



**SBI PO 2010**

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# General Awareness

## Instructions

For the following questions answer them individually

### Question 1

What is the full form of the term 'NPA' as used in banking environment ?

- A Not Profitable Assets
- B New Potential Accounts
- C Non Performing Assets
- D Net Performing Assets
- E None of these

Answer: C

### Question 2

As per recent reports many countries are planning to introduce 'Tobin Tax' the idea of which was given by a Nobel prize winner economist James Tobin in 1978. Tobin Tax, if implemented will be levied on which of the following

- A On the interest income of corporates earned through major investments
- B All cash transactions
- C Services availed specifically by an elite group of people
- D Foreign exchange transactions
- E None of these

Answer: D

### Question 3

As per news reports the Indian Economy is poised to hit high growth once again. It is estimated that the Gross Domestic Product may be somewhere in the range of 6.25%-7.75% in the current fiscal But at the same time the economy has to face certain challenges also what could these challenges be ?

- (A) Maintaining balance between price stability and exchange rate
- (B) Capital flow may not be adequate as many FII are still not comfortable with Indian Markets
- (C) Industrial sector is still under pressure and not showing much improvement

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

Answer: D

### Question 4

Which of the following countries has decided that from October 2018 no cheques should be issued or honoured there and all the payments should be made and accepted in electronic form only ?

- A USA
- B Russia
- C United Kingdom
- D Australia
- E None of these

**Answer: C**

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### Question 5

In commodity exchanges in India Index Futures are not permitted as some of the provisions of the FCRA ?

- A Foreign Commodities Regulation Act
- B Forward Commodities Repurchasing Act
- C Forward Contracts Regulation Act
- D Financial Contracts Reformation Act
- E None of these

**Answer: C**

### Question 6

As per the findings of the expert group headed by Dr Suresh Tendulkar a substantial number of people in India still live Below Poverty Line What is that number in terms of percentage ?

- A 25%
- B 37%
- C 41%
- D 47%
- E None of these

**Answer: B**

### Question 7

As per the findings of the World Bank which of the following recent developments in rural areas has doubled the income of rural households raised literacy rate by 10% and appreciated land prices by up to 80% ?

- A Relief packages to the farmers
- B Construction of all weather roads
- C Recharging of water bodies
- D Rain water harvesting
- E None of these

Answer: A

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### Question 8

As decided by the Reserve Bank of India all the villages with a population of 2000 will have access to financial services by the end of

- A 2009-10
- B 2010-11
- C 2011-12
- D 2012-13
- E None of these

Answer: C

### Question 9

As reported in various newspapers the Reserve Bank of India is planning to allow more and more banks to function as 'Local Area Banks'. This will help RBI in the implementation of which of the following of its plans/drives ?

- (A) Financial Inclusion
- (B) Rural Banking
- (C) Mobile and e-Banking

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

Answer: A

### Question 10

During his visit to Trinidad in November 2009 the Indian Prime Minister signed a Nuclear deal between India and ?

- A Canada
- B Brazil
- C Saudi Arabia
- D Tanzania
- E None of these

Answer: A

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**Question 11**

Which of the following is/are the objectives of the new industrial policy of the Govt of India ?

- (A) To transform India into a major partner and player in the global trade
- (B) To maintain a sustained growth in productivity
- (C) To become the biggest exporter of horticultural products in South East Asia

- A Only A
- B Only B
- C Only A&B;
- D Only B&C;
- E All A,B, and C

**Answer: C**

**Question 12**

The Chief Executive Officers of the APEC held an important summit in Singapore in November 2009 what is the form of APEC ?

- A Asia Pacific Economic Co-operation
- B Afro-Pacific Economic Council
- C Asia Pacific Economic Council
- D Alliance for Promotion of Economic Cooperation
- E None of these

**Answer: A**

**Question 13**

Which of the following Gulf countries has decided recently that despite the objections raised by certain countries it will construct 10 more Uranium enrichment plants to strengthen its position in the world ?

- A Iraq
- B Iran
- C UAE
- D Kuwait
- E None of these

**Answer: B**

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**Question 14**

Which of the following countries was the winner of the Asia Cup Hockey Tournament for women held in November 2009 ?

- A India
- B Japan

- C China
- D South Korea
- E None of these

**Answer: C**

**Question 15**

The leaders of the European Union named Herman Van Rompuy as the first President of the EU Rompuy is the present

- A Prime Minister of Britain
- B President of Ukraine
- C Prime Minister Russia
- D President of Italy
- E Prime Minister of Belgium

**Answer: E**

**Question 16**

Which of the following is not one of the Monitorable Targets of the 11th Five Year Plan 2007-12 ?

- A To increase the average GDP growth rate
- B To increase the literacy rate
- C To increase energy efficiency
- D To improve sex ratio
- E To minimize the effect of global warming

**Answer: E**

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**Question 17**

Cryogenic Engines are used in which of the following areas of technology ?

- A Atomic Energy
- B Food Technology
- C Oceanography
- D Space Research
- E None of these

**Answer: D**

**Question 18**

The National Rural Employment Guarantee Act is now known by Which of the following names ?

- A Indira Gandhi Rural Employment Guarantee Act
- B Rajiv Gandhi Rural Employment Guarantee Act
- C Jawaharlal Nehru Rural Employment Guarantee Act
- D Mahatma Gandhi Rural Employment Guarantee Act
- E None of these

Answer: D

**Question 19**

Which of the following initiatives is/are taken by the Govt of India to boost the development of agriculture ?

- (A) Accelerated Irrigation Benefit Programme
- (B) Fertiliser Subsidy Scheme
- (C) Public Distribution System PDS

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

Answer: D

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**Question 20**

Which of the following is/are true about the indo-US Economic and Financial partnership deal made in November 2009 ?

- (A) The objective of the deal is to strengthen bilateral engagements and understanding
- (B) Work jointly on some financial and infrastructure related projects
- (C) The deal was signed during the visit of the Foreign Ministers of both the countries to South Africa for Global Economic Summit 2009

- A Only A
- B Only B
- C Only A and B
- D Only A and C
- E None of these

Answer: C

**Question 21**

Which of the following countries has signed a deal to supply a fleet of 150 J-10 Fighter Jets to Pakistan ?

- A France
- B Canada

- C Russia
- D USA
- E China

**Answer: C**

**Question 22**

Which of the following terms/names is not associated with banking/financial trade in India ?

- A Automated Clearing House
- B Provision Coverage Ratio
- C Market Stabilisation Scheme
- D Credit Default Swaps
- E Double Fault

**Answer: E**

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**Question 23**

The standard protocol of the Internet is \_\_\_\_\_

- A TCP/IP
- B JAVA
- C HTML
- D Flash
- E None of these

**Answer: A**

**Question 24**

Digital photos and scanned images are typically stored as \_\_\_\_\_graphics with extensions such as bmp png ,tif or gif

- A vector
- B bitmap
- C either vector or bitmap
- D neither vector nor bitmap
- E None of these

**Answer: B**

**Question 25**

A \_\_\_\_\_ is a computer attached to the Internet that runs a special Web server software and can send Web pages out to other computers over the Internet



- A web client
- B web system
- C web page
- D web server
- E None of these

**Answer: D**

**Question 26**

After a user has saved and deleted many files many scattered areas of stored data remain that are too small to be used efficiently causing \_\_\_\_\_

- A disorder
- B turmoil
- C disarray
- D fragmentation
- E None of these

**Answer: D**

**Question 27**

Which of the following books has been written by VS Naipaul ?

- A The Last Hero
- B Bliss Was in that Dwan
- C Train to Pakistan
- D A Tale of Two Cities
- E A house for Mr Biswas

**Answer: E**

**Question 28**

Which of the following is the communications protocol that sets the standard used by every computer that accesses Web-based information ?

- A XML
- B DML
- C HTTP
- D HTML
- E None of these

**Answer: C**

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### Question 29

Which of the following converts all the statements in a program in a single batch and the resulting collection of instructions is placed in a new file ?

- A compiler
- B interpreter
- C converter
- D instruction
- E None of these

Answer: A

### Question 30

A program that generally has more user friendly interface than a DBMS is called a

- A front end
- B repository
- C back end
- D form
- E None of these

Answer: D

### Question 31

When you instal a new program on your computer it is typically added to the \_\_\_ menu

- A All programs
- B Select programs
- C Start programs
- D Desktop Programs
- E None of these

Answer: A

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### Question 32

Which of the following contains information about a single 'entity' in the database like a person,place,event or thing ?

- A query
- B form

- C record
- D table
- E None of these

Answer: C

**Question 33**

Which of the following is a key function of a firewall ?

- A Monitoring
- B Deleting
- C Copying
- D Moving
- E None of these

Answer: A

**Question 34**

\_\_\_\_\_ are a type of inexpensive digital camera that remains tethered to a computer and are used for video conferencing video chatting and live Web broadcast.

- A Webcams
- B Webpics
- C Browsercams
- D Browserpics
- E None of these

Answer: A

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**Question 35**

Who amongst the following is the author of the book The Rediscovery of India ?

- A Meghnad Desai
- B Romila Thapar
- C Mulk Raj Anand
- D Amit Chaudhary
- E None of these

Answer: A

**Question 36**

Some banks which were not able to meet their priority sector lending targets are now allowed to do so by purchasing Priority Sector Lending Certificates PSLC Which of the following agencies/organizations is/are authorized to issue these certificates ?

- (A) Micro finance Institutions
- (B) Non Banking Finance Companies
- (C) NABARD

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

**Answer: B**

**Question 37**

**Market Research is useful for**

- A deciding proper marketing strategies
- B deciding the selling price
- C choosing the right products
- D choosing the sales persons
- E None of these

**Answer: E**

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**Question 38**

**A call means**

- A shout out to somebody
- B profession or business
- C visiting friends
- D visiting prospective customers
- E after-sales service

**Answer: D**

**Question 39**

**Conversion means**

- A meeting a prospective client
- B interacting with a prospective client

- C converting an employer into an employee
- D converting a seller into a buyer
- E converting a prospective client into a buyer

**Answer: E**

**Question 40**

**Customisation means**

- A acquiring more customers
- B regulating customers
- C special products to suit each customer
- D more products per customer
- E All of these

**Answer: C**

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**Question 41**

**Modern styles of marketing include**

- A digital marketing
- B tele marketing
- C e-commerce
- D e-mails solicitation
- E All of these

**Answer: E**

**Question 42**

**The acronym HTML stands for**

- A High Transfer Machine Language
- B High Transmission Markup Language
- C Hypertext Markup Language
- D Hypermedia Markup Language
- E None of these

**Answer: C**

**Explanation:**

The full form of HTML is 'Hypertext Markup Language'.

**Question 43**

**e-Marketing is the same as**

- A virtual marketing
- B digital marketing
- C realtime marketing
- D All of these
- E None of these

**Answer: D**

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**Question 44**

**value added services means**

- A costlier products
- B large number of products
- C additional services
- D at par service
- E None of these

**Answer: C**

**Question 45**

**Aggressive Marketing is necessitated due to**

- A globalisation
- B increased competition
- C increased production
- D increased job opportunities
- E all of these

**Answer: B**

**Question 46**

**Computers connected to LAN can**

- A run faster
- B share information and/or share peripheral equipment
- C e-mail
- D go online

E None of these

Answer: B

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### Question 47

Efficient marketing style requires

- A proper planning
- B good communication skills
- C team work
- D knowledge of products
- E All of these

Answer: E

### Question 48

The performance of a salesperson depends on

- A salary paid
- B sales incentives paid
- C size of the sales team
- D ability and willingness of the salesperson
- E team leader's aggressiveness

Answer: D

### Question 49

The sole aim of marketing is to

- A increase sales
- B increase the number of employees
- C increase profits
- D increase production
- E All of these

Answer: A

### Question 50

Lead generation means

- A tips for selling tactics
- B tips for better production

- C generating leaders
- D likely sources for prospective clients
- E All of these

**Answer:** D

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## Reasoning

### Instructions

For the following questions answer them individually

### Question 51

If 'R' denotes '-'; 'Q' denotes 'x'; 'W' denotes '÷' and 'A' denotes '+', then  $42 W 7 R 8 A 6 Q 4 = ?$

- A -22
- B -168
- C 22
- D 28
- E None of these

**Answer:** C

### Explanation:

According to the given information, original equation for  $42 W 7 R 8 A 6 Q 4$  will be equal to:

$$42 \div 7 - 8 + 6 \times 4 = 22$$

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### Question 52

Mohan walked 30 meters towards South, took a left turn and walked 15 meters. He then took a right turn and walked 20 meters. He again took a right turn and walked 15 meters. How far is he from the starting point ?

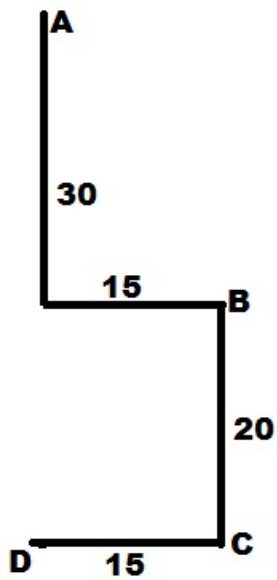
- A 95 meters
- B 50 meters
- C 70 meters
- D Cannot be determined
- E None of these

**Answer:** B

### Explanation:

The movement of Mohan is as shown in the diagram below. So, he is  $30 + 20 = 50$  metres from the original spot.





**Question 53**

What should come next in the following letter series based on English alphabet ?  
CEA IKG OQM ?

- A STW
- B WUS
- C SWU
- D UWS
- E None of these

**Answer: D**

**Explanation:**

Based on the English alphabet, the above arrangement follows the following pattern :

The first alphabet in each word is

C  $\rightarrow$  (+6)  $\rightarrow$  I  $\rightarrow$  (+6)  $\rightarrow$  O  $\rightarrow$  (+6)  $\rightarrow$  U

The second alphabet is

C  $\rightarrow$  (+2)  $\rightarrow$  E

$\therefore$  U  $\rightarrow$  (+2)  $\rightarrow$  W

And the third alphabet is

C  $\rightarrow$  (-2)  $\rightarrow$  A

$\therefore$  U  $\rightarrow$  (-2)  $\rightarrow$  S

Thus, UWS will be the next letter in the series.

**Question 54**

The positions of how many digits in the number 59164823 will remain unchanged after the digits are rearranged in descending order within the number ?

- A None
- B One
- C Two

- D Three
- E More than three

**Answer: C**

**Explanation:**

Lets write the original and rearranged number one below the other 59164823  
98654321

So we can see that numbers whose place remains unchanged are 2 and 4, Thus the answer is 2

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**Question 55**

What should come next in the following letter series ?

PQRSTABCDEPQRSABCDEPQRSABCDPQ

- A R
- B T
- C A
- D B
- E None of these

**Answer: A**

**Explanation:**

The above series is the combination of two series i.e. :

PQRST & ABCDE

After that, last alphabet of the first series is removed => PQRS & ABCDE

Then ,the last alphabet of the second series is removed => PQRS & ABCD

After that, S should be removed => PQR & ABCD

Clearly, the next letter is R.

**Question 56**

In a certain code language 'how can you go' is written as 'ja da ka pa' 'can you come here' is written as 'na ka sa ja' and 'come and go' is written as 'ra pa sa'. How is 'here' written i that code language ?

- A ja
- B na
- C pa
- D Data inadequate
- E None of these

**Answer: B**

**Explanation:**

From first and second condition, there are two common words i.e., can & you which are coded as 'ja' or 'ka'

From second and third statement, only common word is come coded as 'sa'

Now, in the second statement, only word left is here coded as 'na'

### Question 57

How many such pairs of letters are there in the word TRIBUNAL each of which has 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:** E

#### **Explanation:**

So, the question essentially asks to find out pairs of letters in the given word "TRIBUNAL" which have same number of letter between them as there are in english alphabet. We can start with the first letter initially and then try to check for subsequent letters. Lets take T now TR have 1 letter between them in english alphabets, here they don't have any letter so this cannot be a possible pair. Lets move on to TI again TI have just 1 letter between them which is not the case in actual english alphabets. Proceeding in a similar manner we can find that words fulfilling the given requirement are NL, RN, TL, RN . Since we have already figured out 4 words, the only option feasible is Option 4

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### Question 58

In a certain code DOWN is written as '5@9#' and NAME is written as '#6%3'. How is MODE written in that code ?

- A %653
- B %63
- C %5@3
- D %@53
- E None of these

**Answer:** D

#### **Explanation:**

Looking at the above codes, we can conclude that :

- M - %
- O - @
- D - 5
- E - 3

∴ MODE is coded as '%@53'

### Question 59

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

- A None
- B One
- C Two

- D Three
- E More than three

**Answer: B**

**Question 60**

In a certain code THRIVES is written as UGSHWDT. How is SOULFUL written in that code ?

- A TNVKGTM
- B TPVMGVM
- C TPVKKTE
- D TNRKMGV
- E None of these

**Answer: A**

**Explanation:**

Letters in the odd position in the code is the succeeding letter in the English alphabet of the corresponding word of the input and letters in the even positions in the code is the preceding letter in the English alphabet of the corresponding word of the input.

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**Instructions**

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

**Question 61**

**Statements: Some trains are cars.**

**All cars are branches.**

**All branches are nets.**

**Some nets are dresses.**

**Conclusions: I. Some dresses are cars.**

**II. Some nets are trains.**

**III. Some branches are trains.**

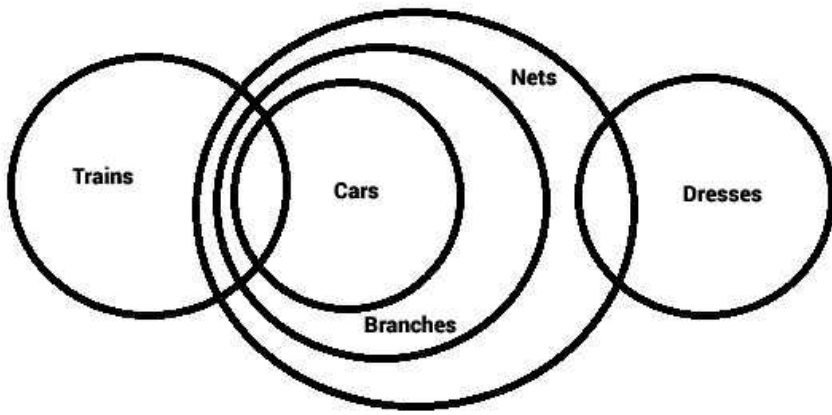
**IV. Some dresses are trains.**

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

**Answer: B**

**Explanation:**

Based on the information provided, the Venn diagram is as follows.



Atleast some nets are trains and some branches are trains are implied from the diagram where as it is not necessary that some dresses are trains or that some dresses are cars. So, only conclusions II and III follow.

**Question 62**

**Statements:**Some pencils are Kites.

Some Kites are desks.

All desks are jungles.

All jungles are mountains.

**Conclusions:**I.Some mountains are pencils

II.Some jungles are pencils

III.Some mountains are desks

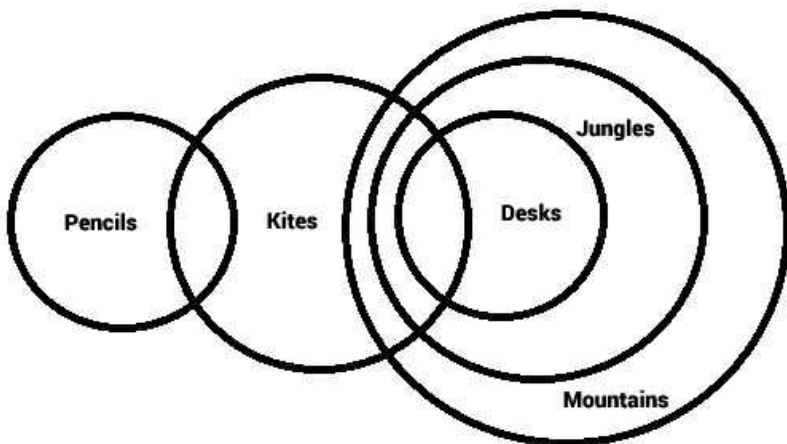
IV.Some jungles are Kites

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

**Answer:** C

**Explanation:**

The Venn diagram is as follows:



Based on the diagram, atleast some jungles are kites and atleast some mountains are desks. The other conclusions are not implied.

Question 63

Statements: All papers are clips.

Some clips are boards.

Some boards are lanes.

All lanes are roads.

Conclusions: I. Some roads are boards.

II. Some lanes are clips

III. Some boards are papers

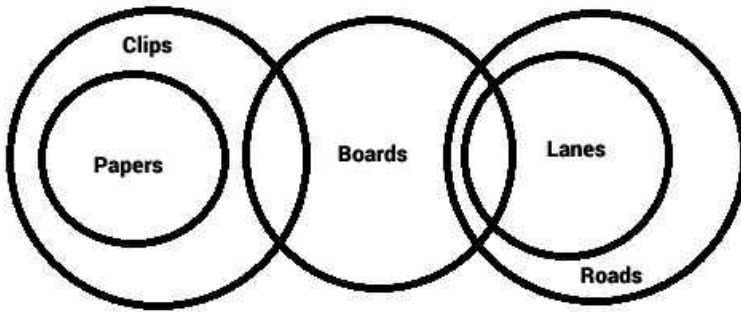
IV. Some roads are clips.

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

Answer: E

Explanation:

The Venn diagram for the syllogism is as shown in the diagram below:



Only conclusion 1 ie. "Some roads are boards" is implied from the diagram. The other three conclusions are not implied. Since none of the options has "only conclusion 1 is implied", we choose (E) None of the above.

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Question 64

Statements: All pens are clocks

Some clocks are tyres

Some tyres are wheels

Some wheels are buses

Conclusions: I. Some buses are tyres

II. Some wheels are clocks

III. Some wheels are pens

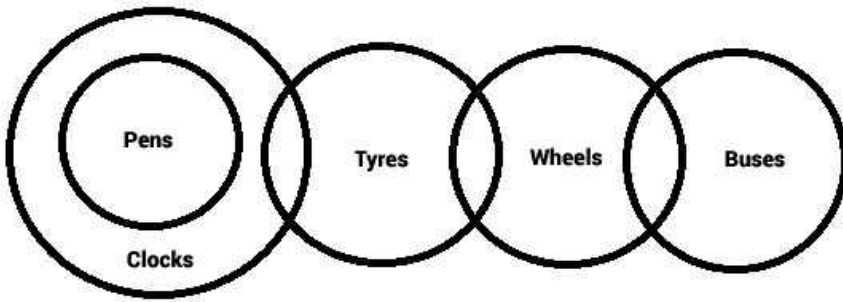
IV. Some buses are clocks

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

Answer: A

Explanation:

Based on the information provided, the Venn Diagram is as follows:



Clearly, none of the conclusions is implied from the diagram. Hence we choose (A) None follows

Question 65

Statements: All stones are hammers

No hammers is a ring

Some rings are doors

All doors are windows.

Conclusions: I. Some windows are stones

II. Some windows are rings

III. No window is a stone

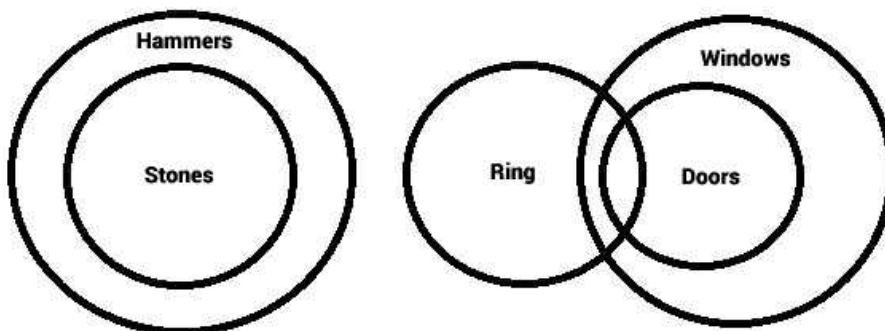
IV. Some rings are stones.

- A Only I follows
- B Only II follows
- C Only III follows
- D Only either I or III follows
- E Only either I or III and II follow

Answer: E

Explanation:

Based on the information, the Venn diagram is as follows:



Now conclusions I and III are complimentary ie. one of the two has to be true universally but both can't be true at the same time.

Also, conclusion II is true. Atleast some windows are rings from the diagram.

So, the correct answer is (E)

Instructions

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

A,B,C,D,E,F,G,H and K are sitting around a circle facing the centre. F is fourth to the right of A, who is third to the right of B. K is fourth to the left of B and third to the right of D. C is third to the right of H. E is second to the left of G.

**Question 66**

**Who is fourth to the left of G ?**

- A C
- B A
- C D
- D K
- E Data inadequate

**Answer: A**

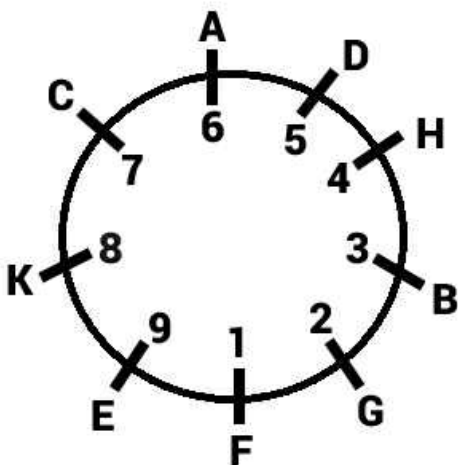
**Explanation:**

Lets mark F to be in position 1 as shown in the diagram below. So, A is in position 6. B is in position 3. K is in position 8. D is in position 5.

The only possibility for C and H is that C is in 7 and H is in 4. No other vacant spots are separated by 3.

Similarly, E has to be in 9 and G in 2.

The diagram for the question is as shown below:



That answers the question.

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**Question 67**

**What is E's position with respect to B ?**

- A Second to the left
- B Third to the right
- C Fourth to the right
- D Third to the left
- E Fifth to the right

**Answer: D**

**Explanation:**

Lets mark F to be in position 1 as shown in the diagram below. So, A is in position 6. B is in position 3. K is in position 8. D is in position

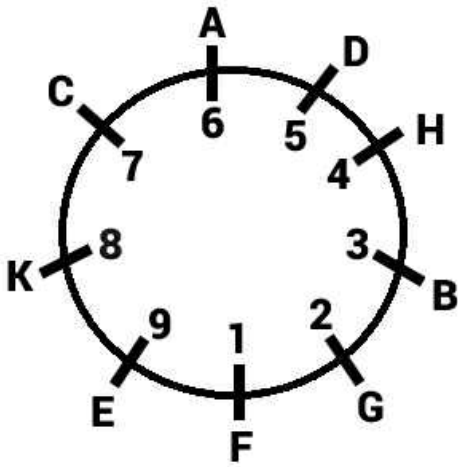


5.

The only possibility for C and H is that C is in 7 and H is in 4. No other vacant spots are separated by 3.

Similarly, E has to be in 9 and G in 2.

The diagram for the question is as shown below:



That answers the question.

**Question 68**

Who is third to the right of K ?

- A F
- B E
- C G
- D Data inadequate
- E None of these

**Answer:** C

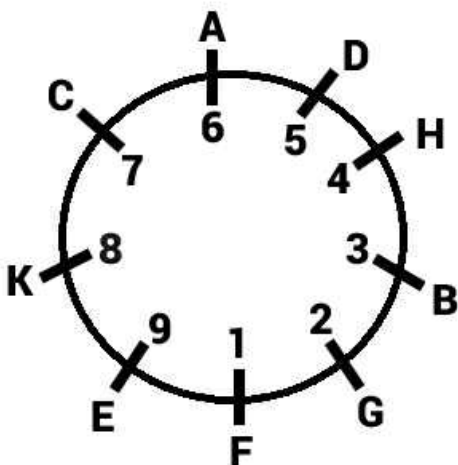
**Explanation:**

Lets mark F to be in position 1 as shown in the diagram below. So, A is in position 6. B is in position 3. K is in position 8. D is in position 5.

The only possibility for C and H is that C is in 7 and H is in 4. No other vacant spots are separated by 3.

Similarly, E has to be in 9 and G in 2.

The diagram for the question is as shown below:



That answers the question.

**Question 69**

**Who is on the immediate right of F ?**

- A B
- B G
- C E
- D Data inadequate
- E None of these

**Answer: B**

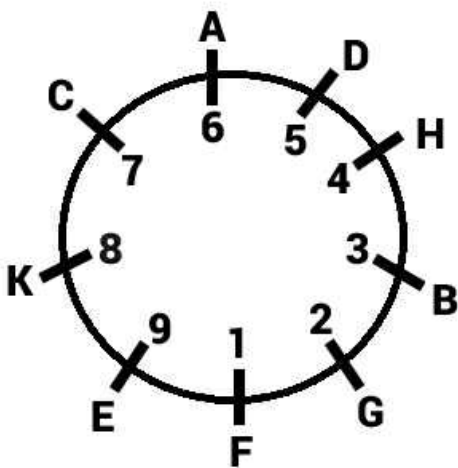
**Explanation:**

Lets mark F to be in position 1 as shown in the diagram below. So, A is in position 6. B is in position 3. K is in position 8. D is in position 5.

The only possibility for C and H is that C is in 7 and H is in 4. No other vacant spots are separated by 3.

Similarly, E has to be in 9 and G in 2.

The diagram for the question is as shown below:



That answers the question.

**Question 70**

**In which of the following combinations is the third person sitting between the first and the second person ?**

- A GFB
- B BGH
- C ADC
- D KEC
- E EGF

**Answer: E**

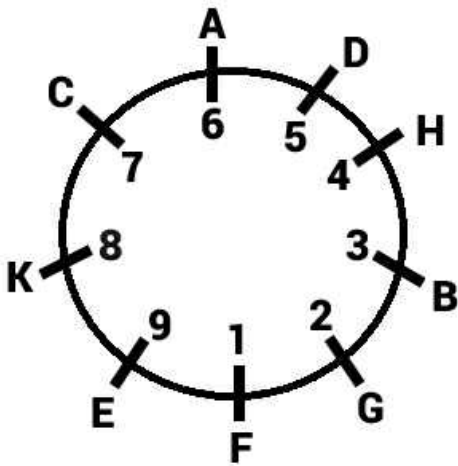
**Explanation:**

Lets mark F to be in position 1 as shown in the diagram below. So, A is in position 6. B is in position 3. K is in position 8. D is in position 5.

The only possibility for C and H is that C is in 7 and H is in 4. No other vacant spots are separated by 3.

Similarly, E has to be in 9 and G in 2.

The diagram for the question is as shown below:



That answers the question.

**Instructions**

In the following questions the symbols  $\delta$ , @,  $\odot$ , % and  $\star$  are used with the following meaning as illustrated below:

- 'P  $\odot$  Q' means 'P is not smaller than Q'
- 'P%Q' means 'P is neither smaller than nor equal to Q'
- 'P  $\star$  Q' 'P is neither greater than nor equal to Q'
- 'P $\delta$ Q' means 'P is not greater than Q'
- 'P@Q' means 'P is neither greater than nor smaller than Q'

Now in each of the following question assuming the given statements to be true find which of the three conclusions I, II III and IV given below them is/are definitely true and give your answer accordingly.

**Question 71**

**Statements:** R  $\star$  K, K % D, D @ V, V  $\delta$  M

**Conclusions:**

- I. R  $\star$  D
- II. V  $\star$  R
- III. D @ M
- IV. M % D

- A None is true
- B Only III is true
- C Only IV is true
- D Only either III or IV is true
- E Only either III or IV and II are true

**Answer:** D

**Explanation:**

The given statement can be written as  $R < K > D = V \leq M$

The conclusions are (i)  $R < D$  (ii)  $V < R$  (iii)  $D = M$  (iv)  $M > D$

From the statement, no relationship can be established between R and D or V and R. Hence, both these conclusions are false.

Since, D is equal to V and V is less than or equal to M, D must be less than or equal to M. Hence, either conclusion III or IV must be true (Collectively exhaustive).

Hence, option D is the right answer.

Question 72

Statements:  $F \% N, N \odot W, W \delta Y, Y \star T$

Conclusions:

- I.  $F \% W$
- II.  $T \% N$
- III.  $N \% Y$
- IV.  $T \% W$

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

Answer: B

Explanation:

$F > N \geq W$

$T > Y \geq W$

Conclusion 1-  $T > W$  is true

Conclusion 2-  $T > N$ , No relationship can be established between T and N.

Conclusion 3-  $N > Y$ , No relationship can be established between Y and N.

Conclusion 4-  $T > W$  is true

Hence Option B

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Question 73

Statements:  $B \odot T, T \star R, R \% F, F @ K$

Conclusions:

- I.  $B \% R$
- II.  $F \star T$
- III.  $R \% K$
- IV.  $K \star T$

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

Answer: D

Explanation:

The given statement can be written as  $B \geq T < R > F = K$

The conclusions are (i)  $B > R$

(ii)  $F < T$

(iii)  $R > K$

(iv)  $K < T$

From the statement, it is clear that no relationship can be established between B and R or K and T or F and T. Hence, conclusions (i), (ii), and (iv) can be ruled out. Conclusion (iii) is true.

Hence, option D is the correct answer.

**Question 74**

**Statement:**  $J @ F, F \delta N, N \% H, H \odot G$

**Conclusions:**

I.  $G \star N$

II.  $N \odot J$

III.  $F \star J$

IV.  $J \delta G$

A Only I and II are true

B Only I, II and III are true

C Only II, III and IV are true

D All I, II, III and IV are true

E None of these

**Answer:** A

**Explanation:**

The given statement can be written as  $J = F \leq N > H \geq G$

The conclusions can be written as

(i)  $G < N$

(ii)  $N \geq J$

(iii)  $F < J$

(iv)  $J \leq G$

It can be seen that conclusion (iii) is false. No relationship can be established between J and G. Hence, conclusion (iv) is also false.

Conclusion (i) and (ii) are true.

Hence, option A is the right answer.

**Question 75**

**Statements:**  $D \delta T, T @ R, R \odot M, M \% K$

**Conclusions:**

I.  $R @ D$

II.  $R \% D$

III.  $K \star T$

IV.  $M \delta T$

A Only either I or II is true

B Only III and IV are true

C Only either I or II and III are true

D Only either I or II and IV are true

E Only either I or II and III and IV are true

**Answer:** E

**Explanation:**

The given statement can be written as  $D \leq T = R \geq M > K$

The conclusions can be written as

- (i)  $R = D$
- (ii)  $R > D$
- (iii)  $R \geq M$
- (iv)  $M > K$

From the statement, it can be clearly seen that conclusions (iii) and (iv) are definitely true. R is greater than or equal to D. Hence, one among options (i) and (ii) must be true (Collectively exhaustive). Hence, option E is the right answer.

## SBI PO Solved Previous Papers (Download PDF)

**Instructions**

In a making decisions about important questions it is desirable to be able to distinguish between 'strong' arguments and 'weak' arguments. 'strong' arguments are those which are both important and directly related to the question 'Weak' argument are those which are of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question Each question below is followed by three arguments numbered (A), (B) and (C). You have to decide which of the argument is a 'strong' argument and which is a 'Weak' argument.

**Question 76**

**Statement:**Should there be a cap on drawing ground water for irrigation purpose in India ?

**Arguments:**(A) No, irrigation is of prime importance for food production in India and it is heavily dependent on groundwater in many parts of the country.

(B)Yes, water tables have gone down to alarmingly low levels in some parts of the country where irrigation is primarily dependent on groundwater which may lead to serious environmental consequences

(C)Yes India just cannot afford to draw groundwater any further as the international agencies have cautioned India against it

- A Only (A) and (B) are strong
- B Only (B) and (C) are strong
- C Only (A) and (C) are strong
- D All (A), (B) and (C) are strong
- E None of these

**Answer:** A

**Question 77**

**Statements:**Should there be a complete ban on setting up thermal power plants in India ?

**Arguments:**(A)Yes this is the only way to arrest further addition to environmental pollution

(B)No, there is a huge shortage of electricity in most parts of the country and hence generation of electricity needs to be augmented

(C)No, many developed countries continue to set up thermal power plants in their countries

- A None is strong
- B Only (A) is strong
- C Only (B) is strong
- D Only (C) is strong
- E Only either (A) or (B) is strong

**Answer:** C

**Question 78**

**Statement:**Should there be a restriction on the construction of high-rise buildings in big cities in India ?

**Arguments:**(A)No, big cities in India do not have adequate open land plots to accommodate the growing population

(B)Yes, only the builders and developers benefit from the construction of high-rise buildings

(C)Yes the Govt should first provide adequate infrastructural facilities to the existing buildings before allowing the construction of new high rise buildings

- A Only (B) is strong
- B Only (C) is strong
- C Only (A) and (C) are strong
- D Only (A) is strong
- E None of these

**Answer:** C

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**Question 79**

**Statement:**Should road repair work in big cities be carried out only late at night ?

**Arguments:**(A) No, this way the work will never get completed.

(B)No there will be unnecessary use of electricity

(C)Yes the commuters will face a lot of problems due to repair work during the day

- A None is strong
- B Only (A) is strong
- C Only(C) is strong
- D Only (B) and (C) are strong
- E Only (A) and (B) are strong

**Answer:** C

**Question 80**

**Statement:**Should all the deemed universities be derecognised and attached to any of the Central or State universities in India ?

**Arguments:**(A)Yes,many of these deemed universities do not conform to the required standards of a full-fledged universities and hence the level of education is compromised with

(B)No these deemed universities have been able to introduce innovative courses suitable to the requirement of various industries as they are free from strict Govt controls

(C)Yes many such universities are basically money-spinning activities and education takes a backseat in these institutions

- A Only (A) and (B) are strong
- B Only (B) and (C) are strong
- C Only (A) and (C) are strong
- D All (A) (B) and © are strong
- E None of these

**Answer:** E

## Instructions

In each question below is given a statement followed by three assumptions (A),(B),(C).An assumptions is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement

### Question 81

**Statement:**The police authority cordoned off the entire locality for the entire day and stopped all vehicular movement for the visit of a top functionary of the government in view of the threat perception and advised all the residents in the area to limit their movement outside their dwellings.

Which of the following assumptions is/are implicit in the above statement ?

- (A)The police personnel may not be able to control the vehicular movement in the locality and may seek help from the armed forces
- (B)People living in the locality may move out of their houses for the day to avoid inconvenience.
- (C)The Govt functionary may request the police authority to lift the ban on the movement of residents of the locality outside their dwellings.

- A None is implicit
- B Only (A) is implicit
- C Only (B) is implicit
- D Only (C) is implicit
- E Only (B) and (C)

**Answer:** A

## SBI PO Free Mocks (Latest Pattern)

### Question 82

**Statement:**The apex body controlling universities in the country has decided to revise the syllabus of all the technical courses to make them focused towards the present needs of the industry thereby making the technical graduates more employable than they are at present

Which of the following assumptions is/are implicit in the above statement ?

- (A)Technical colleges affiliated to different universities may not welcome the apex body's decision and may continue with the same syllabus as at present ?
- (B)The industry may welcome the decision of the apex body and scale up their hiring from these colleges
- (C)The Govt may not allow the apex body to implement its decision in all the colleges as it may lead to chaos.

- A None is implicit
- B Only (A) is implicit
- C Only (B) is implicit
- D Only (C) is implicit
- E Only (A) and (B) are implicit

**Answer:** C

### Question 83

**Statement:**Govt has urged all the citizens to use electronic media for carrying out their daily activities whenever possible,instead of using paper as the manufacture of paper requires the cutting down of a large number of trees causing severe damage to the ecosystem

Which of the following assumptions is/are implicit in the above statement ?

- (A)Most people may be capable of using electronic media to carry out various routines
- (B)Most people may have access to electronic media for carrying out their daily routine activities
- (C)People at large may reject the govt's appeal and continue using paper as before



- A Only (A) is implicit
- B Only (B) is implicit
- C Only (A) and (B) are implicit
- D Only (C) is implicit
- E None of these

**Answer: C**

**Question 84**

**Statement:**The Govt has decided to auction construction of highways to private entities in several blocks across the country on build-operate-transfer basis

Which of the following assumptions is/are implicit in the above statement ?

- (A)An adequate number of private entities may not respond to the Government auction notification
- (B)Many private entities in the country are capable for constructing highways within a reasonable time
- (C)The Govt's proposal of build operate transfer may financially benefit the private entities

- A Only (A) and (B)are implicit
- B Only (B) and (C) are implicit
- C Only (B) is implicit
- D Only (A) and (C) are implicit
- E None of these

**Answer: B**

## SBI Clerk Free Mock Test (Latest Pattern)

**Question 85**

**Statement:**The airlines have requested all their bonafide passengers to check the status of flight operations before leaving their homes as heavy fog is causing immense problems to normal flight operations

Which of the following assumptions is/are implicit in the above statement

- (A)Majority of the air passengers may check the flight status before starting their journey to the airport
- (B)The Govt may may take serious objection to the notice issued by the airline company
- (C)Majority of the passengers may cancel their tickets and postpone their journey till the situation becomes normal.

- A None is implicit
- B Only (A) is implicit
- C Only (B) is implicit
- D Only (C) is implicit
- E Only (A) and (C) are implicit

**Answer: B**

**Instructions**

Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

The deterioration in the overall asset quality of banks gross Non-performing Assets (NPAs) are reportedly 27% higher at the end of December 2009 than at the end of December 2008 is not surprising Any slowdown in growth is bound to trigger a rise in NPAs as more and more companies default on loan repayments. The effect would be pronounced when the slowdown coincides with a severe global recession. But for the restructuring of loans permitted by the Central Bank on fairly generous terms NPAs would have been still higher prudent banks that took care while sanctioning loans and then monitored the post sanction disbursement diligently should be able to weather the crisis. But it is one thing to have NPAs rise because of a policy makers And this is what we need to guard against Excessively low interest rates skew the risk-reward equation by making projects it is actually not viable appear viable till interest rates reverse and the same projects cease to be viable it now well established that long periods of unduly low interest rates encourage banks to take more risks. A low interest rate regime driven by an easy money policy rather than macroeconomic fundamentals leads to excessive expansion of credit. It incentivises banks to take on more risk in search of higher returns and to misprice risk

**Question 86**

**Higher NPAs indicate shortcomings in disbursement and follow-up of credit given by banks**

- A if the inference is 'definitely true' i.e it properly follows from the statement of facts given.
- B if the inference is 'probably true' though not 'definitely true' in the light of the facts given
- C if the data are inadequate i.e from the facts given you cannot say whether the inference is likely to be true or false
- D if the inference is probably false though not definitely false in the light of the facts given
- E if the inference is 'definitely' false' i.e it cannot possibly be drawn from the facts given or it contradicts the given facts

**Answer: B**

**Question 87**

**The Central Bank always allows banks to restructure their loans in the event of rise in NPAs**

- A if the inference is 'definitely true' i.e it properly follows from the statement of facts given.
- B if the inference is 'probably true' though not 'definitely true' in the light of the facts given
- C if the data are inadequate i.e from the facts given you cannot say whether the inference is likely to be true or false
- D if the inference is probably false though not definitely false in the light of the facts given
- E if the inference is 'definitely' false' i.e it cannot possibly be drawn from the facts given or it contradicts the given facts

**Answer: E**

## **SBI Clerk Previous Papers (Download PDF)**

**Question 88**

**Lower interest rate cycle projects commercially unviable projects as viable**

- A if the inference is 'definitely true' i.e it properly follows from the statement of facts given.
- B if the inference is 'probably true' though not 'definitely true' in the light of the facts given
- C if the data are inadequate i.e from the facts given you cannot say whether the inference is likely to be true or false
- D if the inference is probably false though not definitely false in the light of the facts given
- E if the inference is 'definitely' false' i.e it cannot possibly be drawn from the facts given or it contradicts the given facts

**Answer: A**

**Question 89**

**Lower interest rate on credit reduces the capacity to absorb various unaccounted risk factors.**

- A if the inference is 'definitely true' i.e it properly follows from the statement of facts given.
- B if the inference is 'probably true' though not 'definitely true' in the light of the facts given
- C if the data are inadequate i.e from the facts given you cannot say whether the inference is likely to be true or false
- D if the inference is probably false though not definitely false in the light of the facts given
- E if the inference is 'definitely' false' i.e it cannot possibly be drawn from the facts given or it contradicts the given facts

**Answer: B**

**Question 90**

**Bank's NPAs occur only due to economic factors**

- A if the inference is 'definitely true' i.e it properly follows from the statement of facts given.
- B if the inference is 'probably true' though not 'definitely true' in the light of the facts given
- C if the data are inadequate i.e from the facts given you cannot say whether the inference is likely to be true or false
- D if the inference is probably false though not definitely false in the light of the facts given
- E if the inference is 'definitely' false' i.e it cannot possibly be drawn from the facts given or it contradicts the given facts

**Answer: D**

## Banking Daily Free Topic Test

**Instructions**

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

Following are the conditions for selecting Senior Manager-General Banking in a bank:

The candidate must

- (i) have secured at least 60 per cent marks in std XII.
- (ii) have secured at least 55 per cent marks in Graduation in any discipline
- (iii) have secured at least 60 per cent marks in Postgraduate degree/diploma in Management/Economics/statistics
- (iv) be at least 25 years and not more than 35 years as on 01-03-2010
- (v) have post qualification work experience of at least 2 years as General Banking Officer in a bank
- (vi) have secured at least 40 per cent marks in the Personal interview

In the case of a candidate who satisfies all the above conditions except

- (a) at (iii) above but has secured at least 60 per cent marks in CA or ICWA the case is to be referred to VP-Recruitment
- (b) at (vi) above but has secured at least 65 per cent marks in the written examination and at least 35 per cent marks in the personal interview the case is to be referred to president-Recruitment

In each question below are given details of the one candidate You have to take one of the following course of action based on the information provided and the conditions and sub conditions given above and mark the number of that course of action as your answer You are not to assume anything other than the information provided in each question All these are given to you as on 01-03-2010

**Question 91**

**Kesav Vora was born on 8th November 1978. He has secured 65 per cent marks in std XII and 60 per cent marks in Graduation He has secured 58 per cent marks in MA Economics and 60 per cent in ICWA He has been working in a bank as a generalist officer for the past two years after completing his education he has also secured 50 per cent marks in the written examination and 45 per cent marks in the personal interview**

- A if the data provided are inadequate to taken decision

- B if the case is to be referred to VP-Recruitment
- C if the case is to be referred to President-Recruitment
- D if the candidate is to be selected
- E if the candidate is not to be selected

**Answer: B**

**Explanation:**

- (i)  $\geq 60\%$  in class XII, => yes (65%)
- (ii)  $\geq 55\%$  in graduation, => yes (60%)
- (iii)  $\geq 60\%$  in PG/diploma, => no (58%)
- (iv)  $25 \leq \text{age} \leq 35$ , => yes (31 years)
- (v) Work experience  $\geq 2$  years, => yes
- (vi)  $\geq 40\%$  in Interview, => yes (45%)

$\therefore$  The candidate failed to satisfy (iii) condition but got 60% in ICWA, thus case is to be referred to VP-Recruitment.

=> Ans - (B)

**Question 92**

**Arindam Ghosh has been working in a bank as a generalist officer for the past four years after completing his post graduate diploma in management with 60 per cent marks He has secured 50 per cent marks in the written examination and 40 per cent marks in the personal interview He has also secured 70 per cent marks in std XII. He was born on 25th February 1975.**

- A if the data provided are inadequate to taken decision
- B if the case is to be referred to VP-Recruitment
- C if the case is to be referred to President-Recruitment
- D if the candidate is to be selected
- E if the candidate is not to be selected

**Answer: E**

**Explanation:**

- (i)  $\geq 60\%$  in class XII, => yes (70%)
- (ii)  $\geq 55\%$  in graduation, => not given
- (iii)  $\geq 60\%$  in PG/diploma, => yes (60%)
- (iv)  $25 \leq \text{age} \leq 35$ , => no
- (v) Work experience  $\geq 2$  years, => yes
- (vi)  $\geq 40\%$  in Interview, => yes (40%)

$\therefore$  Arindam is older than 35 years, thus the candidate is not to be selected.

=> Ans - (E)

**Question 93**

**Sohan Majhi has secured 65 per cent marks in Bsc and 70 per cent marks in MSc Statistics. He has been working in a bank as generalist officer for the past three years after completing his post graduation He has secured 55 per cent marks in the written examination and 50 per cent marks in the personal interview.He was born on 8th July 1982.**

- A if the data provided are inadequate to taken decision

- B if the case is to be referred to VP-Recruitment
- C if the case is to be referred to President-Recruitment
- D if the candidate is to be selected
- E if the candidate is not to be selected

**Answer: A**

**Explanation:**

- (i)  $\geq 60\%$  in class XII, => not given
- (ii)  $\geq 55\%$  in graduation, => yes (65%)
- (iii)  $\geq 60\%$  in PG/diploma, => yes (70%)
- (iv)  $25 \leq \text{age} \leq 35$ , => yes (27 years)
- (v) Work experience  $\geq 2$  years, => yes
- (vi)  $\geq 40\%$  in Interview, => yes (50%)

$\therefore$  Sohan satisfied all the conditions, but his marks of XII std. are not mentioned, thus data insufficient.

=> Ans - (A)

**Question 94**

**Neha Salve has been working in a bank as a generalist officer for the past four years after completing her post graduate degree in Economics with 60 per cent marks She has secured 60 per cent marks in both graduation and std XIII. She was born on 24th August 1979 She has secured 70 per cent marks in the written examination and 38 per cent marks in the personal interview.**

- A if the data provided are inadequate to taken decision
- B if the case is to be referred to VP-Recruitment
- C if the case is to be referred to President-Recruitment
- D if the candidate is to be selected
- E if the candidate is not to be selected

**Answer: C**

**Explanation:**

- (i)  $\geq 60\%$  in class XII, => yes (60%)
- (ii)  $\geq 55\%$  in graduation, => yes (60%)
- (iii)  $\geq 60\%$  in PG/diploma, => yes (60%)
- (iv)  $25 \leq \text{age} \leq 35$ , => yes (30 years)
- (v) Work experience  $\geq 2$  years, => yes
- (vi)  $\geq 40\%$  in Interview, => no (38%)

$\therefore$  Neha failed to satisfy (vi) condition but got 70% in written exam, thus case is to be referred to President-Recruitment.

=> Ans - (C)

**Question 95**

**Neeta Jaiswal was born on 2nd June 1980 She has been working in a bank as a generalist officer for the past three years after completing her post graduation degree in Economics with 60 per cent marks she has secured 68 per cent marks in hsc and 58 per cent marks in BCom She has also secured 50 per cent marks in both the written examination and personal interview.**

- A if the data provided are inadequate to taken decision
- B if the case is to be referred to VP-Recruitment
- C if the case is to be referred to President-Recruitment
- D if the candidate is to be selected
- E if the candidate is not to be selected

**Answer: D**

**Explanation:**

- (i)  $\geq 60\%$  in class XII,  $\Rightarrow$  yes (68%)
  - (ii)  $\geq 55\%$  in graduation,  $\Rightarrow$  yes (58%)
  - (iii)  $\geq 60\%$  in PG/diploma,  $\Rightarrow$  yes (60%)
  - (iv)  $25 \leq \text{age} \leq 35$ ,  $\Rightarrow$  yes (29 years)
  - (v) Work experience  $\geq 2$  years,  $\Rightarrow$  yes
  - (vi)  $\geq 40\%$  in Interview,  $\Rightarrow$  yes (50%)
- $\therefore$  Neeta satisfied all the conditions, thus the candidate is to be selected.

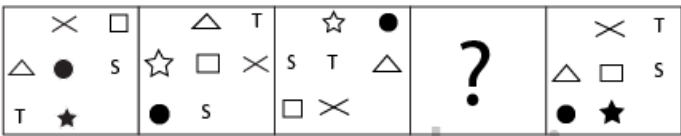
$\Rightarrow$  Ans - (D)

**Instructions**

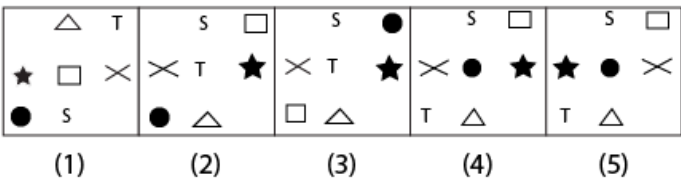
In each of the questions given below which one of the five answer figure should come after the problem figure, if the sequence were continued ?

**Question 96**

**Problem figures**



**Answer figures**



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

**Answer: D**

**Explanation:**

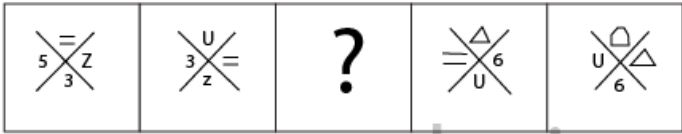
As we can see in the given problem figures that the diagonal designs are moving towards the left corner direction and bottom left corner design will move to the right top-most corner position. The remaining designs are moving in the clockwise direction. Hence,

according to the stated pattern answer figure will be D

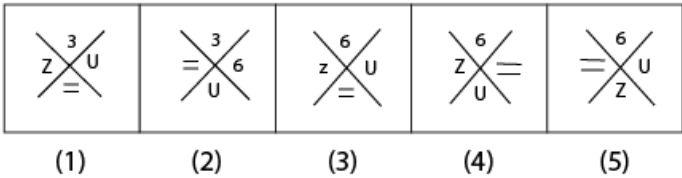
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### Question 97

#### Problem figures



#### Answer figures



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

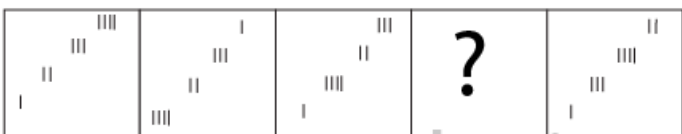
Answer: C

#### Explanation:

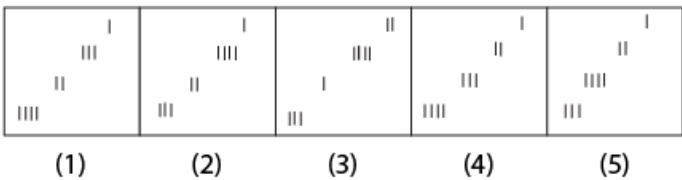
As we can see in the given problem figures that the designs are moving in the anticlockwise direction and the top-most design is getting changed with every rotation. Hence, answer will be C

### Question 98

#### Problem figures



#### Answer figures



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



E (5)

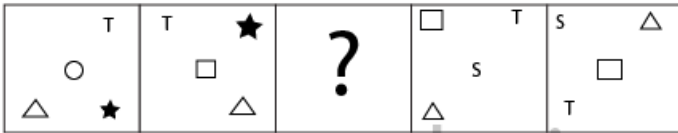
Answer: E

**Explanation:**

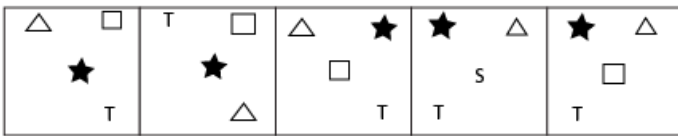
Let's number the designs from top to bottom as 1,2,3,4 of first problem figure. Now the topmost and bottom-most figure will exchange their position and the remaining 2 figure will also exchange their position. Now the topmost design will come to the bottom and remaining figures will shift their positions one upward. Now for 3rd to 4th figure, pattern of first to second figure will be followed and hence, answer will be E

**Question 99**

**Problem figures**



**Answer figures**



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

A (1)

B (2)

C (3)

D (4)

E (5)

Answer: A

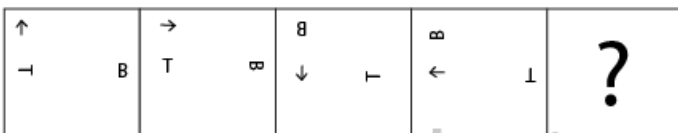
**Explanation:**

In the given problem figures, the pattern for 2nd to 3rd figure will be as same as 4th to 5th figure where the designs at the corner will exchange their position and remaining two designs will also exchange their positions and hence, answer will be A

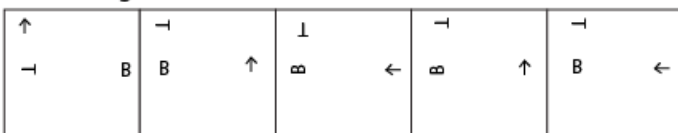
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**Question 100**

**Problem figures**



**Answer figures**



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



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

**Answer:** B

**Explanation:**

As we can see in the given problem figures that for the first two figures' designs are getting rotated only but for the next figure (3rd) they are getting shifted and then the two patterns are getting followed alternatively for further figures. Hence, according to the pattern described above answer will be B

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### Data Analysis

**Instructions**

Study the following table carefully to answer the question that follow

Number (N) of six types of Electronic Products Sold by Six different stores in a month and the price per the product (P) (Price in Rs 000) charged by each Store.

Store	A		B		C		D		E		F	
	N	P	N	P	N	P	N	P	N	P	N	P
L	54	135	48	112	60	104	61	124	40	136	48	126
M	71	4.5	53	3.8	57	5.6	49	49	57	5.5	45	4.7
N	48	12	47	18	52	15	54	11.5	62	10.5	56	11
O	52	53	55	48	48	50	54	49	59	47	58	51
P	60	75	61	68	56	92	44	84	46	76	59	78
Q	43	16	44	15	45	14.5	48	15.6	55	18.2	55	14.9

**Question 101**

The number of L type products sold by Store F is what per cent of the number of the same type of products sold by store E ?

- A 76.33
- B 124
- C 83.33
- D 115
- E None of these

**Answer:** E

**Explanation:**

Number of L products sold by F = 48

Number of L products sold by E = 40

Required percentage =  $\frac{48}{40} * 100 = 120\%$

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

**Question 102**

What is the ratio of the total number of N and L type products together sold by store D and that of same products sold by Store A ?

- A 119:104
- B 102:115
- C 104:115
- D 117:103
- E None of these

**Answer: E**

**Explanation:**

Number of N and L type sold by D =  $61+54 = 115$

Number of N and L type sold by A =  $54+48 = 102$

Required ratio =  $115:102$

**Question 103**

What is the average price per product charged by all the Stores together for Product Q ?

- A Rs 14,700
- B Rs 15,700
- C Rs 15,200
- D Rs 14,800
- E Rs 15,000

**Answer: B**

**Explanation:**

Average price per product of Q =  $\frac{(43*16)+(44*15)+(45*14.5)+(48*15.6)+(55*18.2)+(55*14.9)}{43+44+45+48+55+55} * 1000 = \text{Rs } 15,700$

**Question 104**

What is the difference in the amount earned by Store A through the sale of P type products and that earned by Store B through the sale of Q type products ?

- A Rs 38.4 lakhs
- B Rs 0.384 lakhs
- C Rs 3.84 lakhs
- D Rs 384 lakhs
- E None of these

**Answer: A**

**Explanation:**

Amount Earned by A through P =  $60*75*1000 = 4500000$

Amount earned by B through Q =  $44*15*1000 = 660000$

Difference =  $4500000 - 660000 = \text{Rs } 38.4 \text{ lakhs}$

## SBI Clerk Free Mock Test (Latest Pattern)

### Question 105

What is the total amount earned by Store C through the sale of M and O type products together ?

- A Rs 2719.2 lakhs
- B Rs 271.92 lakhs
- C Rs 2.7192 lakhs
- D Rs 27.192 lakhs
- E None of these

**Answer: D**

### Explanation:

Amount earned by C through M and O = Rs  $[(57 \times 5.6) + (48 \times 50)] \times 1000$  = Rs 2719200 = Rs 27,192 lakhs

### Instructions

Study the given information carefully to answer the question that follow:

An organisation consists of 2400 employees working in different departments viz HR, Marketing, IT Production and Accounts. The ratio of male to female employees in the organisation is 5:3. Twelve per cent of the males work in the HR department. Twenty-four per cent of the females work in the Accounts department. The ratio of males to females working in the HR department is 6:11. One-ninth of the females work in the IT department. Forty-two per cent of the males work in the production department. The number of females working in the production department is ten per cent of the males working in the same. The remaining females work in the Marketing Department. The total number of employees working in the IT department is 285. Twenty-two per cent of the male working in the Marketing department and remaining work in the Accounts department.

### Question 106

The number of males working in the IT department forms approximately what per cent of the total number of males in the organisation ?

- A 5
- B 12
- C 21
- D 8
- E 18

**Answer: B**

### Explanation:

Total employees = 2400

Number of males and females = 1500 and 900 respectively.

Males in HR = 12% of 1500 = 180

Females in accounts = 24% of 900 = 216

Since the ratio of males and females in HR is 6:11,

Number of females in HR = 330

Number of females in IT =  $\frac{1}{9}$ th of 900 = 100

Number of males in production = 42% of 1500 = 630

Number of females in production = 63

Number of females in marketing =  $900 - (216 + 330 + 100 + 63) = 191$

Number of males in IT =  $285 - 100 = 185$

Number of males in marketing =  $22\%$  of  $1500 = 330$

Number of males in account =  $175$

Percentage of males in IT =  $\frac{185}{1500} * 100 = 12.33\%$

**Question 107**

**How many males work in the Accounts department ?**

- A 170
- B 165
- C 185
- D 160
- E None of these

**Answer: E**

**Explanation:**

Total employees =  $2400$

Number of males and females =  $1500$  and  $900$  respectively.

Males in HR =  $12\%$  of  $1500 = 180$

Females in accounts =  $24\%$  of  $900 = 216$

Since the ratio of males and females in HR is  $6:11$ ,

Number of females in HR =  $330$

Number of females in IT =  $1/9$ th of  $900 = 100$

Number of males in production =  $42\%$  of  $1500 = 630$

Number of females in production =  $63$

Number of females in marketing =  $900 - (216 + 330 + 100 + 63) = 191$

Number of males in IT =  $285 - 100 = 185$

Number of males in marketing =  $22\%$  of  $1500 = 330$

Number of males in account =  $1500 - (330 + 185 + 180 + 630) = 175$

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**Question 108**

**The total number of employees working in the Accounts department forms what per cent of the total number of employees in the organisation ? (rounded off to two digits after decimal)**

- A 19.3
- B 16.29
- C 11.47
- D 23.15
- E None of these

**Answer: B**

**Explanation:**

Total employees = 2400

Number of males and females = 1500 and 900 respectively.

Males in HR = 12% of 1500 = 180

Females in accounts = 24% of 900 = 216

Since the ratio of males and females in HR is 6:11,

Number of females in HR = 330

Number of females in IT =  $\frac{1}{9}$ th of 900 = 100

Number of males in production = 42% of 1500 = 630

Number of females in production = 63

Number of females in marketing =  $900 - (216 + 330 + 100 + 63) = 191$

Number of males in IT =  $285 - 100 = 185$

Number of males in marketing = 22% of 1500 = 330

Number of males in account =  $1500 - (330 + 185 + 180 + 630) = 175$

Total number of people in account department =  $175 + 216 = 391$

Percentage =  $\frac{391}{2400} = 16.29\%$

**Question 109**

The number of females working in the Production department forms what per cent of the total number of females in the organisation ?

- A 7
- B 2
- C 4
- D 15
- E None of these

**Answer: A**

**Explanation:**

Total employees = 2400

Number of males and females = 1500 and 900 respectively.

Males in HR = 12% of 1500 = 180

Females in accounts = 24% of 900 = 216

Since the ratio of males and females in HR is 6:11,

Number of females in HR = 330

Number of females in IT =  $\frac{1}{9}$ th of 900 = 100

Number of males in production = 42% of 1500 = 630

Number of females in production = 63

Number of females in marketing =  $900 - (216 + 330 + 100 + 63) = 191$

Number of males in IT =  $285 - 100 = 185$

Number of males in marketing = 22% of 1500 = 330

Number of males in account =  $1500 - (330 + 185 + 180 + 630) = 175$

Percentage of females in production department =  $\frac{63}{900} * 100 = 7\%$

**Question 110**

**What is the total number of females working in the HR and Marketing department together ?**

- A 363
- B 433
- C 545
- D 521
- E None of these

**Answer: D**

**Explanation:**

Total employees = 2400

Number of males and females = 1500 and 900 respectively.

Males in HR = 12% of 1500 = 180

Females in accounts = 24% of 900 = 216

Since the ratio of males and females in HR is 6:11,

Number of females in HR = 330

Number of females in IT =  $\frac{1}{9}$ th of 900 = 100

Number of males in production = 42% of 1500 = 630

Number of females in production = 63

Number of females in marketing =  $900 - (216 + 330 + 100 + 63) = 191$

Number of males in IT =  $285 - 100 = 185$

Number of males in marketing = 22% of 1500 = 330

Number of males in account =  $1500 - (330 + 185 + 180 + 630) = 175$

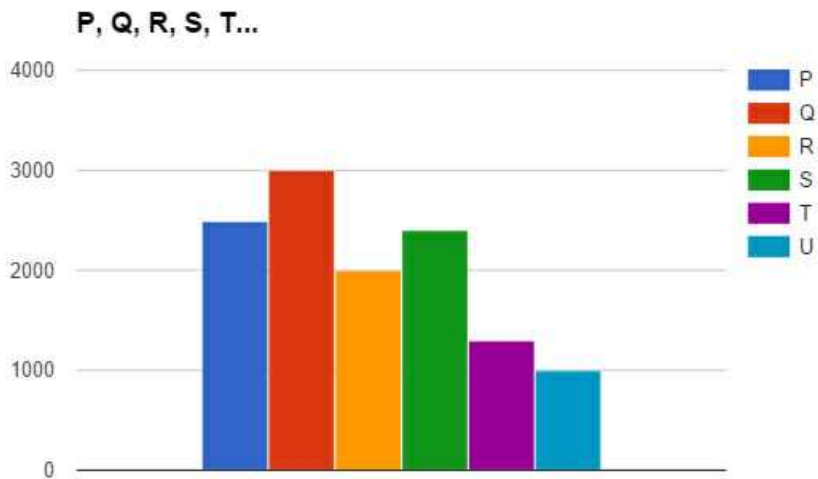
Total number =  $191 + 330 = 521$

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**Instructions**

Study the graphs carefully to answer the question that follows:

Total number of children in 6 different schools and the percentage of girls in them



**Question 111**

What is the total percentage of boys in schools R and U together ? (rounded off to two digits after decimal)

- A 78.33
- B 72.45
- C 76.28
- D 75.83
- E None of these

**Answer:** A

**Explanation:**

Total number of students in R and U = 2000 and 1000 respectively

Percentage of girls = 25% and 15% respectively

Percentage of boys = 75% and 85% respectively

Number of boys = 75% of 2000+ 85% of 1000 = 2350

Percentage =  $2350/3000 = 78.33\%$

**Question 112**

**What is the total number of boys in School T ?**

- A 500
- B 600
- C 750
- D 850
- E None of these

**Answer: C**

**Explanation:**

Total number of students in school T = 1250

Percentage of boys =  $(100-40)\% = 60\%$

Number of boys =  $60\%$  of 1250 = 750

**Question 113**

**The total number of students in school R is approximately what per cent of the total number of students in School S?**

- A 89
- B 75
- C 78
- D 82
- E 94

**Answer: A**

**Explanation:**

Number of students in school S = 2250

Number of students in school R = 2000

Percentage =  $2000/2250 * 100 = 89\%$

**Question 114**

**What is the average number of boys in schools P and Q together ?**

- A 1425
- B 1575
- C 1450
- D 1625
- E None of these

**Answer: B**

**Explanation:**

Number of students in P and Q = 2500 and 3000



Percentage of boys in P and Q = 60% and 55%

Number of boys in P and Q = 60% of 2500 and 55% of 3000 = 1500+1650 = 3150

Average =  $3150/2 = 1575$

**Question 115**

What is the ratio of the number of girls in school P to the number of girls in school Q ?

- A 27:20
- B 17:21
- C 20:27
- D 21:17
- E None of these

**Answer:** C

**Explanation:**

Number of students in P and Q = 2500 and 3000.

Percentage of girls in P and Q = 40% and 45%

Number of girls = 1000 and 1350

Ratio = 1000:1350 = 20:27

**Instructions**

Study the given information carefully and answer the question that follow:

A basket contains 4 red 5 blue and 3 green marbles.

**Question 116**

If three marbles are picked at random what is the probability that either all are green or all are red ?

- A  $\frac{7}{44}$
- B  $\frac{7}{12}$
- C  $\frac{5}{12}$
- D  $\frac{1}{44}$
- E None of these

**Answer:** D

**Explanation:**

Number of ways of selecting 3 green marbles out of 3 green marbles =  ${}^3C_3 = 1$

Number of ways of selecting 3 red marbles out of 4 red marbles =  ${}^4C_3 = 4$

Total ways = 1+4 = 5

Probability =  $\frac{5}{12C_3} = 1/44$

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**Question 117**

If two marbles are drawn at random what is the probability that both are red ?

A  $\frac{3}{7}$

B  $\frac{1}{2}$

C  $\frac{2}{11}$

D  $\frac{1}{6}$

E None of these

**Answer: E**

**Explanation:**

Probability that both the balls are red =  $\frac{{}^4C_2}{{}^{12}C_2} = \frac{1}{11}$

**Question 118**

**If the three marbles are picked at random what is the probability that at least one is blue ?**

A  $\frac{7}{12}$

B  $\frac{37}{44}$

C  $\frac{5}{12}$

D  $\frac{7}{44}$

E None of these

**Answer: B**

**Explanation:**

Required probability = 1 - Prob. that no ball is blue =  $1 - \frac{{}^7C_3}{{}^{12}C_3} = \frac{37}{44}$

**Instructions**

Study the given information carefully and answer the question that follow:

A committee of five members is to be formed out of 3 trainees 4 professors and 6 research associates In how many different ways can this be done if\_\_\_\_

**Question 119**

**The committee should have all 4 professors and 1 research associate or all 3 trainees and 2 professors ?**

A 12

B 13

C 24

D 52

E None of these

**Answer: A**

**Explanation:**

4 professors and 1 research associate can be selected in  ${}^4C_4 * {}^6C_1 = 6$  ways

Similarly 3 trainees and 2 professors would be selected in  ${}^3C_3 * {}^4C_2$  ways = 6

Total ways =  $6+6 = 12$

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### Question 120

The committee should have 2 trainees and 3 research associates ?

- A 15
- B 45
- C 60
- D 9
- E None of these

**Answer:** C

#### Explanation:

We have to select 2 trainees out of 3 trainees and 3 research associates out of 6 research associates.

Required number of ways =  ${}^3C_2 * {}^6C_3 = 60$  ways

#### Instructions

Study the tables carefully to answer the question that follow:

Number of candidates (in lakhs) appearing in an entrance examination from six different cities and the ratio of candidates passing and failing the same

City	Number of Candidates
A	1.25
B	3.14
C	1.08
D	2.27
E	1.85
F	2.73

Ratio of candidates passing and failing within the city

City	Passing : Failing
A	7:3
B	5:3
C	4:5
D	1:3
E	3:2
F	7:5

### Question 121

What is the ratio of the number of candidates failing the exam from City D to that of those failing the exam from City A ?

- A 289:42
- B 42:289
- C 227:50
- D 50:227
- E None of these

**Answer:** C

**Explanation:**

Number of candidates failing from D =  $\frac{3}{4}$ th of 2.27 lakhs

Number of candidates failing from A =  $\frac{3}{10}$ th of 1.25 lakhs

Ratio =  $\frac{3}{4}$ th of 2.27 lakhs :  $\frac{3}{10}$ th of 1.25 lakhs = 227:50

**Question 122**

The number of candidates appearing for the exam from City C is what per cent of the number of candidates appearing for the exam from City B ? (rounded off to the nearest integer )

A 27

B 34

C 42

D 21

E 38

**Answer: B**

**Explanation:**

Total number of candidates from C = 1.08 lakhs

Total number of candidates from B = 3.14 lakhs

Percentage =  $\frac{1.08}{3.14} = 34\%$

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**Question 123**

The number of candidates passing in the exam from City F is what per cent of the total number of candidates appearing from all the cities together ?(rounded off to two digits after the decimal )

A 12.93

B 14.46

C 10.84

D 11.37

E None of these

**Answer: A**

**Explanation:**

Number of students passing from F =  $\frac{7}{12} * 2.73$

Total number of students =  $1.25 + 3.14 + 1.08 + 2.27 + 1.85 + 2.73 = 12.32$

Percentage =  $\frac{7/12 * 2.73}{12.32} = 12.93\%$

**Question 124**

Which city has the highest number of students failing the entrance exam ?

A F

B C

- C B
- D D
- E None of these

**Answer: D**

**Explanation:**

In B, D and F there are maximum number of students.

Number of students failing in B =  $\frac{3}{8}$  of 3.14 = 1.17755

Number of students failing in D =  $\frac{3}{4} \times 2.27 = 1.7025$

Number of students failing in F =  $\frac{5}{12}$  of 2.73 = 1.1375

Maximum number is of D

**Question 125**

**What is the number of candidates passing the exam from City E ?**

- A 13,3000
- B 11,10,000
- C 1,13,000
- D 11,000
- E None of these

**Answer: E**

**Explanation:**

Number of candidates passing from city E =  $\frac{3}{5}$  of 1.85 lakh = 111000

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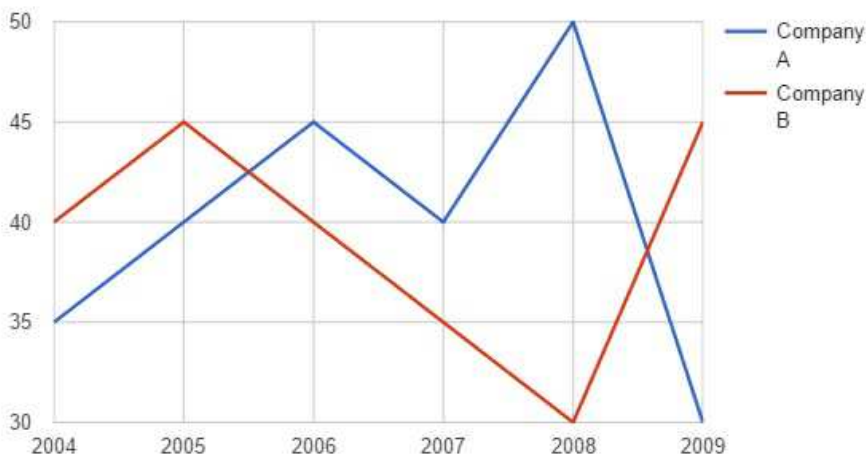
**Instructions**

Study the graph carefully to answer the questions that follow:

Per cent profit made by two companies over the years

$$\text{Per cent profit} = \frac{\text{Income} - \text{Expenditure}}{\text{Expenditure}} \times 100$$

**Company A and Company B**



**Question 126**

If in the year 2004 the expenditures incurred by Company A and B were the same what was the ratio of the income of Company A to that company B in that year ?

- A 27:28
- B 14:23
- C 13:19
- D Cannot be determined
- E None of these

**Answer: A**

**Explanation:**

Percentage profit by company A = 35%

Percentage profit by company B = 40%

Let expenditure be x

$$(\text{Income of A} - x)/x = 0.35$$

$$\text{Income of A} = 1.35x$$

$$(\text{Income of B} - x)/x = 0.4$$

$$\text{Income of B} = 1.4x$$

$$\text{Income of A}:\text{Income of B} = 1.35:1.4 = 27:28$$

**Question 127**

If the amount of profit earned by Company A in the year 2007 was Rs 1.5 lakhs what was its expenditure in that year ?

- A Rs 1.96 lakhs
- B Rs 2.64 lakhs
- C Rs 1.27 lakhs
- D Rs 3.75 lakhs
- E None of these

**Answer: D**

**Explanation:**

Amount of Profit = Income - Expenditure = 1.5 lakhs

Percentage of profit = 40%

$$1.5/x = 0.4$$

$$x = 3.75$$

**Question 128**

What is the average per cent profit earned by Company B over all the years together ?

- A 19
- B 24
- C 12

D 37

E None of these

**Answer:** E

**Explanation:**

Average percentage profit cannot be calculated because we do not know the individual income and expenditure of each year.

## SBI Clerk Free Mock Test (Latest Pattern)

**Question 129**

If in the year 2008 the incomes of both the companies A and B were the same what was the ratio of the expenditure of Company B in that year ?

A 21:25

B 7:9

C 13:15

D Cannot be determined

E None of these

**Answer:** C

**Explanation:**

Percentage profits of both the companies A and B in 2008 = 50% and 30%

Let the incomes be x

$(x - \text{Expenditure of A}) / \text{Expenditure of A} = 0.5$

Expenditure of A =  $x / 1.5$

$(x - \text{Expenditure of B}) / \text{Expenditure of B} = 0.3$

Expenditure of B =  $x / 1.3$

Ratio =  $x / 1.5 : x / 1.3 = 13 : 15$

**Question 130**

What is the ratio of the amount of profit earned by Company A to that by company B in the year 2009?

A 2:3

B 4:7

C 11:15

D Cannot be determined

E None of these

**Answer:** D

**Explanation:**

This answer is indetermined as we do not know the individual profits and expenditures of both the firms.

**Instructions**

Study the given table carefully to answer the question that follow:

percentage of marks obtained by five students in five different subjects in a school

A	B	C	D	E	F
Subject	English	Science	Mathematics	Social	Hindi
Student	100	152	150	75	50
Rahul	67	84	70	64	90
Veena	59	72	74	88	84
Soham	66	90	84	80	76
Shreya	71	66	80	66	86
varun	63	76	88	68	72

**Question 131**

What is the average marks obtained by all the students together in English ?

- A 64.6
- B 60.4
- C 66.7
- D 68.4
- E None of these

**Answer: E**

**Explanation:**

Average marks in English =  $(67+59+66+71+63)/5 = 326/5 = 65.2$

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**Question 132**

What is varun's overall percentage in the examination ?

- A 81.5
- B 78.2
- C 75.4
- D 69.8
- E None of these

**Answer: C**

**Explanation:**

Varun's overall percentage =  $(63\% \text{ of } 100 + 76\% \text{ of } 152 + 88\% \text{ of } 150 + 68\% \text{ of } 75 + 72\% \text{ of } 50)/(100+152+150+75+50) = 75.4\%$

**Question 133**

What is the ratio of the total marks obtained by Veena and Shreya together in Mathematics to the marks obtained by Rahul in the same subject ?

- A 11:5
- B 7:9
- C 5:11
- D 9:7



E None of these

**Answer: A**

**Explanation:**

Total marks in Mathematics for Veena and Shreya = 74% of 150 + 80% of 150 = 111+120 = 231

Total marks in Mathematics by Rahul = 70% of 150 = 105

Ratio = 231:105 = 33:15 = 11:5

**Question 134**

**If in order to pass the exam a minimum of 95 marks is needed in Science how many students pass the exam ?**

A None

B Five

C One

D Two

E Four

**Answer: B**

**Explanation:**

Minimum 95 marks is needed in science.

Passing percentahe =  $95/152 = 62.5\%$

All the students pass the science exam.

## Banking Daily Free Topic Test

**Question 135**

**What is the total marks obtained by Soham in all the subjects together ?**

A 396

B 408

C 426.8

D 398.5

E None of these

**Answer: C**

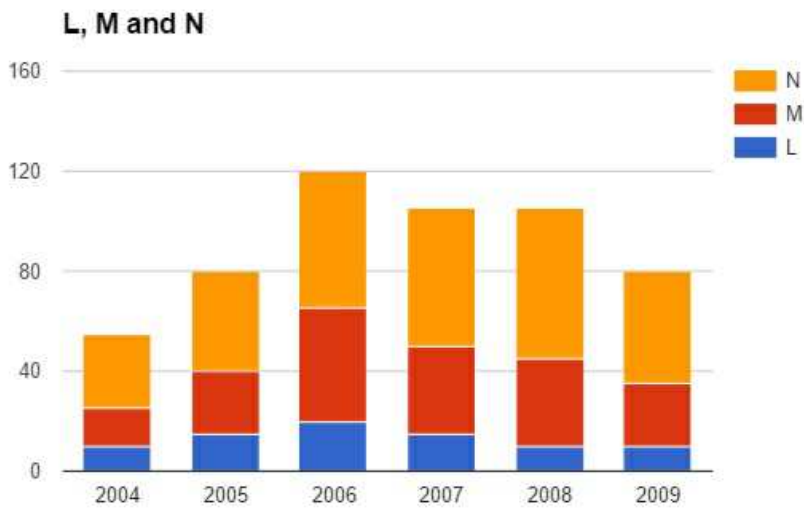
**Explanation:**

Total marks by Soham = 66% of 100 + 90% of 152 + 84% of 150 + 80% of 75 + 76% of 50 = 66+136.8+126+60+38 = 426.8

**Instructions**

Study the given graph carefully to answer the questions that follow:

Number of people (in thousand) using three different types of mobile services over the years



**Question 136**

What is the average number of people using mobile service M for all the years together ?

- A  $16\frac{2}{3}$
- B  $14444\frac{1}{6}$
- C  $16666\frac{2}{3}$
- D  $14\frac{1}{6}$
- E None of these

**Answer: C**

**Explanation:**

Average number of M mobiles =  $[10000+20000+15000+20000+20000+15000]/6 = 50000/3 = 16666.66$

**Question 137**

The total number of people using all the three mobile services in the year 2007 is what per cent of the total number of people using all the three mobile services in the year 2008 ?

- A 89.72
- B 93.46
- C 88.18
- D 91.67
- E None of these

**Answer: E**

**Explanation:**

The total number of users using all three services is almost same in 2007 and 2008. Hence the percentage is very close to 100.

**Question 138**

The number of people using mobile service L in the year 2006 forms approximately what per cent of the total number of people using all the three mobile services in that year ?

- A 17
- B 26
- C 11
- D 23
- E 29

**Answer:** A

**Explanation:**

Total number of people = 120

Number of people using L = 21 (approx)

Percentage =  $20/120 * 100 = 16.66\% = 17\%$

**Question 139**

What is the ratio of the number of people using mobile service L in the year 2005 to that of those using the same service in the year 2004 ?

- A 8:7
- B 3:2
- C 19:13
- D 15:11
- E None of these

**Answer:** B

**Explanation:**

Number of people using L in 2005 and 2004 = 15 and 10 respectively

Ratio =  $15:10 = 3:2$

**Question 140**

What is the total number of people using mobile service M in the year 2008 and 2009 together ?

- A 35,000
- B 30,000
- C 45,000
- D 25,000
- E None of these

**Answer:** E

**Explanation:**

Number of people using M in 2008 =  $(50-10)*1000 = 40000$

Number of people using M in 2009 =  $(30-10)*1000 = 20000$

Total number of people =  $40000+20000 = 60000$

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### Instructions

Study the table carefully to answer the question that follow:

Distance (in km) travelled by six trucks on six different days of the week

Truck Day	P	Q	R	S	T	U
Monday	240	250	320	325	330	300
Tuesday	320	264	308	314	318	314
Wednesday	324	294	330	312	310	325
Thursday	288	300	310	278	260	275
Friday	366	302	288	292	270	268
Saturday	292	284	260	274	280	242

### Question 141

What is the average distance travelled by Truck S on all the days together ?

- A 198
- B 296
- C 199
- D 299
- E 305

**Answer:** D

### Explanation:

Total distance travelled by S =  $325+314+312+278+292+274 = 1795$

Average distance =  $1795/6 = 299$

### Question 142

If the speed of Truck P on Monday was 19.2 km/hr what was the time taken by it to cover the given distance ?

- A 10 hours
- B 11 hours
- C 9 hours 30 minutes
- D 12 hours 30 minutes
- E None of these

**Answer:** D

### Explanation:

Speed of truck P = 19.2km/hr

Distance = 240 km

Time =  $240/19.2 = 12.5$  hours = 12 hours 30 minutes

### Question 143

If to travel the given distance the time taken by truck Q on Friday was 8 hours what was its speed on that day ?

- A 42.50 km/hr
- B 28.25 km/hr
- C 37.75 km/hr
- D 32.25 km/hr
- E None of these

**Answer:** C

**Explanation:**

Distance = 302 km

Time = 8 hours

Speed =  $302/8 = 37.75$  km/hr

## SBI PO Solved Previous Papers (Download PDF)

**Question 144**

What is the total distance travelled by all the trucks together on Saturday ?

- A 1623 km
- B 1632 km
- C 1263 km
- D 1362 km
- E None of these

**Answer:** B

**Explanation:**

Total distance travelled on Saturday =  $(292+284+260+274+280+242) = 1632$  km

**Question 145**

If on Tuesday Truck R and Truck T travelled at the same speed what was the ratio of the time taken by Truck R and that taken by truck T to cover their respective distances ?

- A 154:159
- B 142:167
- C 161:173
- D Cannot be determined
- E None of these

**Answer:** A

**Explanation:**

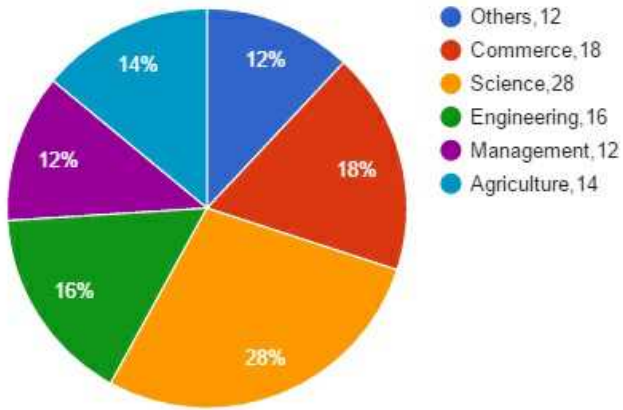
Since the speed is same, ratio of time taken is equal to the ratio of the respective distance =  $308:318 = 154:157$

**Instructions**

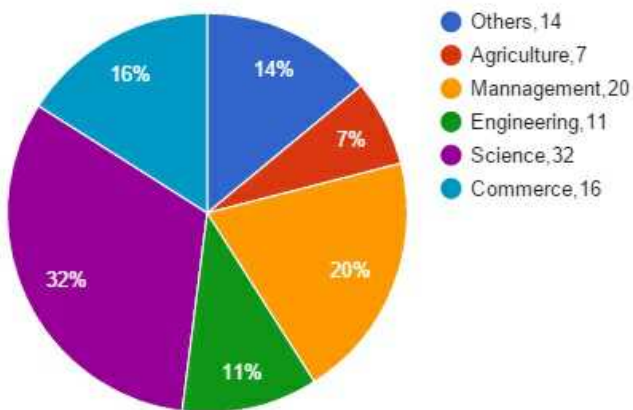
Study the following pie-chart carefully and answer the question given below:

Total Number of Candidates Appeared in the Interview = 25780

Percentage Distribution of Number of candidates appeared in Interview



Discipline-wise Break-up of Number of Candidates selected after interview by the organization. Total number of students selected = 7400



**Question 146**

What was the ratio of the number of candidates appeared in interview from other disciplines and the number of candidates selected from Engineering discipline respectively (rounded off to the nearest integer) ?

- A 3609:814
- B 3094:814
- C 3094:1035
- D 4125:1035
- E 3981:767

**Answer: B**

**Explanation:**

Number of students appearing in interview from other disciplines = 12% of 25780

Number of students from engineering finally selected = 11% of 7400

Ratio = 12% of 25780 : 11% of 7400 = 3.800 which is close to 3094:814

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### Question 147

The total number of candidates appeared in interview from Management and other discipline was what percentage of number of candidates appeared from Engineering discipline ?

- A 50
- B 150
- C 200
- D Cannot be determined
- E None of these

**Answer: B**

### Explanation:

Total number of candidates from management and other disciplines = (12+12)% of 25780 = 24% of 25780

Number of candidates from engineering discipline = 16% of 25780.

Percentage =  $24\% \text{ of } 25780 / 16\% \text{ of } 25780 * 100 = 150\%$

### Question 148

Approximately what was the difference between the number of candidates selected from Agriculture discipline and number of candidates selected from Engineering discipline ?

- A 571
- B 665
- C 346
- D 813
- E 296

**Answer: E**

### Explanation:

Difference between the number of agricultural and engineering students finally selected = (11-7)% of 7400 = 296

### Question 149

For which discipline was the difference in number of candidates selected to number of candidates appeared in interview the maximum ?

- A Management
- B Engineering
- C Science
- D Agriculture
- E None of these

**Answer: C**

**Explanation:**

Since the maximum number of students belong to science who appeared for the interview and the number finally selected is just one third of the total students, science students will have the maximum difference = 28% of 25780 - 32% of 7400 = 2050.4

## SBI PO Free Mocks (Latest Pattern)

**Question 150**

Approximately what was the total number of candidates selected from Commerce and Agricultural discipline together ?

- A 1700
- B 1800
- C 2217
- D 1996
- E 1550

**Answer:** A

**Explanation:**

Total number = (16+7)% of 7400 = 1702

## SBI Clerk Free Mock Test (Latest Pattern)

### Verbal

**Instructions**

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

Despite the economic crunch worldwide that saw **pulverization** of some of the largest banking and finance giants Indian banking houses have managed to show positive growth this quarter. Some of India's leading national banks have posted a net profit rise of more than 40% over the last quarter amid global **turmoil**. This would come as a "big short in the arm" for the investors and consumers of these banking even though apprehension is mounting on other banking and broking firms worldwide. One of the main reason behind the success of these banks this quarter would be their direct backing by the Government of India. People take solace in their investments in public sector watching the bailout packages being cashed out by governments all over the world to save big business houses. Other privates banks in India have also reported a substantial net profit over last quarter. Given the international and domestic scenario one cannot put this down as a **mundane** achievement. While others are on a cost cutting spree and firing employees Indian companies are actually working on boosting staffing in banking and broking sectors. This can be seen as a big boon in the days to come when the current recession eases and the economy gradually comes back on to the fast track. The finance minister has assured Indian public about the second. This could also be evident from the fact that there have been no mergers and takeover in Indian banking sector in a contrast to world scenario where finance houses are looking for mergers and takeovers. India banking sector in a contrast to world scenario where finance houses are looking for mergers to cut costs on operation. We definitely are not looking to **thrive** rather we are looking for growth. It is just that the pace of growth is a little slow now as compared to a year or two before. These are hard times to test the hard. The weak in business and career will be weeded out and it is sometimes very beneficial for business in the long run.

**Question 151**

What according to the author is the reason for the success of Indian national banks in this quarter ?

- A Indian national banks do not have any commitments in troubled foreign markets
- B These banks can never face financial crisis because of their sheer size
- C These banks are ready to give loans at a very low rate of interest
- D The public is ready to invest in these banks because of the knowledge that these banks gets strong support from the Government



E None of these

**Answer: E**

**Explanation:**

Refer to the given lines in the paragraph: "One of the main reason behind the success of these banks this quarter would be their direct backing by the Government of India." The main reason was the backing of the government which is not present in first 4 options.

## SBI Clerk Previous Papers (Download PDF)

**Question 152**

**What does the phrase 'short in the arm' as used in the passage mean ?**

A Shock

B Fear

C Encouragement

D Anxiety

E None of these

**Answer: C**

**Explanation:**

"Short in the Arm" means to give encouragement. In this passage, the good news about the banking sector would give encouragement to the investors.

**Question 153**

**How according to author is the current recession beneficial ?**

A Worldwide companies have realised that India is a strong power to reckon with

B India is surging ahead of the other Companies throughout the world

C After the recession is over international companies will turn to India for investment

D Recession is bringing down the prices of essential commodities

E None of these

**Answer: E**

**Explanation:**

Refer to the following lines: "While others are on a cost cutting spree and firing employees Indian companies are actually working on boosting staffing in banking and broking sectors". In this passage the author talks about the benefits of recession only on banking sector in India.

**Question 154**

**What according to the author will be a big boon in the days to come ?**

A The economy coming back on the economy

B The slowing down of the economy

C Increased hiring in Indian financial sector in the times of economic slowdown

D The cost cutting carried out by all the companies

E None of these

**Answer: C**

**Explanation:**

Refer to the following lines: "While others are on a cost cutting spree and firing employees Indian companies are actually working on boosting staffing in banking and broking sectors". This line indicates that there would be increased hiring in financial sector.

## Banking Daily Free Topic Test

**Question 155**

Which of the following statements is/are definitely true in the context of the passage ?

(A) India has not been affected by the economy slowdown

(B) India banks are showing growth in the quarter despite the recession

(C) While banking industry in the west was severely affected by recession in the past it is now gradually recovering and showing a positive growth

A Only (A)

B Only (B)

C Only (C)

D Only (A) and (B)

E Only (B) and (C)

**Answer: B**

**Explanation:**

Refer to the first paragraph where the author highlights that despite the recession, the Indian banking sector has managed to outpace. This goes on to show that banking is showing growth despite recession.

**Question 156**

Which of the following strengthens the finance minister's statement about the sound health of Indian banks with respect to the passage ?

(A) There have been no acquisitions and mergers of Indian banks

(B) The Indian banks are recording a positive growth

(C) Layoffs have been observed worldwide

A Only (A) and (B)

B Only (A) and (C)

C Only (A)

D Only (B)

E All (A), (B) and (C)

**Answer: A**

**Explanation:**

In the first paragraph, the author highlights that the sector is recording a positive growth. Hence option B is correct.

Option A can be referred from the following lines: "This could also be evident from the fact that there have been no mergers and takeover in Indian banking sector in a contrast to world scenario where finance houses are looking for mergers and takeovers India banking sector in a contrast to world scenario where finance houses are looking for mergers to cut costs on operation."

**Question 157**

Choose the word that is most synonymous to the meaning of the word printed in bold as used in the passage: **TURMOIL**

- A danger
- B shock
- C sadness
- D fear
- E chaos

**Answer: E**

**Explanation:**

Turmoil means "chaotic situations". Hence option E is the best answer.

**Question 158**

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

- A polarisation
- B mashing
- C debasement
- D fall
- E crushing

**Answer: E**

**Explanation:**

"PULVERIZATION" means "to crush something or someone". In this context, the author depicts that the vast financial institutes were crushed due to recession.

**Question 159**

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

- A succeed
- B deteriorate
- C worry
- D tremble
- E strive

**Answer: B**

**Explanation:**

Thrive means "to succeed or to flourish". Its opposite is to deteriorate.

**Question 160**

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

- A extraordinary
- B regular

- C severe
- D visionary
- E routine

Answer: A

**Explanation:**

MUNDANE means a routine stuff. Its opposite is an extraordinary thing.

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**Instructions**

Modern bio-technology especially the creation of genetically modified crops is often presented as a magic solution or universal panacea for the problems of poverty inadequate nutrition and even environmental degradation across the world Conversely there are people who present the picture of tech-generated monsters and major human health hazards being created by science Many of the technological changes currently in the process of being utilised in agriculture can have unforeseen consequences and their safety and future viability are far from secure.

The reality as always is far more complex than either of these two extremes Even today the total food production in the world is adequate to feed the hungry of the world the problem is rather one of feed the hungry of the world the problem is rather one of unequal distribution which deprives a large part of the population of even their minimal nutritional requirements Similarly farmers especially in developing countries face many problems such as lack of infrastructure poor or unstable marketing access **volatile** input and output prices etc that biotechnology does not address much less solve.

It is true that transgenic plants can offer a range of benefits which are above and beyond those which emerged from more traditional innovations in cultivation It is suggested that such new technology offers more effective pest resistance of seeds and crops through genetic control mechanisms which also reduces the need for pesticide use and leads to improved yield A basic question of course is whether the new GM technology is safe and whether this is absolutely crucial since the effects may only be known much later The jury is still very much out on this matter and the controversy does not appear to be resolved quickly

The trouble is that most governments in developing countries have relatively low food and beverage regulatory standards and public system for monitoring and surveillance of such items are poor or non-existent. This leaves them open for entry and even dumping of a range of agricultural products of the new technology which may not pass regulatory standards in the more developed countries

**Question 161**

**Which of the following is true in the context of the passage ?**

- A Genetically modified crops have been universally recognised as a solution to poverty and environmental degradation
- B The only way to improve the deficit in food requirement and food production in the world is adapting genetically modified crops
- C Genetically modified crops produce more yield as compared to yield from the traditional methods
- D Taking advantage of absence of regulatory standards scientists have been dumping new products in the market without appropriate approval
- E None is true

Answer: C

**Explanation:**

Refer to the following lines in the third paragraph. "It is true that transgenic plants can offer a range of benefits which are above and beyond those which emerged from more traditional innovations in cultivation It is suggested that such new technology offers more effective pest resistance of seeds and crops through genetic control mechanisms which also reduces the need for pesticide use and leads to improved yield." Here the author mentions that the genetically modified crops have improved yield.

**Question 162**

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

- A Vulnerable
- B Capable
- C Threatened
- D Uncertain
- E Weak

**Answer: A**

**Explanation:**

OPEN means which can be easily attacked or which is easily vulnerable.

**Question 163**

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

- A Never ending
- B Meagre
- C Valuable
- D Irreversible
- E Stable

**Answer: E**

**Explanation:**

VOLATILE means whose value changes very rapidly. Hence the opposite of volatile is stable.

## SBI PO Solved Previous Papers (Download PDF)

**Question 164**

The author of the given passage seems to be definitely

- A suggesting the use of traditional methods of agriculture as against biotechnology by developing countries owing to their poor regulatory standards
- B in favour of utilizing biotechnology as a tool for alleviation of poverty in the world
- C urging the policy makers to improve infrastructural facilities so that farmers can maximize the benefits of genetically modified crops
- D unconvinced of the long term effects and rationale for immediate requirement of genetically modified products
- E None of these

**Answer: D**

**Explanation:**

Refer to the last line of the third paragraph and the last paragraph. Here the author seems unconvinced that the genetically modified crops will offer long term solutions.

Question 165

Why according to the author is genetic modification of crops not an answer to the problem of hunger in the world ?

- (A) People being highly doubtful of the long term effects of genetically modified crops do not buy the products grown by such methods
- (B) The problems of hunger in the world is not due to inadequate production of food but due to unequal distribution of it
- (C) Many developing countries have banned genetically modified products as developed countries have been using these countries as dumping grounds for new genetically modified products

- A Only A
- B Only B
- C Both B and C
- D Both A and C
- E None of these

**Answer: B**

**Explanation:**

Refer to the following lines of the paragraph: "Even today the total food production in the world is adequate to feed the hungry of the world the problem is rather one of feed the hungry of the world the problem is rather one of unequal distribution which deprives a large part of the population of even their minimal nutritional requirements". This is illustrated in option B

**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 a whole

Question 166

A controversial plan to build an immense dam in Brazil's rainforest was stalled when it \_\_\_\_\_ a formidable block of \_\_\_\_\_ in ecologists and indigenous tribes alike

- A resulted, hostilities
- B gained, supporters
- C attracted, opponents
- D lead, protesters
- E drew, proponents

**Answer: C**

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Question 167

According to a recent survey sales figures of high end cars have seen an \_\_\_\_\_ growth in the past year which shows that Indian consumer have \_\_\_\_\_ the impact of recession

- A unprecedented , negated
- B unbelievable, suffered
- C unusal, worsened
- D insignificant, endured

E adequate, proven

Answer: A

**Explanation:**

The sentence is not clear whether the sales are high or low and whether the Indian consumer faced the impact of recession. Trying from options, B,C,D can be eliminated logically, as they state that consumers faced negative impacts of recession and still they purchased luxury cars. Option E can also be eliminated as Proven is out of context and can't be used as consumers can never prove recession. A states that the consumer didn't face the impact of recession and hence sales are high, which seems logically correct.

**Question 168**

The National Knowledge Commission has said that India will have to bring \_\_\_\_ in education if it has to emerge as the most \_\_\_\_ workforce of the world

A changes, biggest

B reforms, talented

C alleviation, skilful

D quality, brighter

E outcomes demanded

Answer: B

**Explanation:**

A,D can be eliminated as most can't be preceded by superlative or comparative form of adjectives. C can be eliminated as alleviate means to lessen. Between B&C, B is the right fit as education requires reforms but not outcomes

**Question 169**

Norway has stolen a march over other developed countries by \_\_\_\_ that it would reduce 40% of its greenhouse gas emissions by 2020 and \_\_\_\_ carbon neutral by 2030

A allowing, turn

B posing, grew

C estimating, exist

D perceiving, arising

E declaring, become

Answer: E

**Explanation:**

'Steal a march on' is an idiom meaning Gain an advantage over (someone) by acting before they do. So, the sentence should give a meaning that Norway has reacted before its fellow nations (in doing something) and is going to perform the necessary action in-order to become carbon-neutral in future. B can be eliminated as grew is past tense for grow. D can be eliminated because verb +ing form is used only when there are two simultaneous actions. Also perceiving means getting conscious of something and cannot be used here. A can be eliminated as to allow means to let somebody else to do it. Between C and D D is correctly expressing the idea.

## SBI PO Free Mocks (Latest Pattern)

**Question 170**

According to the language experts, children should begin talking in their mother tongue rather than a foreign language which can \_\_\_\_ affect their comprehension abilities leading to serious language based \_\_\_\_ later in their lives



- A significantly,abilities
- B appropriately,achievements
- C severely,advantage
- D adversely,problems
- E positively,issues

**Answer: D**

**Explanation:**

The sentence means that foreign languages affect the students comprehending abilities and become trouble some later in their lives .A,B ,C can be eliminated as they state that foreign language helps the students in future .E can also be eliminated because it states that foreign language has a positive effect on children.D clearly states that foreign language is having a negative impact on children and will lead to complications in future.

**Instructions**

In each of the following question four words are given of which two words are most nearly the same or opposite in the 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 171**

**(A)instigate (B) enquire (C)construe (D)interpret**

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

**Answer: C**

**Explanation:**

Instigate - to provoke  
Enquire - to investigate  
Construe - to interpret

**Question 172**

**(A)superficial (B)superfluos (C)enlightened (D)surplus**

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

**Answer: D**

**Explanation:**

Superficial - Shallow



Superfluous - More than necessart

Surplus - More than necesssary

Superfluous and surplus means the same.

## SBI Clerk Free Mock Test (Latest Pattern)

### Question 173

(A)appalling (B)sinister (C)perturbed (D)astonishing

A A-B

B B-D

C A-C

D A-D

E D-C

**Answer: D**

### Explanation:

Appalling means horrifying and shocking which is similar to astonishing.

### Question 174

(A)imprison (B)torture (C)excruciate (D)extract

A B-D

B B-C

C A-B

D C-D

E A-C

**Answer: B**

### Explanation:

Torture means to inflict severe pain on somebody.

Excruciate means to torture someone physically or mentally.

Imprison means to keep someone in prison.

Extract means to take out something by using effort.

Tortue and Excruciate means the same.

### Question 175

(A)pertinent (B)impolite (C)irrelevant (D)insecure

A A-C

B B-D

C C-D

D A-D

E B-C

**Answer: A**

**Explanation:**

Pertinent means to be relevant.

Impolite means to be rude

Irrelevant is opposite to pertinent

Insecure means the person or a thing which is not safe.

## SBI Clerk Previous Papers (Download PDF)

**Instructions**

Rearrange the following sentence (A),(B),(C),(D),(E) and (F) to make a meaningful paragraph and then answer the question which follow :

(A)According to it organised retail stores are not wolves at the doors of friendly neighbourhood grocery stores as there is room for expansion of both.

(B) Many have been crying foul over the entry of organised retail stores expressing concern over their impact on small store owners.

(C)The final winner in the competition however is the common man who gets to choose between the most suitable options and in turn fights with the runaway inflation in prices of essential commodities

(D)In spite of this potential for expansion it is doubtless that the small store owners face a decline in profit in initial years if organised retailers set up stores in the vicinity

(E)But a study conducted over a period of two years goes a long way towards allaying these fears

(F)This impact however wears off once they learn to take on the competition which in turn enhances efficiency all around

**Question 176**

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

A A

B B

C C

D D

E E

**Answer: B**

**Explanation:**

Option B introduces the topic in discussion i.e. the entry of organised retail stores and its impact. So, B is the first sentence. Option E talks about the allaying of fears talked about in option B and introduces a study while doing so. So, sentence E follows B. Sentence A talks in detail about the study mentioned in sentence E and thus follows it. Sentence D gives us further information about the potential expansion and how small store owners will get affected with entry of organised retail coming in the market. So sentence D follows A. Sentence F further talks about the impact on small stores continuing the idea in sentence D. Sentence C completes the paragraph by stating that common man is the final winner having options available to him. So the sequence is B-E-A-D-F-C.

Hence the first sentence is B.

**Question 177**

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

A A

B E

C D

D F

E C

**Answer: A**

**Explanation:**

Option B introduces the topic in discussion i.e. the entry of organised retail stores and its impact. So, B is the first sentence. Option E talks about the allaying of fears talked about in option B and introduces a study while doing so. So, sentence E follows B. Sentence A talks in detail about the study mentioned in sentence E and thus follows it. Sentence D gives us further information about the potential expansion and how small store owners will get affected with entry of organised retail coming in the market. So sentence D follows A. Sentence F further talks about the impact on small stores continuing the idea in sentence D. Sentence C completes the paragraph by stating that common man is the final winner having options available to him. So the sequence is B-E-A-D-F-C.

Thus, the third sentence should be A.

**Question 178**

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

A A

B B

C C

D E

E F

**Answer: C**

**Explanation:**

Option B introduces the topic in discussion i.e. the entry of organised retail stores and its impact. So, B is the first sentence. Option E talks about the allaying of fears talked about in option B and introduces a study while doing so. So, sentence E follows B. Sentence A talks in detail about the study mentioned in sentence E and thus follows it. Sentence D gives us further information about the potential expansion and how small store owners will get affected with entry of organised retail coming in the market. So sentence D follows A. Sentence F further talks about the impact on small stores continuing the idea in sentence D. Sentence C completes the paragraph by stating that common man is the final winner having options available to him. So the sequence is B-E-A-D-F-C.

Thus, the last statement should be C.

## Banking Daily Free Topic Test

**Question 179**

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

A A

B B

C C

D E

E F

**Answer: D**

**Explanation:**

Option B introduces the topic in discussion i.e. the entry of organised retail stores and its impact. So, B is the first sentence. Option E talks about the allaying of fears talked about in option B and introduces a study while doing so. So, sentence E follows B. Sentence A

talks in detail about the study mentioned in sentence E and thus follows it. Sentence D gives us further information about the potential expansion and how small store owners will get affected with entry of organised retail coming in the market. So sentence D follows A. Sentence F further talks about the impact on small stores continuing the idea in sentence D. Sentence C completes the paragraph by stating that common man is the final winner having options available to him. So the sequence is B-E-A-D-F-C.

Thus, the second statement should be E.

#### Question 180

Which of the following should be the FIFTH after rearrangement ?

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

Answer: E

#### Explanation:

Option B introduces the topic in discussion i.e. the entry of organised retail stores and its impact. So, B is the first sentence. Option E talks about the allaying of fears talked about in option B and introduces a study while doing so. So, sentence E follows B. Sentence A talks in detail about the study mentioned in sentence E and thus follows it. Sentence D gives us further information about the potential expansion and how small store owners will get affected with entry of organised retail coming in the market. So sentence D follows A. Sentence F further talks about the impact on small stores continuing the idea in sentence D. Sentence C completes the paragraph by stating that common man is the final winner having options available to him. So the sequence is B-E-A-D-F-C.

Thus, the fifth statement should be F.

#### Instructions

In the following passage there are blanks each of the which has been numbered These numbers are printed below the passage and against each five words phrases are suggested one of which best fits the blank appropriately Find out the appropriate word/phrase in each case

Economic growth figures for the first quarter of this financial year seem to support the claim that the worst may be over for the Indian economy The gradual revival is also an indication that the government's economic stimulus package is (181) What could however upset the positive outlook is the drought which (182) large parts of the country and its impact on overall growth Even though the monsoon had picked up (183) the rains received were grossly (184) There are clear (185) that farm output particularly cereals will fall drastically Insufficient rain is bound to shoot up the (186) of agriculture commodities and that would impact the economy as a whole The drought would also (187) a drastic reduction in rural employment and consumption besides inflation in the prices of food articles Food prices have been (188) since the past few months and lower agriculture production is likely to (189) the situation The government has said that food grain from the buffer stocks will be used to keep prices (190) Subsidised food grain is necessary in these times but its effectiveness will depend a lot on the distribution system

#### Question 181

181

- A impractical
- B ambiguous
- C failing
- D working
- E weakening

Answer: D

#### Explanation:

The previous statement states that worst was finished in Indian economy and better is to come as the government has initiated

economic stimulus package. Hence the word we use should be positive in nature and should be linked to strengthen stimulus package. and state that it is going on well. Hence,A,B,C ,E can be eliminated.Working fits correctly into the blank. Hence,D

**Question 182**

182

- A strike
- B affected
- C exposed
- D reverted
- E altered

**Answer: B**

**Explanation:**

The previous sentence states that the positive lookout of Economic growth is upset by drought as it has done some damage to large parts of the country.Hence, Affected means causing some bad and fits into the passage,Exposed means to show up reverted means returned ,altered means changed.Hence,B

**Question 183**

183

- A unseasonably
- B unfavourably
- C presently
- D meagrely
- E later

**Answer: E**

**Explanation:**

The logical flow of the sentence is that drought has impacted the country and later rains picked up .Unfavorably,unreasonably& meagerly cannot be linked with picked up as it is a positive term. Between presently and later, later fits in well. Hence, E

**Question 184**

184

- A inadequate
- B enough
- C missing
- D ample
- E atrocious

**Answer: A**

**Explanation:**

The previous words state that monsoon has picked up, the following sentences should have a logical connection. As Even though is a negative connector used for stating contrasted clauses, the following sentences should have a negative tone. Hence, enough and ample can be eliminated. Rains were grossly missing doesnt make a sense. Also, atrocious means inhumane and cannot be used in the

context. Hence, Inadequate meaning low is correct. Hence,A

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### Question 185

185

- A contradictions
- B advices
- C reasons
- D results
- E indications

**Answer:** E

#### **Explanation:**

The previous sentence is a cause stating rains are low, hence connecting sentence should be an effect(cereal production will be low). Hence, contradictions, results can be eliminated as both of those don't make sense. Among reasons,advices and indications, indications meaning sign fits in correctly . The sentence means as rains are low which gives a sign(indication) that cereal production will fall .Hence E.

### Question 186

186

- A production
- B requirement
- C price
- D yield
- E labour

**Answer:** C

#### **Explanation:**

The previous sentence means that the cereal production has fallen drastically and hence, it would result in increase of prices .Also, insufficient rain can never shoot up(increase) production , yield or labor . Between requirement and price, price fits in correctly as the following sentence speaks of economy. Hence,E

### Question 187

187

- A trigger
- B lead
- C result
- D contribute
- E dampen

**Answer:** A

#### **Explanation:**

Dampen means make something wet or to have a low impact and can be eliminated as the passage states that drought has a high impact on the employment. 'Lead&contribute;' are to be followed by 'to' to fit in the passage. 'Result' should be followed by 'in' to fit in the passage. Hence, trigger means have effect on something forcefully is correct.

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### Question 188

188

- A improving
- B balanced
- C stable
- D increasing
- E decreasing

**Answer: D**

#### **Explanation:**

In general and as used in the passage, drought will always lead to reduction of employment and increase of prices and inflation. Hence, B, C, E are eliminated. Improve means to increase the quality and doesn't fit here. Also 'since,---have been' should be followed by 'verb+ing' form. Hence, D is correct.

### Question 189

189

- A aggravate
- B amend
- C smoothen
- D improve
- E challenge

**Answer: A**

#### **Explanation:**

The previous sentences state that the drought has impacted various parts of the country and low rain fall has further worsened the case leading to low production of cereals which in turn lead to decrease in employment and increase in prices. And the lower agriculture production is further impacting the situation. Also the following statement says that the government brings food grains from buffer stocks. Hence, aggravate meaning worsened is the correct word.

### Question 190

190

- A unprofitable
- B futile
- C maximum
- D growing
- E down

**Answer: E**

**Explanation:**

the reason for bringing the stocks from buffer markets is to bring the prices low.Hence,C,D eliminated..The correct formation is 'the buffer stocks will be used to keep the prices down'. hence, E

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**Instructions**

Which of the phrases (a) (b) (c) (d) given below each statement should be placed in the blank space provided so as to make a meaningful and grammatically correct sentence? If none of the sentence is appropriate marks (e) as the answer.

**Question 191**

**Although information technology has entered the homes offices and hearts of many citizens of India,\_\_\_\_\_**

- A India provides the highest number of IT experts to the world every year
- B many people in rural areas still remain ignorant of its immense benefits
- C government has done its best by funding research in this field appropriately
- D the face of communication in the years to come would change completely from the bygone years
- E None of these

**Answer: B**

**Explanation:**

Although is a negative *conjunction meaning* in spite of the fact that and even though. It can be used to show limitations, differences, and contrasts in situations. It's similar to "even though" and "though." so,as the 1st sentence is positive,2nd one should be negative.A,C,D can be eliminated as THEY have positive tone . B is correct as it gives a meaning that Information Technology reached many citizens but couldn't reach rural areas .

**Question 192**

**While the environment friendly nuclear energy could make a large addition to the energy resoures\_\_\_\_\_**

- A experts have a lot of expectations from this cleaner method of producing energy
- B the government is determined to extract maximum out of this technology in the near future
- C international lobby has been pressurising the developing nations to shift their energy production
- D the problem of locating adequate numbers of uranium reserves to run the reactors is yet to be sorted out
- E None of these

**Answer: D**

**Explanation:**

Here while is used as a conjunction meaning whereas(indicating contrast).So, the conclusion should be in contrast with the preceding phrase.Options Aand B are positive in nature .So they cant conclude.C is stressing on international lobbying but not speaking about energy .D states a contrasting statement and is clearly speaking about energy.Hence,D is correct

**Question 193**

**\_\_\_\_experts proposed the idea of a common school system**

- A Overlooking the fundamental right of quality education of every child in India
- B Since the curricular requirements of a rural child is different from an urban child
- C Based on the fact that difference in the quality of schools acts as a ground for discrimination



D Since a large percentage of Indian children are getting free education

E None of these

Answer: C

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### Question 194

\_\_\_the soil today is nowhere as rich in native minerals as it used to be some centuries ago

A As there is a growing consent among farmers regarding limiting the use of chemical fertilizers

B As the chemical inputs in agriculture improved the yield many folds

C Owing to the uninhibited use of chemical inputs in agriculture

D Awareness among farmers regarding the side-effects of chemical farming grew when

E None of these

Answer: C

### Question 195

As allegations of crores of rupees changing hands to permit illegal mining began to fly thick and fast \_\_\_\_\_

A government ordered an enquiry which exposed a nexus between mine operators and bureaucrats

B it caused great damage to the surrounding ecosystem and the environment in general

C the officials have been irresponsible in failing to bring it to the notice of the court in time

D the powerful mining lobby had bribed the officials to obtain permit for mining on ecologically sensitive land

E None of these

Answer: A

### Instructions

In each of the given sentence select the sentence which would either follow or precede the given sentence in grammatically and conceptually appropriate manner. The instruction is given at the end of every statement

### Question 196

Unfortunately however these slum dwellers are looked upon by the society as an appendix causing ills in the urban society  
Which of the following sentence would immediately precede the above sentence ?

A Health officials have been warning the government against the transmission of contagious disease from the slum areas to other parts of the city

B Slum dwellers not only play a significant role in urban economy but also provide cheap labour for

C A recent report suggested that 34 per cent of the government land is illegally occupied by the slum dwellers

D The slum dwellers live in sub-human unhygienic conditions in their tiny shanties and are very often hubs for criminal activities

E None of these

Answer: B

Explanation:

In the given sentence the author uses the word "however" in the beginning of the sentence. This SENTENCE highlights that the society does not view slum dwellers properly and consider them the root of all ills. The sentence preceding to this would give a contrasting view. Only option B and D satisfy this criteria but option B is more suitable as this option highlights the positive work done by slum dwellers but still the society views them as negative.

## SBI Clerk Free Mock Test (Latest Pattern)

### Question 197

**However since the beginning of the nineties free market forces have been allowed to play for ensuring all round development in India markets as well**

**Which of the following sentence would be immediately precede the above sentence ?**

- A Entry of various market forces increased the competitions faced by the indigenous organisations manifold
- B The severe shortage of newest technology and products in the late 1980s ended with the entry of foreign players in the Indian market
- C A major roadblock faced by the foreign investors was the poor infrastructural facilities which was however overtaken by the prospects seen in the huge market
- D India had been following a very selective and conservative economic policy during the late 1980s
- E None of these

**Answer: D**

### Explanation:

In this sentence the author highlights the positive points of free market. The sentence contains the word "However" in the beginning. It means that the preceding sentence would talk about close market or something opposite to free market. Option d correctly highlights this.

### Question 198

**That was mainly because only two per cent of the total farmers could actually comprehend the lengthy procedures to obtain the loan and be benefited from it**

**Which of the following sentence would immediately precede the above sentence ?**

- A Many moneylenders have been making the most out of this situation and providing loans to the rest of the farmers at inflated prices
- B There is thus an urgent need to make the schemes and policy as simple and farmer friendly as possible
- C A new loan scheme started by the government a couple of months ago proved to be a huge failure and utterly unpopular among the farmers
- D This situation can be improved by providing mediators to carry out a follow-up of the lengthy official procedure for the farmers
- E None of these

**Answer: C**

### Explanation:

In this sentence, the author tells the reason for some failure of the scheme. Option C correctly describes the main subject of the paragraph.

### Question 199

**The foreign embassy has put forward a demand to the government that prosecution may be carried out on a foreign land and not in the country to which the terrorists belong**

**Which of the following sentence would immediately follow the above sentence ?**

- A Army arrested the terrorists responsible for kidnapping four foreign tourists after a daylong operation

- B The foreign ministry has offered all possible help to the government for hunting down the terrorists involved in it
- C Government has politely declined the request to handover the arrested terrorists for prosecution outside the country
- D The arrested terrorists were sentenced to life imprisonment after being prosecuted by panel of international judges
- E None of these

Answer: C

**Explanation:**

A demand is put forward in the given sentence. The following sentence would be either accepting the demand or rejecting it. Option C correctly highlights the following sentence. Option B is not appropriate as there is no mention of foreign ministry in the given sentence.

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### Question 200

This is because most of the institutes for higher learning lack the basic infrastructure, trained staff and equipment necessary for the physically challenged.

Which of the following sentences would immediately precede the above sentence?

- A Many physically challenged people have been performing as well as other students perform in their studies
- B The percentage of illiterate physically challenged people in rural areas is considerably more than that in the urban areas
- C According to recent survey only two out of nearly 200 universities in India have adequate number of books in Braille
- D Although government has been making many provisions to improve higher education in India no attention has been paid to the education of the physically challenged students
- E None of these

Answer: E

**Explanation:**

The given paragraph talks about the lack of the facilities in the higher education of physically challenged. The sentence preceding to this sentence should talk about the topic of higher education of physically challenged. A, B and C are out of context. Option D is misleading as it tells that the government has not made adequate provision for the higher education of physically challenged.

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