piled as used in the passage.

    1) low   2) empty   3) blank   4) nothing

    5) fell

Directions (Qs. 51 to 55): **Read each sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5). (Ignore errors of punctuations, if any.)**

51. The price of (1) /all petroleum products (2) / is controlled (3) /by the Government (4) /No error (5)

52. There is a (1)/tax benefit for (2)/ the income of (3)/ senior citizens. (4)/ No error (5)

53. In my opinion (1)/ Vikas has (2)/ failed to follow (3)/none of the instructions (4)/ No error (5)

54. At least of (1)/ three percent of (2) / those who applied (3) / will be selected. (4) / No error (5)

55. He was a (1) / well known economist (2) / who usual wrote (3) / for international journals. (4) / No error (5)

Directions (Qs. 56 to 60): **Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in bold in the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and no correction is required, mark (5) as the answer.**

56. Occupying by many meetings, he did not reach home till late.

    1) By occupying   2) While occupied 3) Occupation of   4) Occupied with

    5) No correction required

57. We were nervous while the auditor was going by the accounts.

    1) had gone through   2) was going over

    3) gone through   4) went by

    5) No correction required

58. Parents have to take some of this precaution while allowing their children to use the Internet.

    1) each of these precaution   2) every precautions

    3) all these precautions   4) any of this precaution

    5) No correction required

59. An employed will get the incentive, only if he deserve it.

    1) he himself deserves   2) they deserving it

    3) be deserved for it   4) he was deserving

    5) No correction required

60. Sunita has been posted in Chennai, where is her birthplace.

    1) which is her   2) that is her   3) that she has   4) there is her

    5) No correction required

Directions (Qs. 61 to 65): **Rearrange the following sentence (A), (B), (C) (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.**

    A. The old lady however refused to pay him and was taken to court

    B. The doctor, confident of the valuable furniture had been removed from her house.

    C. Finally he cured her after all the valuable furniture had been removed from her house.

    D. He then saw her furniture, realised its value and decided to delay curing her till he could steel it.

E. A blind old lady promised to pay the doctor a large sum of money if she was cured had nothing if she wasn't.

F. She was asked why she refused to pay by the judge. "I am not cured. I cannot see all my furniture !" was the reply.

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

1) B   2) C   3) D   4) E

5) F

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

1) B   2) C   3) D   4) E

5) F

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

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

5) E

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

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

5) E

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

1) B   2) C   3) D   4) E

5) F

Directions (Q. 67 – 70): **In each of these 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 words printed in bold are correctly spelt and also appropriate in the context of the sentence, mark 5 i.e. "All Correct" as your answer.**

66. There were many **objectives** (1)/ from employees to the **proposal** (2)/ to amend (3)/ the **regulations.** (4)/ All correct (5).

67. Since he has **provided** (1)/ over **halve** (2)/ the finance for the **infrastructure** (3)/ he should be in **charge.** (4)/ All correct (5).

68. The scheme **permits** (1)/ **investors** (2)/ to buy the share from **foreign** (3)/ companies at a **ficsed** (4)/ price. All correct (5).

69. A leader who **relies** (1)/ on his team **members** (2)/ for **advice** (3)/ is **respected.** (4)/ All correct (5).

70. He is in **complete** (1)/ **agreement** (2)/ with your **analyze** (3)/ of the **situation.** (4)/ All correct (5).

Directions (Q.71 – 80): **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.**

Most of the employees had no ......**(71)** in the oil industry. Employees were paid a ......**(72)** salary but they were loyal and hard working. They often worked without breaks they once worked ......**(73)** for 72 hours to discharge oil from a Russian tanker ......**(74)** made the difference was the support they ......**(75)** from their bosses. On ......**(76)** occasions barrier between boss and sub–ordinate vanished. We all worked like a team and.....**(77)** unexpected results. The air force ......**(78)** presented a letter of ......**(79)** to the company for the work done by us. Thus these determined ......**(80)** poorly paid employees have built the company into what it is today.

71. 1) practice 2) contact 3) discipline 4) experience
      5) knowledge

72. 1) minor 2) low 3) less 4) cheaper
      5) little

73. 1) continuously 2) fully 3) running 4) near
      5) slowly

74. 1) which 2) They 3) What 4) There
      5) That

75. 1) showed 2) taken 3) wanted 4) needed
      5) received

76. 1) any 2) many 3) couple 4) regularly
      5) this

77. 1) achieve   2) seen   3) given   4) contribute

     5) produced

78. 1) was   2) yet   3) even   4) instead

     5) still

79. 1) compliment   2) thank   3) regret   4) appreciation

     5) reward

80. 1) though   2) not   3) enough   4) beside

     5) despite

QUANTITATIVE APTITUDE

Directions (Q. 81 – 100): **What should come in place of the question mark (?) in the following questions?**

81. 58% of 84 + ? = 1200

     1) 874.54   2) 711.64   3) 674.74   4) 543.84

     5) None of these

82. $(59)^2 + (12)^2 = (?) + 600$

     1) 53   2) 45   3) 55   4) 48

     5) None of these

83. $2\dfrac{1}{5} + 3\dfrac{2}{5} - 1\dfrac{1}{3} = ?$

     1) $4\dfrac{4}{15}$ 2) $4\dfrac{1}{4}$ 3) $4\dfrac{2}{3}$ 4) $4\dfrac{1}{5}$

     5) None of these

84. 1221 + 1117 = ? % of 6680

     1) 31   2) 24   3) 35   4) 18

     5) None of these

85. 52% of (?) = 3387.28

     1) 6980   2) 6342   3) 6718   4) 6539

     5) None of these

86. $\sqrt{12321}$ = ?

    1) 111   2) 121   3) 81   4) 91

    5) None of these

87. 72% of 654 − 41% of 312 = ?

    1) 276.60   2) 296.72   3) 336.84   4) 342.96

    5) None of these

88. 2376 ÷ 32 = ?

    1) 74.25   2) 67   3) 64.5   4) 69

    5) None of these

89. 67539 + 43908 = ? + 78902

    1) 30125   2) 31265   3) 32455   4) 33555

    5) None of these

90. ? ÷ 45 × 9 = 315

    1) 1500   2) 1550   3) 1525   4) 1575

    5) None of these

91. 12.6 × 10.2 × 6.5 = ?

    1) 555.68   2) 675.58   3) 755.48   4) 835.38

    5) None of these

92. 28677 ÷ $\sqrt{?}$ = 79 × 11

    1) 33   2) 1225   3) 1089   4) 4.35

    5) None of these

93. 12540 ÷ 55 ÷ 6 = ?

    1) 32   2) 38   3) 46   4) 44

    5) None of these

94. 456 + 144 ÷ 6 × 8 = ?

    1) 12.5   2) 608   3) 648   4) 800

    5) None of these

95. $\dfrac{16 \times 12 + 38}{12 \times 8 - 25} = ?$

    1) $2\dfrac{1}{2}$ 2) $2\dfrac{11}{70}$ 3) $4\dfrac{35}{142}$ 4) $3\dfrac{7}{31}$

    5) None of these

96. 45% of 300 + $\sqrt{?}$ = 56% of 750 − 10% of 250

    1) 130   2) 60   3) 260   4) 67600

    5) None of these

97. 895 + 440 ÷ 55 =

    1) 456   2) 903   3) 760   4) 45

    5) None of these

98. $12 \times 8 + (?)^2 = (14)^2$

    1) 10   2) 1000   3) 100   4) 8

    5) None of these

99. 48% of 840 = 36% of ?

    1) 1080   2) 1320   3) 1240   4) 720

    5) None of these

100. $7\dfrac{1}{6}$ of 186 + 565 = 2100 − ?

    1) 222   2) 202   3) 182   4) 172

    5) None of these

101. If the product of two successive positive integers is 6162, which is the smallest integer?

    1) 78   2) 72   3) 76   4) 74

    5) None of these

102. The simple interest accrued on an amount of Rs. 10,530 at the end of 5 years is Rs. 6,318. What is the rate of interest p.c.p.a.?

    1) 8   2) 14   3) 10   4) 12

    5) None of these

103. What should come in place of the question mark (?) in the following number series?

2   5   11   23   47   95   ?

1) 168   2) 154   3) 191   4) 172

5) None of these

104. What approximate value should come in place of the question mark (?)

$54.786 \div 10.121 \times 4.454 = ?$

1) 84   2) 48   3) 118   4) 58

5) 24

105. A plot of 640 sq.ft. is available at the rate of Rs. 4,600 per sq.ft. If 30% of the total cost of the plot is to be paid for booking the plot, how much is the booking amount?

1) Rs. 9,38,100   2) Rs. 8,83,200   3) Rs. 9,83,200   4) Rs. 8,38,100

5) None of these

106. A single person takes 6 minutes to fill a bottle. If from 11 a.m. to 12.30 p.m., 1845 bottles are to be filed, how many persons should be employed on this job?

1) 121   2) 127   3) 135   4) 139

5) None of these

107. What is the compound interest accrued on an amount of Rs. 15,000, at the rate of 11 p.c.p.a. at the end of 3 years?

1) Rs. 4,935,895   2) Rs. 5,514,465

3) Rs. 3,575.565   4) Rs. 5,825.345

5) None of these

108. The owner of a Computer shop charges his customer 13% more than the cost price. If a customer paid Rs. 15,933 for a Computer, then what was the cost price of the computer?

1) Rs. 14,100   2) Rs. 16,500   3) Rs. 12,700   4) Rs. 18,200

5) None of these

109. The cost of 12 Note−books and 16 Pens is Rs. 852. What is the cost of 9 Note-books and 12 Pens?

1) Rs. 743   2) Rs. 639

3) Rs. 567   4) Cannot be determined

5) None of these

110. If $(96)^2$ is added to the square of a number, the answer so obtained is 16441. What is the number?

1) 67   2) 73   3) 89   4) 91

5) None of these

111. In a class of 40 students and 5 teachers, each student got sweets that are 15% of the total number of students and each teacher got sweets that are 20% of the total number of students.How many sweets were there?

1) 260   2) 240   3) 320   4) 360

5) None of these

112. A sum of money is divided among A, B, C and D in the ratio of 3 : 7 : 9 : 13 respectively. If the share of B is Rs. 4,872, then what is the total amount of money of A & C together?

1) Rs. 8,352   2) Rs. 6,998   3) Rs. 9,784   4) Rs. 7,456

5) None of these

113. The average age of a man and his son is 18 years. The ratio of their age in 5 : 1 respectively. What will be ratio of their ages after 6 years?

1) 10 : 3   2) 5 : 2   3) 4 : 3   4) 3 : 1

5) None of these

114. 42 percent of first number is 56 per cent of the second number. What is the respective ratio of the first number to the second number?

1) 4 : 5   2) 31 : 42

3) 4 : 3   4) Cannot be determined

5) None of these

115. One−fifth of a number is 48. What will be 62% of that number?

1) 164.66   2) 148.8   3) 178.22   4) 182.44

5) None of these

116. In an examination it is required to get 310 of the aggregate marks to pass. A student gets 28% marks and is declared failed by 93 marks. What are the maximum aggregate marks a student can get?

1) 685

2) 765

3) 775

4) Cannot be determined

5) None of these

117. The difference between 67% of a number and 43% of the same number is 912. What is 19% of that number?

1) 608   2) 798   3) 722   4) 684

5) None of these

118. Mr. Vijay deposits an amount of Rs. 45,500 to obtain a simple interest at the rate of 11 p.c.p.a. for 3 years. What total amount will Mr. Vijay get at the end of 3 years?

1) Rs. 60,515   2) Rs. 60,015   3) Rs. 65,515   4) Rs. 62,015

5) None of these

119. Which number should replace both the question marks (?) in the following equation $\dfrac{?}{176} = \dfrac{44}{?}$

1) 92   2) 132   3) 76   4) 88

5) None of these

120. If an amount of Rs. 85,470 is distributed equally amongst 35 children, how much amount would each child get?

1) Rs. 2,552   2) Rs. 2,452   3) Rs. 2,542   4) Rs. 2,442

5) None of these

REASONING ABILITY

121. In a certain code **DROWN** is written as **MXNSC**. How is **BREAK** written in that code?

1) LBFSC   2) JBDSA   3) JZDQA   4) LZFQC

5) None of these

122. Among M, N, T, R and D each having a different height, T is taller than D but shorter than M. R is taller than N but shorter than D. Who among them is the tallest?

1) D   2) T   3) M   4) R

5) N

123. How many such digits are there in the number 5436182 each of which is as far away from the beginning of the number as when the digits are arranged in ascending order within the number?

1) None   2) One   3) Two   4) Three

5) More than three

124. What should come next in the letter series given below?

D D E D E F D E F G D E F G H D E F G H I D E F G H I J D

1) D   2) E   3) F   4) J

5) None of these

125. The letters in the word MORTIFY are changed in such a way that the vowels are replaced by the previous letter in the English alphabet and the consonants are replaced by the next letter in the English alphabet. Which of the following will be the fourth letter from the right end of the new set of letters?

1) S   2) H   3) G   4) N

5) None of these

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

1) Leaf   2) Flower   3) Petal   4) Fruit

5) Tree

127. 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) Garlic   2) Ginger   3) Carrot   4) Radish

5) Brinjal

128. How many meaningful English words can be made with the letters ALPE using each letter only once in each word?

1) None   2) One   3) Two   4) Three

5) More than three

129. 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) 24   2) 48   3) 32   4) 72

5) 64

130. How many such pairs of letters are there in the word CHAMBERS 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

Directions (Q. 131 – 135): **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 all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts:**

Given answer:

1)   if only conclusion I follows.

2)   if only conclusion II follows.

3)   if either Conclusion I or II follows.

4)   if neither Conclusion I or II follows.

5)   if both Conclusions I and II follow.

131. Statements: Some toys are desks

           Some desks are pens

           All pens are rods

Conclusions: I. Some rods are toys

           II. Some pens are toys

132. Statements: Some tables are huts

           No hut is ring

           All rings are bangles

Conclusions: I. Some bangles are tables

           II. No Bangle is table

133. **Statements:** All stars are clouds

All clouds are rains

All rains are stones

Conclusions: I. All rains are stars

II. All clouds are stones

134. **Statements:** All windows are doors

Some doors are buildings

All buildings are cages

Conclusions: I. Some cages are doors

II. some buildings are windows.

135. **Statements:** Some chairs are rooms

All rooms are trees

All trees are poles

Conclusions: I. Some poles are chairs

II. Some trees are chairs

Directions (Q. 136 – 140): **Study the following arrangement carefully and answer these questions.**

G M 5 I D # J K E 2 P T 4 W % A F 3 U 8 $ N V 6 Q @ 7 H © B 9 ★ Z

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

1) D J I   2) F U A   3) H @ I   4) B ★ ©

5) I # 5

137. What should come in place of the question mark (?) in the following series based on the above arrangement?

D J K 2 T 4 % F 3 ?

1) U $ V   2) U $ N   3) 8 N V   4) 8 N I

5) None of these

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

   1) None   2) One   3) Two   4) Three

   5) More than three

139. How many such consonants are there in the above arrangement, each of which is immediately preceded by a number but not immediately followed by a consonant?

   1) None   2) One   3) Two   4) Three

   5) More than three

140. Which of the following is the fourth to the right of the twelfth from the right end of the above arrangement?

   1) 8   2) 7   3) K   4) A

   5) None of these

Directions (Q. 141 – 145): **Study the following information carefully and answer these questions:**

   A, B, C, D E, F, G AND H are sitting around a circle facing at the centre. F is third to the right of B who is third to the right of H. A is third to the left of H.C is fourth to the left of A. E is third to the right of D who is not a neighbour of A.

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

   1) HC   2) BE   3) GB   4) FA

   5) None of these

142. Who is second to the right of D?

   1) F   2) G   3) A   4) Data inadequate
   5) None of these

143. Who is third to the left of G?

   1) H   2) D   3) C   4) F

   5) None of these

144. Who is fourth to the left of C?

   1) F   2) A   3) E   4) Data inadequate

   5) None of these

145. What is B's position with respect to D?

A. Fourth to the right

B. Fourth to the left

C. Fifth to the left. Fifth to the right

1) A only   2) B only   3) A and B only   4) C and D only

5) None of these

Directions (Q. 146 – 150): **In each question below is given a group of letters followed by four combinations of digits/symbols numbered 1, 2, 3 and 4. You have to find out which of the combinations correctly represents the group of letters based on the following coding system and mark the number of that combination as the answer. If none of the four combinations correctly represents the group of letters, mark 5 i.e. "None of these" as the answer.**

Letter:	P	M	A	K	T	I	J	E	R	N	D	F	U	W	B
Digit/Symbol:	7	#	8	%	1	9	2	@	3	©	$	4	★	5	6
Conditions:															

i. If both the first and the last letters of the group are consonants, both are to be coded as the code for the last letter.

ii. If the first letter is a consonant and the last letter is a vowel, the codes are to be interchanged.

146. BDATFE

1) 6$8146   2) 6$814@   3) @$814@   4) @$8146

5) None of these

147. AWBRND

1) $563©8   2) 8563©$ 3) 8363©$ 4) 8536©$

5) None of these

148. EMNTKU

1) ★#©1%@   2) @#©14★   3) @#©1%★   4) #@©1%★

5) None of these

149. MDEAJI

1) 1$@82#   2) #$@821   3) 1$@821   4) #$@82#

5) None of these

150. **RKUMFP**

1) 7%★#43   2) 3★%#47   3) 3%★#43   4) 3%★#47

5) None of these

Directions (Q. 151 – 155): **Inm the following questions the symbols $, @, ©, %
and ★ are used with the following meaning as illustrated below:**

'P @ Q' means 'P is not greater than Q'.

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

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

2.   If only Conclusion II is true.

3.   If either Conclusion I or II is true.

4.   If neither Conclusion I nor II is true.

5.   If both Conclusions I and II are true.

151. **Statements:** R $ M, M © F, F % J

      Conclusions: I. N $ D   II. K $ M

152. **Statements:** M © D, D @ K, K ★ N

      Conclusions: I. N $ D   II. K $ M

153. **Statements:** B @ D,   D $ M,   M ★ N

      Conclusions: I. N @ D   II. D $ N

154. **Statements:** F $ W,   W % J,   J @ N

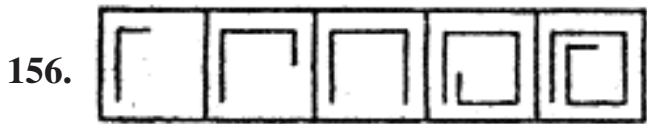   **Conclusions:** I. J @ F   II. N % W

155. **Statements:** F © T,   T % R,   R $ W

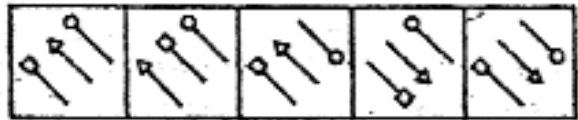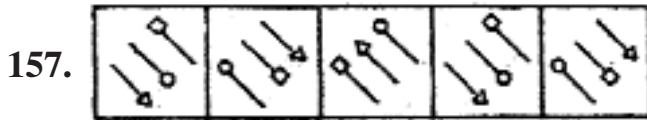   **Conclusions:** 1. W © T   II. R © T

Directions (Q. 156 – 160): **In each of these questions which one of the five answer figure should come after the problem figures, if the sequence were continued?**
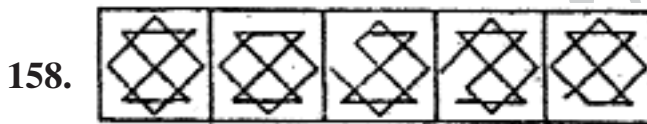
<table>
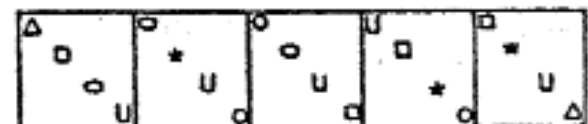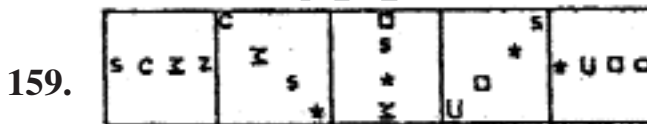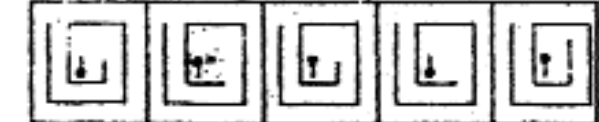<tr><th>Problem Figures</th><th>Answer Figures</th></tr>
</table>

156.

157.

158.

159.

160.
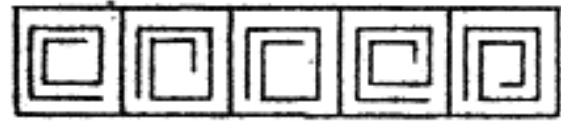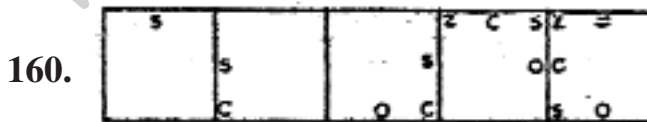
MARKETING APTITUDE / COMPUTER KNOWLEDGE

161. Difference between Direct and Indirect Marketing is ....

1) Direct marketing to Bank's employees, Indirect is to outsiders

2) Direct Marketing is to outsiders, Indirect is to employees

3) Direct Marketing is to Bank's owners, Indirect is to outsiders

4) Direct Marketing is to other Bank's employees Indirect is to outsiders

5) None of these

162. Transaction Marketing means ....

1) Marketing only to strangers   2) Mere selling of goods

3) Doing banking transactions   4) All of these

5) None of these

163. In Marketing it is necessary to identify ....

1) Potential sellers

2) Selling employees

3) Potential products and services

4) key existing and potential customers

5) All of these

164. NRI is an easy target for effective marketing because ....

1) he likes Indian goods

2) he does not like Indian goods

3) he is easily approachable

4) it is chaper to contact NRIs

5) There is an easy target for effective

165. A DSA helps in ....

1) Boosting Direct Sales

2) Contacting customers to the Net

3) Indirect Marketing

4) Direct Telemarketing

5) None of these

166. Marketing is required for ....

1) Boosting production

2) Boosting sales

3) Boosting profits

4) Improving customer service

5) All of these

167. A cold call is ....

1) Best way to do Marketing

2) A last resort for marketers

3) Marketing at random

4) All of the above

5) None of these

168. A call can be effective by ....

1) making a phone call

2) sending an e-mail

3) Calling on friends

4) Service with several facilities

5) Personality calling on prospective customers

169. Good Selling skill involves ....

1) Alertness

2) Knowledge of competition

3) Perseverance

4) Empathy

5) All of these

170. Which of the following is not a channel for bank marketing?

1) Telemarketing   2) Internet Banking

3) Mobile Banking   4) Existing satisfied customer

5) None of these

171. A prospect means ....

1) a person likely to work in a Bank   2) college syllabus

3) a Religious head   4) a likely buyer

5) None of these

172. Product development is ....

1) Useful for bank marketing

2) Not useful for bank marketing

3) They have no role to play in bank marketing

4) All of these

5) None of these

173. Marketing is successful when ....

1) Demand exceeds supply   2) Supply exceeds demand

3) Exports are heavy and costly   4) Salesmen are effectively trained

5) All the above situations

174. In Marketing, Market penetration means ....

1) Entering likely Purchasers houses   2) Entering stores and shops

3) Covering a wide area of the market   4) All of these

5) None of these

175. Innovation helps in ....

1) Designing new products

2) Improving marketing functions

3) Increasing sales

4) New methods for increasing prospects

5) All of these

176. Marketing Strategy means ....

    1) New ideas to lure more Customers

    2) New methods to retain the customers

    3) New ways to contact the new customers

    4) New marketing techniques

    5) All of these

177. Successful Marketing strategies need ....

    1) Knowledge of customers tastes   2) Good leadership

    3) Proper direction and guidance   4) Knowledge of peers

    5) All of these

178. Promotion means ....

    1) Additional responsibility

    2) Doing research in Marketing

    3) Advertisement and publicity for marketing

    4) Going up the ladder in Government Establishments

    5) All of these

179. Diversification means ....

    1) Marketing in diverse countries

    2) Marketing in diverse companies

    3) Making new, diverse products

    4) Used only for transactions with foreign countries

    5) All of these

180. Motivation is very much required for effective marketing. What other qualities are required?

    1) Confidence   2) Effective communication skills

    3) Team work   4) Preserverance

    5) All of these

181. What menu is selected to print?

1) Edit   2) Special   3) File   4) Tools

5) All of these

182. The name a user assigns to a document is called a (n) ....

1) file name   2) program   3) record   4) data

5) None of these

183. A ....is an electronic device that processes data, converting it into information.

1) processor   2) computer   3) case   4) stylus

5) None of these

184. ....are words that a programming language has set aside for its own use.

1) Control words   2) Reserved Words

3) Reserved Keys   4) Control structures

5) None of these

185. What are the two types of output devices?

1) Monitor and printer   2) Storage disks (floppy, CD)

3) Keyboard and mouse   4) Windows 2000, Windows NT

5) None of these

186. To access properties of an object, the mouse technique to use is ....

1) dragging   2) dropping   3) right-clicking   4) shift-clicking

5) None of these

187. A(n) ....is a program that makes the computer easier to use.

1) operating system   2) application

3) utility   4) network

5) None of these

188. Connections to the Internet using a phone line and a modem are called ....connections.

1) digital   2) dial-up   3) broadband   4) dish

5) None of these

189. To access a mainframe or supercomputer, users often use a ....

1) terminal   2) node   3) desktop   4) handheld

5) None of these

190. A flaw in a program that causes it to produce incorrect or inappropriate results is called a

1) bug   2) byte   3) attribute   4) unit problem

5) None of these

191. A web site address is a unique name that identifies a specific .... on the Web.

1) Web browser   2) PDA   3) Web site   4) link

5) None of these

192. Every component of your computer is either ....

1) hardware or software

2) software or CPU/RAM

3) application software or system software

4) input devices or output devices

5) None of these

193. To make the number pad act as directional arrows, you press the .... key

1) num lock   2) caps lock   3) arrow lock   4) Shift

5) None of these

194. When creating a word-processed document, this step involves the user changing how words on the page appear, both on the screen and in printed form.

1) Editing text   2) Inserting tables and indexes

3) Formatting text   4) Proofing documents

5) None of these

195. The .... performs simple mathematics for the CPU

1) ALU   2) DIMM   3) BUS   4) Register

5) None of these

196. Reusable optical storage will typically have the acronym -

1) CD　　　　　　2) RW　　　　　　3) DVD　　　　　　4) ROM

5) None of these

197. ....is processed by the computer into information

1) numbers　　　　2) processor　　　　3) input　　　　4) data

5) None of these

198. Personal computers can be connected together to form a ....

1) server　　　　　2) super computer　3) enterprise　　　4) network

5) None of these

199. A word in a web page that, when clicked, opens another document is called ....

1) anchor　　　　　2) hyperlink　　　　3) reference　　　　4) URL

5) None of these

200. The ....of software contains list of commands and options.

1) title bar　　　　2) menu bar　　　　3) formula bar　　　　4) tool bar

5) None of these

ANSWERS

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