



## SBI Clerk 2009 MS

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## General Awareness

### Instructions

For the following questions answer them individually

### Question 1

The changed management programme of which of the following banks is named as "Parivartan" ?

- A Reserve Bank of India
- B Bank of India
- C Union Bank of India
- D Bank of Baroda
- E State Bank of India

Answer: E

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### Question 2

The Govt. of India recently increased its allocation of funds to which of the following schemes by 87% to make it Rs 12,886 crores ?

- A Midday Meal Scheme
- B Pradhan Mantri Gram Sadak Yojana
- C Jawaharlal Nehru National Urban Renewable Mission (JNNURM)
- D National Watershed Development Programme
- E None of these

Answer: A

### Question 3

Which of the following countries has decided to give a 20% subsidy to its farmers even though they are rich ?

- A France
- B England
- C Italy
- D USA
- E Germany

Answer: D

### Question 4

Which of the following statement (s) is/are true about the Rail Budget 2009-10 presented in July 2009 ?

- (A) A new scheme "Izzat" was unveiled for the workers in unorganized sector In this scheme monthly season tickets will be available at the rate of Rs 25 only
- (B) No charges will be levied for Tatkal Tickets if booked 72 hours in advance
- (C) Now passengers can buy their reserved tickets from 5000 post offices

- A Only A
- B Only B
- C Only C
- D Both A & C
- E All A, B & C

Answer: D

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### Question 5

As per the reports published recently Income Tax Department has found about Rs 1,200 crores lying in Frozen Demat Accounts in India Why were these Demat Accounts frozen ?

- (A) Funds in these accounts were coming from unknown foreign sources.
- (B) These account holders were not able to produce their Permanent Account Number which is mandatory for such transactions.
- (C) There are the accounts of those who expired without making a will or nominating someone as their apparents.

- A Only A
- B Only B
- C Only C
- D All A B & C
- E None of these

Answer: D

### Question 6

As per reports published in various newspapers/magazines the Indo-US trade dropped by 24% in January to March 2009 But there are certain items whose exports were on increase. Which of the following is/are these items ?

- (A) Sugar
- (B) Steel
- (C) Apparels

- A Only B & C
- B Only B
- C Only C
- D Only A
- E All A B & C

Answer: A

### Question 7

Which of the following clearly defines what corporate taxes are ?

- (A) It is a direct tax levied on the income of a company or association
- (B) It is a tax which is levied to the companies on their production and commonly known as Value Added Tax (VAT)
- (C) This is the tax levied on the income of the Directors Promoters of a company/association on the profits earned by them during the year

- A Only A
- B Only B
- C Only C
- D All A,B &C;
- E None of these

**Answer: A**

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### Question 8

The Govt. of India is Planning to infuse how much amount in 12 public sector banks to make their capital base strong ?

- A Rs 10,000 crores
- B Rs 12,000 crores
- C Rs 16,000 crores
- D Rs 22,000 crores
- E Rs 24,000 crores

**Answer: C**

### Question 9

How much amount did the Govt. of India allocate to National Housing Bank (NHB) for making up of the shortfall in priority sector lending by commercial banks ?

(Announcement was made in Union Budget 2009-10)

- A Rs 1,000 crores
- B Rs 2,000 crores
- C Rs 2,500 crores
- D Rs 3,000 crores
- E Rs 5,000 crores

**Answer: B**

### Question 10

After J. L. Nehru who amongst the following was/is the other Prime Minister who completed his/her first term and immediately came for the second term ?

- A Mrs.Indira Gandhi
- B Dr.Manmohan Singh
- C Mr.Atal Bihari Vajpayee
- D Mr.Rajiv Gandhi

E None of these

Answer: B

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### Question 11

Which of the following teams won the Asia Cup Hockey Tournament held in May 2009 ?

A South Korea

B Iran

C India

D Pakistan

E China

Answer: A

### Question 12

Which of the following countries recently conducted 2nd nuclear test and also test fired some missiles defying the condemnation of various nations ?

A North Korea

B China

C South Korea

D Pakistan

E USA

Answer: A

### Question 13

An epidemic of infectious diseases which is passed on through population across a large region or worldwide is called\_\_

A Pandemic

B Endemic

C Global

D Non-infectious

E None of these

Answer: A

### Question 14

Which of the following is the Cash Reserve Ratio (CRR) at present ?

A 3%

- B 4%
- C 5%
- D 6%
- E None of these

**Answer: C**

**Question 15**

**Who amongst the following is the winner of Women's Singles "French Open Tennis Tournament-2009" ?**

- A Dinara Safina
- B Virginia Ruano Pascual
- C Anabel Medina Garrigues
- D Svetlana Kuznetsova
- E None of these

**Answer: D**

**Question 16**

**Many times we read in newspapers/magazines about the increase or decrease in tax collection Which of the following taxes is not included in the tax collection levied by the Union Govt.**

- A Property Tax
- B Education Cess
- C Corporate Tax
- D Income Tax
- E Fringe Benefit Tax

**Answer: B**

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**Question 17**

**Sheikh Sharif Ahmed who is heading a UN backed Central Govt. in his country is the president of\_\_**

- A Somalia
- B Iran
- C Uganda
- D Israel
- E None of these

**Answer: A**

**Question 18**

Which of the following is the name of the international treaty which was signed by many nations to curb production of atomic bombs and other such Weapons of Mass Destruction (WMD) ?

- A 123 Agreement
- B Rio Declaration
- C ROTTERDOM convention
- D Nuclear Non Proliferation Treaty (NPT)
- E None of these

**Answer: D**

**Question 19**

Which of the following nations celebrated its first Republic Day on 29th May 2009 ?

- A Fiji
- B Bangladesh
- C Myanmar
- D Nepal
- E None of these

**Answer: D**

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**Question 20**

Which of the following is/are the objectives of the National Mission on Sustainable Habitat ?

- (A) Greater emphasis on urban waste management and recycling
- (B) Emphasis on use of items made of plastic and other such material and not of metals as they need deep digging of earth.
- (C) It suggests incentive for use of public transportation more and more

- A Only A
- B Only B
- C Both A & C
- D Both A & B
- E All A, B & C

**Answer: C**

**Question 21**

As per the National Food Security Act how much wheat or rice the people below poverty line will get every month @ Rs 3 per kg ?

- A 10 kg
- B 15 kg

- C 20 kg
- D 25 kg
- E None of these

**Answer: D**

**Question 22**

As we all know emission of certain gases is responsible for the level of Global Warming Which of the following gases makes maximum contribution in the same ?

- A Ammonia
- B Oxygen
- C Carbon Dioxide
- D Nitrogen
- E None of these

**Answer: B**

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**Question 23**

Sayali Gokhale who won an international title recently is associated with which of the following games/sports ?

- A Lawn Tennis
- B Badminton
- C Golf
- D Chess
- E None of these

**Answer: B**

**Question 24**

Who amongst the following is not a member of the Council of Ministers headed by Dr.Manmohan Singh ?

- A Mr.Vilasrao Deshmukh
- B Mr.Praful Patel
- C Mr. Kamal Nath
- D Ms. Ambika Soni
- E Mr. Rahul Gandhi

**Answer: E**

**Question 25**

Which of the following is NOT a banking or finance related term ?



- A Letter of Credit
- B Back up Guarantee
- C LIBOR
- D polymerization
- E factoring services

**Answer: D**

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### Question 26

Twang I and Twang II two big hydropower projects are being developed in the state of \_\_

- A Assam
- B Meghalaya
- C West Bengal
- D Tripura
- E Arunachal Pradesh

**Answer: E**

### Question 27

"Navratna Status" is awarded to which of the following organizations/units ?

- A Those IITs/IIMs who are doing good research work
- B Defence production units/factories who are showing good profits
- C Any public sector manufacturing unit doing well and earning good profits
- D A public sector bank rated very high by the RBI in the area of customer service and recovery of NPAs
- E None of these

**Answer: C**

### Question 28

"Irani Trophy" is associated with which of the following games ?

- A Badminton
- B Golf
- C Cricket
- D Football
- E Hockey

**Answer: C**

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### Question 29

Which of the following awards is given for the excellence in the field of literature in India ?

- A Arjun Award
- B Bharatiya Jnanpith Award
- C Shanti Swarup Bhatnagar Award
- D Dronacharya Award
- E Tansen Sanman

Answer: B

### Question 30

The World Population Day is observed on\_\_\_

- A 10th July
- B 11th July
- C 10th August
- D 11th August
- E 15th September

Answer: B

### Question 31

An Indian citizen can open a Savings Account in which of the following ?

- A SIDBI
- B RBI
- C NABARD
- D A Private Sector Bank
- E None of these

Answer: D

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### Question 32

Indian citizens generally make investments in many schemes Which of the following is not the name of any such scheme in which investment for the purpose of saving income tax can be made ?

- A National Savings Certificate
- B White Papers

- C Mutual Funds
- D Infrastructure Bonds
- E LIC policies

**Answer: B**

**Question 33**

**Which of the following has written the book "Between the Lines" ?**

- A V. S. Naipaul
- B Prem Bhatia
- C Kuldeep Nayyar
- D C.Rangarajan
- E Saul Bellow

**Answer: C**

**Question 34**

**Which of the following countries has decided to use the revenue collected from newly discovered oil field to make a Special Fund ?**

- A Iraq
- B Russia
- C Iran
- D Indonesia
- E Brazil

**Answer: E**

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**Question 35**

**Many times we read a term "ISO" What is the full form of the same ?**

- A International Social Organisation
- B Insurance & Social Obligations
- C International Space Organisation
- D Integrated Security Organisation
- E International Standards Organisation

**Answer: E**

**Question 36**

**As per the reports published by the Govt.of India what is the approximate percentage of the people in rural India who hold a bank account ?**

- A 10%
- B 20%
- C 25%
- D 15%
- E 35%

**Answer: E**

**Question 37**

**Mr.Kurmanbek Bakiev has taken over as president of**

- A Honduras
- B Lithuania
- C Venezuela
- D Kyrgyzstan
- E None of these

**Answer: D**

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**Question 38**

**If some people wish to start a banking company in India they certainly need a permission of the**

- A Indian Banks Association
- B Institute of Chartered Accountants in India
- C Ministry of Finance
- D Banking Ombudsman
- E Reserve Bank of India

**Answer: E**

**Question 39**

**The number of people living Below Poverty Line (BPL) is maximum in\_\_\_\_\_**

- A Gujarat
- B Tamil Nadu
- C Jammu & Kashmir
- D Maharashtra
- E Orissa

**Answer: E**

#### Question 40

Basel Norms are related with further strengthening and performance of \_\_\_\_

- A Public sector manufacturing units
- B Banking industry
- C Educational institutes
- D Hotels
- E None of these

Answer: B

## Free Banking Study Material (15,000 Solved Questions)

### Verbal

#### Instructions

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

King Hutamasan felt he had everything in the world not only due to his riches and his noble knights but because of his beautiful queen Rani Matsya. The rays of the sun were put to shame with the iridescent light that Matsya illuminated with her beauty and brains. At the right hand of the king she was known to sit and aid him in all his judicial probes. You could not escape her deep-set eyes when you committed a crime as she always knew the and the culprit. Her generosity preceded her reputation in the kingdom and her hands were always full to give people in the kingdom **revered** her because if she passed by she always gave to the compassionate and poor. Far away from the kingly palace lived a man named Raman with only ends to his poverty as he had lost all his land to the landlord, His age enabled him little towards manual labour and so begging was the only alternative to salvage his wife and children. Every morning he went door to door for some work food or money. The kindness of people always got him enough to take home. But Raman was a little self centered. His world began with him first followed by his family and the rest. So he would eat and drink to his delight and return home with whatever he found excess. This routine followed and he never let anyone discover his interest as he always put on a long face when he reached home.

One day as he was relishing the bowl of rice he had just received from a humble home he heard that Rani Matsya was to pass from the very place he was standing. Her generosity had reached his ears and he knew if he pulled a long face and showed how poor he was she would **hand** him a bag full of gold coins enough for the rest of his life enough to buy food and supplies for his family. He thought he could keep some coins for himself and only **reveal** a few to his wife so he can fulfill his own wishes.

He ran to the chariot of the Rani and begged her soldiers to allow him to speak to the queen. Listening to the arguments outside Rani Matsya opened the curtains of her chariot and asked Raman what he wanted. Raman went on his knees and praised the queen. I have heard you are most generous and most chaste show this beggar some charity. Rani narrowed her brows and asked Raman what he could give her in return. Surprised by such a question Raman looked at his bowl full of rice. With spite in him he just picked up a few grains of rice and gave it to the queen. Rani Matsya counted the 5 grains and looked at his bowl full of rice and said you shall be given what is due to you. Saying this the chariot **galloped** away.

Raman abused her under his breath. This he never thought would happen. How could she ask him for something in return when she hadn't given him anything? Irrked with anger he stormed home and gave his wife the bowl of rice. Just then he saw a sack at the entrance. His wife said some men had come and kept it there. He opened it to find it full of rice. He put his hand inside and caught hold of a hard metal only to discover it was a gold coin. **Elated** he upturned the sack to find 5 gold coins in exact for the five rice grains. If only I had given my entire bowl thought Raman I would have had a sack full of gold.

#### Question 41

According to the passage which of the following is definitely true about Rani Matsya ?

- (A) She was beautiful
- (B) She was intelligent
- (C) She was kind

- A Only A
- B Only B

- C Only C
- D Only A and B
- E All the three A B and C

**Answer: E**

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### Question 42

What does the phrase "Pulled a long face" as used in the passage mean ?

- A Scratched his face
- B Looked very Sorrowful
- C Disguised himself
- D Put on makeup
- E None of these

**Answer: B**

### Question 43

What can possibly be the moral of the story ?

- A Do onto others as your would want others to do to you
- B Patience is a virtue
- C Winning is not everything it is the journey that counts
- D Change is the only constant thing in life
- E Teamwork is more we and less me

**Answer: A**

### Question 44

Why was begging the only option for Raman to get food ?

- A As Raman belonged to a family of beggars
- B As begging was the easiest way for him to obtain food
- C As Raman's family had forced him to beg
- D As he had lost all his property and was too old to do manual work
- E None of these

**Answer: D**

Question 45

which of the following words can be used to describe Raman ?

- (A) Deceitful
- (B) Selfish
- (C) Timid

- A Only A
- B Only B
- C Only A and B
- D Only B and C
- E All the three A, B and C

Answer: C

Question 46

What did Raman find after he returned home from his meeting with Rani Matsya ?

- A The Rani's soldiers
- B An empty house
- C The five grains of rice that he had given to Rani Matsya
- D A sack full of rice and five gold coins
- E None of these

Answer: D

Question 47

What emotion did Raman feel when he saw that the Rani had given him five gold coins ?

- A Determination
- B Regret
- C Hatred
- D Suspicion
- E Thrill

Answer: B

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Question 48

What did Raman do when Rani Matsya asked him for something in return for her charity ?

- A He gave her five grains of rice out of his full bowl of rice
- B He gave her five gold coins that he had saved
- C He handed over the entire bowl of rice that he possessed

D He refused to give her anything as he was offended with her request

E None of these

Answer: A

**Question 49**

**Why was Raman angry with Rani Matsya ?**

A As she had not stopped despite Raman's calling out to her

B As she had insulted him in front of his family

C As she had taken the rice grains from him and had not given him anything in return

D Not mentioned in the passage

E None of these

Answer: C

**Question 50**

**How did Raman treat his own family ?**

A He gave his family plenty to eat

B He saved whatever food and money he got and handed it over to his family

C He loved his family a lot and always put their interests before his

D He beat up his wife and children out of frustration

E None of these

Answer: E

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**Question 51**

Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

**GALLOPED**

A hurtled

B stumbled

C slumbered

D jumped

E ran

Answer: E

**Question 52**

Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

**REVERED**



- A remembered
- B feared
- C talked about
- D embraced
- E respected

Answer: E

Question 53

Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

**HAND**

- A arm
- B throw
- C give
- D limb
- E lend

Answer: E

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Question 54

Choose the word/group of words which is most opposite in the meaning to the word/group of words printed in bold as used in the passage.

**REVEAL**

- A stop
- B conceal
- C present
- D pending
- E tell

Answer: B

Question 55

Choose the word/group of words which is most opposite in the meaning to the word/group of words printed in bold as used in the passage.

**ELATED**

- A afraid
- B poor
- C happy

D depressed

E grounded

**Answer: D**

**Instructions**

Rearrange the following six sentence (A)(B)(C)(D)(E)and (F) in the proper sequence to form a meaningful paragraph then answer the question given below them

(A)Because of the black and white rats the branch would fall on the ground very soon and the man woke up with a start only to realize that it was a dream.

(B)On climbing he looked down and saw that the lion was still there waiting for him.

(C)Once a man dreamt that a lion was chasing him

(D)One rat was black and the other one was white

(E)The man then looked to his side where the branch he was sitting on was attached to the tree and saw that two rats were circling around and eating the branch

(F)The man ran to a tree climbed on to it and sat on a branch

**Question 56**

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

A A

B B

C C

D D

E E

**Answer: B**

**Explanation:**

Sentence C should be the first sentence as it introduces the man and the chasing lion. Sentence F should follow C as it tells what the man did to save himself from the lion. Sentence B and E both tells that man looked somewhere but in E 'then' makes it evident man looked down first. So BE follows F. Sentence D tell details about rats mentioned in sentence E and sentence D should be followed by sentence A. So, the correct sequence is C-F-B-E-D-A.

Thus, the third sentence is B

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**Question 57**

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

A B

B C

C D

D E

E F

**Answer: D**

**Explanation:**

Sentence C should be the first sentence as it introduces the man and the chasing lion. Sentence F should follow C as it tells what the man did to save himself from the lion. Sentence B and E both tells that man looked somewhere but in E 'then' makes it evident man

looked down first. So BE follows F. Sentence D tell details about rats mentioned in sentence E and sentence D should be followed by sentence A. So, the correct sequence is C-F-B-E-D-A.

Thus, the fourth sentence is E.

**Question 58**

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

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

**Answer:** E

**Explanation:**

Sentence C should be the first sentence as it introduces the man and the chasing lion. Sentence F should follow C as it tells what the man did to save himself from the lion. Sentence B and E both tells that man looked somewhere but in E 'then' makes it evident man looked down first. So BE follows F. Sentence D tell details about rats mentioned in sentence E and sentence D should be followed by sentence A. So, the correct sequence is C-F-B-E-D-A.

Thus, the second sentence is F.

**Question 59**

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

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

**Answer:** A

**Explanation:**

Sentence C should be the first sentence as it introduces the man and the chasing lion. Sentence F should follow C as it tells what the man did to save himself from the lion. Sentence B and E both tells that man looked somewhere but in E 'then' makes it evident man looked down first. So BE follows F. Sentence D tell details about rats mentioned in sentence E and sentence D should be followed by sentence A. So, the correct sequence is C-F-B-E-D-A.

Thus, the last sentence is A.

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**Question 60**

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

- A A
- B B
- C C

D D

E E

**Answer: C**

**Explanation:**

Sentence C should be the first sentence as it introduces the man and the chasing lion. Sentence F should follow C as it tells what the man did to save himself from the lion. Sentence B and E both tells that man looked somewhere but in E 'then' makes it evident man looked down first. So BE follows F. Sentence D tell details about rats mentioned in sentence E and sentence D should be followed by sentence A. So, the correct sequence is C-F-B-E-D-A.

Thus, the first sentence is C.

**Instructions**

Which of the phrases a),b),c)and d) given below each sentence should replace the phrase printed in bold in the sentence to make grammatically correct ?If the sentence is correct as it is given and no correction is required mark e) as the answer.

**Question 61**

In order to forget his worries **Rahul take to smoke day and night.**

- A took to smoke
- B taking to smoking
- C take to smoking
- D took up smoking
- E No correction required

**Answer: D**

**Explanation:**

Take up smoking means to start smoking. D is the right answer.

**Question 62**

**Prema was very please with the gift she had received from her best friend on her birthday,**

- A was very pleased
- B was very pleasing
- C is very please
- D is very pleasing
- E No correction required

**Answer: A**

**Explanation:**

Only option A maintains the tense consistency. Answer is A

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**Question 63**

**She was so scared on seeing the lion that she shooked like a leaf**

- A shaked like a leaf

- B shook like a leaf
- C shook like a leaves
- D shake like a leaf
- E No correction required

**Answer: B**

**Explanation:**

Shake like a leaf means to shake a lot because you are nervous or frightened. Simple past of shake is shook. B is the right answer.

**Question 64**

**Meena had the presence of mind to get out of the ways as the bus sped out of control past her.**

- A present of mind
- B present mind
- C presence in mind
- D presence to mind
- E No correction required

**Answer: E**

**Explanation:**

Presence of mind means the ability to remain calm and take quick, sensible action, which is correctly used in the original sentence. Answer is E.

**Question 65**

**Finally Suhas had gather the courage to speak against his father's atrocities**

- A gathering the courage
- B gathers courage
- C gathered the courage
- D gather the couraged
- E No correction is required

**Answer: C**

**Explanation:**

The past perfect tense used in the original sentence is unjustified. When we want to talk about an action that happened before a **past** event, we use the **past perfect** tense. But here there is no past event to take reference to. So either the sentence should be set in simple past or simple present. B and C removes that error, but in B, **the** is missing between gathers and courage. So, the answer is C.

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**Instructions**

In each question below a sentence with four words printed in bold type is given These are numbered as 1),2),3),4) One of these four words printed in bold may be either wrongly spelt or inappropriate in the context of the sentence Find out the word which is wrongly spelt or inappropriate if any. The number of that words is your answer if all the words printed in bold are correctly spelt and also appropriate in the context of the sentence mark 5) i.e. All correct' as your answer.

Question 66

The designer will show **cash**(1)/her **collection**(2)/at an **upcoming**(3)/**fashion**(4) event in the city.**All correct**(5).

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

Answer: A

**Explanation:**

A is incorrect, the right word here is showcase which means to exhibit. A is the answer.

Question 67

Our mind is like a **garden**(1)/which can either be **intelligently**(2)/**cultivated**(3)/or be allowed to **run wilde**(4)/**All correct**(5).

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

Answer: D

**Explanation:**

D is incorrect. The right word should be **to run wild** which means to become crazy or chaotic.

Question 68

**Researchers**(1) have **identified**(2)/ **the early master cells that make up the human heart could be used to make patches**(3)/to fix **damaged**(4)/**hearts.All correct**(5).

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

Answer: E

**Explanation:**

No correction required. Answer is E.

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Question 69

The girl **spends**(1)/**every knight**(2)/**studying** as she wants to **graduate**(3) from a well known **college**(4) with good marks.**All correct**(5).

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

Answer: B

**Explanation:**

B is incorrect. Knight should be replaced with night. Knight means a person of noble birth trained to arms and chivalry which is incorrect in this context.

**Question 70**

The next time your gym instructor(1) tells you to do some stretching(2) exercises(3)/before starting the workout(4)/say no.All correct(5).

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

Answer: C

**Explanation:**

Exercises has been misspelled. Answer is C.

**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 are suggested one of which fits the blank appropriately Find out the appropriate word in each case.

There was a man who had four sons. He (71) his sons to learn not to judge things too quickly. So he sent them each on a (72) in turn to go and look at a pear tree that was a great distance away. The first son went in the winter the second in the spring the third in summer and the youngest son in autumn. When they had all gone and come back he (73) them together to (74) what they had seen. The first son said that the tree was ugly bent and twisted. The second said, "No! It was covered with green buds and full of promise." The third son disagreed he said it was laden with blossoms that (75) so sweet and looked so beautiful it was the most graceful thing he had (76) seen. The last son disagreed with all of them he said it was ripe and drooping with fruit full of life and fulfillment. The man then (77) to his sons that they all were right because they had each seen but only one (78) in the tree's life. He told them that you (79) judge a tree or a person by only one season and that the (80) of who they are and the pleasure joy and love that comes from that life can only be measured at the end when all the seasons are over.

**Question 71**

71

- A created
- B wanted
- C placed
- D meant
- E teach

**Answer: B**

**Explanation:**

A&C; can be eliminated as a person can never create or place a son. meant can also be eliminated as it sounds awkward. Between teach & wanted teach would be correct only when used in past form (taught), Hence wanted is apt. Hence, B

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**Question 72**

72

- A quest
- B airplane
- C expedition
- D pilgrimage
- E requested

**Answer: A**

**Explanation:**

B,C airplane and expedition can be eliminated as they cannot precede by article 'a'. Requested can also be eliminated as it doesn't succeed the article 'a' (an article cannot be preceded by a verb). Hence, between A & D, A is correct as the person didn't send the sons on pilgrimage. Hence, A

**Question 73**

73

- A followed
- B tied
- C called
- D said
- E bound

**Answer: C**

**Explanation:**

A & C can be eliminated as they are irrelevant in the given context. Tied & bound cannot be used with the context as he called them for a meeting. He called them for a meeting sounds better and fits in correctly. Hence, C

**Question 74**

74

- A all
- B predict
- C maintain
- D describe
- E talk

**Answer: D**



**Explanation:**

A&C; are eliminated easily as they are irrelevant. B can be eliminated as the sons cannot predict which they had already seen. Between talk & describe, describe fits well as the sentence reads as he called them together to describe .Hence, D

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**Question 75**

75

- A was
- B fell
- C colour
- D smelled
- E cooked

**Answer: D**

**Explanation:**

A can be eliminated as blossoms always need plural form of verb. B,C,E can be eliminated as those dont find any relevance to the given context. Hence, D smelled fits correctly as blossoms smelled so sweet and looked so beautiful. Hence, D is correct.

**Question 76**

76

- A worriedly
- B mostly
- C ever
- D forever
- E forcefully

**Answer: C**

**Explanation:**

worriedly,mostly and forcefully can be eliminated as they are irrelevant to the context(never mentioned in the passage) . As the sentence states that he didnt see such kind of beauty before and is not sure of seeing it in the nearby future, ever fits well as the sentence reads 'it was the most beautiful thing he had ever seen' .Hence, C is correct.

**Question 77**

77

- A tell
- B leaked
- C reprimanded
- D stood
- E explained

**Answer: E**

**Explanation:**

Leaked and stood can be eliminated as those seem irrelevant. reprimanded means scolded and the father never scolded them and only wants them to learn something valuable about life. Tell is incorrect as the passage is written in past tense. Hence, explained fits well as it reads ' the man explained to his sons that they were all right.' Hence, E is correct.

**Question 78**

78

- A flower
- B season
- C ground
- D more
- E leaf

**Answer: B**

**Explanation:**

C&D; can be eliminated as they are irrelevant. Flower & leaf can also be eliminated as those dont fit into the sentence properly. The passage clearly states that te four sons were made to look at the tree in 4 seasons, season is the correct word. Hence,B

**Question 79**

79

- A let
- B not
- C must
- D should
- E cannot

**Answer: E**

**Explanation:**

A&B; can be eliminated easily as those dont sound good. The moral of the passage is that one should not judge or justify anything by examining it only in one season. The father suggests to not judge something by its seasonal appearance.Hence, Should and must can be eliminated. Hence, E is correct.

**Question 80**

80

- A essence
- B danger
- C tree
- D fear
- E journey

**Answer: A**

**Instructions**

What will come in place of the question mark(?) in the following questions ?

**Question 81**

$$18^2 + \sqrt{?} = 350$$

- A 576
- B 676
- C 26
- D 28
- E None of these

**Answer:** B

**Explanation:**

Let the number to replace the question mark be equal to  $X$

$$\text{So, } 18^2 + \sqrt{X} = 350$$

$$\text{So, } 324 + \sqrt{X} = 350$$

$$\text{Or, } \sqrt{X} = 350 - 324 = 26$$

$$\text{Hence, } X = 26^2 = 676$$

**SBI PO Solved Previous Papers (Download PDF)****Question 82**

$$1530 \div 34 \times 360 \div 24 = ?$$

- A 625
- B 765
- C 575
- D 645
- E None of these

**Answer:** E

**Explanation:**

In order to find the value of the expression, let us find the value of its individual components.

$$1530 \div 34 = 45$$

$$360 \div 24 = 15$$

$$\text{Hence, the product equals } 45 \times 15 = 675$$

As this is not given in the options, the correct answer is option (e)

**Question 83**

$$4966 + 285 - 1236 + ? = 4860$$

- A 854

- B 848
- C 825
- D 875
- E None of these

**Answer:** E

**Explanation:**

Let the number to replace the question mark be equal to  $X$

$$\text{So, } 4966 + 285 - 1236 + X = 4860$$

$$\text{Or, } 4015 + X = 4860$$

$$\text{Or, } X = 845$$

**Question 84**

$$\frac{17 \times 4 + 18 \times 3}{\sqrt{441} \times 5 + 139} = ?$$

- A  $\frac{1}{4}$
- B  $\frac{1}{2}$
- C  $\frac{2}{3}$
- D  $\frac{1}{3}$
- E None of these

**Answer:** B

**Explanation:**

In order to find the value of the expression, let us find the value of the numerator and denominator separately.

$$\text{The numerator is } 17 \times 4 + 18 \times 3 = 68 + 54 = 122$$

$$\text{The denominator is } \sqrt{441} \times 5 + 139 = 21 \times 5 + 139 = 105 + 139 = 244$$

$$\text{Hence, the value of the expression is } \frac{122}{244} = \frac{1}{2}$$

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**Question 85**

$$2820 \div 12 \times 8 = ?$$

- A 1680
- B 1880
- C 1860
- D 1660
- E None of these

**Answer:** B

**Explanation:**

We need to find the value of  $2820 \div 12 \times 8$

$$\text{This equals } 235 \times 8 = 1880$$

Hence, the correct answer is option (b)

**Question 86**

$$1950 \div 26 \div 25 = ?$$

- A 12
- B 8
- C 5
- D 3
- E None of these

**Answer: D**

**Explanation:**

In order to calculate the value of the expression, let us first calculate the value of  $26 \times 25 = 650$   
Note that  $650 \times 3 = 1950$

Hence, the value of the given expression  $1950 \div 26 \div 25$  equals  $(650 \times 3) \div 650 = 3$

So, the correct answer is option (d)

**Question 87**

$$18\% \text{ of } 450 - 75\% \text{ of } 96 = ?$$

- A 15
- B 22
- C 12
- D 16
- E None of these

**Answer: E**

**Explanation:**

$$18\% \text{ of } 450 = 0.18 \times 450 = 81$$
$$75\% \text{ of } 96 = 0.75 \times 96 = 72$$

Hence, the difference equals  $81 - 72 = 9$ . As this is not in one of the options given, the correct answer is option (e)

## SBI PO Free Mocks (Latest Pattern)

**Question 88**

$$75.75 - 48.32 + 146.92 = ?$$

- A 174.35
- B 175.34
- C 173.45
- D 173.35
- E None of these

**Answer: A**

**Explanation:**

We need to find the value of  $75.75 - 48.32 + 146.92$

This equals  $27.43 + 146.92 = 174.35$

Hence, the correct answer is option (a)

**Question 89**

$$8\frac{1}{3} \times 4\frac{2}{5} + ? = 44\frac{2}{5}$$

A  $7\frac{11}{15}$

B  $7\frac{4}{15}$

C  $7\frac{8}{15}$

D  $8\frac{7}{15}$

E None of these

**Answer: A**

**Explanation:**

Let the number to replace the question mark be equal to  $X$

$$\text{So, } 8\frac{1}{3} \times 4\frac{2}{5} + X = 44\frac{2}{5}$$

$$\text{Hence, } \frac{25}{3} \times \frac{22}{5} + X = \frac{222}{5}$$

$$\text{Or, } \frac{550}{15} + X = \frac{222}{5}$$

$$\text{So, } X = \frac{222}{5} - \frac{550}{15} = \frac{666-550}{15} = \frac{116}{15} = 7\frac{11}{15}$$

**Question 90**

$$27.28 \div 2.2 + 4.7 \times 1.5 = ?$$

A 18.85

B 19.25

C 18.75

D 19.45

E None of these

**Answer: D**

**Explanation:**

We need to find the value of  $27.28 \div 2.2 + 4.7 \times 1.5$ . Let us find the value of its components first.

$$27.28 \div 2.2 = 12.4$$

$$4.7 \times 1.5 = 7.05$$

Hence, the sum equals  $12.4 + 7.05 = 19.45$

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**Question 91**

$${}^5_9 \text{ of } 315 + {}^3_7 \text{ of } 455 = ?$$

- A 370
- B 380
- C 360
- D 340
- E None of these

**Answer: A**

**Explanation:**

We need to find the value of  $9\frac{5}{9}$  of 315 +  $7\frac{3}{7}$  of 455. Let us find the value of the components first.

$$9\frac{5}{9} \times 315 = 175$$

$$7\frac{3}{7} \times 455 = 195$$

Hence, their sum equals  $175 + 195 = 370$

**Question 92**

**145% of 780 + ?% of 250 = 1231**

- A 25
- B 30
- C 40
- D 45
- E None of these

**Answer: C**

**Explanation:**

Let the number to replace the question mark be equal to X

So, 145% of 780 + X% of 250 = 1231

$$145\% \text{ of } 780 = 1131$$

$$\text{So, } 1131 + X\% \text{ of } 250 = 1231$$

$$\text{Therefore, } X\% \text{ of } 250 = 100$$

$$\text{Or, } X = 40\%$$

**Question 93**

**$8\frac{5}{8}$  of  $3\frac{2}{3}$  of  $5\frac{3}{5}$  of 2104 = ?**

- A 532
- B 536
- C 526
- D 528
- E None of these

**Answer: C**

**Explanation:**

We have to find the value of  $8\frac{5}{8} \times 3\frac{2}{3} \times 5\frac{3}{5} \times 2104$

Note that  $2104 = 2 \times 2 \times 2 \times 263$

The fraction preceding 2104 equals  $\frac{5}{8} \times \frac{2}{3} \times \frac{3}{5} = \frac{1}{4}$

Hence, the product equals  $2 \times 263 = 526$

So, the correct option is option (c)

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### Question 94

$16.45 \times 5.2 \times 2.5 = ?$

- A 213.45
- B 218.45
- C 213.85
- D 218.25
- E None of these

**Answer:** C

### Explanation:

$16.45 \times 5.2 \times 2.5 = 16.45 \times 1.3 \times 10 = 213.85$

### Question 95

**2.25% of 640 - 1.5% of 480 = ?**

- A 6.4
- B 5.6
- C 4.3
- D 7.2
- E None of these

**Answer:** D

### Explanation:

The equation boils down to  $2.25 \times 64 / 10 - 1.5 \times 48 / 10 = 14.4 - 7.2 = 7.2$

### Instructions

What will come in place of question mark (?) in the following number series ?

### Question 96

**11, 12, 26, 81, ??**

- A 324
- B 328
- C 320
- D 280
- E None of these

**Answer:** B



**Explanation:**

$$12 = 11 \times 1 + 1$$

$$26 = 12 \times 2 + 2$$

$$81 = 26 \times 3 + 3$$

So, the next number in the series will be  $81 \times 4 + 4 = 328$

## SBI Clerk Free Mock Test (Latest Pattern)

**Question 97**

5120, 1280, 320, 80, ??

- A 16
- B 24
- C 30
- D 40
- E None of these

**Answer:** E

**Explanation:**

Each number in the series given is four times lesser than the previous number.

$$\text{For example, } 1280 = 5120/4,$$

$$320 = 1280/4,$$

$$80 = 320/4,$$

So, the next number in the series is  $80/4 = 20$

**Question 98**

7, 11, 27, 63, ?

- A 96
- B 118
- C 99
- D 127
- E None of these

**Answer:** D

**Explanation:**

The difference between the numbers is 4, 16, 36, etc which are the squares of 2, 4, 6, etc

So, the next number would be  $63 + 64$  (square of 8) = 127

**Question 99**

6, 10, 18, 34, ??

- A 62
- B 64
- C 66

- D 50  
E None of these

**Answer: C**

**Explanation:**

Each number in the series is two less than double the previous number.

For example,  $10 = 2 \times 6 - 2$

$18 = 2 \times 10 - 2$

$34 = 2 \times 18 - 2$

So, the next number in the series will be  $2 \times 34 - 2 = 66$

## SBI Clerk Previous Papers (Download PDF)

**Question 100**

5, 11, 23, 47, ??

- A 95  
B 93  
C 96  
D 97  
E None of these

**Answer: A**

**Explanation:**

The difference between the numbers increases as 6, 12, 24, 48, etc. So, the next number is  $47 + 48 = 95$

**Instructions**

For the following questions answer them individually

**Question 101**

A, B, C, D & E are five consecutive even numbers Average of A and E is 46 What is the largest number E

- A 52  
B 42  
C 50  
D 48  
E None of these

**Answer: C**

**Explanation:**

A to E are consecutive even numbers and E is the largest. Average of A and E is C which is given as 46. So, D is 48 and E is 50

**Question 102**

A train running at the speed of 66 kmph crosses a signal pole in 18 seconds. What is the length of the train?

- A 330 meters

- B 300 metres
- C 360 metres
- D 320 metres
- E None of these

**Answer:** A

**Explanation:**

$$66 \text{ kmph} = 66 * 5/18 \text{ m/s}$$

It takes 18 secs to cross the post. So, length =  $66 * 18 * 5/18 = 330$  metres.

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**Question 103**

Find the average of the following set of numbers

155, 128, 137, 140, 160, 132

- A 148
- B 140
- C 146
- D 144
- E None of these

**Answer:** E

**Explanation:**

The average of the given numbers is  $(155 + 128 + 137 + 140 + 160 + 132)/6 = 852/6 = 142$

**Question 104**

Number obtained by interchanging the digits of a two digit number is less than the original number by 18, and the sum of the digit is 6 what is the original two-digit number ?

- A 46
- B 24
- C 42
- D 64
- E None of these

**Answer:** C

**Explanation:**

Let the original number be  $10x + y$

$$10y + x + 18 = 10x + y$$

$$x + y = 6$$

Solving for x and y, we get  $x = 4$  and  $y = 2$

So, the original number = 42

**Question 105**

An amount of Rs 45,000 becomes Rs 77,400 on simple interest in eight years What is the rate of interest p.c.p.a ?

- A 9
- B 11
- C 8
- D 10.5
- E None of these

**Answer: A**

**Explanation:**

The interest = 32,400

Time = 8 years

Principle = 45,000

Rate = ?

$$45000 \times r \times 8/100 = 32,400$$

$$r = 32400/(8 \times 450) = 9\% \text{ pa}$$

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**Question 106**

Three-fifth of a number is more than its 40% by 85.What is 60% of that number ?

- A 245
- B 255
- C 260
- D 250
- E None of these

**Answer: B**

**Explanation:**

Let the number be x

$$3x/5 - 40x/100 = 85$$

So one fifths of the number = 85

$$3 \text{ fifths} = 85 \times 3 = 255$$

**Question 107**

Rajesh spends 12% of his monthly income on entertainment, 18% of his monthly income on children's education 50% of his monthly income on other household items and the remaining amount of Rs 5,020 he saves.What is his monthly income ?

- A Rs 25,400
- B Rs 26,200
- C Rs 24,800

D Rs 25,600

E None of these

**Answer: E**

**Explanation:**

20% of his salary = 5020

So, his full salary =  $5020 \times 5 = 25100$

**Question 108**

**24 Men can complete a piece of work in 15 days. In how many days will 18 men complete that work ?**

A 16 days

B 20 days

C 22 days

D 25 days

E None of these

**Answer: B**

**Explanation:**

24 men can complete the work in 15 days.

So, 1 man can complete the work in  $15 \times 24 = 360$  days.

Hence, 18 men can complete the work in  $\frac{360}{18} = 20$  days

**Question 109**

**Rasika and Nikita invested amount of Rs 40,000 and Rs 75,000 respectively At the end of five years they got a total dividend of Rs 46,000 What is Rasika's share in the dividend ?**

A Rs 16,500

B Rs 15,500

C Rs 15,000

D Rs 16,000

E None of these

**Answer: D**

**Explanation:**

The dividend will be shared in the ratio of their investments. So, Rasika's share will be  $46000 \times \frac{40}{115} = 16000$

**Question 110**

**Present ages of Rama and Shyama are the ratio of 4:5 respectively Five years hence the ratio of their ages becomes 5:6 respectively What is Rama's present age ?**

A 25 years

B 22 years

C 20 years

- D 30 years  
E None of these

**Answer: C**

**Explanation:**

The ratio of ages of Rama and Shyama is 4: 5. Let their ages be  $4x$  and  $5x$  respectively. Five years later, their ages become  $5x$  and  $6x$  respectively. Hence, Their ages after 5 years =  $4x + 5$  and  $5x + 5$

But  $4x + 5 : 5x + 5 = 5 : 6$

So,  $24x + 30 = 25x + 25$

or  $x = 5$

So, Rama's current age =  $4x = 4 \times 5 = 20$

**Question 111**

What is the compound interest accrued on an amount of Rs 25,000 in two years @ 12p.c.p.a ?

- A Rs 6,630  
B Rs 6,360  
C Rs 6,260  
D Rs 6460  
E None of these

**Answer: B**

**Explanation:**

The rate of interest is 12% p.a

Principal is Rs. 25000

Duration is two years.

Hence, the amount at the end of two years is  $25000 \times 1.12 \times 1.12 = 31360$

So, the compound interest is  $31360 - 25000 = \text{Rs. } 6360$

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**Question 112**

Cost of 10 calculators and 12 watches is Rs 11,100 What is the cost of 30 calculators and 36 watches ?

- A Rs 33,600  
B Rs 33,300  
C Rs 32,600  
D Can't be determined  
E None of these

**Answer: B**

**Explanation:**

The cost of 30 calculators and 36 watches is three times the cost of 10 calculators and 12 watches.

Hence, the required cost equals  $11100 \times 3 = \text{Rs. } 33,300$

**Question 113**

A TV set when sold for Rs 16,756 the profit earned is 18%. What is the cost price of the TV set ?

- A Rs. 14,200
- B Rs. 14,400
- C Rs. 15,200
- D Rs. 14,800
- E None of these

**Answer: A**

**Explanation:**

The selling price is Rs. 16,756  
 Profit percentage is 18%  
 Let the cost price of the TV set be C.  
 So,  $C \times 118\% = 16756$   
 Or,  $C = 16756 \times 100 / 118 = 14200$

**Question 114**

Five eighth of a number is equal to 60% of another number. What is the ratio between the first number and the second number respectively ?

- A 13:12
- B 12:13
- C 25:24
- D 24:25
- E None of these

**Answer: D**

**Explanation:**

Let the two numbers be X and Y.

$$\text{So, } \frac{5}{8} * X = 60\% Y$$

$$\text{Or, } \frac{5}{8} * X = \frac{3}{5} * Y$$

$$\text{So, } \frac{X}{Y} = \frac{24}{25}$$

Hence, the required ratio is 24:25

## SBI PO Solved Previous Papers (Download PDF)

**Question 115**

If the fraction  $\frac{4}{9}, \frac{2}{7}, \frac{3}{8}, \frac{6}{13}$  and  $\frac{5}{11}$  are arranged in descending order which one will be second ?

- A  $\frac{4}{9}$
- B  $\frac{2}{7}$
- C  $\frac{3}{8}$
- D  $\frac{6}{13}$
- E  $\frac{5}{11}$

Answer: E

**Explanation:**

In order to arrange the fractions in descending order, we need to have the same denominator for all the fractions. So, we need to find the LCM of all the denominators. The denominators are 9,7,8,13 and 11. Their LCM is 72072.

Let us represent all the numbers given with the same denominator, ie 72072.

$$\frac{4}{9} = \frac{32032}{72072}$$

$$\frac{2}{7} = \frac{20592}{72072}$$

$$\frac{3}{8} = \frac{27027}{72072}$$

$$\frac{6}{13} = \frac{33264}{72072}$$

$$\frac{5}{11} = \frac{32760}{72072}$$

When arranged in descending order, the order will be as below

33264 32760 32032 27027 20592  
72072, 72072, 72072, 72072, 72072

Hence, the second number when the above fractions are arranged in descending order is  $\frac{32760}{72072} = \frac{5}{11}$

**Instructions**

Study the following table carefully to answer these question

Number of employees in different department of five organizations

	A	B	C	D	E
HR	145	80	120	180	160
Finance	120	75	100	220	140
Marketing	150	90	115	200	190
IT	225	110	160	280	220
Administration	180	120	130	110	130

**Question 116**

What is the average number of employees working in Marketing department of all the organizations ?

- A 149
- B 145
- C 146
- D 148
- E None of these

Answer: A

**Explanation:**

The total number of employees in Marketing department = 150 + 90 + 115 + 200 + 190 = 745

The average = 745/5 = 149

**Question 117**

What is the total number of employees working in all the departments of organization B together ?

- A 350
- B 375



- C 425
- D 475
- E None of these

**Answer:** D

**Explanation:**

The total number of employees in B =  $80 + 75 + 90 + 110 + 120 = 475$

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**Question 118**

**What is the ratio between numbers of employees from Finance and Marketing department together of organization B and these two departments together of organizations D respectively ?**

- A 14:9
- B 9:14
- C 11:28
- D 28:11
- E None of these

**Answer:** C

**Explanation:**

Total number of employees in Finance and Marketing of B =  $75 + 90 = 165$

Total number of employees in Finance and Marketing of D =  $220 + 200 = 420$

So, the ratio =  $165 : 420 = 11 : 28$

**Question 119**

**What is the ratio between the total number of employees from all organisation together in HR and Administration department respectively ?**

- A 132:137
- B 137:132
- C 122:137
- D 137:122
- E None of these

**Answer:** E

**Explanation:**

Total employees in HR =  $145 + 80 + 120 + 180 + 160 = 685$

Total employees in Administration =  $180 + 120 + 130 + 110 + 130 = 670$

Ratio =  $685 : 670 = 137 : 134$

**Question 120**

**Number of employees in IT department of organization C is what per cent of the total number of employees in the organisation C in all the department together ?**

- A 26.5
- B 25.6
- C 25.4
- D 26.4
- E None of these

**Answer:** B

**Explanation:**

Number of employees in IT department of C = 160

Number of employees in all depts of C = 120 + 100 + 115 + 160 + 130 = 625

The required percentage =  $100 * 160 / 625 = 25.6\%$

## SBI PO Free Mocks (Latest Pattern)

### Reasoning

**Instructions**

For the following questions answer them individually

**Question 121**

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

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

**Answer:** D

**Explanation:**

Given word: BRIGHTEN

We need to find out the pairs of words which have same number of letters between them as there are in english alphabets.

So we can start with the first letter and check for possible pairs. BR is not a possible pair since B and R have 15 letters between them.

BI is also not possible as there should be 6 letters between them but here, we only have 1. So proceeding in a similar manner we can

see that following pairs meet our requirement

IE IN GH

So there are 3 pairs which have same number of letters between them in the given word as there are in English alphabets. So the correct option is D

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**Question 122**

In a certain code FIGHT is written as 39%@4 and TEARS is written as 458 © ★.How is STAGE written in that code ?

- A ★ 4835

B ★ 48 % 5 % 5

C ★ 84 % 5 % 5

D ★ 48 @ 5

E None of these

Answer: B

**Explanation:**

Following the above pattern, the codes for :

S - ★

T - 4

A - 8

G - %

E - 5

=> STAGE = ★48%5

**Question 123**

Among A,B,C,D and E each reaching school at a different time C reaches before D and A and only after B E is not the last to reach school Who among them reached school last ?

A D

B A

C C

D Data inadequate

E None of these

Answer: D

**Explanation:**

C reaches before D and A

B reaches before C

E is not the last to reach

The above statements together means that either D or A reached school last. Hence given data is inadequate.

**Question 124**

What should come next in the number series ?

1 8 3 6 5 4 7 2 9 1 8 3 6 5 4 7 2 1 8 3 6 5 4 7 1 8 3 6 5 4

A 1

B 2

C 4

D 8

E None of these

Answer: A

**Explanation:**

The series can be shown as below

1 8 3 6 5 4 7 2 9

1 8 3 6 5 4 7 2

1 8 3 6 5 4 7

1 8 3 6 5 4

After this, the series has to repeat itself and hence, the next term will be 1

## GK Study Material for Banking Exams (Download PDF)

**Question 125**

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

- A Jug
- B Cup
- C Mug
- D Pitcher
- E Container

**Answer:** E

**Explanation:**

Options A, B, C and D describe vessels that hold liquids. Container is a generic term that is used to hold any object within it. Hence, it is the odd man out.

**Question 126**

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

- A 93
- B 57
- C 69
- D 65
- E 87

**Answer:** D

**Explanation:**

Options A, B, C and E are all multiples of 3 while option D is not. Hence, it is the odd one out.

**Question 127**

If '+' means '÷', '×' means '-', '÷' means '×' and '-' means '+' then

$$16 \times 8 + 4 - 6 \div 3 = ?$$

- A 130
- B 14
- C 32
- D 18

E None of these

**Answer: C**

**Explanation:**

Writing down the above sequence without the operators between them, we have

16 8 4 6 3

Now inserting the operators with their new values we get the equation as

$$16 - 8 \div 4 + 6 \times 3$$

Now solving this equation using BODMAS gives,

$$16 - 2 + 18$$

$$= 32$$

So the correct option is option C

{BODMAS is a rule which specifies the preference of the operators. Bracket->of->division-> multiplication-> addition-> subtraction}

## SBI Clerk Free Mock Test (Latest Pattern)

**Question 128**

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

A None

B One

C Two

D Three

E More than three

**Answer: C**

**Explanation:**

Let us write down all the permutations which can be there using these 4 letters and then we can figure out the meaningful word.

ERDU ERUD EDRU EDUR EURD EUDR

RUDE RUED RDUE RDEU REDU REUD

UERD UEDR UDRE UDER URED URDE

DURE DUER DREU DRUE DERU DEUR

So the meaningful words which can be formed using given letters is RUDE, RUED

So there are two meaningful words which can be formed using given letters. Thus the correct answer is option 3

**Question 129**

In a column of 20 boys D is fourteenth from the front and F is ninth from the bottom How many boys are there between D and F ?

A 2

B 3

C 4

D Data inadequate

E None of these

**Answer: E**

**Explanation:**

NOTE :- Position from front + Position from bottom = Total students + 1

Total no. of boys = 20

D's position from front = 14th

F's position from bottom = 9th

=> F's position from front =  $(20+1)-9 = 12$ th

Since, D is at 14th and F is at 12th position, => there is only 1 boy between D & F.

Ans - (E)

### Question 130

In a certain code BROADEN is written as NQABOFE how is DESKTOP written in that code ?

A RDCLQPU

B TFELQPU

C RDCJQPU

D EFTLONS

E None of these

**Answer: A**

### Explanation:

The word BROADEN is divided into three parts : BRO , A , DEN

I : BRO - NQA

The diagonally opposite element is substituted by its immediate **preceding** alphabet in the English alphabetical series.

=> B is substituted by A at its diagonally opposite position. Similarly, R is substituted by Q at its diagonally opposite position and O by N.

II : A - B

The middle letter is substituted by its immediate **following** alphabet in the English alphabetical series.

III : DEN - OFE

The diagonally opposite element is substituted by its immediate **following** alphabet in the English alphabetical series.

=> D is substituted by E at its diagonally opposite position. Similarly, E is substituted by F at its diagonally opposite position and N by O.

Thus, code for DESKTOP :

DES - RDC

K - L

TOP - QPU

∴ DESKTOP = RDCLQPU

## SBI Clerk Previous Papers (Download PDF)

### Question 131

How many pairs of digits are there in the number 27651489 each of which has as many digits between them in the number as when the digit are rearranged in descending order within the number

A None

B Three

- C Two
- D One
- E More than three

Answer: E

**Explanation:**

Original Number: 27651489

Number after arranging the digits in descending order 98765421

Now the pairs of digits which have same number of digits between them in original and new number are:

75 74 65 58 59 89

So clearly the required number of pairs is greater than 3, hence option 5 is the correct choice.

**Instructions**

Study the following information carefully and answer the question given below:

M,P,D,Q,T,R,B and W are sitting around a circle facing at the centre D is second to the left of M who is third to the right of P.W is third to the right of Q who is second to the left of B. R is third to the right of T.

**Question 132**

Who is third to the left of M ?

- A D
- B W
- C P
- D Data inadequate
- E None of these

Answer: C

**Explanation:**

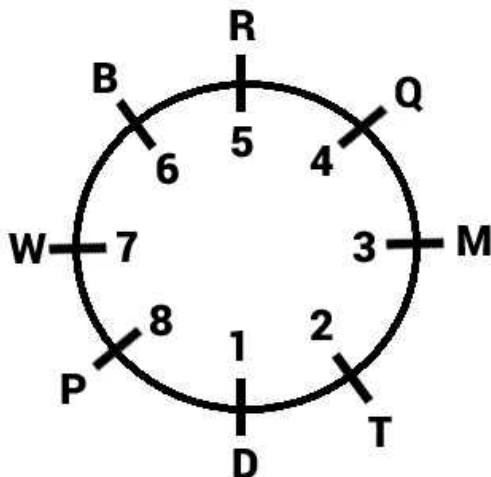
There are 8 people in the circle. Let's name the position of D as 1. So, the position of M is 3 and the position of P is 8.

Now there are two possibilities for arrangement of Q, W and B.

If Q is 2, then W is 5 and B is 4. But R and T will be next to each other in that scenario.

The only other possibility is when Q is 4. So, W is 7 and B is 6.

So, R is 5 and T is 2. Thus, the diagram is as follows:



That explains the answer.

Question 133

Which of the following pairs represents the immediate neighbours of R ?

- A BM
- B QW
- C WM
- D BT
- E None of these

Answer: E

Explanation:

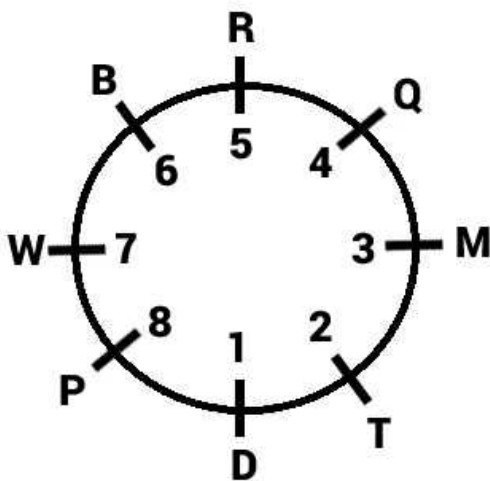
There are 8 people in the circle. Let's name the position of D as 1. So, the position of M is 3 and the position of P is 8.

Now there are two possibilities for arrangement of Q, W and B.

If Q is 2, then W is 5 and B is 4. But R and T will be next to each other in that scenario.

The only other possibility is when Q is 4. So, W is 7 and B is 6.

So, R is 5 and T is 2. Thus, the diagram is as follows:



That explains the answer.

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Question 134

Who is fourth to the right of W ?

- A T
- B M
- C Q
- D D
- E Data inadequate

Answer: B

Explanation:

There are 8 people in the circle. Let's name the position of D as 1. So, the position of M is 3 and the position of P is 8.

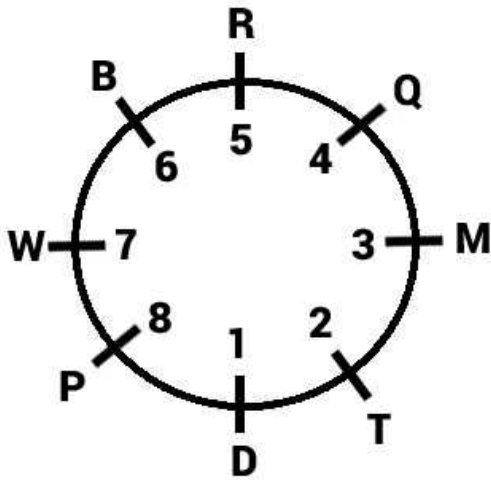


Now there are two possibilities for arrangement of Q, W and B.

If Q is 2, then W is 5 and B is 4. But R and T will be next to each other in that scenario.

The only other possibility is when Q is 4. So, W is 7 and B is 6.

So, R is 5 and T is 2. Thus, the diagram is as follows:



That explains the answer.

#### Question 135

Who is the second to the right of M ?

- A B
- B W
- C P
- D R
- E Data inadequate

**Answer:** D

#### **Explanation:**

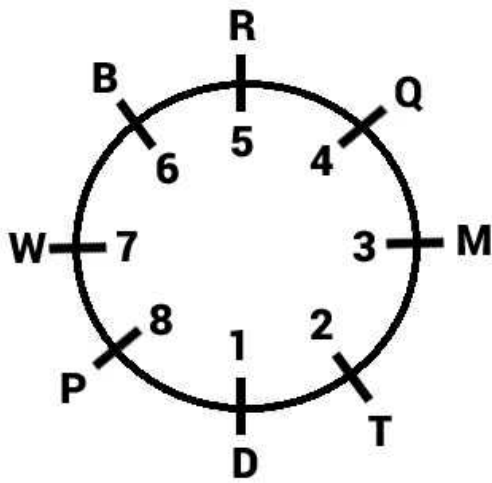
There are 8 people in the circle. Let's name the position of D as 1. So, the position of M is 3 and the position of P is 8.

Now there are two possibilities for arrangement of Q, W and B.

If Q is 2, then W is 5 and B is 4. But R and T will be next to each other in that scenario.

The only other possibility is when Q is 4. So, W is 7 and B is 6.

So, R is 5 and T is 2. Thus, the diagram is as follows:



That explains the answer.

**Question 136**

Who is second to the right of P ?

- A T
- B B
- C W
- D Data inadequate
- E None of these

**Answer:** A

**Explanation:**

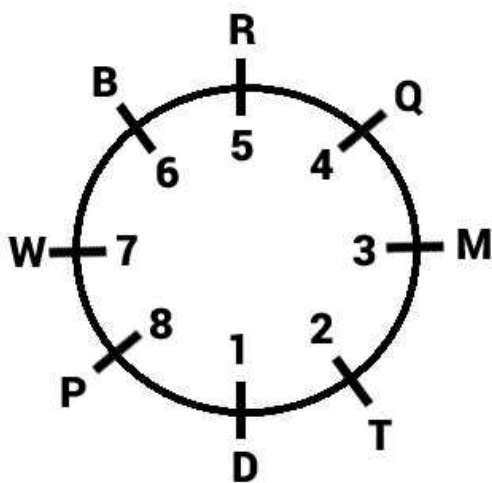
There are 8 people in the circle. Let's name the position of D as 1. So, the position of M is 3 and the position of P is 8.

Now there are two possibilities for arrangement of Q, W and B.

If Q is 2, then W is 5 and B is 4. But R and T will be next to each other in that scenario.

The only other possibility is when Q is 4. So, W is 7 and B is 6.

So, R is 5 and T is 2. Thus, the diagram is as follows:



That explains the answer.

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Question 137

In which of the following pair is the first person sitting to the immediate right of the second person ?

- A PD
- B WP
- C BW
- D RQ
- E MQ

Answer: D

Explanation:

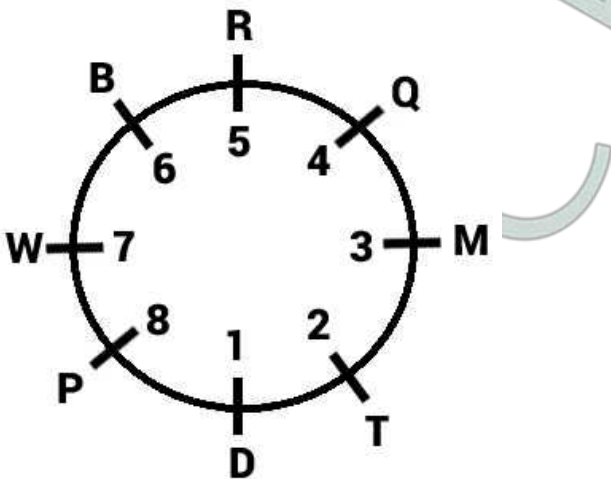
There are 8 people in the circle. Let's name the position of D as 1. So, the position of M is 3 and the position of P is 8.

Now there are two possibilities for arrangement of Q, W and B.

If Q is 2, then W is 5 and B is 4. But R and T will be next to each other in that scenario.

The only other possibility is when Q is 4. So, W is 7 and B is 6.

So, R is 5 and T is 2. Thus, the diagram is as follows:



That explains the answer.

Instructions

Study the following arrangements carefully and answer the question given below:

R@Fδ 3 1 # M D U P 4 H © T 8 W N ★ A Q 5 E B I \$ J % Y 2 7

Question 138

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

- A MD1
- B 4HP
- C 8WT
- D Q5A
- E J%\$

Answer: A

**Explanation:**

R @ F 5 3 1 # M D U P 4 H © T 8 W N ★ A Q 5 E B I \$ J % Y 2 7

In 4 of the 5 options the second and third elements are immediate neighbors of 1st element. This rule is violated in option A. So option A is the odd one out.

**Question 139**

**How many such symbols are there in the above arrangement each of which is immediately preceded by a number and immediately followed by a letter ?**

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

**Answer: B**

**Explanation:**

R @ F 5 " role="presentation"> 3 1 # M D U P 4 H © T 8 W N ★ " role="presentation"> ★ A Q 5 E B I \$ J % Y 2 7

The symbols in the above series which are immediately preceded by a number and followed by a letter are

#

So there's only one such symbol which is preceded by a number and followed by letter, so Option B is the correct choice.

**Question 140**

**If all the numbers are dropped from the above arrangement which of the following will be the eleventh from the left end ?**

- A P
- B Q
- C N
- D ©
- E None of these

**Answer: D**

**Explanation:**

Original Sequence: R @ F 5 " role="presentation"> 3 1 # M D U P 4 H © T 8 W N ★ " role="presentation"> ★ A Q 5 E B I \$ J % Y 2 7

Sequence after dropping all the numbers from original sequence: R @ F " role="presentation"> # M D U P H © T W N ★ " role="presentation"> ★ A Q E B I \$ J % Y

So the element which is eleventh from the left end in the new sequence is ©

So option 4 is the correct choice.

**Question 141**

**What should come next in the following series based on the above arrangement ?**

F 3 1 D P 4 T W N

- A 5BI
- B QEI
- C QEB

- D Q5B
- E None of these

**Answer: C**

**Explanation:**

R @ F 5 3 1 # M D U P 4 H © T 8 W N ★ A Q 5 E B I \$ J % Y 2 7

The pattern in the above series is the first element of new term is obtained by skipping two places from the last element of previous term. The second and third elements of the new term are obtained by skipping one place after the first element and then taking next two elements.

So following similar pattern we need to skip 2 places after N, by this we get Q.  
Now to obtain 2nd and 3rd term, we will skip one place after Q, so we get EB  
Thus the required next term is QEB which is there in 3rd option

**Question 142**

**How many such numbers are there in the above arrangement each of which is immediately followed by a consonant ?**

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

**Answer: C**

**Explanation:**

R @ F 5 3 1 # M D U P 4 H © T 8 W N ★ A Q 5 E B I \$ J % Y 2 7

The numbers in the above arrangement, each of which is immediately followed by a consonant are 4 8

So there are 2 such numbers, so the correct answer is Option C

## Free Banking Study Material (15000 Solved Questions)

**Question 143**

**Which of the following is the eighth to the right of the seventeenth from the right end of the above arrangement ?**

- A E
- B D
- C #
- D I
- E None of these

**Answer: A**

**Explanation:**

Original Sequence: R @ F 5 3 1 # M D U P 4 H © T 8 W N ★ A Q 5 E B I \$ J % Y 2 7

Seventeenth from the right end is T

Eighth to the right of T is E

So the correct answer is option 1.

### Instructions

In each of the question below are given three statements followed by three conclusions numbered I, II III You have to take the given statements to be true even if they seem to be at variance from commonly known facts Read all the conclusions and then decide which of the given conclusions logically follows from three given statements disregarding commonly known facts.

#### Question 144

**Statements:**All telephones are wires.

**All wires are tents.**

**All tents are cans.**

**Conclusions:**I.Some cans are wires

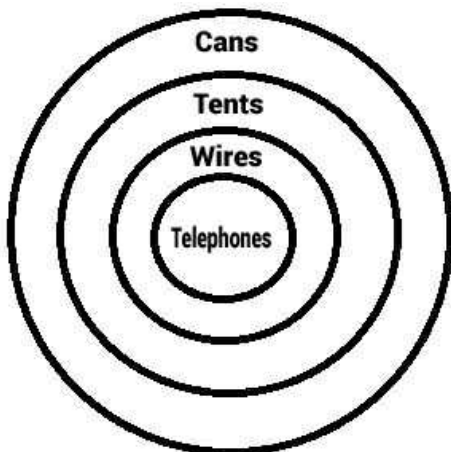
**II.Some tents are telephones.**

**III.Some cans are telephones.**

- A Only I and II follow
- B Only II and III follow
- C Only I and III follow
- D All I II and III follow
- E None of these

**Answer:** D

**Explanation:**



We can draw many scenarios that satisfy the statements using Venn diagrams and check for the validity of the conclusions. Conclusions I, II and III hold in every case. So, they are implied.

#### Question 145

**Statements:**Some cards are pictures.

**All pictures are paints.**

**Some paints are nails.**

**Conclusions:**I.Some paints are cards.

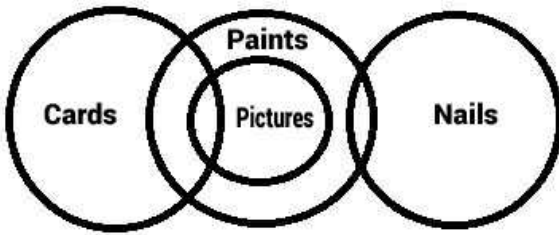
**II.Some nails are cards.**

**III.Some nails are pictures**

- A None follows
- B Only I follows
- C Only II follows
- D Only III follows
- E Only I and II follows

Answer: B

Explanation:



We use elimination to find an exception to the generality of the conclusions. Thus we prove they are not implied. The diagram above satisfies all the statements but contradicts conclusions II and III. Since we found an exception, the conclusions are not true in "every" case. Thus they are not implied.

We can draw many scenarios that satisfy the statements using Venn diagrams and check for the validity of the conclusions. Conclusion I holds in every case. So, it is implied.

## SBI PO Solved Previous Papers (Download PDF)

Question 146

**Statements:**All walls are glasses.

**No glass is table**

**Some tables are windows.**

**Conclusions:**I. Some windows are walls

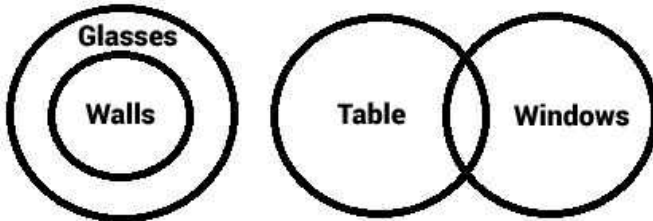
II. Some tables are walls.

III. Some windows are glasses.

- A None follows
- B Only I follows
- C Only II follows
- D Only III follow
- E Only I and II follow

Answer: A

Explanation:



We use elimination to find an exception to the generality of the conclusions. Thus we prove they are not implied. The diagram above satisfies all the statements but contradicts all the conclusions. Since we found an exception, the conclusions are not true in "every" case. Thus they are not implied.

Question 147

**Statements:**All baskets are poles.

**Some poles are lamps.**

**All lamps are roads.**

**Conclusions:**I. Some lamps are baskets.

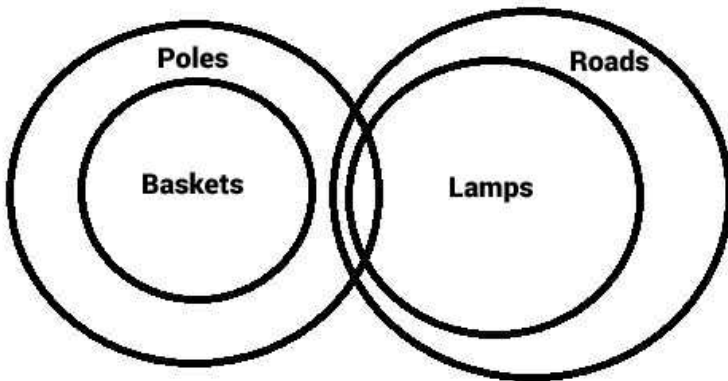
II. Some roads are poles.

III. Some lamps are poles.

- A Only I and II follow
- B Only I and III follow
- C Only II and III follow
- D All I II and III follow
- E None of these

Answer: C

Explanation:



We use elimination to find an exception to the generality of the conclusions. Thus we prove they are not implied. The diagram above satisfies all the statements but contradicts conclusion I. Since we found an exception, the conclusion is not true in "every" case. Thus it is not implied.

We can draw many scenarios that satisfy the statements using Venn diagrams and check for the validity of the conclusions. Conclusions II and III hold in every case. So, they are implied.

**Question 148**

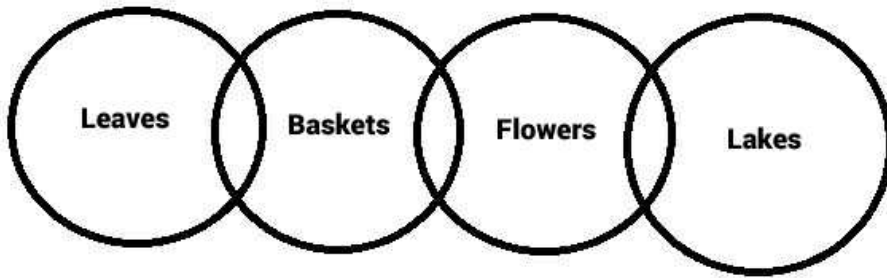
**Statements:** Some leaves are baskets.  
 Some baskets are flowers.  
 Some flowers are lakes.  
**Conclusions:** I. Some lakes are baskets.  
 II. Some flowers are leaves.  
 III. No lake is basket.

- A Only I follows
- B Only II follows
- C Only III follows
- D Only either I or III follows
- E None of these

Answer: D

Explanation:





We use elimination to find an exception to the generality of the conclusions. Thus we prove they are not implied. The diagram above satisfies all the statements but contradicts the conclusions II and IV. Since we found an exception, the conclusions are not true in "every" case. Thus they are not implied.

Irrespective of the diagram, conclusions I and III are universally complimentary ie. one of the two always has to be implied but both can't be true at the same time. Hence we use "either" and "or".

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### Question 149

**Statements:**All pictures are bands.

**Some bands are chairs.**

**Some chairs are tables.**

**Conclusions:**I. Some tables are bands.

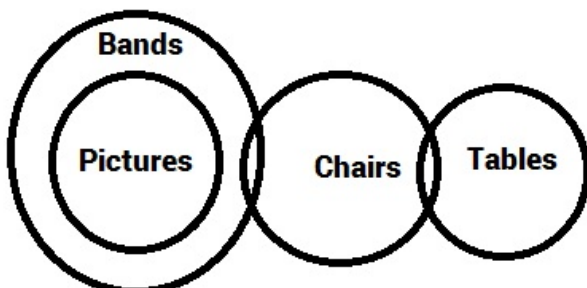
II. Some chairs are pictures.

III. Some tables are pictures.

- A None follows
- B Only I follows
- C Only II follows
- D Only I and II follow
- E Only III follows

**Answer:** A

**Explanation:**



We use elimination to find an exception to the generality of the conclusions. Thus we prove they are not implied. The diagram above satisfies all the statements but contradicts all the conclusions. Since we found an exception, the conclusions are not true in "every" case. Thus they are not implied.

### Instructions

In the following question the symbols @, ★, \$ and % are used with the following meaning as illustrated below:

'P $\delta$ Q' means 'P is not smaller than Q'

'P $\star$ Q' means 'P is not greater than Q'

'P%Q' means 'P is neither greater than nor equal to Q'

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

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

In each question three statements showing relationship have been given which are followed by three conclusions I II & III Assuming that the given statement are true find out which conclusion(s) is/are definitely true.

#### Question 150

**Statements:** B % N, N $\delta$ F, F $\star$ H

**Conclusions:** I.H\$N

II.F%B

III.B%H

- A Only I and II are true
- B Only I and III are true
- C Only II and III are true
- D None is true
- E All I II and III are true

**Answer:** D

**Explanation:**

Statements :

$B < N, N \geq F, F \leq H$

Conclusions :

$H > N$  [cannot be determined]

$F < B$  [cannot be determined]

$B < H$  [cannot be determined]

Thus, none is true.

#### Question 151

**Statement:** W $\delta$ F, F%K, K\$M

**Conclusions:** I.M%F

II.M $\delta$ F

III.W\$K

- A Only I is true
- B Only II is true
- C Only either I or II is true
- D Only III is true
- E None of these

**Answer:** E

**Explanation:**

Statements :

$W \geq F, F < K, K > M$

$\Rightarrow K > F, M$  and  $W \geq F$

Conclusions :

$M < F$

$M \geq F$

$W > K$  [not true]

For conclusions I and II, all the conditions,  $M < F$ ,  $M \geq F$ ,  $M > F$ ,  $M \leq F$  are possible.

Thus, none is true.

## SBI PO Free Mocks (Latest Pattern)

### Question 152

Statements:  $W \$ B$ ,  $B @ M$ ,  $M \star R$

Conclusions: I.  $R \$ B$

II.  $R @ B$

III.  $M \% W$

- A Only either I or II is true
- B Only either I or II and III are true
- C Only III is true
- D All I, II and III are true
- E None of these

Answer: B

Explanation:

Statements :

$W > B$ ,  $B = M$ ,  $M \leq R$

$\Rightarrow R \geq M = B$  and  $W > B = M$

Conclusions :

$R > B$

$R = B$

$M < W$  [true]

Since,  $R \geq B$ , thus either conclusion I or II is true and conclusion III is also true.

### Question 153

Statements:  $M \star D$ ,  $D \$ K$ ,  $K @ T$

Conclusions: I.  $T \% D$

II.  $M \% K$

III.  $M \% T$

- A Only I is true
- B Only II is true
- C Only III is true
- D Only I and III are true
- E None of these

Answer: A

**Explanation:**

Statements :

$$M \leq D, D > K, K = T$$

$$\Rightarrow D > K = T \text{ and } D \geq M$$

Conclusions :

$$T < D \text{ [true]}$$

$$M < K \text{ [not true]}$$

$$M < T \text{ [not true]}$$

Thus, only conclusion I is true.

**Question 154**

**Statements:**  $K @ F, F \$ M, M \delta T$

**Conclusions:** I.  $T \% F$

II.  $M \% K$

III.  $K \$ T$

- A Only I and II are true
- B Only I and III are true
- C Only II and III are true
- D All I II and III are true
- E None of these

**Answer:** D

**Explanation:**

Statements :

$$K = F, F > M, M \geq T$$

$$\Rightarrow K = F > M \geq T$$

Conclusions :

$$T < F \text{ [true]}$$

$$M < K \text{ [true]}$$

$$K > T \text{ [true]}$$

Thus, all conclusions are true.

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**Question 155**

**Statements:**  $N \star A, A \% B, B \delta D$

**Conclusions:** I.  $D \% A$

II.  $B \$ N$

III.  $N \% D$

- A None is true
- B Only I is true
- C Only II is true
- D Only III is true

E Only I and II are true

**Answer: C**

**Explanation:**

Statements :

$N \leq A, A < B, B \geq D$

$\Rightarrow B > A \geq N$  and  $B \geq D$

Conclusions :

$D < A$  [not true]

$B > N$  [true]

$N < D$  [not true]

Thus, only conclusion II is true.

## GK Study Material for Banking Exams (Download PDF)

### Computer Knowledge

**Instructions**

For the following questions answer them individually

**Question 156**

To move to the beginning of a line of text press the \_\_\_\_key.

A pageup

B a

C home

D enter

E None of these

**Answer: C**

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

**Question 157**

Computers use the \_\_\_\_number system to store data and perform calculations.

A binary

B octal

C decimal

D hexadecimal

E None of these

**Answer: A**

**Question 158**

Physical components that make up your computer are known as\_\_\_\_

- A Operating system
- B Software
- C Hardware
- D Web Browsers
- E None of these

**Answer: C**

**Question 159**

Which key is used in combination with another key to perform a specific task ?

- A function
- B space bar
- C arrow
- D control
- E None of these

**Answer: D**

## SBI Clerk Previous Papers (Download PDF)

**Question 160**

Ctrl shift and Alt are called \_\_\_\_keys.

- A modifier
- B function
- C alphanumeric
- D adjustment
- E None of these

**Answer: A**

**Question 161**

The pattern of printed lines on most products are called \_\_\_\_

- A prices
- B OCR
- C scanners
- D barcodes
- E None of these

**Answer: D**

**Question 162**

What is the permanent memory built into your computers called ?

- A RAM
- B ROM
- C CPU
- D CD-ROM
- E None of these

**Answer: B**

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**Question 163**

Various applications and documents are represented on the Windows desktop by\_\_\_\_

- A Symbols
- B Labels
- C Graphs
- D Icons
- E None of these

**Answer: D**

**Question 164**

All the deleted files go to \_\_\_\_

- A Recycle Bin
- B Task Bar
- C Tool Bar
- D My Computer
- E None of these

**Answer: A**

**Question 165**

In MICR, C stands for\_\_\_\_

- A Code
- B Colour
- C Computer
- D Character

E None of these

Answer: D

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Question 166

E-mail addresses separate the user name from the ISP using the \_\_\_\_ symbol.

A &

B @

C %

D ★

E None of these

Answer: B

Question 167

The simultaneous processing of two or more programs by multiple processors is \_\_\_\_

A multiprogramming

B multitasking

C time-sharing

D multiprocessing

E None of these

Answer: D

Question 168

What type of device is a computer printer ?

A Input

B Output

C Software

D Storage

E None of these

Answer: B

Question 169

The contents of \_\_\_\_ are lost when the computer turns off.

A storage



- B input
- C output
- D memory
- E None of these

**Answer: D**

**Question 170**

When you turn on the computer the boot routine will perform this test\_\_\_\_\_

- A RAM test
- B disk drive test
- C memory test
- D power-on self-test
- E None of these

**Answer: D**

**Question 171**

When you save to this your data will remain intact even when the computer is turned off\_\_\_\_\_

- A RAM
- B motherboard
- C secondary storage device
- D primary storage device
- E None of these

**Answer: C**

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**Question 172**

For creating a document you use\_\_\_\_\_command at File Menu.

- A Open
- B Close
- C New
- D Save
- E None of these

**Answer: C**

**Question 173**

"Making a Call" means \_\_\_\_\_

- A Calling on a prospective customer
- B Explaining products details
- C Negotiating a deal
- D Arguing with a customer
- E All of these

**Answer: A**

**Question 174**

With a CD you can \_\_\_\_\_

- A Read
- B Write
- C Read and Write
- D Either Read or Write
- E None of these

**Answer: C**

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**Question 175**

"Relationship" in marketing means \_\_\_\_\_

- A Relation between salesperson
- B Relation between buyer and seller
- C Relation between company and consumer
- D All of these
- E None of these

**Answer: D**

**Question 176**

Marketing of services is known as \_\_\_\_\_

- A Transaction marketing
- B Door-to-door marketing
- C Relationship marketing
- D Internal marketing

E None of these

**Answer: C**

**Question 177**

"Referrals" means \_\_\_\_

A Reference book

B Leads provided by operation staff

C Sales person

D Front-office staff

E Management

**Answer: B**

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**Question 178**

"Conversion" in sales language means \_\_\_\_

A converting a buyer into a seller

B converting a seller into a buyer

C converting a prospect into a client

D All of these

E None of these

**Answer: D**

**Question 179**

Bank marketing is same as \_\_\_\_

A Transaction marketing

B Service marketing

C Indoor marketing

D All of these

E None of these

**Answer: B**

**Question 180**

Leads can be provided by \_\_\_\_

A Friends and relatives

B Websites

- C Directories
- D Colleagues
- E All of these

Answer: E

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### Question 181

One of the following is not a sales activity Find the same.

- A Identifying leads
- B Making a call
- C Presentation
- D Negotiation
- E After-sales service

Answer: E

### Question 182

Selling is a function undertaken by \_\_\_\_

- A All the sales persons
- B All the employees
- C Entire organization
- D Outsourced agencies
- E All of these

Answer: A

### Question 183

Find the correct statement \_\_\_\_

- A Selling is same as marketing
- B Selling is more than marketing
- C Selling is part of marketing
- D All of these
- E None of these

Answer: C

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**Question 184**

You can start Microsoft Word by using \_\_\_\_ button

- A New
- B Start
- C Program
- D Control Panel
- E None of these

**Answer: C**

**Question 185**

In Excel Charts are created using which option ?

- A Chart Wizard
- B Pivot Table
- C Pie chart
- D Bar Chart
- E None of these

**Answer: A**

**Question 186**

Marketing is a function undertaken by \_\_\_\_

- A All DSA's
- B All front-office staff
- C Whole organization
- D All of these
- E None of these

**Answer: D**

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**Question 187**

Non-product selling means \_\_\_\_

- A selling variety of products
- B selling only one product
- C selling seasonal products
- D selling services

E All of these

**Answer: D**

**Question 188**

**A vision statement is\_\_\_\_**

A not required for established companies

B not required due to competition

C not required as no one understands them

D a long term inspiration

E None of these

**Answer: D**

**Question 189**

**Effective Banking Marketing requires\_\_\_\_**

A proper pricing

B customized products

C simple products

D market research

E All of these

**Answer: E**

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**Question 190**

**Direct Marketing means\_\_\_\_**

A Face-to-face marketing

B Melas

C Seminars

D Indoor marketing

E Online marketing

**Answer: E**

**Question 191**

**Indirect Marketing means\_\_\_\_**

A Marketing by non-salespersons

B Market Survey

- C Market Research
- D Advertisement
- E All of these

**Answer: E**

**Question 192**

**Cosmopolitanism**

- A an ancient concept
- B a modern need
- C a continuous affair
- D a team effort
- E a direct need for survival

**Answer: A**

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**Question 193**

**Customer's Relationship with the Bank is influenced by\_\_\_\_**

- A Customer's attitudes
- B Attitudes of bank staff
- C Interest rate of the bank
- D Attitudes of sales persons
- E All of these

**Answer: E**

**Question 194**

**Marketing is best suited in\_\_\_\_**

- A Buyer's market
- B seller's market
- C Internal marketing
- D Direct marketing
- E None of these

**Answer: B**

**Question 195**

**Delivery channels other than Bank counters are\_\_\_\_**

- A ATM's
- B Internet Banking
- C Mobile Banking
- D Tele banking
- E All of these

**Answer:** E

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