

# BANK CLERICAL

## INDIAN BANK ★ ANDHRA BANK

### & ALL NATIONALISED BANKS

### MOCK EXAM - 2009

#### SELECTION PROCEDURE

Selection will be made on the basis of performance in Written Test and Interview. Details of Written Test and Interview are as under:

**Written Test:** (a) *Objective Tests* (Time duration – 95 minutes)

S.No.	Name of the Test	Medium	Questions	Marks
1	Test of Reasoning ability	English & Hindi	50	80
2	Test of English Language	English	50	00 *
3	Test of Numerical Ability	English & Hindi	50	80
4	Test of Clerical Aptitude	English & Hindi	50	40

\* This test is only qualifying and carries no weightage in the total Marks.

- There will be negative marks for the wrong answers in the Objective Test.
- The candidates shall be required to qualify in each objective test separately.

(b) *Descriptive Test* – The descriptive test will be of 45 minutes duration. It will consist of 5 compulsory questions with internal options, to assess knowledge on Socio- Economic Developments and Communication skills. The descriptive test is only of qualifying nature.

#### Note:

◆ Candidates have the option to answer Descriptive Tests Paper either in English or Hindi or in the Official ◆ Language of the State/Union Territory for which they have applied.  
◆ Candidates have to pass in each of the Objective and Descriptive Test separately.  
◆ Depending upon the number of candidates against the vacancies, only those candidates, who rank sufficiently high in the objective test will be called for interview. Mere eligibility/pass in the test shall not vest any right in a candidate for being called for interview. ◆ Final selection will be on the basis of the ranking accorded after adding the marks obtained in the Objective Tests and Interview. ◆ Other detailed information regarding the written examination will be given in the information booklet, which will be made available to the candidate along with the call-letter.

The Bank reserves the right, if required to hold a second stage of written test on the basis of order of merit in the written examination of first stage, as referred above. If the second stage of written test is held, the subsequent process of interview and further process would be on the basis of order of merit of the second stage examination.

#### RAMAN'S SUCCESS MANTRA :

**“UNDERSTAND ★ FAMILIARISE ★ PRACTICE ★ ACHIEVE”**

# BANK CLERICAL GUESS PAPER - 2009

## TEST OF REASONING ABILITY

1. **Mirror is related to Reflection in the same way as water is related to \_\_\_\_\_**  
 1. Refraction    2. Dispersion  
 3. Conduction    4. Immersion  
 5. None of the above.
2. **Paper : Ream**  
 1. Food:Packet    2. Books:PILE  
 3. Eggs:Dozen    4. Twigs:Bush  
 5. None of the above
3. **Giant : Dwarf :: Genius : ?**  
 1. Idiot    2. Wicked  
 3. Gentle    4. Tiny  
 5. None of the above.
4. **If ANIMAL is coded as 25 then VAULT will be coded as**  
 1. 28    2. 30  
 3. 38    4. 40  
 5. 42
5. **Venus is to earth as Mercury is to**  
 1. Moon    2. Pluto  
 3. Mars    4. Sun  
 5. Comet
6. **DKY, FJW, HIU, JHS, .....?**  
 1. LFQ    2. KGR  
 3. LGQ    4. KFR  
 5. None of the above.

7. **If you took the vowels out of the alphabet which would then be the 15 letter?**  
 1. U    2. R  
 3. S    4. T  
 5. V
8. **Which of the following words cannot be made from the word?**  
 1. Clay    2. Late  
 3. Lake    4. Lace  
 5. None of the above.
9. **12, 21, 23, 32, 34, ...?**  
 1. 40    2. 43  
 3. 45    4. 47  
 5. None of the above
10. **- abb - - bb - a - bbab - ba**  
 1. bababa    2. ababaa  
 3. bbabbb    4. bbbbbb  
 5. aaaaa
11. **Find the odd one out:**  
 1. Pseudopodia    2. Tentacles  
 3. Scales    4. Feathers  
 5. Flagella
12. **Five students A,B,C,D and E are sitting in a row. D is on the right of E. B is on the left of E but is**

on the right of A. D is on the left of C. Who is sitting on the extreme left

1. A    2. B
3. C    4. D
5. E

13. **If ÷ means +, - means ÷, × means - and + means ×, the**

$$\frac{(36 \times 4) - 8 \times 4}{4 + 8 \times 2 + 16 \div 1} = ?$$

1. 0    2. 8
3. 12    4. 16
5. None of the above.

14. **BOOK-PEN = 8    PEN-NIB=?**

1. 6    2. 8
3. 10    4. 12
5. 4

15. **In a certain code language, pul ta nop means fruit is good ; nop ko tir means tree is tall and pull ho sop means eat good food. Which of the following means fruit in that language.**

1. ta    2. nop
3. pul    4. Data inadequate
5. None of the above.

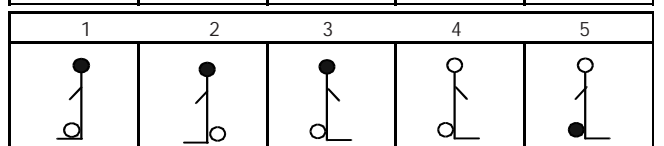
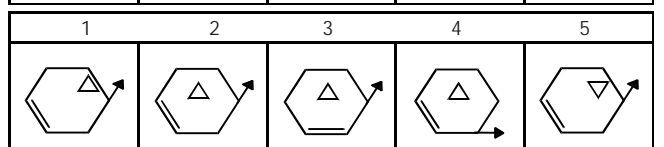
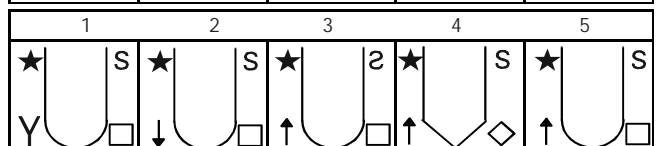
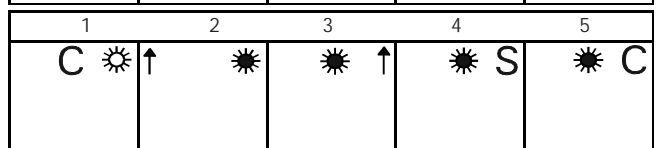
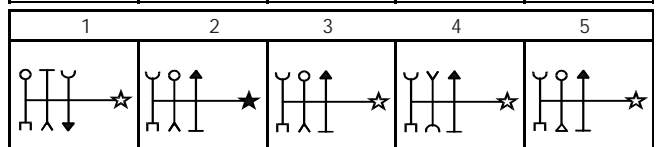
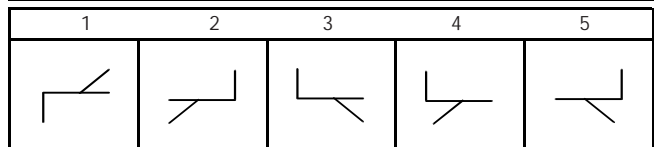
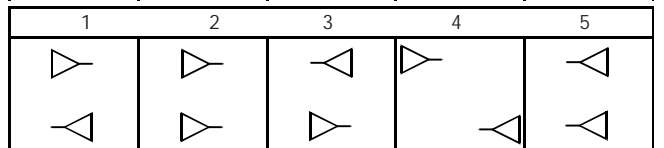
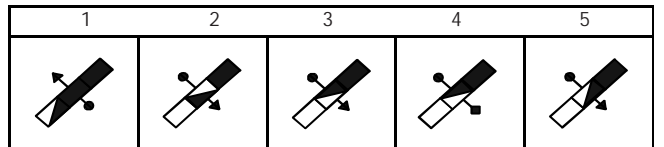
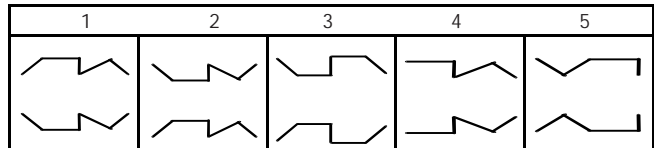
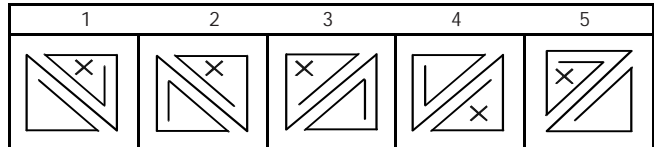
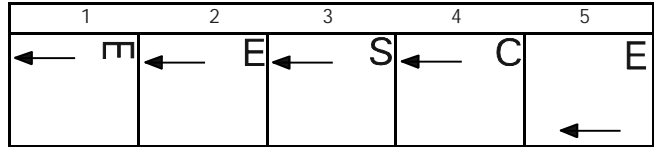
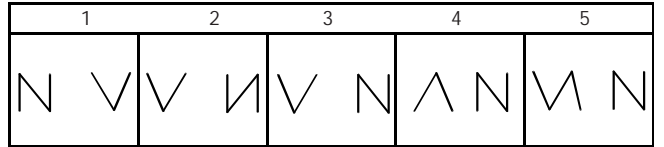
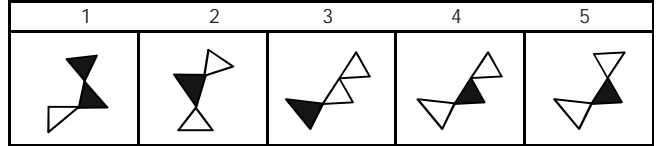
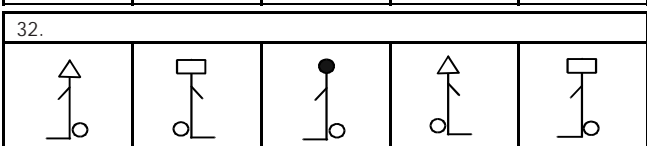
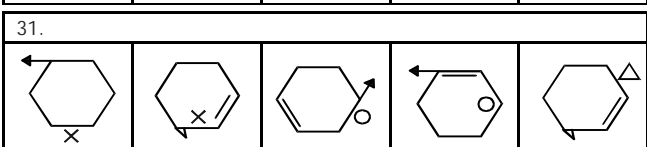
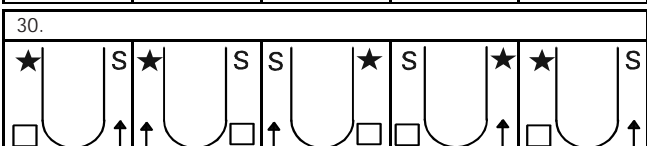
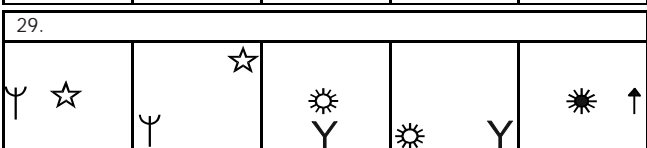
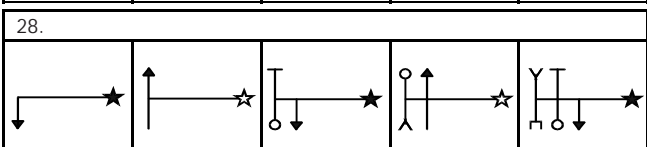
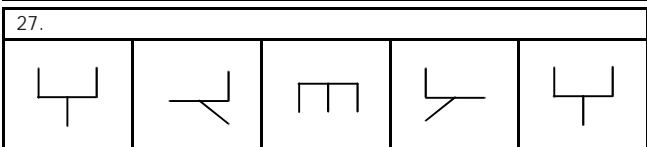
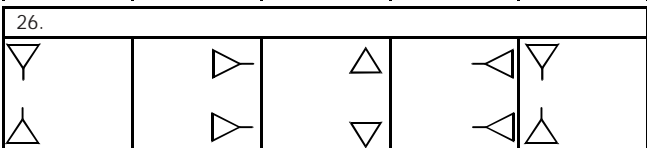
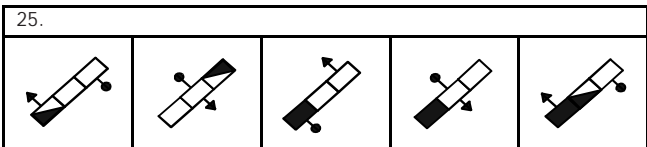
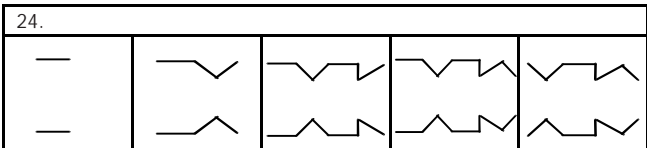
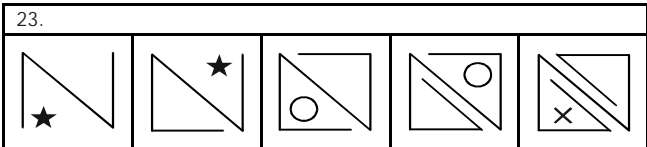
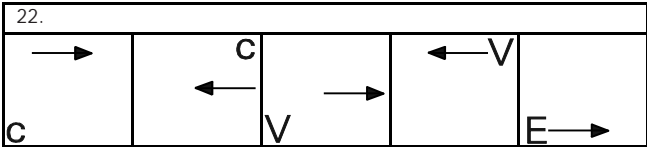
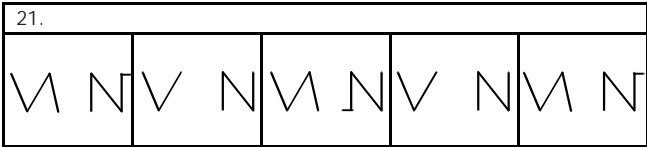
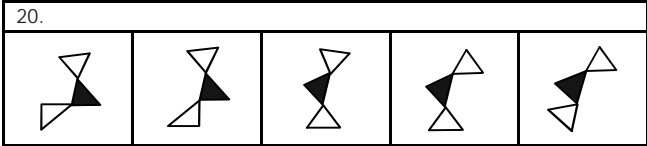
16-40 : Which one of the five answer figures on the right should come after the five problem figures on the left if the sequence continues?

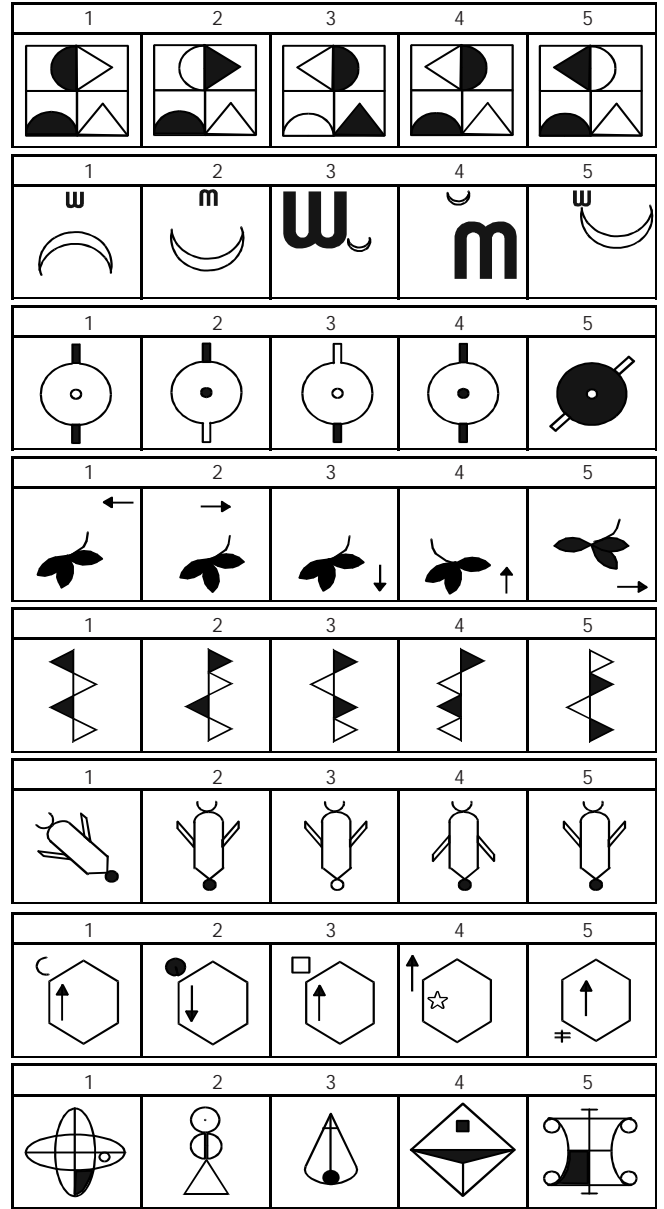
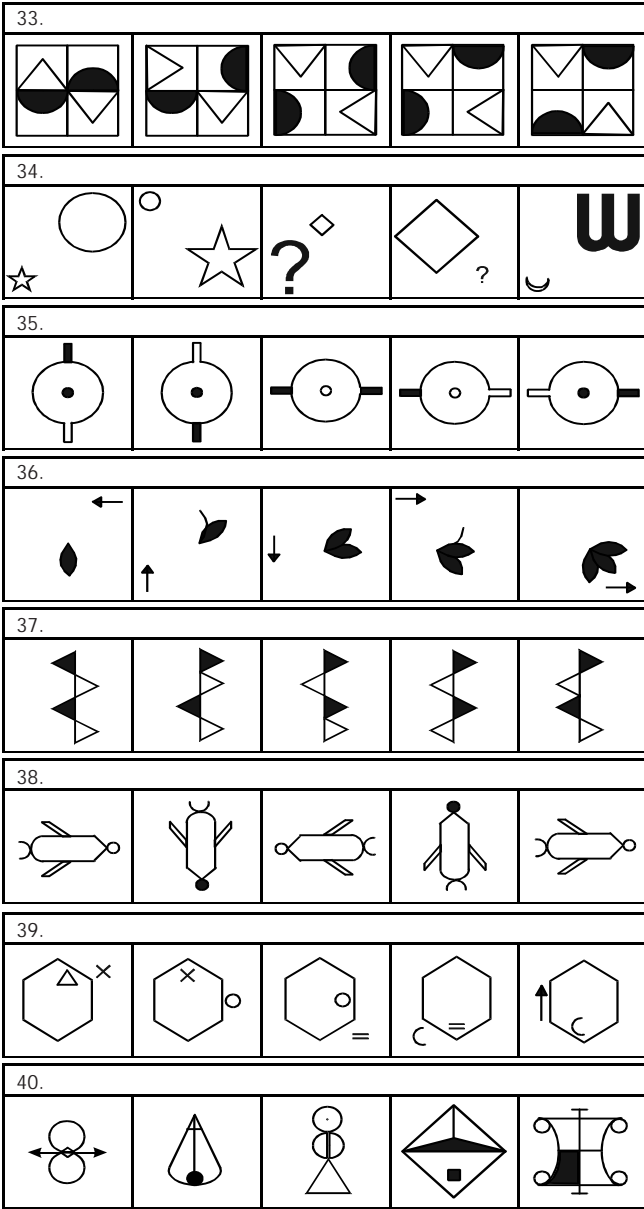
### PROBLEM

16.	
17.	
18.	
19.	

### ANSWER

1	2	3	4	5
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5

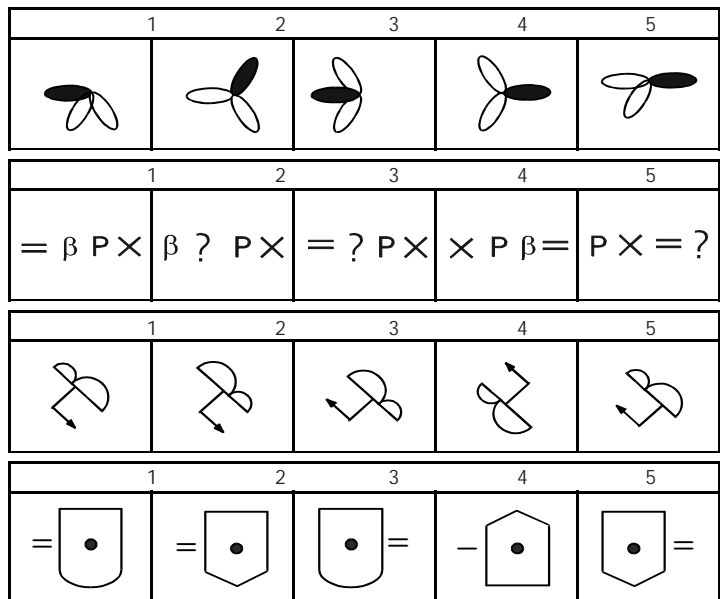
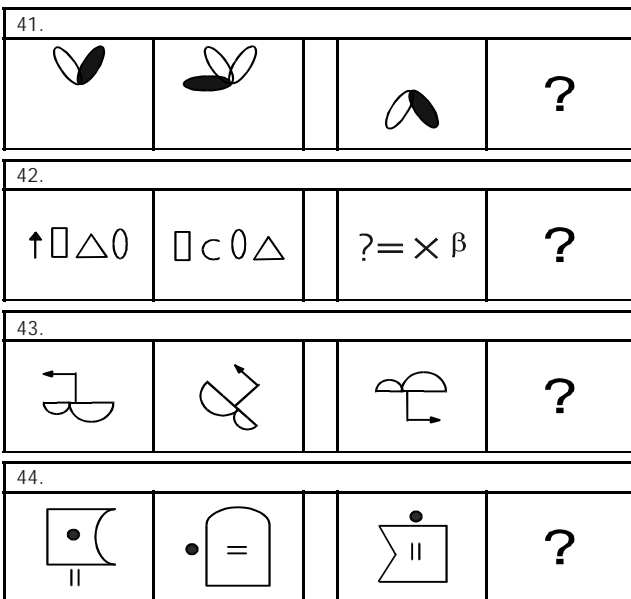


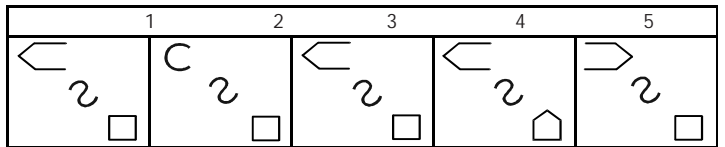
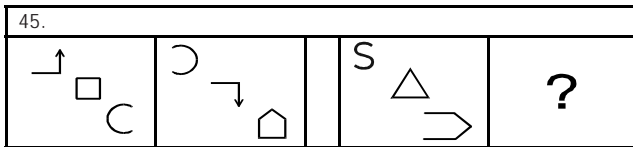


41-45 : In the problem figures the second figure in the first unit bears a certain relationship to the first figure. Similarly one of the figures in the answer figures bears the same relationship to the first figure in the second unit of the problem figures. You are therefore to locate the figure which would fit the question mark.

**PROBLEM**

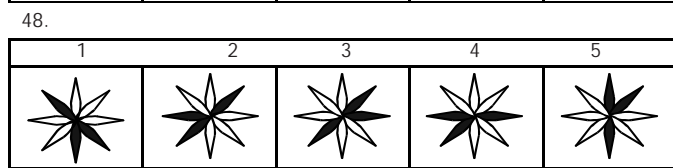
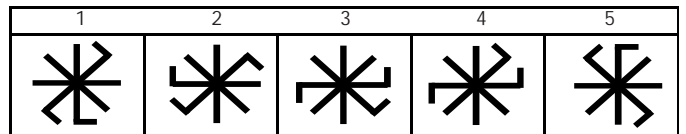
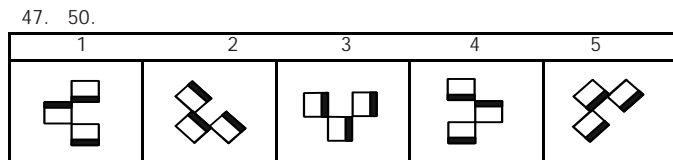
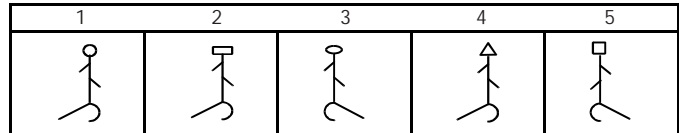
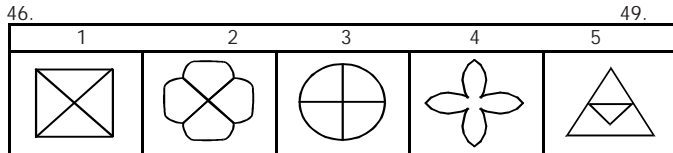
**ANSWER**





46-50 : In each question below five figures are given. Four are similar in a certain way and so form a group. The question is which one of the figures does not belong to that group?

### PROBLEM-CUM-ANSWER FIGURES



## TEST OF ENGLISH LANGUAGE

**Directions (51-59) :** Read the following passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you to locate them while answering some of the questions.

Most developing countries expect domestic industries to be the basis for their programme of economic development. It is easy to **reserve** the local market for the new local industry by simply prohibiting imports that might compete. Although it may not be a very efficient operation local industry can be guaranteed a profit because high tariffs on or prohibition of imports force consumers within the nation to purchase the domestic product.

Local-market industries may use the country's natural resources as well as its labour. The nation's foreign-exchange credit can be **conserved**, even if the production materials or parts must be bought from other countries, because these imports will usually cost less than if the **finished** product were imported.

However, there are also many disadvantages in relying on local-market industries as the basis for industrial development. With **excessive** protection, these industries will never have reason to be efficient in their operation. With little or no competition from foreign producers, must purchase from the local industry.

In most developing countries, real competition is unlikely to exist because of an inadequate market and a limited ability of the people to purchase. Companies may **prosper** because the power of the state has been used to force consumers to support them. This may mean that to provide employment for a hundred workers in the new factory and profit for the owner, thousands of people must pay extra for every shirt or pair of shoes they buy. This **unfair** type of industrial development often contributes to social and political tensions.

51. The author's view is that dependence on local market industries for industrial development is

1. the best way among all available means
2. not free from major demerits
3. helpful to make local industries self-sufficient
4. essential for making the local industries more efficient
5. not at all a prudent proposition

52. Which is the favourable impact of prohibiting imports from other countries?

1. Profit to local industry is guaranteed

2. Foreign exchange reserves are reduced
3. There is no competition among local industries
4. Putting any quality control measures is unnecessary
5. None of these.

53. Which one/two or three of the following compel(s) the consumers to purchase the domestic products?

- A. The superior quality of the domestic product.
  - B. Rules that prohibit imports.
  - C. Unaffordable import duties levied.
1. All the three
  2. Only A & B

3. Only A & C
4. Only B & C
5. None of these

54. Which of the following factor(s) is/are in favour of the local manufacturers?

- A. Easy access to country's natural resources.
- B. Availability of labour.
- C. Cheaper cost of imported raw material.

1. Only A
2. Only B
3. Only C
4. Only A & B
5. All the three

55. **The local industries are most likely to become inefficient because**

1. the quality of their goods will be inferior
2. the consumers will hesitate to purchase local goods
3. they enjoy abundant protection
4. they work under constant threat from foreign producers
5. they lack the required resources

56. **Most developing countries lack real competition because**

1. there is no industrial development
2. the manufacturers do not venture in business
3. these countries lack foreign exchange reserves
4. people have a meagre buying power
5. foreign producers capture the local markets

57. **Companies in developing countries are likely to make progress mainly because**

1. they are extremely efficient
2. the quality of their product are cheap
3. consumers feel that the products are cheap
4. they have access to free resources and labour
5. they obtain assured profit through government support

58. **The expenses on employment given to people and the profit for the owners in developing countries are**

1. borne by the consumers
2. shared between local and foreign producers
3. subsidised by the Government
4. largely shared by local industries
5. borne wholly by the Government.

59. **Which of the following has been termed by the author as "Unfair type of industrial development"? The industrial development in which**

1. the imports are openly allowed
2. consumers are forced to buy foreign goods
3. consumers are allowed to buy imported goods
4. consumers have to pay extra on their purchases
5. there is a heavy duty on import of parts.

*Directions (60-62) : Choose the word which is most nearly the SAME in meaning as the word given in bold as used in the passage.*

60. **Reserve**

1. earmark
2. capture
3. hoard
4. stock
5. enlist

61. **excessive**

1. negligible
2. excellent
3. enormous
4. abnormal
5. unlimited

62. **Prosper**

1. create
2. mature
3. enlarge
4. flourish
5. multiply

*Directions (63-65) : Choose the word which is most OPPOSITE in meaning of the word given in bold as used in the passage.*

63. **Conserved**

1. preserved
2. wasted
3. destroyed
4. demonetised
5. spent

64. **Unfair**

1. partial
2. judicious
3. extraordinary
4. obvious
5. healthy

65. **Finished**

1. generated
2. exhausted
3. complete
4. processed
5. raw

*Directions (66-75) : In the following questions, sentences are given with blanks to be filled in with an appropriate word(s). Five alternatives are suggested for each questions. Choose the correct alternative.*

66. **The writer, like a spider, \_\_\_\_\_ a web, the creatures caught in the web have no substance, no reality.**

1. Spins
2. Catches
3. Writes
4. Compiles
5. None of these.

67. **If you have already paid your dues, please do not take \_\_\_\_\_ of the letters.**

1. Notice
2. Note
3. Care
4. Consideration
5. None of these

68. **The interior of the concert hall is a \_\_\_\_\_ feast to the eye.**

1. Veritable
2. Hopeless
3. Delicious
4. Visual
5. None of these

69. **As the driver swerved violently at the turning, the wheel came off, as it was already \_\_\_\_\_**

1. Lose
2. Loose
3. Loss
4. Lost
5. None of these.

70. **The Government has agreed to pay compensation \_\_\_\_\_ damaged crops, land and cattle.**

1. To
2. Through
3. For
4. Of
5. None of these

71. **It is not the right \_\_\_\_\_ to ask for my help, I am far too busy even to listen to you.**

1. Opportunity
2. Situation
3. Circumstance
4. Moment
5. None of these

72. **Owing to their unruly behaviour, some members of the cricket team were \_\_\_\_\_ from taking part in the matches.**

1. Exempted
2. Excluded
3. Banned
4. Outlawed
5. None of these.

73. **A bad worker \_\_\_\_\_ about his tools.**

1. Works
2. Plays
3. Fights
4. Complains
5. None of these

74. **After being caught in the act, Rajneesh knew that he was in \_\_\_\_\_ trouble.**

1. Intense
2. Dreaded
3. Terrible
4. Deep
5. None of these.

75. **The rank and \_\_\_\_\_ of the party had turned against the leader.**

1. Class
2. File
3. Officers
4. People
5. None of these.

*Directions (76-85): Read each sentence to find out whether there is any grammatical or idiomatic 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 the errors of punctuation, if any).*

76. **Though the tribals had poor, (1)/ they denoted a (2)/huge sum for (3)/setting up a hospital. (4)/No error.(5)**

77. **She was so (1)/emotional stable that (2)/she was not moved (3)/ by their decision to suspend her.(4)/No error (5).**



78. He could make (1)/them accepted this proposal (2)/because he was quite (3)/familiar with their practices. (4)/ No error.(5)
79. They asked the guide (1)/whether they could (2)/wait and watched the (3)/pictures after sunset. (4)/ No error (5).
80. The shopkeeper told (1)/that the glasses (2)/were broken unless (3)/they were well packed. (4)/ No error(5).
81. They didn't talk much, (1)/ because they didn't want to (2)/ wake up all the (3)/other people in the house. (4)/No error (5).
82. If you are not (1)/doing well in your examinations (2)/one thing you can (3)/do was to study harder. (4)/No error (5).
83. He feels that (1)/I cannot imagine (2)/what a space station (3)/ would be looked like. (4)/ No error(5).
84. Fortunately, the driver (1)/was thrown out(2)/of the car and was (3)/not hurt seriously.(4)/ No error(5).
85. We requested them to (1)/leave their homes and (2)/camped on a hill (3)/with the other people.(4)/ No error (5).

**Directions (86-90):** Rearrange the following six sentences A, B, C, D, E and F in the proper sequence to form a meaningful paragraph; then answer the following questions given below them.

- A. He is an excellent photographer too.  
 B. There he takes photographs of animals and sceneries.  
 C. He is a famous lawyer.

- D. Some of his photographs have been published in the magazines.  
 E. He goes out in the country in his spare time.  
 F. Mohini introduced me to Mr. Mehta in a party yesterday.

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

1. F                      2. E  
 3. A                      4. C  
 5. B

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

1. F                      2. E  
 3. D                      4. C  
 5. B

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

1. E                      2. D  
 3. C                      4. B  
 5. A

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

1. A                      2. B  
 3. C                      4. D  
 5. E

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

1. A                      2. B  
 3. C                      4. D  
 5. E

**Directions (91-100) :** In the following passage (items91-100) some of the words have been left out. First read the passage over and try to understand what it is about. Then fill in the blanks with the help of the alternatives given.

At sixteen Siddu was seperated from his family as a result of the war. He wandered aimlessly ...91... one country to another ...92... finally settling down in Australia, ...93... he trained ...94... an electronics engineer. He established ...95... business but it called for so much work that marriage was out of ...96...

His retirement suddenly ...97... him realise ...98... lonely he was and he decided to ...99... up a hobby. With his interest...100...electronics, amateur radio seemed a natural choice.

91. 1. from                      2. each  
 3. to                              4. in  
 5. none of these.
92. 1. after                      2. for  
 3. to                              4. before  
 5. none of these.
93. 1. there                      2. where  
 3. later                        4. earlier  
 5. none of these.
94. 1. as                            2. for  
 3. with                        4. to  
 5. none of these.
95. 1. his father's              2. his  
 3. others                      4. another  
 5. none of these.
96. 1. possibility              2. reason  
 3. question                4. place  
 5. none of these
97. 1. helped                    2. showed  
 3. realised                  4. made  
 5. none of these.
98. 1. how much                2. where  
 3. however                  4. how  
 5. none of these.
99. 1. make                      2. start  
 3. take                        4. give  
 5. none of these
100. 1. at                            2. in  
 3. with                        4. for  
 5. none of these