



## SBI PO 2013

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## Reasoning

### Instructions

Read each statement carefully and answer the following questions:

### Question 1

Which of the following expressions will be true if the expression  $R > O = A > S < T$  is definitely true?

A  $O > T$

B  $S < R$

C  $T > A$

D  $S = O$

E  $T < R$

**Answer:** B

**Explanation:**

$$R > O = A > S < T$$

Definitely true :-

$$R > A, R > S, O > S$$

Hence B

### Question 2

Which of the following symbol should replace the question mark (?) in the given expression in order to make the expressions ' $P > A$ ' as well as ' $T \leq L$ ' definitely true?

$$P > L ? A \geq N = T$$

A  $\geq$

B  $>$

C  $<$

D  $\leq$

E either  $\leq$  or  $<$

**Answer:** A

**Explanation:**

$$P > L ? A \geq N = T$$

Now,  $P > L$  and  $A \geq T$

For  $P$  to be greater than  $A$ ,  $A$  should be  $\leq L$ .

For  $T$  to be  $\leq L$ ,  $L$  has to be  $\geq A$ .

Hence for the given statements to be definitely true,  $L$  can either be  $=$ , or  $>$  or  $\geq A$ .

Thus, A.

**Question 3**

Which of the following symbol should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that makes the expression 'B > N' as well as 'D ≤ L' definitely true?

B\_L\_O\_N\_D

A =, =, ≥, ≥

B >, ≥, =, >

C >, <, =, ≤

D >, =, =, ≥

E >, =, <, ≥

**Answer: D**

**Explanation:**

B\_L\_O\_N\_D

Since B has to be greater than N, "<" and "≤" can't come in the first three blanks.

Now since D has to be ≤ L, L = O = N.

B\_L=O=N\_D

Since B>N and D ≤ L :-

B>L=O=N≥D

Hence D.

**Question 4**

Which of the following should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that makes the expression 'A < P' definitely false?

— ≤ — < — > —

A L, N, P, A

B L, A, P, N

C A, L, P, N

D N, A, P, L

E P, N, A, L

**Answer: E**

**Explanation:**

— ≤ — < P > —, P cannot be at this position, as at this position P would be greater than A in every possible combination.

Hence Option E.

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**Question 5**

Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that makes the expression 'F > N' and 'U > D' definitely false?

F \_ O \_ U \_ N \_ D

- A  $<, <, >, =$
- B  $<, =, =, >$
- C  $<, =, =, <$
- D  $\geq, =, =, \geq$
- E  $>, >, =, <$

**Answer: C**

**Explanation:**

$F \_ O \_ U \_ N \_ D$

U cannot be greater than D, Thus  $U < D$  or  $U \leq D$

So option A, B and D are eliminated.

In Option E, F is greater than N, which isn't consistent with the given condition:-  
"F > O > U = N"

Hence option C.

**Instructions**

Study the following information and answer the following questions:

A, B, C, D, E, G and I are seven friends who study in three different standards namely 5th, 6th, and 7th such that not less than two friend study in the same standard. Each friend also has a different favourite subject namely History, Civics, English, Marathi, Hindi, Maths and Economics but not necessarily in the same order.

A likes Maths and studies in the 5th standard with only one friend who likes Marathi. I studies with two other friends. Both the friends who study with I like language (Here languages include only Hindi, Marathi and English). D studies in the 6th standard with only one person and does not like Civics. E studies with only one friend. The one who likes History does not study in 5th standard or 6th standard, E does not like languages, C does not like English, Hindi or Civics.

**Question 6**

**Which combination represents E's favourite subject and the standard in which he studies?**

- A Civics and 7th
- B Economics and 5th
- C Civics and 6th
- D History and 7th
- E Economics and 7th

**Answer: C**

**Explanation:**

A likes Maths and studies in the 5th standard with only one friend who likes Marathi.

D studies in the 6th standard with only one person and does not like Civics.

I studies with two other friends. Both the friends who study with I like languages. The one who likes History does not study in 5th standard or 6th standard, so I is the person who likes history and studies in 7th standard with two others who like languages.

E does not like languages means E studies along with D in 6th standard.

C does not like English, Hindi or Civics means C is the person who studies with A in 5th standard and likes Marathi.

As two friends of I in 7th standard like languages, and D doesn't like Civics, E is the person who likes Civics.

Hence, E studies in 6th standard and likes Civics.

**Question 7**

**Which of the following is the I's favourite subject?**

- A History
- B Civics
- C Marathi
- D Either English or Marathi
- E Either English or Hindi

**Answer:** A

**Explanation:**

A likes Maths and studies in the 5th standard with only one friend who likes Marathi.

D studies in the 6th standard with only one person and does not like Civics.

I studies with two other friends. Both the friends who study with I like languages. The one who likes History does not study in 5th standard or 6th standard, so I is the person who likes history and studies in 7th standard.

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### Question 8

Who among the following studies in the 7th standard?

- A G
- B C
- C E
- D D
- E Either D or B

**Answer:** A

**Explanation:**

A likes Maths and studies in the 5th standard with only one friend who likes Marathi.

D studies in the 6th standard with only one person and does not like Civics.

I studies with two other friends. Both the friends who study with I like languages. The one who likes History does not study in 5th standard or 6th standard, so I is the person who likes history and studies in 7th standard.

E does not like languages means E studies along with D in 6th standard.

C does not like English, Hindi or Civics means C studies with A in 5th standard and likes Marathi.

As two friends of I in 7th standard like languages, and D doesn't like Civics, E is the person who likes Civics.

B and G are the two other persons who study in 7th standard.

### Question 9

Which of the following combination is definitely correct?

- A I and Hindi
- B G and English
- C C and Marathi
- D B and Hindi
- E E and Economics

**Answer:** C

**Explanation:**

A likes Maths and studies in the 5th standard with only one friend who likes Marathi.

D studies in the 6th standard with only one person and does not like Civics.

I studies with two other friends. Both the friends who study with I like languages. The one who likes History does not study in 5th standard or 6th standard, so I is the person who likes history and studies in 7th standard.

E does not like languages means E studies along with D in 6th standard.

C does not like English, Hindi or Civics means C studies with A in 5th standard and likes Marathi.

As two friends of I in 7th standard like languages, and D doesn't like Civics, E is the person who likes Civics.

Hence option C is right.

**Question 10**

**Which of the following subjects does G like?**

- A Either Maths or Marathi
- B Either Hindi or English
- C Either Hindi or Civics
- D Either Hindi or Marathi
- E Either Civics or Economics

**Answer:** B

**Explanation:**

A likes Maths and studies in the 5th standard with only one friend who likes Marathi.

D studies in the 6th standard with only one person and does not like Civics.

I studies with two other friends. Both the friends who study with I like languages. The one who likes History does not study in 5th standard or 6th standard, so I is the person who likes history and studies in 7th standard.

E does not like languages means E studies along with D in 6th standard.

C does not like English, Hindi or Civics means C studies with A in 5th standard and likes Marathi.

As two friends of I in 7th standard like languages, and D doesn't like Civics, E is the person who likes Civics.

B and G are the two other persons who study in 7th standard. Among them G could like either English or Hindi.

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### Instructions

Study the information and answer the following questions:

In a certain code language---

'economics is not a money' is written as, 'ka la ho ga'

'demand and supply economics' is written as, 'mo ta pa ka'

'money makes only part' is written as, 'zi la ne ki'

'demand makes supply economics, is written as, 'zi mo ka ta'

### Question 11

What is the code for 'money' in the given code language?

A ga

B mo

C pa

D ta

E la

Answer: E

### Explanation:

From first and third statement, there is only 1 common word, i.e.

money = la

### Question 12

What is the code for 'supply' in the given code language?

A only ta

B only mo

C only pa or mo

D only pa

E either mo or ta

Answer: E

### Explanation:

From first and second statements, the only common word is 'economics' coded as 'ka'

Now, from second and fourth statements, there are three common words demand, supply and economics.

Thus, we can get the codes for 'and' - 'pa' & 'makes' - 'zi'

Since, we already know the code for economics, now we are left with two choices, i.e. codes for 'demand' or 'supply' can be 'mo' or 'ta'.

Thus, supply can be coded as either 'mo' or 'ta'

### Question 13

What may be the possible code for 'demand only more' in the given code language?

A xi ne mo

- B mo zi ne
- C ki ne mo
- D mo zi ki
- E xi ka ta

**Answer: A**

**Explanation:**

From first and second statements, the only common word is 'economics' coded as 'ka'

Now, from second and fourth statements, there are three common words demand, supply and economics.

Thus, we can get the codes for 'and' - 'pa' & 'makes' - 'zi'

Since, we already know the code for economics, now we are left with two choices, i.e. codes for 'demand' or 'supply' can be 'mo' or 'ta'.

Thus, demand can be coded as either 'mo' or 'ta'

From first and third, money can be coded as 'la'

=> from third, only can be coded as 'ne' or 'ki'

The word more is not used in these statements, so a new code word will be used for it.

Now, to find the code for 'demand only more', we need to find an option that contains either 'mo' or 'ta' and either 'ne' or 'ki' and a new code which is not used in the above statements.

Thus, Ans - (A)

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### Question 14

What may be the possible code for 'work and money' in the given code language?

- A pa ga la
- B pa la tu
- C mo la pa
- D tu la ga
- E pa la ne

**Answer: B**

**Explanation:**

From first and third statements, code for 'money' - la

From second and fourth, code for 'and' - pa

'Work' is not used in these statements, so we have to find the option which contains a new code word, 'la' & 'pa'.

Thus, Ans - (B)

### Question 15

What is the code for 'makes' in the given code language?

- A mo
- B pa



C ne

D zi

E ho

**Answer: D**

**Explanation:**

From second and fourth statements, there are three common words demand, supply and economics.

Thus, we can find codes for the uncommon words i.e. and - pa

makes - zi

**Instructions**

Study the given information and answer the following:

When a word and number arrangement machine is given an input line of words and numbers, it arranges them following a particular rule. The following is an illustration of input and rearrangement:

(All the numbers are two digit numbers)

Input: 40 made butter 23 37 cookies salt extra 52 86 92 fell now 19

Step I: butter 19 40 made 23 37 cookies salt extra 52 86 92 fell now

Step II: cookies 23 butter 19 40 made 37 salt extra 52 86 92 fell now

Step III: extra 37 cookies 23 butter 19 40 made salt 52 86 92 fell now

Step IV: fell 40 extra 37 cookies 23 butter 19 made salt 52 86 92 now

Step V: made 52 fell 40 extra 37 cookies 23 butter 19 salt 86 92 now

Step VI: now 86 made 52 fell 40 extra 37 cookies 23 butter 19 salt 92

Step VII: salt 92 now 86 made 52 fell 40 extra 37 cookies 23 butter 19

Step VII is the last step of the above arrangement as the intended arrangement is obtained.

As per the rules followed in the given steps, find out the appropriate steps for the given input.

Input: 32 proud girl beautiful 48 55 97 rich family 61 72 17 nice life

**Question 16**

**How many steps will be required to complete the given input?**

A Five

B Six

C Seven

D Eight

E Nine

**Answer: C**

**Explanation:**

The pattern here followed is that in the first step, the word with the smallest first letter according to the English alphabetical series is placed in the first position and the smallest number is placed in the second position and so on with the remaining steps.

INPUT : 32 proud girl beautiful 48 55 97 rich family 61 72 17 nice life

Step I : beautiful 17 32 proud girl 48 55 97 rich family 61 72 nice life

Step II : family 32 beautiful 17 proud girl 48 55 97 rich 61 72 nice life

Step III : girl 48 family 32 beautiful 17 proud 55 97 rich 61 72 nice life

Step IV : life 55 girl 48 family 32 beautiful 17 proud 97 rich 61 72 nice

Step V : nice 61 life 55 girl 48 family 32 beautiful 17 proud 97 rich 72

Step VI : proud 72 nice 61 life 55 girl 48 family 32 beautiful 17 97 rich

Step VII : rich 97 proud 72 nice 61 life 55 girl 48 family 32 beautiful 17

Step VII is the final step.

=> 7 steps are required to complete the given input.

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### Question 17

Which of the following is the third element from the left end of Step VI?

- A beautiful
- B life
- C 61
- D nice
- E 17

Answer: D

#### Explanation:

The pattern here followed is that in the first step, the word with the smallest first letter according to the English alphabetical series is placed in the first position and the smallest number is placed in the second position and so on with the remaining steps.

INPUT : 32 proud girl beautiful 48 55 97 rich family 61 72 17 nice life

Step I : beautiful 17 32 proud girl 48 55 97 rich family 61 72 nice life

Step II : family 32 beautiful 17 proud girl 48 55 97 rich 61 72 nice life

Step III : girl 48 family 32 beautiful 17 proud 55 97 rich 61 72 nice life

Step IV : life 55 girl 48 family 32 beautiful 17 proud 97 rich 61 72 nice

Step V : nice 61 life 55 girl 48 family 32 beautiful 17 proud 97 rich 72

Step VI : proud 72 nice 61 life 55 girl 48 family 32 beautiful 17 97 rich

Step VII : rich 97 proud 72 nice 61 life 55 girl 48 family 32 beautiful 17

Step VII is the final step.

=> 3rd element from left end in step VI = nice

### Question 18

Which of the following is Step III of the given input?

- A Proud 72 girl 48 family 32 beautiful 17 55 97 nice life
- B life 55 girl 48 family 32 beautiful 17 proud 97 rich 61 72 nice
- C girl 48 family 32 beautiful 17 proud 55 97 rich 61 72 nice life
- D family 32 beautiful 17 proud girl 48 55 97 rich 61 72 nice life
- E girl 48 life 55 family 32 beautiful 17 proud 97 rich 61 72 nice

Answer: C

#### Explanation:

The pattern here followed is that in the first step, the word with the smallest first letter according to the English alphabetical series is placed in the first position and the smallest number is placed in the second position and so on with the remaining steps.

INPUT : 32 proud girl beautiful 48 55 97 rich family 61 72 17 nice life

Step I : beautiful 17 32 proud girl 48 55 97 rich family 61 72 nice life

Step II : family 32 beautiful 17 proud girl 48 55 97 rich 61 72 nice life

Step III : girl 48 family 32 beautiful 17 proud 55 97 rich 61 72 nice life  
Step IV : life 55 girl 48 family 32 beautiful 17 proud 97 rich 61 72 nice  
Step V : nice 61 life 55 girl 48 family 32 beautiful 17 proud 97 rich 72  
Step VI : proud 72 nice 61 life 55 girl 48 family 32 beautiful 17 97 rich  
Step VII : rich 97 proud 72 nice 61 life 55 girl 48 family 32 beautiful 17  
Step VII is the final step.

=> Clearly, option (C) matches the step III

#### Question 19

What is the position of 'nice' from the left end in the final Step?

- A Fifth
- B Sixth
- C Seventh
- D Eighth
- E Ninth

Answer: A

#### Explanation:

The pattern here followed is that in the first step, the word with the smallest first letter according to the English alphabetical series is placed in the first position and the smallest number is placed in the second position and so on with the remaining steps.

INPUT : 32 proud girl beautiful 48 55 97 rich family 61 72 17 nice life  
Step I : beautiful 17 32 proud girl 48 55 97 rich family 61 72 nice life  
Step II : family 32 beautiful 17 proud girl 48 55 97 rich 61 72 nice life  
Step III : girl 48 family 32 beautiful 17 proud 55 97 rich 61 72 nice life  
Step IV : life 55 girl 48 family 32 beautiful 17 proud 97 rich 61 72 nice  
Step V : nice 61 life 55 girl 48 family 32 beautiful 17 proud 97 rich 72  
Step VI : proud 72 nice 61 life 55 girl 48 family 32 beautiful 17 97 rich  
Step VII : rich 97 proud 72 nice 61 life 55 girl 48 family 32 beautiful 17  
Step VII is the final step.

=> Position of nice from left end in final step = 5th

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#### Question 20

Which element is third to the right to 'family' in step V?

- A beautiful
- B 17
- C proud
- D 97
- E 32

Answer: B

**Explanation:**

The pattern here followed is that in the first step, the word with the smallest first letter according to the English alphabetical series is placed in the first position and the smallest number is placed in the second position and so on with the remaining steps.

INPUT : 32 proud girl beautiful 48 55 97 rich family 61 72 17 nice life

Step I : **beautiful 17** 32 proud girl 48 55 97 rich family 61 72 nice life

Step II : **family 32** beautiful 17 proud girl 48 55 97 rich 61 72 nice life

Step III : **girl 48** family 32 beautiful 17 proud 55 97 rich 61 72 nice life

Step IV : **life 55** girl 48 family 32 beautiful 17 proud 97 rich 61 72 nice

Step V : **nice 61** life 55 girl 48 family 32 beautiful 17 proud 97 rich 72

Step VI : **proud 72** nice 61 life 55 girl 48 family 32 beautiful 17 97 rich

Step VII : **rich 97** proud 72 nice 61 life 55 girl 48 family 32 beautiful 17

Step VII is the final step.

=> In step V, element third to the right of family = 17

**Instructions**

Read the information carefully and answer the following questions:

If A + B means A is the father of B

If A x B means A is the sister of B

If A \$ B means A is the wife of B

If A % B means A is the mother of B

If A ÷ B means A is the son of B

**Question 21**

What should come in place of the question mark, to establish that J is the brother of T in the expression?

$J \div P \% H ? T \% L$

A x

B ÷

C \$

D Either ÷ or x

E Either + or ÷

**Answer:** A

**Explanation:**

In the expression,  $J \div P \% H ? T \% L$

J is son of P and P is mother of H, => J is brother of H

Now, for J to be brother of T, T must be a sibling of H.

The only option available is 'x'

After that, H is sister of T, and hence J is brother of T

Ans - (A)

**Question 22**

Which among the given expression indicate that M is the daughter of D?

A  $L \% R \$ D + T x M$

B  $L + R \$ D + M x T$

C  $L \% R \% D + T \div M$

D  $D + L \$ R + M \times T$

E  $L \$ D \div R \% M \div T$

**Answer: B**

**Explanation:**

(A) :  $L \% R \$ D + T \times M = L$  is the mother of R, who is wife of D. D is father of T, who is sister of M.

=> Gender of M is not known. M can be son/daughter of D.

(B) :  $L + R \$ D + M \times T = L$  is father of R, who is wife of D. D is father of M, who is sister of T.

=> M is female and hence daughter of D.

(C)  $L \% R \% D + T \div M = L$  is mother of R, who is mother of D. D is father of T and T is son of M

=> M is wife of D

(D)  $D + L \$ R + M \times T = D$  is father of L, who is wife of R. R is father of M, who is sister of T.

=> M is granddaughter of D

(E)  $L \$ D \div R \% M \div T = L$  is wife of D, who is son of R. R is mother of M, who is son of T.

=> M is brother of D

Thus, Ans - (B)

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### Question 23

Which among the following options is true if the expression ' $I + T \% J \times L \div K$ ' definitely true?

A L is the daughter of T

B K is the son-in-law of I

C I is the grandmother of L

D T is the father of J

E J is the brother of L

**Answer: B**

**Explanation:**

$I + T \% J \times L \div K$  implies I is the father of T and T is the mother of J and J is the sister of L and L is the son of K.

1) L is the son of K. So, L is male. So, (a) is incorrect

3) I is the father of T. So, I is male. So, (c) is incorrect.

4) T is the mother of J. So, T is female. So, (d) is incorrect

5) J is the sister of L. So, J is female. So, (e) is incorrect.

The correct answer is (b)

### Question 24

Which among the following expressions is false if Y is the son of X is definitely true?

A  $W \% L \times T \times Y \div X$

B  $W + L \times T \times Y \div X$

C  $X + L \times T \times Y \div W$

D  $W \$ X + L + Y + T$

E  $W \% X + T \times Y \div L$

**Answer: D**

**Explanation:**

(A) :  $W \% L \times T \times Y \div X =$  From the last part of the expression, it is clearly known that Y is son of X [ $Y \div X$ ]

(B) :  $W + L \times T \times Y \div X =$  From the last part of the expression, it is clearly known that Y is son of X [ $Y \div X$ ]

(C) :  $X + L \times T \times Y \div W =$  X is father of L, who is sister of T, who is sister of Y, and Y is son of W  
 $\Rightarrow$  W is the wife of X and hence Y is the son of X

(D)  $W \$ X + L + Y + T =$  W is the wife of X, who is father of L, who is father of Y, who is father of T.  
 $\Rightarrow$  Y is the grandson of X

(E)  $W \% X + T \times Y \div L =$  W is mother of X, who is father of T and T is sister of Y, who is son of L  
 $\Rightarrow$  L is the wife of X and hence Y is the son of X.

Only, in (D) the expression is false.

**Question 25**

**What should come in the place of the question mark, to establish that T is the sister-in-law of Q in the expression?**

**$R \% T \times P ? Q + V$**

A  $\div$

B  $\%$

C  $\times$

D  $\$$

E Either  $\$$  or  $\times$

**Answer: D**

**Explanation:**

In the expression,  $R \% T \times P ? Q + V$

R is the mother of T and T is the sister of P.

Now, for T to be the sister in law of Q,  $\Rightarrow$  Q must be married to P.

The only option available for that is '\$'

$\Rightarrow$  Now, P is wife of Q and hence T is sister-in-law of Q

Ans - (D)

**Instructions**

Study the following information and answer the following questions given below:

Eight people --- E, F, G, H, J, K, L and M are sitting around the circular table facing the center. Each of them is of a different profession --- Chartered Accountant, Columnist, Doctor, Engineer, Financial Analyst, Lawyer, Professor and Scientist but not necessarily in the same order. F is sitting second to the left of K. The Scientist is an immediate neighbour of K. There are only three people between the Scientist and E. Only one person sits between the Engineer and E. The Columnist is to the immediate right of the Engineer. M is second to the right of K. H is the Scientist. G and J are immediate neighbours of each other. Neither G nor J is an Engineer. The Financial Analyst is to the immediate left of F. The Lawyer is second to the right of the Columnist. The Professor is an immediate neighbour of the Engineer. G is second to the right of the Chartered Accountant.

Question 26

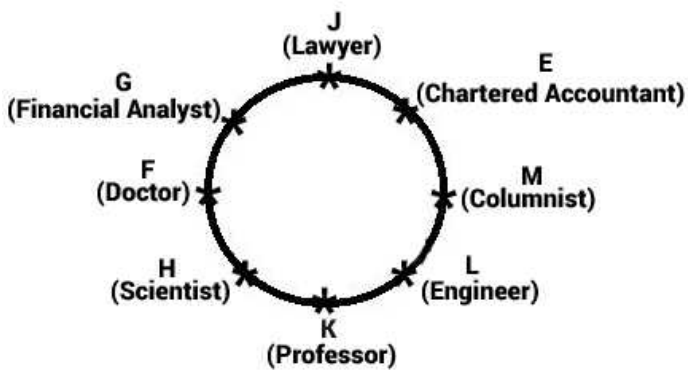
Who is the second to the right of E?

- A The Lawyer
- B G
- C The Engineer
- D F
- E K

Answer: B

Explanation:

Based on the information in the question, the seating arrangement of the group is as follows:



G, the financial analyst, is second to the right of E.

Question 27

Who amongst the following is the Professor?

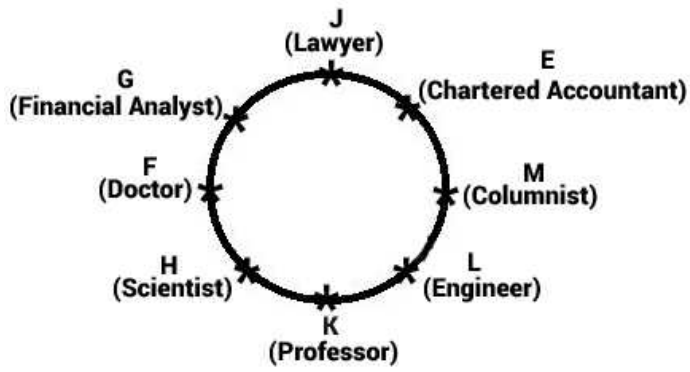
- A F
- B L
- C M
- D K
- E J

Answer: D

Explanation:

Based on the information in the question, the seating arrangement of the group is as follows:





G, the financial analyst, is second to the right of E.  
**Question 28**

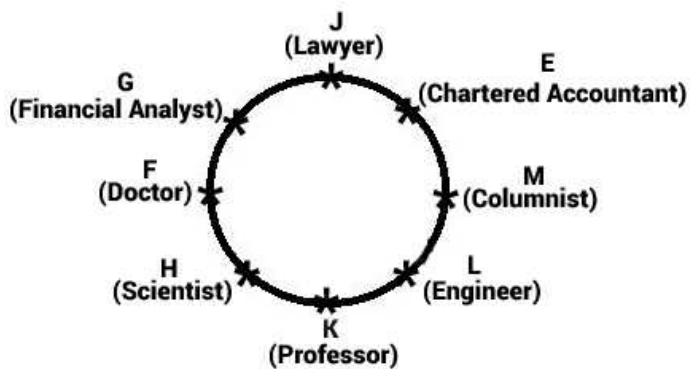
Four of the following five are alike in a certain way based on the given arrangement and hence form a group. Which of the following does not belong to that group?

- A Chartered Accountant - H
- B M - Doctor
- C J - Engineer
- D Financial Analyst - L
- E Lawyer - K

**Answer: C**

**Explanation:**

Based on the information in the question, the seating arrangement of the group is as follows:



G, the financial analyst, is second to the right of E.

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**Question 29**

What is the position of L with respect to the Scientist?

- A Third to the left
- B Second to the right

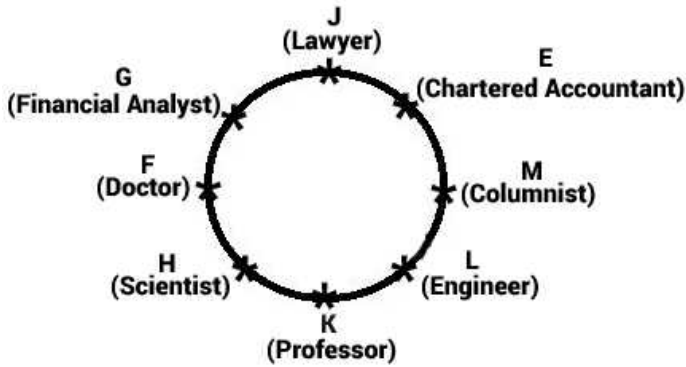


- C Second to the left
- D Third to the right
- E Immediate right

Answer: B

**Explanation:**

Based on the information in the question, the seating arrangement of the group is as follows:



G, the financial analyst, is second to the right of E.

**Question 30**

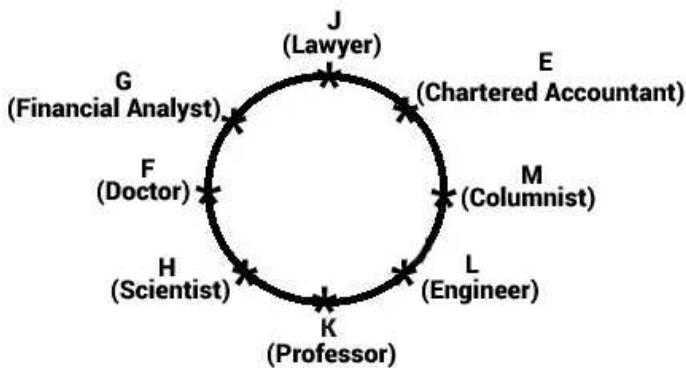
Which of the following statements is true according to the given arrangement?

- A The Lawyer is second to the left of the Doctor
- B E is an immediate neighbour of the Financial Analyst
- C H sits exactly between F and the Financial Analyst
- D Only four people sits between the Columnist and F
- E All of the given statements are true

Answer: A

**Explanation:**

Based on the information in the question, the seating arrangement of the group is as follows:



G, the financial analyst, is second to the right of E.

**Instructions**

In each of the questions, below two/three statements are given followed by conclusions/groups of conclusions numbered I and II. You

assume all the statements to be true even if they seem to be at variance from the commonly known facts and then decide which of the given two conclusions logically follows from the information given in the statements.

Give answer A if only conclusion I follows

Give answer B if only conclusion II follows

Give answer C if either I or II follows

Give answer D if neither I nor II follows

Give answer E if both I and II follows

**Question 31**

**Statements:** Some squares are circle.

No circle is a triangle.

No line is square .

**Conclusions:** I. All squares can never be triangles.

II. Some lines are circles.

A Only conclusion I follows

B Only conclusion II follows

C Either I or II follows

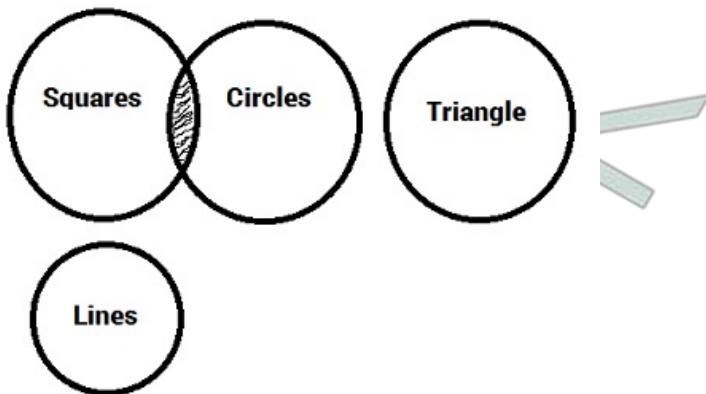
D Neither I nor II follows

E Both I and II follows

**Answer:** A

**Explanation:**

The Venn diagram for the given syllogism is as follows:



It is given that no circle is a triangle. So, the area that's shaded can never be a triangle. So, all squares can never be triangles.

In the given diagram, no line is a circle. So, to assume that at least some lines are circles in "every" case is unfounded. So, the correct answer is (a)

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**Question 32**

**Statements:** Some squares are circles.

No circle is a triangle.

No line is a square.

**Conclusions:** I. No triangle is a square.

II. No line is a circle.

A Only conclusion I follows

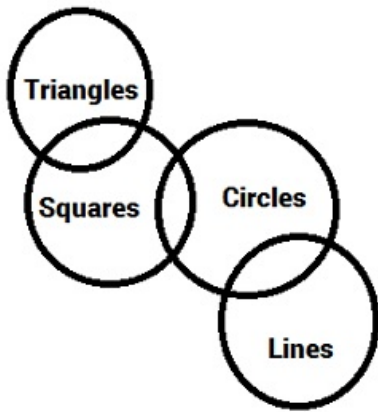
B Only conclusion II follows

- C Either I or II follows
- D Neither I nor II follows
- E Both I and II follows

**Answer: D**

**Explanation:**

The Venn diagram for the given syllogism is as follows:



In this diagram all the statements are satisfied but both the conclusions are not implied. So, the correct answer is (d)

**Question 33**

**Statements: All songs are poems.**

**All poems are rhymes.**

**No rhyme is a paragraph.**

**Conclusions: I. No song is a paragraph.**

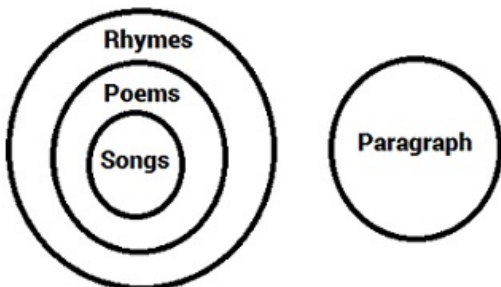
**II. No poem is a paragraph.**

- A Only conclusion I follows
- B Only conclusion II follows
- C Either I or II follows
- D Neither I nor II follows
- E Both I and II follows

**Answer: E**

**Explanation:**

The Venn diagram for the given syllogism is as follows:



Since no rhyme is a paragraph, it's subsets are also not paragraphs.

Question 34

Statements: All songs are poems.

All poems are rhymes.

No rhyme is a paragraph.

Conclusions: I. All rhymes are poems.

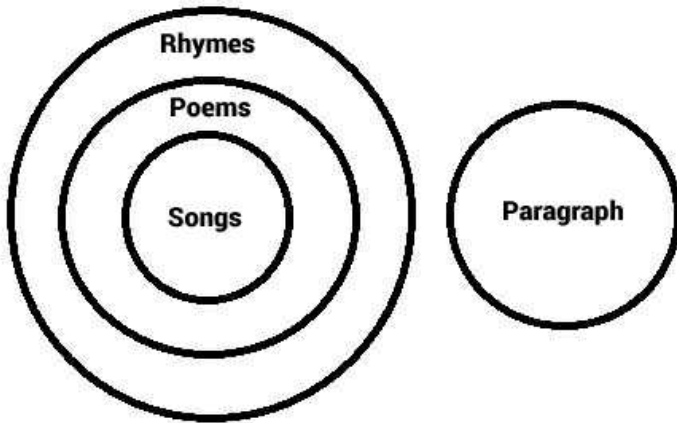
II. All songs are rhymes.

- A Only conclusion I follows
- B Only conclusion II follows
- C Either I or II follows
- D Neither I nor II follows
- E Both I and II follows

Answer: B

Explanation:

The Venn diagram for the given syllogism is as follows:



We can say that "all" the elements of a sub set are in the super set. But not vice versa. Hence answer is (b)

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Question 35

Statements: Some dewes are drops.

All drops are stones.

Conclusions: I. Atleast some dewes are stones

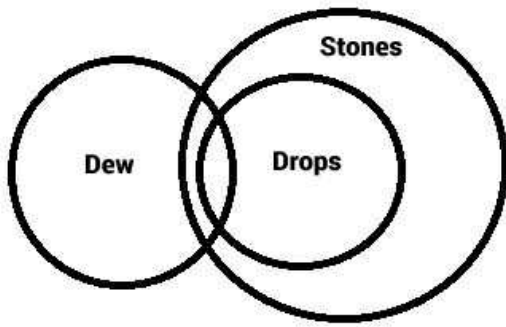
II. Atleast some stones are drops.

- A Only conclusion I follows
- B Only conclusion II follows
- C Either I or II follows
- D Neither I nor II follows
- E Both I and II follows

Answer: E

Explanation:

The Venn diagram for the given syllogism is as follows:



Based on the diagram, we can conclude that both the conclusions are implied. Hence the answer is (e)

#### Instructions

Each of the question below consists of a question and two statements are numbered I and II given below it. You have to decide whether the data given in the statements are sufficient to answer the questions. Read both the statements and -

#### Question 36

**Seventeen people are standing in straight line facing south. What is Bhavna's position from the left end of the line?**

**I. Sandeep is standing second to the left of Sheetal. Only five people stand between Sheetal and the one who is standing at the extreme right end of the line. Four people stand between Sandeep and Bhavna.**

**II. Anita is standing fourth to the left of the Sheetal. Less than three people are standing between Bhavna and Anita.**

- A** if the data in the statement I alone are sufficient to answer the question, while the data in statement II are not sufficient to answer the question.
- B** if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- C** if the data either in statement I alone or statement alone are sufficient to answer the question'
- D** if the data neither in statement I nor II are sufficient to answer the questions.
- E** if the data in both statements I and II together are necessary to answer the questions.

**Answer: A**

#### Explanation:

I : There are 5 people standing between Sheetal and the one standing at extreme right. Since all are facing South, Sheetal's position from right end is 7th.

=> Sandeep's position from right end is 9th. Since, 4 people are standing between Sandeep and Bhawna

∴ Bhawna' position from right end can be either 4th or 14th and thus from left end will be 14th or 4th.

Thus, I alone is not sufficient.

II alone is also insufficient as there is no data about the position of the people.

I & II : Anita is standing fourth to the left of Sheetal. => Anita's position from right end is 11th.

Now, less than three people are standing between Anita and Bhawna. Thus, Bhawna's position from right end = 14th.

∴ Bhawna's position from left end = 4th

**Thus, I & II together are sufficient.**

#### Question 37

**Five letters --- A, E, G, N and R are arranged left to the right according to certain conditions. Which letter is placed third?**

**I. G is placed second to the right of A. E is to the immediate right of G. There are only two letters between R and G.**

**II. N is exactly between A and G. Neither A nor G is at the extreme end of the arrangement.**

- A if the data in the statement I alone are sufficient to answer the question, while the data in statement II are not sufficient to answer the question.
- B if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- C if the data either in statement I alone or statement alone are sufficient to answer the question'
- D if the data neither in statement I nor II are sufficient to answer the questions.
- E if the data in both statements I and II together are necessary to answer the questions.

**Answer: C**

**Explanation:**

I : G is second to the right of A and E is immediate right of G. => A \_ G E.

Now, there are two letters between R and G.

case 1 : R is to the right of G. Then, the arrangement will be => A \_ G E \_ R. There are 6 letters.

Hence, it is invalid.

case 2 : R is to the left of G. Then, the arrangement will be => R A \_ G E.

The missing blank will be N. => R A N G E

∴ The third letter is 'N'.

**I alone is sufficient.**

II : N is between A & G while they are not at extreme end.

=> A and G will be at 2nd and 4th position and N will be at 3rd.

E.g- \_ A N G \_ and \_ G N A \_

**II alone is sufficient.**

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**Question 38**

Six people - S, T, U, V, W and X are sitting around a circular table facing the centre. What is T's position with respect to X?

I. Only two people sit between U and W. X is second to the left of W. V and T are immediate neighbours of each other.

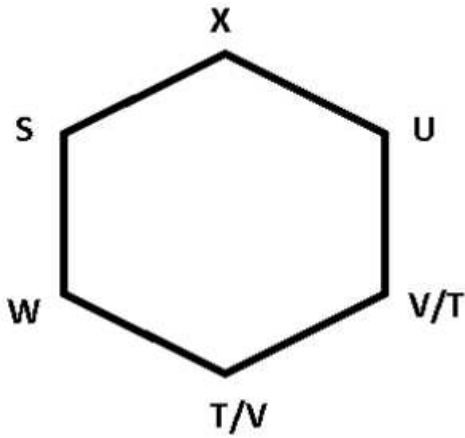
II. T is to the immediate right of V. There are only two people between T and S. X is an immediate neighbour of S but not of V.

- A if the data in the statement I alone are sufficient to answer the question, while the data in statement II are not sufficient to answer the question.
- B if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- C if the data either in statement I alone or statement alone are sufficient to answer the question'
- D if the data neither in statement I nor II are sufficient to answer the questions.
- E if the data in both statements I and II together are necessary to answer the questions.

**Answer: B**

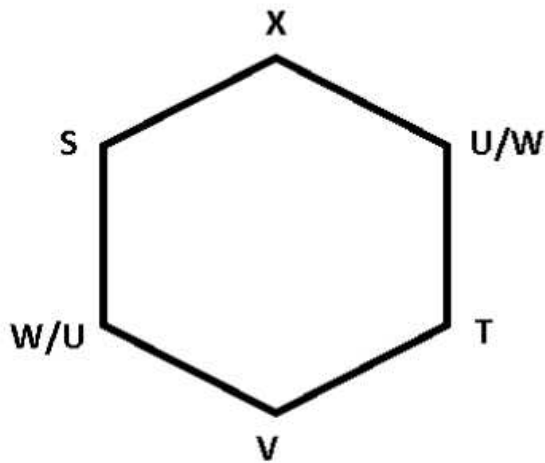
**Explanation:**

I :



As, we can see in the above arrangement, position of T is not specific. T can be either opposite or second to the left of X.  
Thus, I alone is **not** sufficient.

II :



T is second to the left of X.

Thus, II alone is sufficient.

**Instructions**

Read the following information carefully and answer the given questions:

The convenience of online shopping is what I like best about it. where else can you shop even at midnight wearing your night suit? You do not have to wait in a line or wait till the shop assistant is ready to help you with your purchases. It is a much better experience as compared to going to a retail store. — A consumer's view.

**Question 39**

Which of the following can be strong argument in favour of retail store owners?

- A Online shopping portals offer a great deal of discounts which retail stores offer only during the sale season'
- B One can compare a variety of products online which cannot be done at retail stores
- C Many online shopping portals offer the 'cash on delivery' feature which is for those who are sceptical about online payments
- D Many consumer prefer at retail stores which are nearer to their houses
- E In online shopping, the consumer may be deceived as he cannot touch the product he is paying for

**Answer: C**



**Question 40**

**Which of the following can be inferred from the given information? (An inference is something that is not directly stated but can be inferred from the given information)**

- A One can shop online only at night
- B Those who are not comfortable using computers never enjoy the experience of online shopping
- C All retail stores provide shopping assistance to each and every customer
- D The consumer whose view is presented has shopped at retail stores as well as online
- E The consumer whose view is presented does not have any retail stores in her vicinity

**Answer: E**

## **SBI Clerk Free Mock Test (Latest Pattern)**

**Instructions**

For the following questions answer them individually

**Question 41**

**Read the following information carefully and answer the given question:**

**Many manufacturing companies are now shifting base to the rural areas of the country as there is a scarcity of space in urban areas. Analyst say that this shift will not have a huge impact on the prices of the products manufactured by these companies as only about 30% consumers live in urban areas.**

**Which of the following may be a consequence of the given information?**

- A The prices of such products will decrease drastically in the urban areas
- B People living in urban areas will not be allowed to work in such manufacturing companies
- C These manufacturing companies had setups in the urban areas before shifting base
- D Those who had already migrated to the urban areas will not shift back to rural areas
- E The number of people migrating from rural areas in search of jobs may reduce

**Answer: E**

**Question 42**

**Read the following information carefully and answer the given question:**

**'Pets are not allowed in the park premises'-**

**A notice put up at the park entrance by the authority that is responsible for maintenance of the park.**

**Which of the following can be assumption according to the given information? ( An assumption is something that is supposed or taken for granted)**

- A At least some people who visits the park have pets
- B This the only park which does not allow pets
- C People who ignored this notice were fined
- D There are more than one entrances to the park
- E Many people have now stopped visiting the park

**Answer: A**

**Instructions**



Read the following information carefully and answer the given questions:

Despite repeated announcements that mobile phones were not allowed in the examination hall, three students were caught with their mobile phones.

- A. Mobile phones nowadays have a lot of feature and it is easy to cheat with their help
- B. The invigilator must immediately confiscate the mobile phones and ask the students to leave the exam hall immediately
- C. Mobile phones are very expensive and leaving them in bags outside the exam hall is not safe
- D. The school authorities must ask the students to leave their phones in the custody of the invigilator before the exam in order to avoid thefts of mobile phones
- E. None of the other students were carrying their phones in the exam hall

**Question 43**

Which of the following among A, B, C, and D maybe a strong argument in favour of the three students who were caught with the mobile phone?

- A Only A
- B Both A and B
- C Both C and D
- D Only C
- E Both B and D

**Answer:** C

**Explanation:**

Despite the announcement of not bringing mobile phones, 3 student might have brought them because of the fear of theft. Also, the school authorities should have asked the students to leave their phones in the custody of the invigilator before the exam in order to avoid thefts of mobile phones.

Thus, both (C) and (D) are in favour of the three students.

=> Ans - (C)

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**Question 44**

Which of the following among A, B, and E may be the reason behind the school making such announcements before the exam?

- A Only B
- B Both B and E
- C Both A and B
- D Only A
- E Only E

**Answer:** D

**Explanation:**

The reason behind the school making such announcements before the exam may be that mobile phones nowadays have a lot of feature and it is easy to cheat with their help.

Thus, only (A) may be the reason behind such announcements.

=> Ans - (D)

**Question 45**

Which of the following among A, B, D and E can be immediate course of action for the invigilator?

- A Only B
- B Both A and D
- C Only A
- D Both D and E
- E Only E

**Answer: A**

**Explanation:**

Since, there were repeated announcements of not to bring mobile phones, and despite breaking the rule by the three students, now the invigilator must immediately confiscate the mobile phones and ask the students to leave the exam hall immediately.

Thus, only (B) can be immediate course of action for the invigilator.

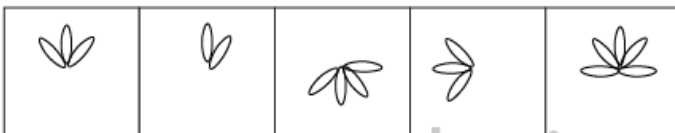
=> Ans - (A)

**Instructions**

In each of the questions given below which one of the five answer figure should come after the problem figure, if the sequence were continued ?

**Question 46**

**Problem figures**



**Answer figures**



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

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

**Answer: E**

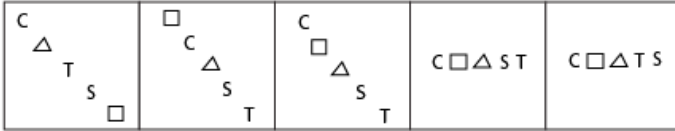
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Question 47

Problem figures



Answer figures



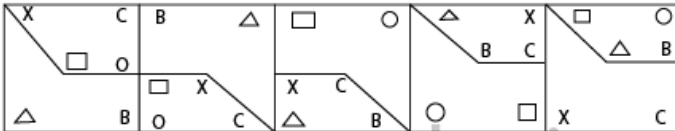
(1) (2) (3) (4) (5)

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

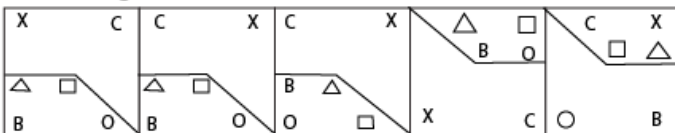
Answer: C

Question 48

Problem figures



Answer figures



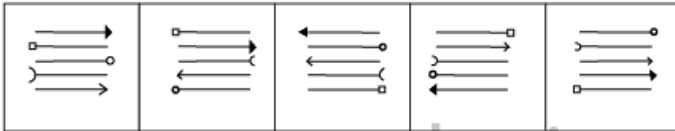
(1) (2) (3) (4) (5)

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

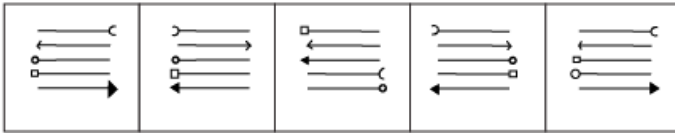
Answer: B

Question 49

Problem figures



Answer figures



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

A (1)

B (2)

C (3)

D (4)

E (5)

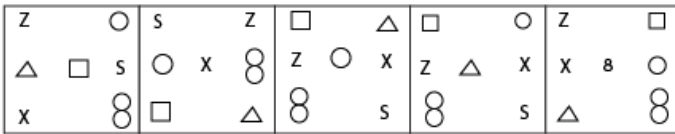
Answer: A

Question 50

Problem figures



Answer figures



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

A (1)

B (2)

C (3)

D (4)

E (5)

Answer: E

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## General Awareness

### Instructions

For the following questions answer them individually

### Question 51

Who is the Captain of Australian Cricket Team, which currently (March 2013) Visited India?

- A Michael Clarke
- B Shane Watson
- C Shane Warne
- D Michael Hussey
- E Ricky Ponting

Answer: A

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### Question 52

Government as part of the recapitalisation plan, infused capital State Bank of India recently. Indicate the approximate capital infusion.

- A Rs. 500 cr.
- B Rs. 1,000 cr.
- C Rs. 1,500 cr.
- D Rs. 2,000 cr.
- E Rs. 3,000 cr.

Answer: E

### Question 53

The NRI's while investing in the equity of a company cannot buy more than prescribed percentage of the paid-up capital of that company. What is the prescribed percentage?

- A 2%
- B 3%
- C 4%
- D 5%
- E 6%

Answer: A

### Question 54

Every year March 20 is celebrated as what day?

- A World Sparrow Day
- B International Women's Day

- C World Cuckoo Day
- D International Child Day
- E International Mother's Day

**Answer: A**

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**Question 55**

One of the famous Indian Sports person released his/her autobiography -- 'Playing to Win' in November 2012. Name the sports person correctly?

- A Saina Nehwal
- B Mary Kom
- C Yuvaraj Singh
- D Sachin Tendulkar
- E Sushil Kumar

**Answer: A**

**Question 56**

Which of the following terms is associated with the game of Cricket?

- A Bouncer
- B Love
- C Goal
- D Mid Court
- E Collision

**Answer: A**

**Question 57**

Who is the author of the book 'Women of Vision'?

- A Ravinder Singh
- B Preeti Shenoy
- C Amish Tripathi
- D Durjoy Dutta
- E Alam Srinivas

**Answer: E**

**SBI PO Free Mocks (Latest Pattern)**

**Question 58**

**Prof. Muhammad Yunus, the recipient of the Nobel Peace Prize 2006 is the exponent of which of the following concepts in the field of banking?**

- A Core Banking
- B Micro Credit
- C Retail Banking
- D Real Time Gross Settlement
- E Internet Banking

**Answer: B**

**Question 59**

**Invisible Export means export of .....**

- A Services
- B Prohibited goods
- C Restricted goods
- D Goods as per OGL list
- E Other than those given as options

**Answer: A**

**Question 60**

**The European Union has adopted which of the following as a common currenct?**

- A Dollar
- B Dinar
- C Yen
- D Euro
- E Peso

**Answer: D**

## **SBI Clerk Free Mock Test (Latest Pattern)**

**Question 61**

**Banks in India are required to maintain a portion of their demand and the time liabilities with the Reserve Bank of India. This portion is celled.....**

- A Statutory Liquidity Ratio
- B Cash Reserve Ratio
- C Bank Deposit

- D Reserve Repo
- E Government Securities

**Answer: B**

**Question 62**

**Pre-shipment finance is provided by the banks only to.....**

- A Credit Card Holders
- B Student aspiring for further studies
- C Brokers in equity market
- D Village Artisans
- E Exports

**Answer: E**

**Question 63**

**Banking Ombudsman is appointed by .....**

- A Government of India
- B State Governments
- C RBI
- D ECGC
- E Exim Bank

**Answer: C**

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**Question 64**

**The Holidays for the Banks are declared as per .....**

- A Reserve Bank Act
- B Banking Regulation Act
- C Negotiable Instruments Act
- D Securities and Exchange Board of India Act
- E Companies Act

**Answer: C**

**Question 65**

**Interest on Savings deposit nowadays is .....**

- A Fixed by RBI



- B Fixed by the respective Banks
- C Fixed by the Depositors
- D Fixed as per the contract between Bank and the Consumer Court
- E Not paid by the Bank

**Answer: B**

**Question 66**

Interest below which a bank is not expected to lend to customers is known as .....

- A Deposit Rate
- B Base Rate
- C Prime Lending Rate
- D Bank Rate
- E Discount Rate

**Answer: B**

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**Question 67**

The customer's by opening and investing in the Tax Saver Deposit Account Scheme in a Bank would get benefit under .....

- A Sales Tax
- B Customs Duty
- C Excise Duty
- D Professional Tax
- E Income Tax

**Answer: E**

**Question 68**

In banking business, when the borrowers avail a Term Loan, initially they are given a repayment holiday and this is referred as .....

- A Subsidy
- B Interest Waiver
- C Re-phasing
- D Interest concession
- E Moratorium

**Answer: E**

**Question 69**

One of IT company from India has become the first Indian Company to trade on NYSE Euronext London and Paris markets from February 2013 onwards. Which is this company ?

- A Wipro Infotech Ltd.
- B L & T Infotech
- C HCL Technologies Ltd.
- D Infosys Technologies Limited
- E Polaris Financial Technology Ltd.

**Answer: D**

**Question 70**

BSE (Bombay Stock Exchange), the oldest stock exchange in Asia has joined hands with one more International index in February 2013. This association has resulted in change of name effected?

- A Dow Jones Index
- B NASDAQ BSE Index
- C S&P; BSE Index
- D Euronext BSE Index
- E Other than those given as options

**Answer: C**

**Question 71**

A non-performing asset is .....

- A Money at call and short notice
- B An asset that ceases to generate income
- C Cash balance in till
- D Cash balance with RBI
- E Balance with other banks

**Answer: B**

**Question 72**

RBI has released its guidelines for entry of new banks in the private sector in the month of February 2013. One of the norms is at least a prescribed percentage of branches of new bank should be set in unbanked rural centres with a population of upto 9,999 people. What is the percentage of such branches prescribed in the noms?

- A 10%
- B 15%
- C 18%

- D 25%
- E Other than those given as options

**Answer: D**

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### Question 73

The Union Budget of 2013-14 proposed by the Finance Minister on 28th February 2013 announced introduction of new variety of bonds by the Government. What is the name of these bonds?

- A Deep Discount Bonds
- B Zero Coupon Bonds
- C Bullet Bonds
- D Inflation Indexed Bonds
- E Inflation Variable Bonds

**Answer: D**

### Question 74

Government usually classify its expenditure in term of planned and non-planned expenditure. Identify, which is the correct definition of planned expenditure?

- A It represents the expenditure of all the State Governments
- B It represents the total expenditure of all the Central Governmnet
- C It is the expenditure which is spent through centrally sponsored programmes and flagship schemes of Government
- D It represents the expenditure incurred on Defence
- E Other than those given as options

**Answer: E**

### Explanation:

Planned Expenditure - The budget support to the Central Plan and the Central assistance to State and Union Territory plans.

### Question 75

Which of the following organization is made specifically responsible for empowering Micro, Small and Medium enterprises in India?

- A NABARD
- B RBI
- C SIDBI
- D ECGC
- E SEBI

**Answer: C**

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Question 76

'C' in CPU denotes.....

- A Central
- B Common
- C Convenient
- D Computer
- E Circuitry

Answer: A

Question 77

A joystick is primarily used to/for .....

- A Central sound on the screen
- B Computer gaming
- C Enter text
- D Draw pictures
- E Print text

Answer: B

Question 78

Which is not a storage device?

- A A CD
- B A DVD
- C A floppy disk
- D A printer
- E A Hard disk

Answer: D

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Question 79

Which of the following uses a handheld operating system?

- A A supercomputer
- B A personal computer
- C A laptop

D A mainframe

E A PDA

**Answer: E**

**Question 80**

To display the contents of a folder in Windows Explorer you should .....

A click on it

B collapse it

C name it

D give it a password

E rename it

**Answer: A**

**Explanation:**

To display the contents of a folder in Windows Explorer you should click on it.

**Question 81**

The CPU comprises of Control, Memory and ..... Units.

A Microprocessor

B Arithmetic/Logic

C Output

D ROM

E Input

**Answer: B**

## SBI PO Free Mocks (Latest Pattern)

**Question 82**

..... is the most important/powerful computer in a typical network.

A Desktop

B Network client

C Network server

D Network station

E Network Switch

**Answer: C**

**Question 83**

A(n) ..... appearing on a web page opens another document when clicked.

- A anchor
- B URL
- C hyperlink
- D reference
- E heading

**Answer: C**

**Question 84**

Which of the following refers to the rectangular area for displaying information and running programs?

- A Desktop
- B Dialog box
- C Menu
- D Window
- E Icon

**Answer: B**

## **SBI Clerk Free Mock Test (Latest Pattern)**

**Question 85**

..... is a window utility program that locates and eliminates unnecessary fragments and rearranges files unused disk space to optimize operations/

- A Backup
- B Disk Cleanup
- C Disk Defragmenter
- D Restore
- E Disk Restorer

**Answer: C**

**Question 86**

Which of the following refers to too much electricity and may cause a voltage surge?

- A Anomaly
- B Shock
- C Spike
- D Virus
- E Splash

**Answer: C**

**Question 87**

The software that is used to create text-based documents are referred to as .....

- A DBMS
- B suites
- C spreadsheets
- D presentation software
- E word processor

**Answer: E**

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**Question 88**

.....devices convert human-understandable data and programs into a form that the computer can process.

- A Printing
- B Output
- C Solid state
- D Monitor
- E Input

**Answer: E**

**Question 89**

Effective Selling Skills depends on .....

- A Number of languages known to the DSA
- B Data on marketing staff
- C Information regarding IT market
- D Knowledge of related markets
- E Ability to talk fast

**Answer: D**

**Question 90**

A Direct Selling Agent (DSA) is required to be adept in .....

- A Surrogate Marketing
- B Training Skills
- C Communication Skills
- D Market Research

E OTC Marketing

Answer: C

## Banking Daily Free Topic Test

### Question 91

Leads can be best sourced from .....

- A Foreign customers
- B Yellow pages
- C Distionary
- D List of vendors
- E Local supply chains

Answer: B

### Question 92

A successful marketing person requires one of the following qualities .....

- A Empathy
- B Sympathy
- C Insistence
- D Aggressiveness
- E Pride

Answer: B

### Question 93

Innovation in marketing is same as .....

- A Abbreviation
- B Communication
- C Creativity
- D Aspiration
- E Research work

Answer: E

### Question 94

Market segmentation can be resorted to by dividing the target group as per .....

- A Income levels of customers



- B Age of the employees
- C Needs of the sales persons
- D Marketing skills of the employees
- E Size of the organization

**Answer: A**

**Question 95**

**Post-sales activities include .....**

- A Sales presentation
- B Customers feedback
- C Customer identification
- D Customer apathy
- E Product design

**Answer: B**

**Question 96**

**The 'USP' of a product denotes .....**

- A Usefulness of the product
- B Drawbacks of a product
- C Main functions
- D Number of allied products available
- E High selling features of a product

**Answer: E**

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**Question 97**

**The competitive position of a company can be improved by .....**

- A increasing the selling price
- B reducing the margin
- C ignoring competitors
- D increasing the cost price
- E understanding and fulfilling customers' needs

**Answer: E**

**Question 98**

**Value added services means .....**

- A Low cost products
- B High cost products
- C At par services
- D Additional services for the same cost
- E Giving discounts

**Answer: D**

**Question 99**

**The target market for Debit Card is .....**

- A All existing account-holders
- B All agriculturists
- C All DSAs
- D All vendors
- E All outsourced agents

**Answer: A**

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**Question 100**

**A good Brand can be built-up by way of .....**

- A Customer grievances
- B Break-down of IT support
- C Old age
- D Large number of products
- E Consistent offering of good services

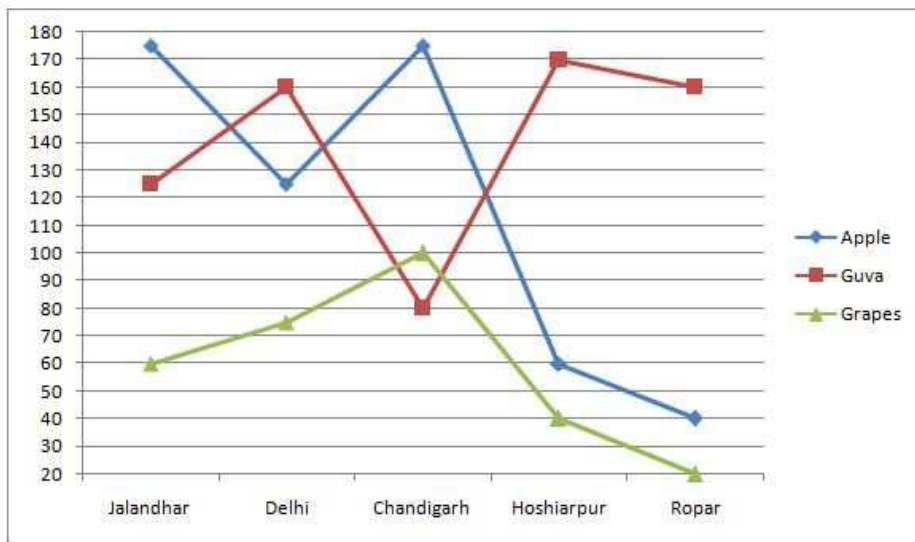
**Answer: E**

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**Data Analysis**

**Instructions**

Study the following graph carefully to answer the questions that follow:  
Cost of three different fruits in (rupees per kg) in five cities



**Question 101**

In which city is the difference between the cost of one kg. of apple and cost of one kg. of guava lowest?

- A Jalandhar
- B Delhi
- C Chandigarh
- D Hoshiarpur
- E Ropar

**Answer: B**

**Explanation:**

Difference of the cost of two fruits in Jalandhar =  $175 - 125 = 50$ , in Delhi =  $160 - 125 = 35$ , in Chandigarh =  $175 - 80 = 95$ , in Hoshiarpur =  $170 - 60 = 110$ , in Ropar =  $160 - 40 = 120$ . Hence in Delhi, it is the lowest.

**SBI PO Free Mocks (Latest Pattern)**

**Question 102**

Cost of one kg grape in Jalandhar is approximately what per cent of cost of two kgs. of guavas in Chandigarh?

- A 66
- B 24
- C 28
- D 38
- E 58

**Answer: D**

**Explanation:**

Cost of 1kg grape in Jalandhar = 60

Cost of 2kg guavas in Chandigarh =  $\text{Rs}(2 \times 80) = \text{Rs } 160$

Required percentage =  $60/160 \times 100 = 37.5\%$

**Question 103**

What total amount will Ram pay to the shopkeeper for purchasing 3 kgs. of apples and 2 kgs. guavas in Delhi?

- A Rs. 535
- B Rs. 455
- C Rs. 695
- D Rs. 625
- E Rs. 495

**Answer: C**

**Explanation:**

Amount of 3kg apples =  $3 \times 125 = \text{Rs } 375$

Amount of 2kg guavas =  $2 \times 160 = \text{Rs } 320$

Total amount =  $\text{Rs}(375+150) = \text{Rs } 695$

**Question 104**

Ravinder had to purchase 180 kgs. of grapes from Hoshiarpur. Shopkeeper gave him discount 4% per kg. What amount did he pay to the shopkeeper after the discount?

- A Rs. 6,912
- B Rs. 6,104
- C Rs. 6,340
- D Rs. 6,550
- E Rs. 6,410

**Answer: A**

**Explanation:**

The price of grapes at Hoshiarpur = Rs.40 per kg.

Cost of 180 kg of grapes =>  $180 \text{ kg} \times \text{Rs.}40 \text{ per kg} = \text{Rs.}7200$

Price of grapes after discount =>  $96\% \text{ of Rs.}7200 \Rightarrow \text{Rs.}6912$

**SBI Clerk Free Mock Test (Latest Pattern)**

**Question 105**

What is the respective ratio between the cost of five kg. of apples from Ropar and the cost of four kg. grapes from Chandigarh?

- A 3: 2
- B 2: 3
- C 2:1
- D 1:2
- E 1:3

**Answer: D**

**Explanation:**

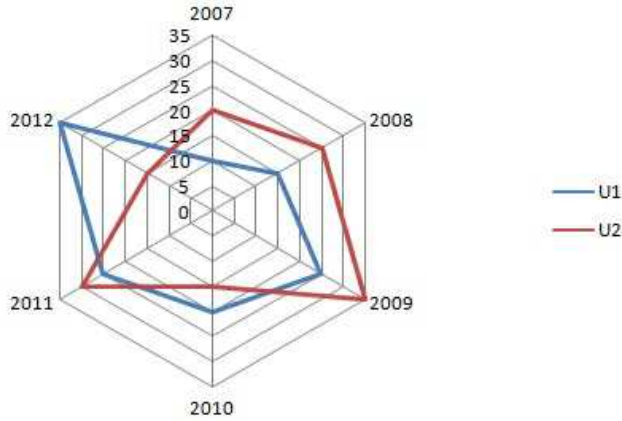
The cost of apples in Ropar = Rs. 40/ kilo

The cost of grapes in Chandigarh = Rs. 100/ kilo

So, the required ratio =  $5 * 40 : 4 * 100 = 200 : 400 = 1 : 2$

**Instructions**

Study the radar graph carefully and answer the questions that follows.



**Question 106**

What was the difference between the number of students in university-1 in the year 2010 and the number of students in university-2 in the year 2012?

- A Zero
- B 5,000
- C 15,000
- D 10,000
- E 1,000

**Answer: B**

**Explanation:**

Number of students in university 1 in year 2010 = 20000

Number of students in university 2 in 2012 = 15000

Difference = 5000

**Question 107**

What is the sum of the number of students in university 1 - in the year 2007 and the number of students in university-2 in the year 2011 together?

- A 50000
- B 55000
- C 45000
- D 57000
- E 40000

**Answer: E**

**Explanation:**

Students in university 1 in 2007 = 10000

Students in university 2 in 2011 = 30000

Sum = 10000+30000 = 40000

## SBI Clerk Previous Papers (Download PDF)

**Question 108**

If 25% of the students in university-2 in the year 2010 were females, what was the number of male students in the university-2 in the year 2010?

- A 11250
- B 12350
- C 12500
- D 11500
- E 11750

**Answer: A**

**Explanation:**

Total number of students = 15000

Number of males = 75% of 15000 = 11250.

**Question 109**

What was the per cent increase in the number of students in university-1 in the year 2011 as compared to the previous year?

- A 135
- B 15
- C 115
- D 25
- E 35

**Answer: D**

**Explanation:**

Number of students in university 1 in 2011 = 25000 and in 2010 = 20000

Increment % =  $\frac{25000-20000}{20000} * 100 = 25\%$ .

**Question 110**

In which year was the difference between the number of students in university-1 and the number of students in university-2 highest?

- A 2008
- B 2009
- C 2010
- D 2011

E 2012

Answer: E

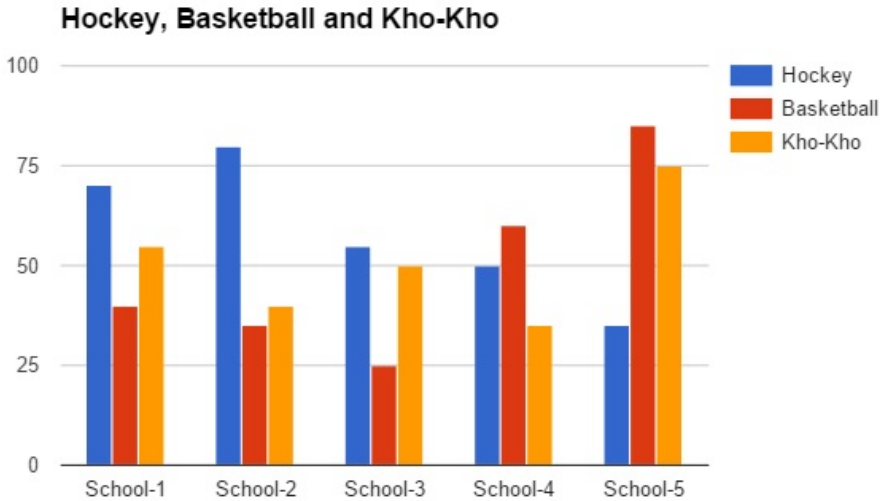
Explanation:

The highest difference occurs when the two points corresponding to a particular year in a graph are the farthest. This occurs in 2012.

## Banking Daily Free Topic Test

Instructions

Study the graph carefully to answer the questions that follow.



Question 111

What is the total number of players participating in hockey from all the five schools together?

- A 324
- B 288
- C 342
- D 284
- E 248

Answer: B

Explanation:

Number of students participating in hockey from different schools are listed below.

Number of student participating in hockey

from school - 1 = 68

from school - 2 = 80

from school - 3 = 54

from school - 4 = 50

from school - 5 = 36

Total number of players participating in hockey from all five schools together

=  $(68+80+54+50+36)$

= 288

**Question 112**

What is the respective ratio between number of players participating in basketball from school-1 and the number of players participating in Kho-Kho from school-3?

- A 5: 7
- B 7: 9
- C 6: 8
- D 9: 7
- E 5: 8

**Answer: C**

**Explanation:**

Number of players participating in basket ball from school - 1 = 37.5

Number of players participating in Kho-Kho from school - 3 = 50

Hence ratio between them =  $37.5 : 50 = 3 : 4 = 6 : 8$

**Question 113**

In which school is the number of players participating in hockey and basketball together second highest?

- A School-1
- B School-2
- C School-3
- D School-4
- E School-5

**Answer: B**

**Explanation:**

Number of students in hockey and basketball in school 1 =  $70+60 = 130$

Number of students in hockey and basketball in school 2 =  $80+37.5 = 117.5$

In school 2 the number is second highest.

**Question 114**

Number of players participating in Kho-Kho from school-4 is what percent of number of players participating in hockey from school-2?

- A 42
- B 48
- C 36
- D 40
- E 60

**Answer: D**

**Explanation:**



Number of students participating in hockey = 80

Number of students participating in kho-kho from school 4 = 32

Percentage =  $\frac{32}{80} \times 100 = 40\%$

**Question 115**

25% of the number of players participating in hockey from school-5 are females. What is the number of hockey players who are males in school-5?

- A 15
- B 18
- C 30
- D 21
- E 27

**Answer:** E

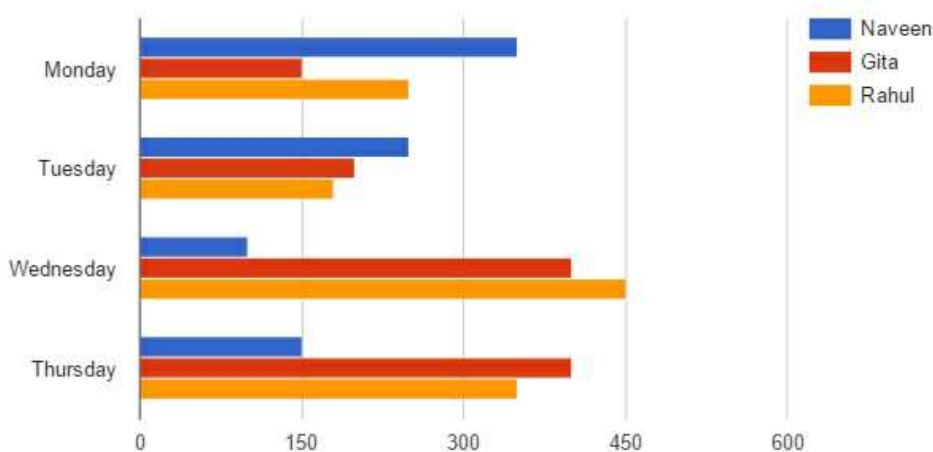
**Explanation:**

Number of male hockey players = 75% of 36 = 27

**Instructions**

Study the following bar-graph carefully and answer the following questions:

**Monday, Tuesday, Wednesday and Thursday**



**Question 116**

What is the Gita's average earnings over all the days together?

- A Rs. 285
- B Rs. 290
- C Rs. 320
- D Rs. 310
- E Rs. 315

**Answer:** B

**Explanation:**

Gita's total earnings =  $400+420+200+140 = 1160$

Average =  $1160/4 = 290$

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### Question 117

What is the total amount earned by Rahul and Naveen together on Tuesday and Thursday together?

- A Rs. 1,040
- B Rs. 1,020
- C Rs. 980
- D Rs. 940
- E Rs. 860

**Answer:** D

#### **Explanation:**

Amount earned by Rahul on Tuesday and Thursday =  $180+340 = 520$

Amount earned by Naveen on Tuesday and Thursday =  $260+160 = 420$

Total =  $520+420 = 940$

### Question 118

Gita donated her earnings of Wednesday to Naveen. What was Naveen's total earnings on Wednesday after Gita's donation?

- A Rs. 520
- B RS. 550
- C Rs. 540
- D Rs. 560
- E Rs. 620

**Answer:** C

#### **Explanation:**

Gita's Wednesday earning which is donated = 420

Naveen's earning =  $420+120 = 540$

### Question 119

What is the difference between Rahul's earnings on Monday and Gita's earnings on Tuesday?

- A Rs. 40
- B Rs. 20
- C Rs. 50
- D Rs. 30
- E Rs. 10

**Answer:** A

**Explanation:**

Rahul's earning on Monday = Rs 240

Gita's earning on Tuesday = Rs 200

Difference = Rs 40

## SBI PO Solved Previous Papers (Download PDF)

**Question 120**

What is the respective ratio between Naveen's earnings on Monday, Wednesday and Thursday?

- A 7: 3: 5
- B 8: 6: 5
- C 8: 7: 4
- D 9: 5: 4
- E 9: 3: 4

**Answer: E**

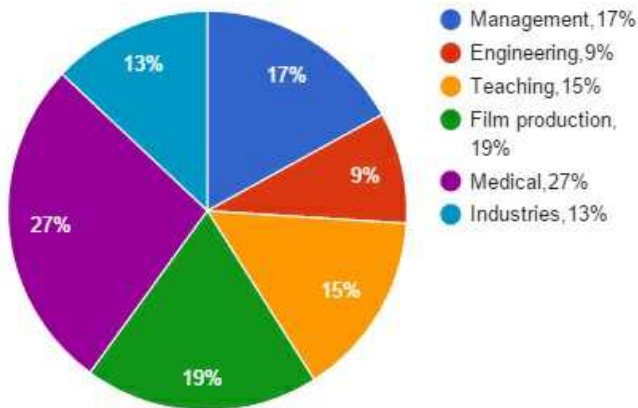
**Explanation:**

Required ratio = 360:120:160 = 9:3:4

**Instructions**

Study the following pie-chart and answer the following questions:

Total number of employees = 26800



**Question 121**

What is the difference between the total number of employees in teaching and medical profession together and the number of employees in management profession?

- A 6770
- B 7700
- C 6700
- D 7770
- E 7670

**Answer: C**

**Explanation:**

% of employees in teaching and medical =  $(15+27)\% = 42\%$  and in management =  $17\%$

$$\text{Difference} = (42-17)\% \text{ of } 26800 = \frac{25}{100} * 26800 = 6700$$

**Question 122**

In management profession three-fourth of the number of employees are female. What is the number of male employees in management profession?

- A 1239
- B 1143
- C 1156
- D 1289
- E 1139

**Answer: E**

**Explanation:**

$$\text{Nuner of males in management} = 17\% \text{ of } 25\% \text{ of } 26800 = \frac{17}{100} * \frac{25}{100} * 26800$$

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**Question 123**

25% employees from film production profession went on a strike. What is the number of employees from the film production who have not participated in the strike?

- A 3271
- B 3819
- C 3948
- D 1273
- E 1246

**Answer: B**

**Explanation:**

$$\text{Number of employees who did not participate in strike} = \frac{75}{100} * \frac{19}{100} * 26800 = 3819$$

**Question 124**

What is the total number of employees in engineering profession and industries together?

- A 5698
- B 5884
- C 5687
- D 5896
- E 5487

**Answer: D**

**Explanation:**

% of employees in engineering and industries =  $(13+9)\% = 22\%$

Number = 22% Of 16800 = 5896

**Question 125**

In teaching profession if three-fifth of the teachers are not permanent, what is the number of permanent teachers in teaching profession?

- A 1608
- B 2640
- C 1764
- D 1704
- E 1686

**Answer:** A

**Explanation:**

Number of permanent teachers =  $0.4 \times 0.15 \times 26800 = 1608$

## SBI PO Free Mocks (Latest Pattern)

**Instructions**

Study the table carefully to answer the questions that follows:

Monthly Bills												
Month	Landline Phone			Electricity			Landry			Mobile Phone		
	Ravi	Dev	Manu	Ravi	Dev	Manu	Ravi	Dev	Manu	Ravi	Dev	Manu
March	234	190	113	145	245	315	93	323	65	144	234	345
April	124	234	321	270	220	135	151	134	35	164	221	325
May	156	432	211	86	150	98	232	442	132	143	532	332
June	87	123	124	124	150	116	213	324	184	245	134	125
July	221	104	156	235	103	131	143	532	143	324	432	543

**Question 126**

What is the total amount of bill paid by Dev in the month of June for all the four commodities?

- A Rs. 608
- B Rs. 763
- C Rs. 731
- D Rs. 683
- E Rs. 674

**Answer:** C

**Explanation:**

Total bill of Dev in June =  $123+150+324+134 = 731$

**Question 127**

What is the average electricity bill paid by Manu over all the five months together?

- A Rs. 183
- B Rs. 149
- C Rs. 159
- D Rs. 178
- E Rs. 164

**Answer: C**

**Explanation:**

$$\text{Average electricity bill paid by Manu} = \frac{315+135+98+116+131}{5} = 159$$

**Question 128**

**What is the difference between the mobile phone bill paid by Ravi in the month of May and the laundry bill paid by the Dev in the month of March?**

- A Rs. 180
- B Rs. 176
- C Rs. 190
- D Rs. 167
- E Rs. 196

**Answer: A**

**Explanation:**

Mobile bill paid by ravi in May = Rs 143

Laundry bill paid by Dev in March = Rs 323

Difference = Rs(323-143) = Rs 180

## SBI Clerk Free Mock Test (Latest Pattern)

**Question 129**

**In which months respectively did Manu pay the second highest mobile phone bill and the lowest electricity bill?**

- A April and June
- B April and May
- C March and June
- D March and May
- E July and May

**Answer: D**

**Explanation:**

Manu paid the second highest mobile bill in March which was Rs 345 and the lowest electricity bill in May which was Rs 98.

**Question 130**

**What is the respective ratio between the electricity bill paid by Manu in the month of April and the mobile phone bill paid by Ravi in the month of June?**

- A 27: 49
- B 27: 65
- C 34: 49
- D 135: 184
- E 13: 24

**Answer:** A

**Explanation:**

Respective ratio = 135:245 = 27:49

**Instructions**

Study the following table carefully and answer the questions that follows:

Chart showing schedule of train from Dadar to Bhuj and the number of passengers boarding from each station

Station name	Arrival time	Departure time	Halt time (in minutes)	Distance travelled from origin (in km)	No. of passengers boarding the train at each station
Dadar	Starting point	12.05 a.m.	--	0 km.	437
Vasai Road	12.53 a.m.	12.56 a.m.	3 minutes	42 km.	378
Surat	4.15 a.m.	4.20 a.m.	5 minutes	257 km.	458
Vadodara	6.05 a.m.	6.10 a.m.	5 minutes	386 km.	239
Anand Jn.	6.43 a.m.	6.45 a.m.	2 minutes	422 km.	290
Nadiad Jn.	7.01 a.m.	7.03 a.m.	2 minutes	440 km.	132
Ahmedabad	8.00 a.m.	8.20 a.m.	20 minutes	486 km.	306
Bhuj	5.40 p.m.	Ending point	--	977 km.	None

**Question 131**

What is the distance travelled by the train from Surat to Nadiad Jn?

- A 176 km.
- B 188 km.
- C 183 km.
- D 193 km.
- E 159 km.

**Answer:** C

**Explanation:**

Required distance between Surat and Nadiad = 440-257 = 183km

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**Question 132**

How much time does the train take to reach Ahmedabad after departing from Anand Jn. (including the halt time)

- A 1 hr. 59 min.

- B 1 hr. 17 min.
- C 1 hr. 47 min.
- D 1 hr. 45 min.
- E 1 hr. 15 min

**Answer: B**

**Explanation:**

Time taken to reach Ahmedabad from Anand Jr. = 8-6:45 = 1hr 15 min and 2 min halting so, the total time taken will be 1 hr 17min.

**Question 133**

**What is the respective ratio between the number of passengers boarding from Vasai Road and from Ahmedabad in the train?**

- A 21: 17
- B 13: 9
- C 21: 19
- D 15: 13
- E 13: 15

**Answer: A**

**Explanation:**

Required ratio = 378:306 = 21:17

**Question 134**

**If half time (stopping time) of the train at Vadodara is decreased by 2 minutes and increased by 23 minutes at Ahmedabad. At what time will the train reach Bhuj?**

- A 6.10 a.m.
- B 6.01 p.m.
- C 6.05 a.m.
- D 6.50 p.m.
- E 6.07 p.m.

**Answer: B**

**Explanation:**

Net increase in time = 23-2 minutes = 21 minutes

Time = 5:40 + 21 minutes = 6:01

## Banking Daily Free Topic Test

**Question 135**

**Distance between which two stations is second lowest?**

- A Nadiad Jn. to Ahmedabad
- B Anand Jn. to Nadiad Jn



- C Dadar to Vasai Road
- D Anand Jn. to Vadodara
- E Vasai Road to Surat

**Answer: D**

**Explanation:**

Anand Jr. to Vadodara is having the second lowest distance =  $422 - 386 = 36\text{km}$  after Nadia Jn to Anand Jn =  $18\text{km}$

**Instructions**

Study the following table carefully and answer the following questions:

Temperature										
Month	BHUJ		Sydney		Ontario		Kabul		Beijing	
	Max.	Min.	Max.	Mini.	Max.	Min.	Max.	Min.	Max.	Min.
1st September	24	14	12	2	5	1	34	23	12	9
1st October	35	21	5	-1	15	6	37	30	9	3
1st November	19	8	11	3	4	0	45	36	15	1
1st December	9	2	-5	-9	-11	-7	31	23	2	-3
1st January	-4	-7	-11	-13	-14	-19	20	11	5	-13

**Question 136**

What is the difference between the maximum temperature of Ontario on 1st November and the minimum temperature of Bhuj on 1st January?

- A 3 C
- B 18 C
- C 15 C
- D 9 C
- E 11 C

**Answer: E**

**Explanation:**

Required difference =  $4 - (-7) = 11$  degree

**Question 137**

In which month respectively the maximum temperature of Kabul is second highest and minimum temperature of Sydney is highest?

- A 1st October and 1st January
- B 1st October and 1st November
- C 1st December and 1st January
- D 1st september and 1st January
- E 1st December and 1st September

**Answer: B**

**Explanation:**

Maximum temperature in Kabul is 37 on 1st October and the minimum temperature of Sydney was the highest on 1st november which was 3.

Question 138

In which month (on 1st) is the difference between maximum temperature and minimum temperature of Bhuj second highest?

- A 1st September
- B 1st October
- C 1st November
- D 1st December
- E 1st January

Answer: C

Explanation:

The difference between the maximum temperature and minimum temperature is second highest on 1st November =  $19 - 8 = 11$ .

Question 139

What is the average maximum temperature of Beijing over all the months together?

- A 8.4C
- B 9.6C
- C 7.6C
- D 9.2C
- E 8.6C

Answer: E

Explanation:

Average maximum temperature of Beijing =  $\frac{12+9+15+2+5}{5} = 8.6$

Question 140

What is the respective ratio between the minimum temperature of Beijing on 1st September and the maximum temperature of Ontario on 1st October?

- A 3: 4
- B 3: 5
- C 4: 5
- D 1: 5
- E 1: 4

Answer: B

Explanation:

Respective ratio =  $9:15 = 3:5$

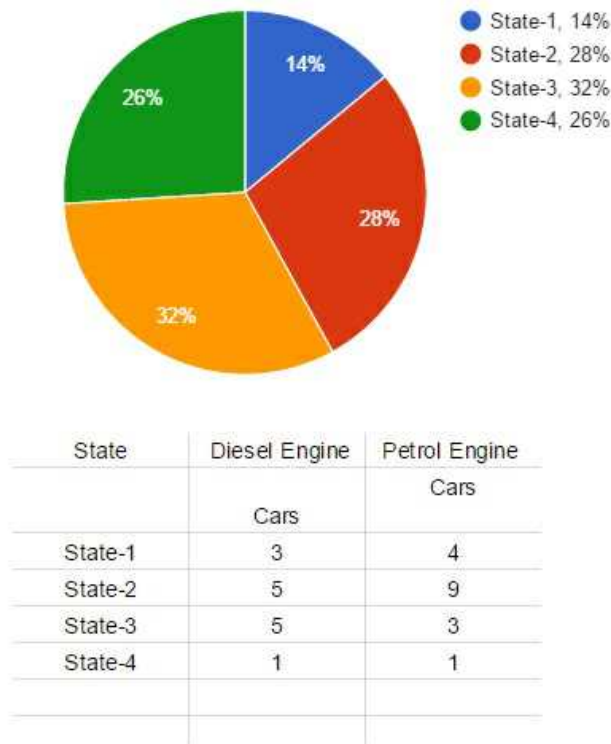
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Instructions

Study pie-chart and table carefully and answer the question that follows:

Number of cars = 700

The second chart shows the ratio of petrol and diesel cars.



Question 141

What is the difference between the number of diesel engine cars in state-2 and the number of petrol engine cars in state-4?

- A 159
- B 21
- C 28
- D 34
- E 161

Answer: B

Explanation:

Number of cars in state 2 =  $700 \times 0.28 = 196$

Number of diesel engines in state 2 =  $\frac{5}{5+9} \times 196 = 70$

Number of cars in state 4 =  $700 \times \frac{26}{100} = 182$

Number of petrol cars in state 4 =  $182/2 = 91$

Difference =  $91 - 70 = 21$

Question 142

Number of petrol engine cars in state-3 is what per cent more than the number of diesel engine cars in state-1?

- A 100

- B 200
- C 300
- D 125
- E 225

**Answer: A**

**Explanation:**

Number of petrol engines in state 3 =  $700 \times \frac{32}{100} \times \frac{3}{8} = 84$

Number of diesel engine cars in state 1 =  $700 \times \frac{14}{100} \times \frac{3}{7} = 42$

% increase =  $\frac{84-42}{42} \times 100 = 100\%$

**Question 143**

If 25% of diesel engine cars in state-3 are AC and remaining cars are non-AC, what is the number of diesel engine cars in state-3 which are non-AC?

- A 75
- B 45
- C 95
- D 105
- E 35

**Answer: D**

**Explanation:**

Number of diesel engine cars in state 3 which are non AC =  $700 \times \frac{32}{100} \times \frac{5}{8} \times \frac{75}{100} = 105$

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**Question 144**

What is the difference between the total number of cars in state-3 and the number of petrol engine cars in state-2?

- A 96
- B 106
- C 112
- D 102
- E 98

**Answer: E**

**Explanation:**

Number of cars in state 3 =  $700 \times 0.32 = 224$

Number of petrol engine cars in state 2 =  $700 \times 0.28 \times 0.09 = 126$

Difference =  $224 - 126 = 98$

**Question 145**

What is the average number of petrol engine cars in all the states together?

- A 86.75
- B 89.25
- C 89.75
- D 86.25
- E 88.75

**Answer: B**

**Explanation:**

Average number of petrol cars =  $\frac{56+126+84+91}{4} = 89.25$

**Instructions**

For the following questions answer them individually

**Question 146**

A bag contains 7 blue balls and 5 yellow balls. If two balls are selected at random, what is the probability that none is yellow?

- A  $\frac{5}{33}$
- B  $\frac{5}{22}$
- C  $\frac{7}{22}$
- D  $\frac{7}{33}$
- E  $\frac{7}{66}$

**Answer: C**

**Explanation:**

There are no yellow balls. The two balls would be blue and can be selected in  ${}^7C_2$  ways = 21

Probability =  $\frac{21}{{}^{12}C_2} = 7/22$

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**Question 147**

A die is thrown twice. What is the probability of getting a sum 7 from both the throws?

- A  $\frac{5}{18}$
- B  $\frac{1}{18}$
- C  $\frac{1}{9}$
- D  $\frac{1}{6}$
- E  $\frac{5}{36}$

**Answer: D**

**Explanation:**

The number 7 can be obtained in 6 ways. (6,1), (1,6), (5,2), (2,5), (4,3), (3,4).

Required probability =  $\frac{6}{36} = 1/6$

### Instructions

Study the information carefully to answer these questions:

In a team there are 240 members(males and females). Two-third of them are males. Fifteen per cent of males are graduates. Remaining males are non-graduates. Three-fourth of the females are graduates. Remaining females are non-graduates.

### Question 148

What is the difference between the number of females who are non-graduates and the number of males who are graduates?

- A 2
- B 24
- C 4
- D 116
- E 36

Answer: C

### Explanation:

Number of males =  $\frac{2}{3}$ rd of 240 = 160

Number of females =  $\frac{1}{3}$ rd of 240 = 80

Number of male graduates = 15% of 160 = 24

Number of female non graduates =  $\frac{1}{4}$ th of 80 = 20

Difference =  $24 - 20 = 4$

### Question 149

What is the sum of the number of females who are graduates and the number of males who are non-graduates?

- A 184
- B 96
- C 156
- D 84
- E 196

Answer: E

### Explanation:

Number of males =  $\frac{2}{3}$ rd of 240 = 160

Number of females =  $\frac{1}{3}$ rd of 240 = 80

Number of males who are non graduate = 85% of 160 = 136

Number of females who are graduates =  $\frac{3}{4}$ th of 80 = 60

Sum =  $136 + 60 = 196$

**SBI PO Free Mocks (Latest Pattern)**

### Question 150

What is the ratio between the total number of males and the number of females who are non-graduates?

- A 6:1

- B 8: 1  
C 8: 3  
D 5: 2  
E 7: 2

Answer: B

**Explanation:**

Number of males =  $\frac{2}{3}$ rd of 240 = 160

Number of females =  $\frac{1}{3}$ rd of 240 = 80

Number of females who are non graduates =  $\frac{1}{4}$ th of 80 = 20

Ratio = 160:20 = 8:1

## SBI Clerk Free Mock Test (Latest Pattern)

### Verbal

#### Instructions

Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you to locate them while answering some of the questions.

Financial Inclusion (FI) is an emerging priority for banks that have nowhere else to go to achieve business growth. The variable of FI business is under question, because while banks and their delivery partners continue to make investments, they haven't seen commensurate returns. In markets like India, most programs are focused on customer on-boarding, an expensive process which people often find difficult to afford involving issuance of smart cards to the customers. However, large scale customer acquisition hasn't translated into large scale business, with many accounts lying **dormant** and therefore yielding no return on the bank's investment. For the same reason, Business Correspondent Agents who constitute the primary channel for financial inclusion are able to pursue their activity as a full-time job. One major reason for this state of events is that the customer on-boarding process is often **delayed** after the submission of documents (required to validate the details of concerned applicant) by the applicant and might take as long as two weeks. By this time the initiation enthusiasm of applicant fades away. Moreover, the delivery partners don't have the knowledge and skills to propose anything other than the most basic financial products to the customer and hence do not serve their bank's goal of expanding the offering in unbanked markets.

Contrary to popular perception, the inclusion segment is not a singular impoverished, undifferentiated mass and it is important to navigate its diversity to identify the right target customers for various programs. Rural markets do have their share of rich people who do not use banking services simply because they are inconvenient to access or have low perceived value. At the same time, urban markets, despite a high branch density, have **multitude** of low wage earners outside the financial net. Moreover, the branch timings of banks rarely coincide with the off-work hours labor class.

Creating affordability is circular in tapping the unbanked market. No doubt pricing is a tool, but banks also need to be innovative in right-sizing their proposition to convince customers that they can derive big value even from small amounts. One way of doing this is to show the target audience that a bank account is actually a lifestyle enabler, a convenient and safe means to send money to family or make a variety of purchases. Once banks succeed in hooking customers with this value proposition they must sustain their interest by introducing a simple and intuitive user application, **ubiquitous** access over mobile and other touch points, and adopting a banking mechanism which is not only secure but also reassuring to the customer. Technology is the most important element of financial inclusion strategy and an enabler of all others. The choice of technology is therefore a crucial decision, which could make or mar the agenda. Of the various selection criteria, cost is perhaps the most important. This certainly does not mean buying the cheapest package, but rather choosing that solution which by scaling transactions to huge volumes reduces per unit operating cost. An optimal mix of these strategies would no doubt offer an innovative means of expansion in the unbanked market.

#### Question 151

Which of the following fact is "true" as per the passage?

- A People from the rural areas have high perceived value of banking services  
B Cost is not a valid criterion for technological package selection for financial inclusion initiatives  
C The inclusion segment is a singular impoverished, undifferentiated mass

- D The branch timings of banks generally do not coincide with the off-work hours of the labour class in urban markets
- E All the given statements are true

**Answer: D**

**Explanation:**

Refer to the last line of the second para: "Moreover, the branch timings of banks rarely coincide with the off-work hours labor class." In option D, the same context is mentioned there.

## SBI Clerk Previous Papers (Download PDF)

**Question 152**

According to the passage, for which of the following reason do the delivery partners fail to serve their bank's goal to expand in the unbanked markets?

- A. They do not have adequate client to sell their financial products
- B. They do not have adequate knowledge and skills to explain beyond basic financial products to the customers.
- C. They do not have the skills to operate advanced technological aids that are a prerequisite to tap the unbanked market.

- A Only b
- B Only c
- C All a, b and c
- D Only a
- E Both b and c

**Answer: A**

**Explanation:**

Refer to the last lines of the first para: "Moreover, the delivery partners don't have the knowledge and skills to propose anything other than the most basic financial products to the customer and hence do not serve their bank's goal of expanding the offering in unbanked markets". This context is mentioned in B where the author makes the similar statement. Option A and C is not mentioned in the para.

**Question 153**

According to the passage, for which of the following reason is the viability of financial inclusion under question?

- A The banks always prefer the cheapest package ( to cut cost ) while making a choice of technology to be used
- B The Business Correspondent Agents are highly demotivated to pursue their activity as a full-time job
- C The investments made by banks and its delivery partners are not yielding equal amounts of returns
- D The banks do not have adequate number of delivery partners required to tap the unbanked market
- E The banks do not have adequate manpower to explore the diversity of the unbanked market and thereby identify the right target customers for various programs

**Answer: C**

**Explanation:**

Refer to the following lines in the first paragraph: "The variable of FI business is under question, because while banks and their delivery partners continue to make investments, they haven't seen commensurate returns". This statement is repeated in Option C where the author states that the banks and delivery partners are not witnessing proportionate returns.

**Question 154**

In the passage, the author has specified which of the following characteristics of the customer on-boarding process?



- A It involves collection of documents from the applicants in order to validate their details
- B It involves issuance of smart cards to the customers
- C It suffers from the latency as it takes a long time after submission of documents by the customer
- D It is an expensive process which people find difficult to afford
- E All of the given characteristics have been specified

**Answer: E**

**Explanation:**

All the options can be deduced from the last lines of the first paragraph: "For the same reason, Business Correspondent Agents who constitute the primary channel for financial inclusion are able to pursue their activity as a full-time job. One major reason for this state of events is that the customer on-boarding process is often "delayed" after the submission of documents (required to validate the details of concerned applicant) by the applicant and might take as long as two weeks. By this time the initiation enthusiasm of applicant fades away. Moreover, the delivery partners don't have the knowledge and skills to propose anything other than the most basic financial products to the customer and hence do not serve their bank's goal of expanding the offering in unbanked markets."

## Banking Daily Free Topic Test

**Question 155**

**What did the author try to highlight in the passage?**

- A. The ailing condition of financial inclusion business at present
- B. Strategies that may help bank to expand in the unbanked market
- C. Role of government in modifying the existing financial inclusion policies

- A Both a and b
- B All a, b and c
- C Only c
- D Only a
- E Only b

**Answer: A**

**Explanation:**

In the 1st and 2nd paragraph, the author tries to highlight the flaws of financial inclusion process and in the 3rd paragraph the author tries to tell the remedies of this process. So the most appropriate options are a and b.

**Question 156**

**According to the passage, which of the following ways may help banks to sustain the interest of their customers after hooking them?**

- A. Adoption of a banking mechanism which is not only secure but reassuring to the customers
- B. Increasing the number of delivery partners in rural market
- C. Introduction of a simple and intuitive user application

- A Only a
- B Only c
- C Only b
- D All a, b and c
- E Both a and c

**Answer: E**

**Explanation:**

Refer to the last lines of the paragraph 3: "Once banks succeed in hooking customers with this value proposition they must sustain their interest by introducing a simple and intuitive user application, "ubiquitous" access over mobile and other touch points, and adopting a banking mechanism which is not only secure but also reassuring to the customer." In these lines both a and c are stated.

**Question 157**

Choose the word which is "most similar" in meaning to the word printed in bold as used in the passage.

**Multitude**

- A Impoverished
- B Handful
- C Acknowledge
- D Plenty
- E Solitude

**Answer: D**

**Explanation:**

Multitude means a vast horde of people or things. In this case plenty is the most suitable option.

**Question 158**

Choose the word which is "most similar" in meaning to the word printed in bold as used in the passage.

**Ubiquitous**

- A Quintessential
- B Popular
- C Omnipresent
- D Simplified
- E Abnormal

**Answer: C**

**Explanation:**

Ubiquitous means the one who is present everywhere which is similar to omnipresent.

**Question 159**

Choose the word which is most opposite in the meaning of the word printed in bold as used in the passage: **Dormant**

- A Emaciated
- B Pertinent
- C Cornered
- D Rejected
- E Active

**Answer: E**

**Explanation:**

"DORMANT" means "INACTIVE". Its opposite is "ACTIVE".

**Question 160**

Choose the word which is most opposite in the meaning of the word printed in bold as used in the passage: **Delayed**

- A Perturbed
- B Popularised
- C Expedited
- D Stabilised
- E Repressed

**Answer:** C

**Explanation:**

The answer is "expedite" as expedite means to make something happen sooner.

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**Instructions**

*Read the following passage carefully and answer the questions given below it. Certain words have been printed in "bold" to help you locate them while answering some of the questions.*

The evolution of Bring Your Own Device (BYOD) trend has been as profound as it has been rapid. It represents the more visible sign that the boundaries between personal life and work life are blurring. The 9 a.m. - 5 p.m. model of working solely from office has become archaic and increasingly people are working extended hours from a range of locations. At the very heart of this evolution is the ability to access enterprise networks from anywhere and anytime. The concept of cloud computing serves effectively to extend the office out of office. The much **heralded** benefit of BYOD is greater productivity. However, recent research has suggested that this is the greatest myth of BYOD and the reality is that BYOD in practise poses new challenges that may **outweigh** the benefits. A worldwide commissioned by Fortinet choose to look at attitudes towards BYOD and security from the user's point of view instead of the IT managers. Specifically the survey was conducted in 15 territories on a group of graduate employees in their early twenties because they represent the first generation to enter the workplace with an expectation of own device use. Moreover, they also represent tomorrow's influences and decision markers. The survey findings reveals that for financial organizations, the decision to **embrace** BYOB is extremely dangerous. Larger organizations will have mature IT strategies and policies in place. But what about smaller financial business? They might not have such well developed strategies to protect confidential data.

Crucially, within younger employee groups, 55% of the people share an expectation that they should be allowed to use their own devices in the workplace or for work purposes. With this expectation comes the very real risk that employees may consider contravening company policy banning the use of own devices. The threats posed by this level of **subversion** cannot be overstated. The survey casts doubt on the idea of BYOD leading to greater productivity by revealing the real reason people want to use their own devices. Only 26% of people in this age group cite efficiency as the reason they want to use their own devices, while 63% admit that the main reason is so they have access to their favourite applications. But with personal applications so close to hand, the risks to the business must surely include distraction and time wasting. To support this assumption 46% of people polled acknowledged time wasting as the greatest threat to the organization, while 42% citing greater exposure to theft or loss of confidential data. Clearly, from a user perspective there is great deal of contradiction surroundings BYOB and there exists an undercurrent of selfishness where users expect to use their own devices, but mostly for personal interest. They recognize the risks to the organization but are adamant that those risks are worth talking.

**Question 161**

According to the passage, for which of the following reasons did Fortinet conduct the survey on a group of graduate employees in their early twenties?

- A: As this group represents the future decision makers
- B: As this group represents the first generation who entered the workforce with a better understanding of sophisticated gadgets
- C: As this group represents the first generation to enter the workplace expecting that they can use their own devices for work purpose

- A All a, b and c
- B Only c
- C Both a and b

D Only a

E Only b

**Answer: C**

**Explanation:**

Refer to the following lines of the first paragraph: "Specifically the survey was conducted in 15 territories on a group of graduate employees in their early twenties because they represent the first generation to enter the workplace with an expectation of own device use. Moreover, they also represent tomorrow's influences and decision markers." These lines cover option a and option b.

**Question 162**

**Which of the following is "not true" about BYOD?**

A BYOD enables employees to access enterprise network from anywhere and anytime

B Due to evolution of BYOD trend the 9 a.m. - 5 p.m. model of working solely from office has become outdated

C Recent research has confirmed that BYOD boosts organisational productivity

D The concept of cloud computing facilitates the BYOD trend

E All the given facts are true

**Answer: C**

**Explanation:**

Refer to the lines of the first paragraph: "The much "heralded" benefit of BYOD is greater productivity. However, recent research has suggested that this is the greatest myth of BYOD and the reality is that BYOD in practise poses new challenges that may "outweigh" the benefits." In this line, the author denies the claim that the benefit of BYOD is greater productivity.

**Question 163**

**According to the passage, why would the decision to embrace BYOD prove dangerous to smaller financial businesses?**

A Their employees have poor knowledge about their devices which in turn pose a threat to the confidential data of the organization

B Their employees are more vulnerable to misplacement of devices

C They may lack mature IT strategies and policies required to protect confidential data

D They cannot afford to deal with damage liability issues if employee-owned devices

E Their employees have a tendency to change jobs frequently

**Answer: C**

**Explanation:**

Refer to the last lines of the first paragraph: "The survey findings reveals that for financial organizations, the decision to "embrace"BYOB is extremely dangerous. Larger organizations will have mature IT strategies and policies in place. But what about smaller financial business? They might not have such well developed strategies to protect confidential data". The same sentence is highlighted in option c.

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**Question 164**

According to the passage, the expectation of younger employees that they should be allowed to use their own devices in the workplace, entails which of the following risks?

- A. Younger employees may deliberately transfer confidential data of their companies to rivals if they are not allowed to use their own devices for work purpose
- B. Younger employees may strongly feel like leaving the company if it prevents usage of own device and join some other company that does not have such stringent policies.
- C. Younger employees may consider flouting company policy prohibiting usage of their own devices in the workplace or for work purpose

- A Only c
- B Only b
- C Both a and b
- D Only a
- E All a, b and c

**Answer: A**

**Explanation:**

Refer to the following lines: "They might not have such well developed strategies to protect confidential data. Crucially, within younger employee groups, 55% of the people share an expectation that they should be allowed to use their own devices in the workplace or for work purposes. With this expectation comes the very real risk that employees may consider contravening company policy banning the use of own devices. The threats posed by this level of "subversion" cannot be overstated". This is highlighted in option c. Option a and b are nowhere mentioned in the paragraph.

**Question 165**

According to the findings of the survey conducted by Fortinet, why do majority of employees prefer using their own devices for work purpose?

- A As they often find that the devices provided by the company lack quality
- B As they have access to their favourite application while working
- C As majority of them believe that output doubles when they use their own devices for work purpose
- D As handling data from their own devices reinforces their sense of responsibility.
- E As it helps them create a brand of their own

**Answer: B**

**Explanation:**

Refer to the following lines: "Only 26% of people in this age group cite efficiency as the reason they want to use their own devices, while 63% admit that the main reason is so they have access to their favourite applications". 63% of the employees means a majority admit that they have access to their personal application.

**Question 166**

What is/are the author's main objective(s) in writing the passage?

- A. To break the myth that BYOD promotes employee efficiency and organisational productivity
- B. To suggest ways to control subversion across level of corporate chain of command
- C. To throw light upon the fact that employees even after knowing the risks involved, prefer to use their own devices for work purpose mostly for personal benefits

- A Both a and c
- B All a, b and c

- C Only c
- D Only a
- E Only b

**Answer: A**

**Explanation:**

In the first paragraph, the author breaks the myth that BYOD promotes efficiency. This is highlighted in the given lines: "The much "heralded" benefit of BYOD is greater productivity. However, recent research has suggested that this is the greatest myth of BYOD and the reality is that BYOD in practise poses new challenges that may "outweigh" the benefits. A worldwide commissioned by Fortinet choose to look at attitudes towards BYOD and security from the user's point of view instead of the IT managers."

If we take a look at the last few lines of the paragraph, the author highlights that the employees prefer their own device even after knowing the risks. Refer to the following lines: "To support this assumption 46% of people polled acknowledged time wasting as the greatest threat to the organization, while 42% citing greater exposure to theft or loss of confidential data. Clearly, from a user perspective there is great deal of contradiction surroundings BYOB and there exists an undercurrent of selfishness where users expect to use their own devices, but mostly for personal interest. They recognize the risks to the organization but are adamant that those risks are worth talking."

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**Question 167**

Choose the word which is most similar in meaning to the word printed in bold as used in the passage: **Heralded**

- A Suspected
- B Publicised
- C Dragged
- D Objective
- E Benefit

**Answer: B**

**Explanation:**

To herald means "to publicise something"

**Question 168**

Choose the word which is most similar in meaning to the word printed in bold as used in the passage: **Outweigh**

- A Control
- B Venture
- C Perish
- D Determine
- E Surpass

**Answer: E**

**Explanation:**

Outweigh means to be greater in influence or number. It can be related to surpassed.

**Question 169**

Choose the word which is most opposite in the meaning of the word printed in bold as used in the passage: **Embrace**

- A Contradict
- B Disobey
- C Curtail
- D Reject
- E Obscure

**Answer: D**

**Explanation:**

"Embrace" means to adopt. Its opposite is to reject something.

## SBI PO Free Mocks (Latest Pattern)

**Question 170**

Choose the word which is most opposite in the meaning of the word printed in bold as used in the passage: **Subversion**

- A Compliance
- B Sanity
- C Popularity
- D Destabilisation
- E Clarity

**Answer: A**

**Explanation:**

Subversion means "overthrowing something" which is opposite to compliance.

**Instructions**

Read each sentence to find out whether there is any grammatical mistake/error in it. The error if any, will be in one part of the sentence. Mark the number of that part with error as your answer. If there is 'No error', mark (E)

**Question 171**

(A) There cannot be any situation where/(B) somebody makes money in an asset/(C) located in India and does not pay tax/(D) either to India or to the country of his origin./(E) No error

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

**Answer: B**

**Explanation:**

B is having incorrect preposition usage. "somebody makes money in an asset" is incorrect. It should be "somebody makes money from an asset"



Question 172

(A) India has entered a downward spiral/(B) where the organised, productive/(C) and law abide sectors are subject to /(D) savage amounts of multiple taxes./(No error)

A A

B B

C C

D D

E E

Answer: C

Explanation:

There is a tense inconsistency in the sentence. It should be "law abiding"

## SBI Clerk Free Mock Test (Latest Pattern)

Question 173

(A) The banks may have followed/(B) an aggressive monetary tightening policy/(C) but its stated aim of/(D) curbing inflation have not been achieved./(E) No error

A A

B B

C C

D D

E E

Answer: D

Explanation:

There is no subject verb agreement in D. An aim is singular so D should be written as "curbing inflation has not been achieved".

Question 174

(A)Equal opportunities for advancement/(B) across the length and breadth/(C) of an organisation will/(D) keep many problems away./(E) No error

A A

B B

C C

D D

E E

Answer: E

Explanation:

There is no error in the sentence, All the options are gramatically correct.



**Question 175**

(A) customised data science degree/(B) is yet to become/(C)a standard programme/(D) to India's premier educational institutes./(E) No error

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

**Answer:** D

**Explanation:**

There is preposition error in D. It should be written as "in India's premier educational institutes."

## SBI Clerk Previous Papers (Download PDF)

**Instructions**

Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as whole.

**Question 176**

When you want to digitalise a city ..... with millions, you don't bet ..... the odds.

- A proceeding, into
- B teeming, against
- C undergoing, adhere
- D dangling, for
- E falling, above

**Answer:** B

**Explanation:**

C can be eliminated as the verb bet should clearly be preceded by a preposition. D, can be eliminated as dangling means suspending something. The word millions here is referring to citizens and the sentence means that it would be difficult to digitalize a city with millions of people and one will face difficulties to do that. So, between A, B B is correct as teem means full of. Also, the right usage is against not into

**Question 177**

The numbers ..... by the legitimate online music service providers indicate that a growing number of users are ..... to buy music.

- A morphed, ignoring
- B labelled, thriving
- C figured, fanatic
- D painted, interested
- E touted, willing

**Answer:** E

**Explanation:**

D can be eliminated as painted doesn't make proper sense .A can be eliminated as morphed is used adjunct to images but not to numbers.in option B,labelled means,tag some thing and this can never be used adjunct to numbers.Between C&E; ,E is correct as tout means to advertise.Also in C, fanatic is mostly used in political or religious cause

**Question 178**

**If India is ..... on protecting its resources, international business appears equally..... to safeguard its profit.**

- A dreadful, fragile
- B stubborn, weak
- C bent, determined
- D approaching, settled
- E obsessed, prepared

**Answer: C**

## Banking Daily Free Topic Test

**Question 179**

**Brands ..... decision-simplicity strategies make full use of available information to ..... where consumers are on the path of decision making and direct them to the best market offers.**

- A diluting, divulge
- B tempting, maintain
- C imputing, overdrive
- D persuing, assess
- E employing, trust

**Answer: D**

**Explanation:**

A can be eliminated as diluting means making some thing thinner or weaker.B too can be eliminated as tempt means to make some one to do something attractive.In C,impute means to represent someone or something.E can be eliminated as trust doesn't make sense D is the correct answer as pursue means follow or chase by something The sentence means that Brands follow some strategies to study customers in-order to direct them to best market offers.so,D suits the best.

**Question 180**

**Lack of financing options, ..... with HR and technological ....., make small and medium enterprises sector the most vulnerable component of our economy.**

- A except, loophole
- B coupled, challenges
- C armed, benefits
- D registered, strategies
- E strengthened, facilities

**Answer: B**

**Explanation:**

Straight away A can be eliminated as it has faulty parallelism (ie. the word we use after technological should be plural to become parallel with word 'options'). The sentence means that absence of certain qualities is making small and medium enterprises to fail and to become vulnerable. D, E can be eliminated as both doesn't make sense. C can be eliminated as the words armed & benefits; don't suit the context.

**Instructions**

Rearrange the following six sentences 1, 2, 3, 4, 5 and 6 in the proper sequence to form a meaningful paragraph; then answer the question given below them.

- A. The group desired to enhance the learning experience in schools with an interactive digital medium that could be used within and outside the classroom.
- B. Then the teacher can act on the downloaded data rather than collect it from each and every student and thereby save his time and effort.
- C. Edutor, decided the group of engineers, all alumni of the Indian Institute of Technology, when they founded Edutor Technologies in August 2009.
- D. They can even take tests and submit them digitally using the same tablets and the teachers in turn can download the tests using the company's cloud services.
- E. With this desire they created a solution that digitizes schools textbooks and other learning material so that students no longer need to carry as many books to school and back as before, but can access their study material on their touch-screen tablets.
- F. A mechanic works on motors and an accountant has his computer. Likewise, if a student has to work on a machine or device, what should be it called?

**Question 181**

Which of the following sentence should be the "FIRST" after rearrangement?

- A 6
- B 4
- C 1
- D 3
- E 5

**Answer: A**

**Explanation:**

Sentence F introduces the topic and sets the theme of the paragraph. Thus, it should be the first sentence. Sentence C introduces the term Edutor and answers the question raised in Sentence F. Sentence A talks about the motivation of engineers mentioned in sentence C and thus follows sentence C. Sentence E further explains how the engineers want to execute the idea by digitizing school textbooks and how students would not need to carry textbooks. Sentence D continues the idea and tells how student can take tests through tablet and how their teachers can download the tests through Cloud service and thus should follow E. Sentence B further talks about teacher acting on downloaded tests and thus completes the paragraph. So, the correct sequence is F-C-A-E-D-B.

Thus, the first sentence is F.

**Question 182**

Which of the following sentence should be the "THIRD" after rearrangement?

- A 1
- B 2
- C 4
- D 5
- E 6

**Answer: A**

**Explanation:**

Sentence F introduces the topic and sets the theme of the paragraph. Thus, it should be the first sentence. Sentence C introduces the term Edutor and answers the question raised in Sentence F. Sentence A talks about the motivation of engineers mentioned in sentence C and thus follows sentence C. Sentence E further explains how the engineers want to execute the idea by digitizing school textbooks and how students would not need to carry textbooks. Sentence D continues the idea and tells how student can take tests through tablet and how their teachers can download the tests through Cloud service and thus should follow E. Sentence B further talks about teacher acting on downloaded tests and thus completes the paragraph. So, the correct sequence is F-C-A-E-D-B.

Thus, the third sentence should be A.

**Question 183**

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

- A 1
- B 6
- C 5
- D 2
- E 4

**Answer: D**

**Explanation:**

Sentence F introduces the topic and sets the theme of the paragraph. Thus, it should be the first sentence. Sentence C introduces the term Edutor and answers the question raised in Sentence F. Sentence A talks about the motivation of engineers mentioned in sentence C and thus follows sentence C. Sentence E further explains how the engineers want to execute the idea by digitizing school textbooks and how students would not need to carry textbooks. Sentence D continues the idea and tells how student can take tests through tablet and how their teachers can download the tests through Cloud service and thus should follow E. Sentence B further talks about teacher acting on downloaded tests and thus completes the paragraph. So, the correct sequence is F-C-A-E-D-B.

Thus, the last sentence should be B.

**Question 184**

Which of the following sentence should be the "FOURTH" after rearrangement?

- A 1
- B 6
- C 5
- D 2
- E 3

**Answer: C**

**Explanation:**

Sentence F introduces the topic and sets the theme of the paragraph. Thus, it should be the first sentence. Sentence C introduces the term Edutor and answers the question raised in Sentence F. Sentence A talks about the motivation of engineers mentioned in sentence C and thus follows sentence C. Sentence E further explains how the engineers want to execute the idea by digitizing school textbooks and how students would not need to carry textbooks. Sentence D continues the idea and tells how student can take tests through tablet and how their teachers can download the tests through Cloud service and thus should follow E. Sentence B further talks about teacher acting on downloaded tests and thus completes the paragraph. So, the correct sequence is F-C-A-E-D-B.

Thus, the fourth sentence should be E.

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**Question 185**

Which of the following sentence should be the "FIFTH" after rearrangement?

- A 1
- B 4
- C 3
- D 5
- E 6

**Answer: B**

**Explanation:**

Sentence F introduces the topic and sets the theme of the paragraph. Thus, it should be the first sentence. Sentence C introduces the term Edutor and answers the question raised in Sentence F. Sentence A talks about the motivation of engineers mentioned in sentence C and thus follows sentence C. Sentence E further explains how the engineers want to execute the idea by digitizing school textbooks and how students would not need to carry textbooks. Sentence D continues the idea and tells how student can take tests through tablet and how their teachers can download the tests through Cloud service and thus should follow E. Sentence B further talks about teacher acting on downloaded tests and thus completes the paragraph. So, the correct sequence is F-C-A-E-D-B.

Thus, the fifth sentence should be D.

**Instructions**

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/phrases are suggested, one of which fits the blank appropriately. Find out the appropriate word/phrase in each case.

There is a considerable amount of research about the factors that make a company innovate. So is it possible to create an environment (186) to innovation. This is particularly pertinent (187) for India today .Massive problems in health, education etc.(188) be solved using a conventional approach but (189) creative an innovative solution that can ensure radical change and (190) there are several factors in India's(191) few countries have the rich diversity that India or its large young population(192) while these (193) innovation policy interventions certain additional steps are also required. These include (194) investment in research and development by (195) the government and the private sector east transfer of technology from the academic world etc.,To fulfil the promise of being prosperous and to be at the forefront, India must be innovative.

**Question 186**

186

- A stimuli
- B conducive
- C incentive
- D facilitated
- E impetus

**Answer: B**

**Explanation:**

The logic of the previous sentence states that there are certain factors which effect a company's innovation.The following sentence is raising a question doubting the possibility of favorable environment for innovation. Hence, 'Conducive' meaning favorable fits in correctly.To stimulate means to boost. Incentive means an add on package and cannot precede 'environment' . Impetus means momentum' favorable impetus environment seems awkward' . Facilitated means made someone comfortable and doesnt fit in the context. B, conducive meaning favorable is correct.

**Question 187**

187

- A objective
- B controversy
- C doubt
- D question
- E inference

**Answer:** D

**Explanation:**

The previous sentence is a question raising doubts on innovation. Hence 'this particularly a pertinent question for India today' is right. Objective means purpose, controversy means arguable. Doubt means not very clear. Inference means conclusion. Reread the entire sentence with options, 'question' fits correct. Hence, D

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**Question 188**

188

- A cannot
- B possibly
- C should
- D never
- E must

**Answer:** A

**Explanation:**

The passage states that the author is favoring innovation and is against to other methods which are not going to give outputs . Hence, in the author's point of view, conventional approach cannot solve medical and health problems. Hence, 'must should, possibly' can be eliminated. Although, 'never' can be used wrt context, it should be preceded by can to give proper meaning. Hence, A.

**Question 189**

189

- A necessary
- B apply
- C need
- D consider
- E requires

**Answer:** C

**Question 190**

190

- A quantity
- B advantages

C increase

D chaos

E growth

**Answer: E**

**Explanation:**

The main idea of the passage is that India should not implement conventional approach to solve problems. It should think innovative to ensure that changes occur and growth follows. Hence, E is correct. All other options dont find relevance to the given context.

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**Question 191**

191

A challenges

B praises

C favour

D leverage

E esteem

**Answer: C**

**Explanation:**

Leverage can be eliminated as it means borrowed capital. Esteem can be eliminated as it means self respect and doesnt fit into the context. C, favor is correct as it reads 'there are several factors in India's favor.' which means there are a lot of factors supporting India's diversity and the passage too replicates the same. Hence, C.

**Question 192**

192

A blessed

B enjoys

C endows

D prevails

E occurs

**Answer: B**

**Question 193**

193

A aid

B jeopardise

C promotes

D endure

E cater

Answer: A

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### Question 194

194

A acute

B utilising

C restricting

D inspiring

E increased

Answer: E

#### Explanation:

The passage is supporting the views of innovation policy. Hence, the author must have written supporting to investment in research and development. C, can be eliminated. Acute too can be eliminated as it means unfavorable situation. The passage states that the government should help for investment in research. So utilize can be eliminated (as the sentence means the government is utilizing funds on environment). Between D&E, we cannot use the phrase inspiring investment in the context. Increased investment in research and development in research and development fits well in the context. Hence, E.

### Question 195

195

A both

B besides

C combining

D participating

E also

Answer: A

#### Explanation:

The sentence reads that the government and private sector together should invest in the research and development sector. Participating can be eliminated as it should be followed by a preposition (if used in a clause). Besides & also can be eliminated as the sentence could not be read properly. Between both and combining, both fits well as it reads 'These include investment in research and development by both public and private sector'. Hence, A

#### Instructions

In each of the following questions four words are given of which two words are "most nearly the same or opposite" in meaning. Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination, by darkening the appropriate oval in your answer sheet.

### Question 196

1. consent 2. nascent  
3. emerging 4. insecure

A 1 - 3



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

Answer: C

**Explanation:**

Nascent means which is just coming into existence which is similar to emerging.

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**Question 197**

1. eleted 2. eccentric  
3. explicit 4. abnormal

- A 1-2
- B 2-4
- C 1-3
- D 1-4
- E 4-3

Answer: B

**Explanation:**

Eccentric means which is not normal and its meaning is similar to abnormal.

**Question 198**

1. abundance 2. incomparable  
3. projection 4. plethora

- A 1-3
- B 1-2
- C 3-4
- D 2-4
- E 1-4

Answer: E

**Explanation:**

Abundance means which is plenty in number which is similar to plethora. Plethora also means abundant.

**Question 199**

1. purposefully 2. inaccurately  
3. inadvertently 4. unchangeably

- A 1-3
- B 1-2

C 2-3

D 2-4

E 1-4

Answer: A

Explanation:

"Purposefully" means done with purpose. "Inadvertently" means unintentional which is opposite to purposefully.

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Question 200

1. germane 2. generate  
3. reliable 4. irrelevant

A 2-4

B 2-3

C 1-2

D 3-4

E 1-4

Answer: E

Explanation:

Germane means relevant which is similar to irrelevant.

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