



## SBI PO 2010 2nd exam

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## Verbal

### Instructions

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

Governments have traditionally equated economic progress with steel mills and cement factories. While urban centers thrive and city dwellers get rich, hundreds of millions of farmers remain mired in poverty. However fears of food shortages, a rethinking of anti-poverty priorities and the crushing recession in 2008 are causing a dramatic shift in world economic policy in favour of greater support for agriculture.

The last time when the world's farmer felt such love was in the 1970s. At that time, as food prices spiked, there was real concern that the world was facing a crisis in which the planet was simply unable to produce enough grain and meat for an expanding population. Government across the developing world and international aid organisations **plowed** investment into agriculture in the early 1970s, while technological breakthroughs, like high-yield strains of important food crops, boosted production. The result was the Green Revolution and food production exploded.

But the Green Revolution became a victim of its own success. Food prices plunged by some 60% by the late 1980s from their peak in the mid-1970s. Policy makers and aid workers turned their attention to the poor's other **pressing** needs such as health care and education. Farming got **starved** of resources and investment. By 2004 aid directed at agriculture sank to 3.5 % and Agriculture lost its glitter. Also as consumer in high-growth giants such as China and India became wealthier they began eating more meat so grain once used for human consumption got diverted to beef up livestock. By early 2008 panicked buying by importing countries and restrictions **slapped** on grain exports by some big producers helped drive prices upto heights not seen for three decades. Making matters worse land and resources got reallocated to produce cash crops such as biofuels and the result was that voluminous reserves of grain **evaporated**. Protests broke out across the emerging world and fierce food riots toppled governments.

This spurred global leaders into action. This made them aware that food security is one of the fundamental issues in the world that has to be dealt with in order to maintain administrative and political stability. This also spurred the US which traditionally provisioned food aid from American grain surpluses to help needy nations to move towards investing in farm sectors around the globe to boost productive for themselves and be in a better position to feed their own people.

Africa, which missed out on the first Green Revolution due to poor policy and limited resources, also witnessed a 'change'. Swayed by the success of East Asia the primary poverty-fighting method favoured by many policy-makers in Africa was to get farmers off their farms and into modern jobs in factories and urban centers. But that strategy proved to be highly insufficient. Income levels in the countryside badly trailed those in cities while the FAO estimated that the number of poor going hungry in 2009 reached an all time high at more than one billion.

In India on the other hand with only 40% of its farmland irrigated, entire economic boom currently underway is held hostage by the unpredictable monsoon. With much of India's farming areas suffering from drought this year, the government will have a tough time meeting its economic growth targets. In a report Goldman Sachs, predicted that if this year, too receives weak rains it could cause agriculture to contract by 2 % this fiscal year making the government 7%GDP growth target look "**a bit rich**". Another green revolution is the need of the hour and to make it a reality, the global community still has much backbreaking farm work to do.

### Question 1

What is the author's main objective in writing the passage ?

- A Criticising developed countries for not bolstering economic growth in poor nations
- B Analysing the disadvantages of the Green Revolution
- C Persuading experts that a strong economy depends on industrialisation and not on agriculture
- D Making a case for the international society to engineer a second Green Revolution
- E Rationalising the faulty agriculture policies of emerging countries

Answer: D

### Explanation:

The whole passage talks about the mire condition of farmers while highlighting the stats of irrigated lands, facilities and different aspects. In this way, he builds his point that serious improvements is needed in farming. He calls for the second green revolution to happen.

### Question 2

Which of the following is an adverse impact of the Green Revolution ?

- A Unchecked crop yields resulted in large tracts of land becoming barren
- B Withdrawal of fiscal impetus from agriculture to other sectors
- C Farmers began soliciting government subsidies for their produce
- D Farmers rioted as food prices fell so low that they could not make ends meet
- E None of these

**Answer: B**

**Explanation:**

Refer to the following lines: "Policy makers and aid workers turned their attention to the poor's other "pressing" needs such as health care and education. Farming got "starved" of resources and investment. By 2004 aid directed at agriculture sank to 3.5 % and Agriculture lost its glitter." In this paragraph, the author talks how the investment was diverted from agriculture to other pressing issues. Hence fiscal impetus was withdrawn from agriculture.

**Question 3**

**What is the author trying to convey through the phrase making the government 7 % GDP growth target look a bit rich ?**

- A India is unlikely to achieve the targeted growth rate
- B Allocation of funds to agriculture has raised India's chances of having a high GDP
- C Agriculture growth has artificially inflated India's GDP and such growth is not real
- D India is likely to have one of the highest GDP growth rates
- E A large portion of India's GDP is contributed by agriculture

**Answer: A**

**Explanation:**

Refer to the following lines: "In a report Goldman Sachs predicted that if this year too receives weak rains it could cause agriculture to contract by 2 % this fiscal year making the government 7%GDP growth target look a bit rich". Here the author talks that the agricultural output is likely to fall due to weak rains. Hence the 7% growth rate is little too exaggerated.

**Question 4**

**Which of the following factors was/were responsible for the neglect of the farming sector after the Green Revolution ?**

- A. Steel and cement sectors generated more revenue for the government as compared to agriculture
- B. Large-scale protests against favouring agriculture at the cost of other important sectors such as education and health care
- C. Attention of policy makers and aid organisations was diverted from agriculture to other sectors

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

**Answer: B**

**Explanation:**

Refer to the following lines: "Food prices plunged by some 60% by the late 1980s from their peak in the mid-1970s. Policy makers and aid workers turned their attention to the poor's other "pressing" needs such as health care and education. Farming got "starved" of resources and investment."

This is highlighted in option c. Option a and b are nowhere mentioned in the paragraph.

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### Question 5

What prompted leaders throughout the world to take action to boost the agriculture sector in 2008 ?

- A Coercive tactics by the US which restricted food aid to poor nations
- B The realisation of the link between food security and political stability
- C Awareness that performance in agriculture is necessary in order to achieve the targeted GDP
- D Reports that high-growth countries like China and India were boosting their agriculture sectors to capture the international markets
- E Their desire to influence developing nations to slow down their industrial development

**Answer: B**

### Explanation:

Refer to the following lines: "This spurred global leaders into action This made them aware that food security is one of the fundamental issues in the world that has to be dealt with in order to maintain administrative and political stability". This substantiates option B.

### Question 6

What motivated the US to focus on investing in agriculture across the globe ?

- A To make developing countries become more reliant on US aid
- B To ensure grain surpluses so that the US had no need to import food
- C To make those countries more self-sufficient to whom it previously provided food
- D To establish itself in the market before the high growth giants such as India and China could establish themselves
- E None of these

**Answer: C**

### Explanation:

Refer to the following lines: "This made them aware that food security is one of the fundamental issues in the world that has to be dealt with in order to maintain administrative and political stability This also spurred the US which traditionally provisioned food aid from American grain surpluses to help needy nations to move towards investing in farm sectors around the globe to boost productive for themselves and be in a better position to feed their own people". Here the author states that US invested in agriculture in other countries to make them self-sufficient.

### Question 7

What impact did economic recession of 2008 have on agriculture ?

- A Government equated economic stability with industrial development and shifted away from agriculture
- B Lack of implementation of several innovative agriculture programmes owing to shortage of funds
- C It prompted increased investment and interest in agriculture
- D The GDP as targeted by India was never achieved because of losses in agriculture
- E None of these

**Answer: C**

### Explanation:

Refer to the following lines: ".However fears of food shortages a rethinking of anti-poverty priorities and the crushing recession in 2008

are causing a dramatic shift in world economic policy in favour of greater support for agriculture". This confirms option c as an answer.

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### Question 8

What encouraged African policy-makers to focus on urban jobs ?

- A Misapprehension that it would alleviate poverty as it did in others countries
- B Rural development outstripped urban development in many parts of Africa
- C Breaking out of protests in the country and the fear that the government would topple
- D Blind imitation of western models of development
- E None of these

**Answer: A**

### Explanation:

Refer to the following line: "Africa which missed out on the first Green Revolution due to poor policy and limited resources also witnessed a change. Swayed by the success of East Asia the primary poverty-fighting method favoured by many policy-makers in Africa was to get farmers off their farms and into modern jobs in factories and urban centers. But that strategy proved to be highly insufficient. Income levels in the countryside badly trailed those in cities while the FAO estimated that the number of poor going hungry in 2009 reached an all time high at more than one billion."

Here the author highlights the shifting of policies by African leaders by observing the success of East-Asia and which proved to be wrong. Option A correctly summarises the answer.

### Question 9

Which of the following had contributed to exorbitant food prices in 2008 ?

- (A) Hoarding of food stocks by local wholesalers which inadvertently created a food shortage
- (B) Export of foodgrains was reduced by large producers
- (C) Diverting resources from cultivation of foodgrains to that of more profitable crops

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

**Answer: D**

### Question 10

Which of the following is true about the state of agriculture in India at present ?

- (A) Of all the sectors agriculture needs the highest allocation of funds
- (B) Contribution of agriculture to India's GDP this year would depend greatly upon the monsoon rains
- (C) As India is one of the high-growth countries it has surplus food reserves export to other nations

- A Only A and C
- B Only C
- C Only B
- D Only B and C

E None of these

**Answer: C**

**Explanation:**

Refer to the following lines: "In India on the other hand with only 40% of its farmland irrigated entire economic boom currently underway is held hostage by the unpredictable monsoon with much of India's farming areas suffering from drought this year the government will have a tough time meeting its economic growth targets" Here the author mentions that the prosperity of India's agriculture is dependent upon monsoon. Option A and C are not mentioned in th paragraph.

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**Question 11**

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

A Deprived

B Disadvantaged

C Hungry

D Fasting

E Emaciated

**Answer: A**

**Explanation:**

STARVE means when someone is deprived of food. In this context the author states that the farmers are starved of the resources. It means they are deprived of the resources.

**Question 12**

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

A Beaten

B Imposed

C Withdrawn

D Avoided

E Persuaded

**Answer: B**

**Explanation:**

Refer to the following lines: "By early 2008 panicked buying by importing countries and restrictions "slapped" on grain exports by some big producers helped drive prices upto heights not seen for three decades." Slapping with something means to impose something.

**Question 13**

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

A Cultivated

B Bulldozed

C Recovered

D Instilled

E Withdrew

**Answer: D**

**Explanation:**

To plow something means to instill something productive in it. Hence option d correct

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**Question 14**

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

A Unpopular

B Undemanding

C Unobtrusive

D Unsuitable

E Unimportant

**Answer: E**

**Explanation:**

PRESSING means the issues which are relevant. Hence its opposite would be unimportant.

**Question 15**

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

A Absorbed

B Accelerated

C Grew

D Plunged

E Mismanaged

**Answer: C**

**Explanation:**

EVAPORATE means to remove or to eradicate. Its opposite is GREW.

**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 mark e, i.e 'None of these' as the answer.

**Question 16**

Refuting the rationale behind frequent agitations for formation of separate States a recent report \_\_\_\_\_

A proved that such agitations result in loss of governmental property

B indicated that the formation of small states does not necessarily improve the economy

C suggested that only large scale agitations have been effective in bringing out desired change in the past

D recommended dividing large States into smaller ones to improve governance

E None of these

Answer: C

## SBI Clerk Free Mock Test (Latest Pattern)

Question 17

Overlooking the fact that water scarcity intensifies during summer, \_\_\_\_\_

- A the government issued guidelines to all builders to limit their consumption to acceptable limits
- B provision for rainwater harvesting has been made to aid irrigation in drought-prone areas
- C the water table did not improve even after receiving normal monsoon in the current year
- D many residential areas continue to use swimming pools wasting large quantities of water
- E None of these

Answer: D

Question 18

He has lost most of his life's earning in the stock market but \_\_\_\_\_

- A he still seems to be leading his life luxuriously and extravagantly
- B he could not save enough to repay his enormous debts
- C stock market is not a safe option to invest money unless done with caution
- D experts have been suggesting to avoid investments in stock market because of its unpredictable nature
- E None of these

Answer: A

Question 19

Achieving equality for women is not only a laudable goal \_\_\_\_\_

- A political reforms are also neglected preventing women from entering legislatures and positions of power
- B the problem is also deep-rooted in the society and supported by it
- C their empowerment is purposefully hampered by people with vested interests in all sections of the society
- D it is also equally difficult to achieve and maintain for a long term
- E None of these

Answer: E

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Question 20

\_\_\_\_\_ or else they would not keep electing him year after year



- A The party leader gave a strong message to the mayor for improving his political style
- B Owing to numerous scandals against the mayor he was told to resign from the post immediately
- C The mayor threatened the residents against filing a complaint against him
- D The residents must really be impressed with the political style of their mayor
- E None of these

Answer: D

#### 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 21

Drawing attention to the pitfalls of \_\_\_\_\_ solely on Uranium as a fuel for nuclear reactors Indian scientists warned that Uranium will not last for long and thus research on Thorium as its \_\_\_\_\_ must be revived.

- A using substitute
- B believing replacement
- C depending, reserve
- D reckoning, option
- E relying, alternative

Answer: E

#### Question 22

In an effort to provide \_\_\_\_\_ for higher education to all most of the universities have been providing education without adequate infrastructure thus churning out \_\_\_\_\_ graduates every year

- A chances, fresh
- B platform, capable
- C opportunities, unemployable
- D prospects, eligible
- E policy, incompetent

Answer: C

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#### Question 23

The move to allow dumping of mercury \_\_\_\_\_ an outcry from residents of the area who \_\_\_\_\_ that high levels of mercury will affect their health and destroy ecologically sensitive forest area.

- A resulted, insist
- B provoked, fear

- C incited,determined
- D activated,accept
- E angered,believe

Answer: B

**Question 24**

\_\_\_\_\_has been taken against some wholesale drug dealers for dealing in surgical items without a valid licence and maintaining a stock of \_\_\_\_\_drugs

- A Note,overwhelming
- B Step,impressive
- C Execution,outdated
- D Action,inflict
- E Companies,counter

Answer: D

**Question 25**

Even as the \_\_\_\_\_elsewhere in the world are struggling to come out recession India consumers are splurging on consumer goods and to \_\_\_\_\_this growth companies are investing heavily in various sectors

- A economies,meet
- B countries,inhibit
- C government,measure
- D nations,inflict
- E companies,counter

Answer: A

**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)While these disadvantages of biofuels are serious they are the only alternate energy source of the future and the sooner we find solutions to these problems the faster we will be able to solve the problems we are now facing with gasoline.

(B)This fuel can also help to stimulate jobs locally since they are also much safer to handle than gasoline and can thus have the potential to turn around a global economy.

(C)These include dependence on fossil fuels for the machinery required to produce biofuel which ends up polluting as much as the burning of fossil fuels on roads and exorbitant cost of biofuels which makes it very difficult for the common man to switch to this option

(D)This turnaround can potentially help to bring world peace and end the need to depend on foreign countries for energy requirements

(E)Biofuels are made from plant sources and since these sources are available in abundance and can be reproduced on a massive scale they form an energy source that is potentially unlimited

(F)However everything is not as green with the biofuels as it seems as there are numerous disadvantages involved which at times overshadow their positive impact

**Question 26**

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

- A A

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

**Answer: C**

**Explanation:**

Sentence E is the starting of the paragraph as it starts with explaining the concept of biofuels. B follows E which states the benefits of biofuels. D follows B as it tells the consequences of turning world economy. F follows D as it highlights the disadvantages of biofuels. C follows the tone of disadvantages and A conclude the sentence.

The correct sequence is EBDPCA

**Question 27**

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

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

**Answer: D**

**Explanation:**

Sentence E is the starting of the paragraph as it starts with explaining the concept of biofuels. B follows E which states the benefits of biofuels. D follows B as it tells the consequences of turning world economy. F follows D as it highlights the disadvantages of biofuels. C follows the tone of disadvantages and A conclude the sentence.

The correct sequence is EBDPCA

**Question 28**

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

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

**Answer: E**

**Explanation:**

Sentence E is the starting of the paragraph as it starts with explaining the concept of biofuels. B follows E which states the benefits of biofuels. D follows B as it tells the consequences of turning world economy. F follows D as it highlights the disadvantages of biofuels. C follows the tone of disadvantages and A conclude the sentence.

The correct sequence is EBDPCA

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**Question 29**

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

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

**Answer: A**

**Explanation:**

Sentence E is the starting of the paragraph as it starts with explaining the conceot of biofuels. B follows E which states the benefits if biofuels. D follows B as it tells the consequences of turning world economy. F follows D as it highlights the disadvantages of biofuels. C follows the tone of disadvantages and A conclude the sentence.

The correct sequence is EBDFCA

**Question 30**

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

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

**Answer: B**

**Explanation:**

Sentence E is the starting of the paragraph as it starts with explaining the conceot of biofuels. B follows E which states the benefits if biofuels. D follows B as it tells the consequences of turning world economy. F follows D as it highlights the disadvantages of biofuels. C follows the tone of disadvantages and A conclude the sentence.

The correct sequence is EBDFCA

**Instructions**

Which of the phrases (A),(B),(C),(D), given below each statement should replace the phrase printed in bold in the sentence to make it grammatically correct ? If the sentence is correct as it is given and 'No correction is required' mark (E) as the answer.

**Question 31**

**Soon after the Tsunami had killed thousand of people along the coasts of southern India parliament** passes a bill that proposed to set up an institutional mechanism to respond promptly to natural disasters

- A passed a bill that proposed
- B passes a bill with purpose
- C pass a bill proposing
- D passed a bill which propose
- E No correction required

**Answer: A**

**Explanation:**

In this paragraph, the whole of the issue is in the past tense. So the quoted portion should also be in the past tense. "passes a bill that proposed" should be changed to "passed a bill that proposed."

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**Question 32**

**Denial of wages forced scientists and teachers at the agriculture universities throughout the country to go on strike crippling crucial research that could help the state of agriculture in the country?**

- A from going on strike
- B which went on strike
- C on going for a strike
- D for going to strike
- E No correction is required

**Answer: E**

**Explanation:**

The sentence has been correctly framed and no correction is required.

**Question 33**

**In an attempt to boost their profits many edible oil producing companies have been engaging themselves in propaganda against commonly used oils and promoting exotic and expensive varieties of oils as more healthier options.**

- A as most healthiest options
- B as less healthy option
- C as a healthier option
- D as much healthiest option
- E No correction required

**Answer: C**

**Explanation:**

"as more healthier options" is incorrect usage as there are two comparative forms of adjectives simultaneously. "as healthier options" is the correct usage of the sentence.

**Question 34**

**Thanks to numerous government initiatives rural masses which was earlier unaware of the luxuries of urban ways of living are now connected to the same lifestyle**

- A who was earlier unaware
- B which were earlier aware
- C who were earlier conversant
- D who were earlier unaware
- E No correction is required

**Answer: D**

**Explanation:**

In these sentence, rural masses is plural and refer to people. "which was earlier unaware" should be replaced by "who were earlier unaware"

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**Question 35**

Over the last few months while most industries are busy in restructuring operations cutting costs and firing the Indian pharmaceutical and healthcare industry was adding manpower and giving salary hikes

- A as many industries are
- B while most industries were
- C while many industries is
- D where many industries were
- E No correction is required

**Answer: B**

**Explanation:**

The whole sentence is in the past tense but in the quoted portion present tense is used. Hence the sentence should read "Over the last few months while most industries were busy in restructuring operations cutting costs and firing the Indian pharmaceutical and healthcare industry was adding manpower and giving salary hikes."

**Instructions**

In the following passage there are blanks each of which has been numbered. These numbers are printed below the passage and against each five words/phrases are suggested one of which fits the blank appropriately. Find out the appropriate word/phrase in each case. There is a considerable amount of research about the factors that make a company innovate. So is it possible to create an environment (186) to innovation? This is a particularly pertinent (187) for India today. Massive problems in health, education, etc. (188) be solved using a conventional approach but (189) creative and innovative solutions that can ensure radical change and (190). There are several factors in India's (191). Few countries have the rich diversity that India or its large young population (192). While these (193) innovation policy interventions, certain additional steps are also required. These include (194) investment in research and development by (195) the government and the private sectors, easy transfer of technology from the academic world, etc. To fulfil its promise of being prosperous and to be at the forefront, India must be innovative.

**Question 36**

186

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

**Answer: B**

**Explanation:**

The sentence forms a question 'Is it possible to create an environment favorable to innovation?'. Stimuli means a thing that arouses activity or energy in someone or something. Incentive means an add on package, Impetus means momentum. Both facilitated and conducive mean the same but conducive fits perfectly instead of facilitated. Hence, B is correct.

**Question 37**

187

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

**Answer: D**

**Explanation:**

The previous sentence used is a question. Hence, question fits in correctly as the sentence reads as ' this is a particularly pertinent question for India '.Hence D is correct.

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**Question 38**

188

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

**Answer: A**

**Explanation:**

The passage is referring to the need of innovation. The author is averse to conventional thinking and states that health problems cannot be solved using conventional approach . Hence, possibly,must & should can be eliminated(as when substituted those mean contrast). Between never& cannot, cannot fits well never is correct if preceded by can Hence, A.

**Question 39**

189

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

**Answer: C**

**Explanation:**

Requires can be eliminated as it cannot be used along with problems(as it is in a plural form). Necessary can also be eliminated as it is not a verb form., consider can be eliminated as it seems out of context. Between need and apply, Need fits well as the sentence can be read as 'problems cannot be solved using conventional approach but need creative and innovative solutions'. Hence, C

**Question 40**

190

- A quantity
- B advantages
- C increase
- D chaos
- E growth

**Answer:** E

**Explanation:**

The sentence means that problems can be solved using creative approach as those ensure radical change . the Succeeding blank should have positive term supporting innovative and creative approach. Hence, D can be eliminated. Advantages & quantity can be eliminated as those seem out of context. Between growth and increase growth fits well as it is used in the noun form. Hence, E

## SBI Clerk Free Mock Test (Latest Pattern)

**Question 41**

191

- A challenges
- B praises
- C favour
- D leverage
- E esteem

**Answer:** C

**Explanation:**

Favor is the correct word as the sentence can be read as ' there are several factors in India's favor' .Leverage means use something to maximum advantage by force , esteem means respect. So, all the other options dont find any relevance to the given context. Hence, C

**Question 42**

192

- A blessed
- B enjoys
- C endows
- D prevails
- E occurs

**Answer:** B

**Explanation:**

A can be eliminated as the given sentence is a generalized statement and should have the presence of a simple present tense. endow means to give as a gift or to inherit. To prevail means to overcome or to succeed. Occurs can be eliminated as it seems out of context. Between enjoys & endows the former fits well as the sentence can be read as ' few have the rich diversity that India and its large population enjoys' . Hence, B



**Question 43**

193

- A aid
- B jeopardise
- C promotes
- D endure
- E cater

**Answer: A**

**Explanation:**

C can be eliminated as The verb we use after these can only be denoting plural form. Jeopardize can be eliminated as it means to harm someone. Endure means to suffer and is eliminated. The sentence means that several factors help innovation policy. S,between cater and aid, Id fits well as the sentence can be read as 'these aid innovation policy interventions'.Hence, A

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**Question 44**

194

- A acute
- B utilising
- C restricting
- D inspiring
- E increased

**Answer: E**

**Explanation:**

The sentence needs an adjective to modify investment. Hence,B,c,D can be eliminated as verb+ ing forms can never be used as adjectives . Between A&E;, acute means less or unpleasant. But the passage states that innovation policies need more income.Hence increased fits correctly as the sentence can be read as 'these include increased investment in research& development.' Hence, E.

**Question 45**

195

- A both
- B besides
- C combining
- D participating
- E also

**Answer: A**

**Explanation:**

Besides can be eliminated as it cannot succeed by. also & participating seem irrelevant in the context. the sentence means that both the public and private sector should invest in innovation policies. Between combining and both, both fits well as the sentence can be read

as ' both the government and private sectors'.Hence, A

### Instructions

In each of the following question four words are given of which two words 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 46

(A)consent (B)nascent (C)emerging (D)insecure

A A-C

B B-D

C B-C

D A-D

E A-B

Answer: C

### Explanation:

Nascent means which is about to come into existence which is similar to emerging.

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### Question 47

(A)elated (B)eccentric (C)explicit (D)abnormal

A A-B

B B-D

C A-C

D A-D

E D-C

Answer: B

### Explanation:

Eccentric means "away from normal" which is same as abnormal.

### Question 48

(A)abundance (B)incomparable (C)projection (D)plethora

A A-C

B A-B

C B-C

D B-D

E A-D

Answer: E

### Explanation:

"Abundance" means a large quantity which is similar to surplus.

**Question 49**

(A)purposefully (B)inaccurately (C)inadvertently (D)unchangeably

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

**Answer:** A

**Explanation:**

Purposefully means done with some intention. On the other hand inadvertently means unintentionally.

**Question 50**

(A)germane (B)generate (C)reliable (D)irrelevant

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

**Answer:** E

**Explanation:**

Germane means important or relevant. Irrelevant is opposite to the given meaning.

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## Reasoning

**Instructions**

For the following questions answer them individually

**Question 51**

In a certain code language 'how many goals scored' is written as 5 3 9 7 'many more matches' is written as '9 8 2' and 'he scored five' is written as '1 6 3'. How is 'goals' written in that code language ?

- A 5
- B 7
- C 5 or 7
- D Data inadequate
- E None of these

**Answer:** C

**Explanation:**

From first and second condition, only common word is many coded as '9'

From first and third, only common word is scored coded as '3'

Now, from first goals can be coded as either '5' or '7'

## SBI PO Solved Previous Papers (Download PDF)

### Question 52

In a certain code TEMPORAL is written as OLDSMBSP How is CONSIDER written in that code ?

- A RMNBSFEJ
- B BNMRSFEJ
- C RMNBJEFS
- D TOPDQDCH
- E None of these

**Answer: A**

#### Explanation:

The word is divided into two parts of equal length, i.e. TEMP & ORAL

I : TEMP coded as OLDS

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

=> T is substituted by S at its diagonally opposite position. Similarly E is substituted by D at its diagonally opposite position and similarly for M and P.

II : ORAL coded as MBSP

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

=> O is substituted by P at its diagonally opposite position. Similarly R is substituted by S at its diagonally opposite position and similarly for A and L.

Thus, code for consider will be :

CONS - RMNB

IDER - SFEJ

=> CONSIDER - RMNBSFEJ

### Question 53

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

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

**Answer: C**

#### Explanation:

So from the given set of words, we can form LIED and IDLE, Thus the answer is 2

**Question 54**

Among A,B,C,D and E each having different weight D is heavier than only A and C is lighter than B and E. Who among them is the heaviest ?

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

**Answer: D**

**Explanation:**

D is heavier than only A and C. So, either A or C is the lightest. Similarly, either B or E is the heaviest. The information provided doesn't clarify if B is heavier than E or vice versa. So, the correct option is (d) Data inadequate.

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**Question 55**

Each odd digit in the number 5263187 is substituted by the next higher digit and each even digit is substituted by the previous lower digit and the digit so obtained are rearranged in ascending order which of the following will be the third digit from the left end after the rearrangement ?

- A 2
- B 4
- C 8
- D 5
- E None of these

**Answer: B**

**Explanation:**

On replacing the digits as per the question we will get 6154278

Now on rearranging this, we get 1245678, so the third digit from the left is 4 which is option 2

**Question 56**

Pratap correctly remembers that his mother's birthday is before twentythird April but after nineteenth April whereas his sister correctly remembers that their mother's birthday is not on or after twentysecond April. On which day in April is definitely their mother's birthday ?

- A Twentieth
- B Twentyfirst
- C Twentieth or twentyfirst
- D Cannot be determined
- E None of these

**Answer: C**

**Explanation:**

According to Pratap,  $19 < \text{Date} < 23$  of April.

According to his sister,  $\text{Date} < 22$  of April.

Hence, their mother's birthday could be on either 20th or 21st, of April.

**Question 57**

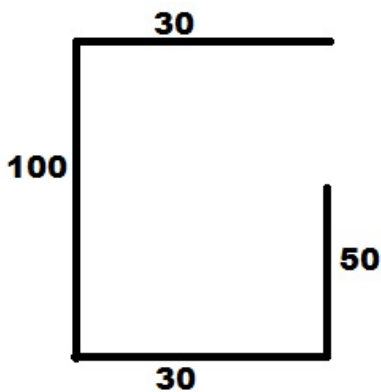
Ashok started walking towards South. After walking 50 meters he took a right turn and walked 30 meters. He then took a right turn and walked 100 meters. He again took a right turn and walked 30 meters and stopped. How far and in which direction was he from the starting point ?

- A 50 meters South
- B 150 meters North
- C 180 meters East
- D 50 meters North
- E None of these

**Answer:** D

**Explanation:**

The movement of Ashok is as shown below. So, he is North of the original spot by  $100 - 50 = 50$  metres.



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

**Question 58**

If ' $\div$ ' means '+', ' $-$ ' means ' $\times$ ', ' $\times$ ' means ' $\div$ ' and ' $+$ ' means ' $-$ ': then

$$15 - 8 \times 6 \div 12 + 4 = ?$$

- A 20
- B 28
- C 8
- D 2
- E None of these

**Answer:** B

**Explanation:**

Writing down the numbers without the operators between them, we have

15 8 6 12 4

Now inserting the operators with their changed values

$15 \times 8 \div 6 + 12 - 4 = 28$ , Thus option 2

**Question 59**

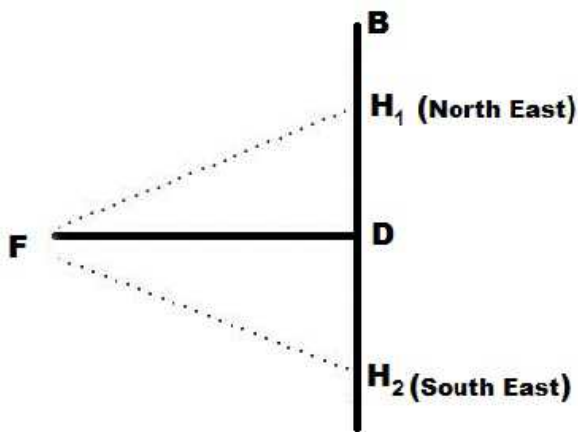
Town D is towards East of town F. Town B is towards North of town D. Town H is towards South of town B. Towards which direction is town H from town F?

- A East
- B South-East
- C North-East
- D Data inadequate
- E None of these

**Answer: D**

**Explanation:**

The position of H can be on either side of D as shown in the diagram below. Unless that is specified, we can't say if H is to the North East or South East of F.



**Question 60**

How many such pairs of letters are there in the word SEARCHES 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: D**

**Explanation:**

So, the question essentially asks to find out pairs of letters in the given word "SEARCHES" 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 S now SE have 31 letter between them in english alphabets, here they don't have any letter so this cannot be a possible pair. Lets move on to SA 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

CE, AC,AE . So there are 3 possible pairs.

## SBI Clerk Free Mock Test (Latest Pattern)

### Instructions

In each of the question below are given four statements followed by four conclusions numbered I,II,III, and IV. You have to take 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:**All cups are bottles.

Some bottles are jugs.

No jug is plate.

Some plates are tables.

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

II. Some plates are cups

III. No table is bottle

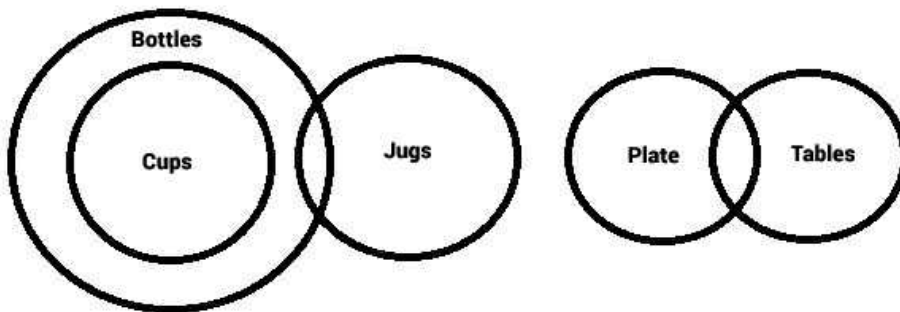
IV. Some jugs are cups

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

**Answer:** E

### Explanation:

The Venn diagram for the syllogism is as shown below:



The conclusions I and III are complementary in nature i.e. One of the two has to be correct universally and both can't be correct at the same time. And the other conclusions are false. Hence, option (E) is the right answer.

### Question 62

**Statements:**Some chairs are handles

All handles are pots

All pots are mats

Some mats are buses

**Conclusions:**I. Some buses are handles.

II. Some mats are chairs.

III. No bus is a handle

IV. Some mats are handles

- A Only I,II and IV follows
- B Only II , III and IV follows
- C Only either I or III and II follows



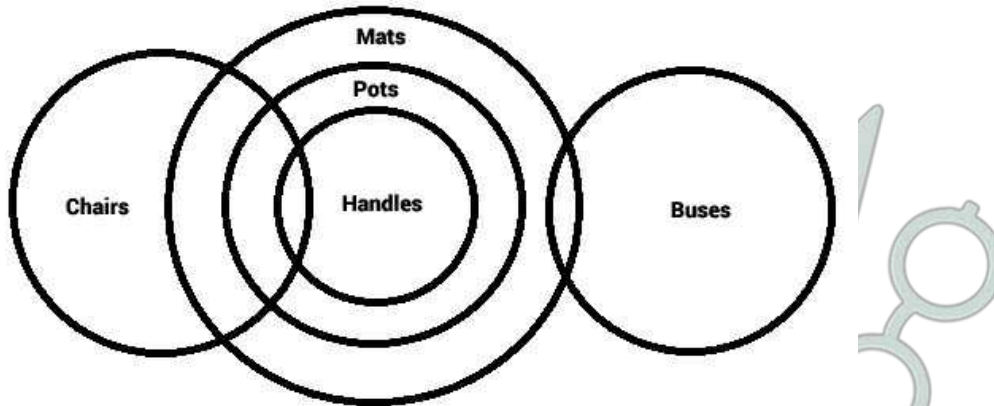
D Only either I or III and IV follows

E Only either I or III, II and IV follows

Answer: E

Explanation:

The Venn diagram for the syllogism is as shown below:



Conclusions 1 and 3 are complimentary ie. one of them is necessarily true universally and both can't be true at the same time. Hence either conclusion I or conclusion III is implied.

From the diagram both the conclusions 2 and 4 are implied. Hence, the correct answer is (e)

Question 63

Statements: All birds are horses.

All horses are tigers

Some tigers are lions

Some lions are monkeys

Conclusion: I. Some tigers are horses

II. Some monkeys are birds

III. Some tigers are birds.

IV. Some monkeys are horses

A Only I and III follows

B Only I II and III follows

C Only II, III and IV follows

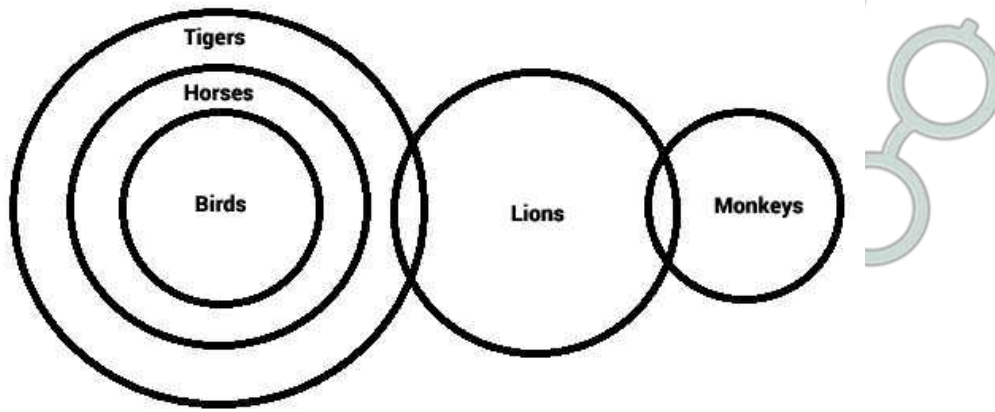
D All I, II, III and IV follows

E None of these

Answer: A

Explanation:

The Venn diagram for the syllogism is as shown below:



Based on the diagram, at least some tigers are horses and atleast some tigers are birds.  
 The other 2 conclusions are not implied from the diagram. Hence, the correct answer is (a)

## SBI Clerk Previous Papers (Download PDF)

### Question 64

**Statements:**Some benches are walls.

**All walls are houses**

**Some houses are jungles**

**All jungles are roads**

**Conclusions:**I. Some roads are benches

II. Some jungles are walls.

III. Some houses are benches

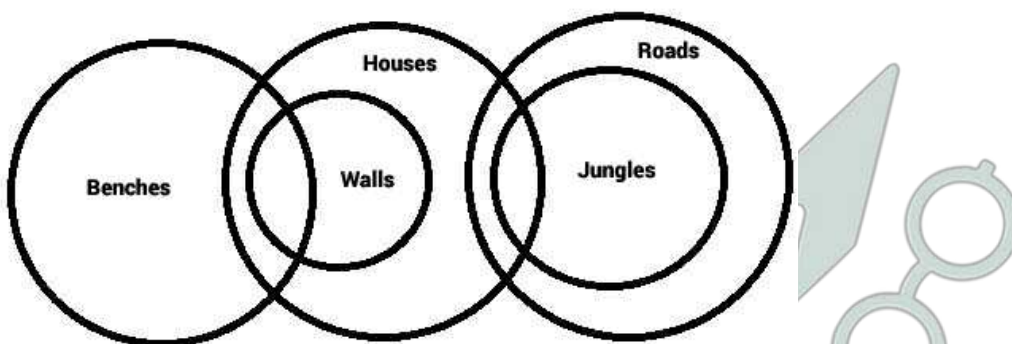
IV. Some roads are houses

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

**Answer:** C

**Explanation:**

The Venn Diagram for the given syllogism is as shown below:



Based on the diagram, atleast some houses are benches and atleast some roads are houses. Hence, conclusions III and IV are implied.  
 The other two conclusions are not implied from the diagram.

Question 65

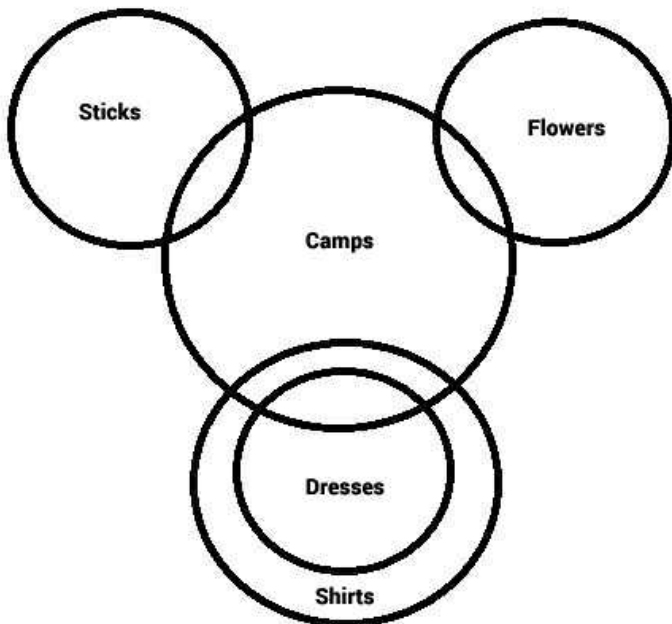
Statement: Some sticks are lamps.  
Some flowers are lamps.  
Some lamps are dresses  
All dresses are shirts.  
Conclusion: I. Some shirts are sticks  
II. Some shirts are flowers  
III. Some flowers are sticks  
IV. Some dresses are sticks

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

Answer: A

Explanation:

The Venn Diagram for the syllogism is as shown below:



Based on the diagram, none of the conclusions are implied. Hence, we choose the option (a).

Instructions

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

A, B, C, D, E, F, G and H are eight employees of an organization working in three departments viz personnel Administration and Marketing with not more than three of them in any department Each of them has a different choice of sports from football cricket volleyball badminton lawn tennis basketball hockey and table tennis not necessarily in the same order  
D works in Administration and does not like either football or cricket F works in personnel with only A who likes table tennis E and H do not work in the same department as D C likes hockey and does not work in Marketing G does not work in Administration and does not like either cricket or badminton, One of those who work in Administration likes football. The one who likes volleyball works in personnel None of those who work in Administration likes either badminton or lawn tennis H does not like cricket

Question 66

Which of the following groups of employees work in Administration department ?

- A EGH

- B AF
- C BCD
- D BGD
- E Data inadequate

**Answer: C**

**Explanation:**

D works in Administration and does not like either football or cricket

F works in Personnel with only A who likes table tennis

E and H do not work in the same department as D, means E and H work for Marketing

C likes hockey and does not work in Marketing, means C works for Administration

G does not work in Administration and does not like either cricket or badminton, means G works for Marketing

One of those who work in Administration likes football, means it is B which is the only person remaining

Hence B, C and D work for Administration department.

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**Question 67**

**In which department does E work ?**

- A Personnel
- B Marketing
- C Administration
- D Data Inadequate
- E None of these

**Answer: B**

**Explanation:**

D works in Administration and does not like either football or cricket

F works in Personnel with only A who likes table tennis

E and H do not work in the same department as D, means E and H work for Marketing

C likes hockey and does not work in Marketing, means C works for Administration

G does not work in Administration and does not like either cricket or badminton, means G works for Marketing

One of those who work in Administration likes football, means it is B which is the only person remaining

E, H and G work for Marketing.

**Question 68**

**Which of the following combinations of employee department favourite sport is correct ?**

- A E-Administration -Cricket
- B F-Personnel-Law Tennis
- C H-Marketing -Law Tennis
- D B-Administration -Table Tennis
- E None of these

**Answer: E**

**Explanation:**

D works in Administration and does not like either football or cricket

F works in Personnel with only A who likes table tennis

E and H do not work in the same department as D, means E and H work for Marketing

C likes hockey and does not work in Marketing, means C works for Administration

G does not work in Administration and does not like either cricket or badminton, means G works for Marketing

One of those who work in Administration likes football, means it is B which is the only person remaining

The one who likes volleyball works in personnel, means F likes Volleyball

None of those who work in Administration likes either badminton or lawn tennis and H does not like cricket means that D likes basket ball, C likes hockey, E likes cricket, H likes badminton and G likes lawn tennis.

Among the given options none of the combinations are correct.

**Question 69**

**What is E's favourite sport ?**

- A Cricket
- B Badminton
- C Basketball
- D Law Tennis
- E None of these

**Answer: A**

**Explanation:**

D works in Administration and does not like either football or cricket

F works in Personnel with only A who likes table tennis

E and H do not work in the same department as D, means E and H work for Marketing

C likes hockey and does not work in Marketing, means C works for Administration

G does not work in Administration and does not like either cricket or badminton, means G works for Marketing

One of those who work in Administration likes football, means it is B which is the only person remaining

The one who likes volleyball works in personnel, means F likes Volleyball

None of those who work in Administration likes either badminton or lawn tennis and H does not like cricket means that D likes basket ball, C likes hockey, E likes cricket, H likes badminton and G likes lawn tennis.

Hence cricket is E's favourite sport.

**Question 70**

**What is G's favourite sport ?**

- A Cricket
- B Badminton
- C Basketball
- D Law Tennis
- E None of these

**Answer: D**

**Explanation:**

D works in Administration and does not like either football or cricket

F works in Personnel with only A who likes table tennis

E and H do not work in the same department as D, means E and H work for Marketing

C likes hockey and does not work in Marketing, means C works for Administration

G does not work in Administration and does not like either cricket or badminton, means G works for Marketing

One of those who work in Administration likes football, means it is B which is the only person remaining  
 The one who likes volleyball works in personnel, means F likes Volleyball  
 None of those who work in Administration likes either badminton or lawn tennis and H does not like cricket means that D likes basket ball, C likes hockey, E likes cricket, H likes badminton and G likes lawn tennis.

Hence G likes lawn tennis.

**Instructions**

In the following questions the symbols @, \$, ★, # and δ are used with the following meaning as illustrated below:

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

'P @ Q' means 'P is neither smaller than nor equal to Q'

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

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

'P ★ Q' means 'P is not greater than Q'

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

**Question 71**

**Statements:** H @ T, T # F, F δ E, E ★ V.

**Conclusions:**I. V \$ F

II. E @ T

III. H @ V

IV. T # V

- A Only I II and III are true
- B Only I, II and IV are true
- C Only II III and IV are true
- D Only I III and IV are true
- E All I II III and IV are true

**Answer:** B

**Explanation:**

$$H > T < F = E \leq V$$

It can be concluded that  $V \geq F$ ,  $E > T$  and  $T < V$ , however no relationship can be established between H and V.  
 Hence B.

**Question 72**

**Statements:** D # R, R ★ K, K @ F, F \$ J

**Conclusions:**I.J # R

II.J # K

III. R # F

IV. K @ D

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

**Answer:** E

**Explanation:**

$$D < R \leq K > F \geq J$$

It can be concluded that  $K > D$ , however no relationship can be established between (J and R), (J and K) or (F and R).  
Hence E.

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### Question 73

Statements:  $N \delta B, B \$ W, W \# H, H \star M$

Conclusions: I.  $M @ W$

II.  $H @ N$

III.  $W \delta N$

IV.  $W \# N$

- A Only I 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 I are true

Answer: E

### Explanation:

$N = B \geq W < H \leq M$

It can be concluded that  $M > W$ .

W can be equal to N or less than N, however no relationship can be established between H and N.

Hence E.

### Question 74

Statements:  $R \star D, D \$ J, J \# M, M @ K$

Conclusions: I.  $K \# J$

II.  $D @ M$

III.  $R \# M$

IV.  $D @ K$

- 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: A

### Explanation:

$R \leq D \geq J < M > K$

No relationship can be established among any of the given conclusions.

Hence A.

### Question 75

Statements:  $M \$ K, K @ N, N \star R, R \# W$

Conclusions: I.  $W @ K$

II.  $M \$ K$

III.  $K @ W$

IV.  $M @ N$

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

**Answer:** E

**Explanation:**

$$M \geq K > N \leq R < W$$

It can be concluded that  $M > N$ , however rest of conclusions are false.  
Hence E.

## SBI PO Solved Previous Papers (Download PDF)

**Instructions**

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

Following are the conditions for selecting Senior Manager Credit in a bank The candidate must

- (i) be a graduate in any discipline with at least 60 per cent marks
- (ii) have post-qualification work experience of at least ten years in the Advances Section of a bank.
- (iii) be at least 30 years and not more than 40 years as on 1.4.2010
- (iv) have secured at least 40 per cent marks in the Group Discussion
- (v) have secured at least 50 per cent marks in the Interview

In the case of a candidate who satisfies all the conditions

EXCEPT

- (A) at (i) above but has secured at least 50 per cent marks in graduation and at least 60 per cent marks in post- graduation in any discipline the case is to be referred to the General Manager Advances
- (B) at (ii) above but has total post qualification work experience of at least seven years out of which at least three years as Manager Credit in a bank the case is to be referred to the Executive Director

In each question below details of one candidate are given you have to take one of the following courses 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 cases are given to you as on 01-04-2010

**Question 76**

**Shobha Gupta has secured 50 per cent marks in the Interview and 40 per cent marks in the Group Discussion She has been working for the past eight years out of which four years as Manager Credit in a bank after completing her BA degree with 60 per cent marks She was born on 12th September 1978**

- A if the case is to be referred to the Executive Director
- B if the case is to be referred to the General Manager Advances
- C if the data are inadequate to take a decision
- D if the candidate is not to be selected
- E if the candidate is to be selected

**Answer:** A

**Explanation:**

- (i)  $\geq 60\%$  in graduation, => yes (60%)
- (ii) Work experience  $\geq 10$  years, => no
- (iii)  $30 \leq \text{age} \leq 40$ , => yes (33 years)



(iv)  $\geq 40\%$  in Group Discussion,  $\Rightarrow$  yes (40%)

(v)  $\geq 50\%$  in Interview,  $\Rightarrow$  yes (50%)

$\therefore$  Shobha failed to satisfy (ii) condition but she has been working as Manager Credit for 4 years, thus the case is to be referred to the Executive Director.

$\Rightarrow$  Ans - (A)

#### Question 77

**Rohan Maskare was born on 8th March 1974. He has been working in a bank for the past twelve years after completing his B Com degree with 70 per cent marks He has secured 50 per cent marks in both the Group Discussion and the Interview**

A if the case is to be referred to the Executive Director

B if the case is to be referred to the General Manager Advances

C if the data are inadequate to take a decision

D if the candidate is not to be selected

E if the candidate is to be selected

**Answer: C**

#### Explanation:

(i)  $\geq 60\%$  in graduation,  $\Rightarrow$  yes (70%)

(ii) Work experience  $\geq 10$  years,  $\Rightarrow$  post not given

(iii)  $30 \leq \text{age} \leq 40$ ,  $\Rightarrow$  yes (36 years)

(iv)  $\geq 40\%$  in Group Discussion,  $\Rightarrow$  yes (50%)

(v)  $\geq 50\%$  in Interview,  $\Rightarrow$  yes (50%)

$\therefore$  We do not know whether Rohan is working in Advances section of a bank or not, thus data insufficient.

$\Rightarrow$  Ans - (C)

#### Question 78

**Prakash Gokhale was born on 4th August 1977. He has secured 65 per cent marks in post graduation and 58 per cent marks in graduation He has been working for past ten years in the Advances Department of the bank after completing his postgraduation He has secured 45 per cent marks in the Group Discussion and 50 per cent marks in the Interview**

A if the case is to be referred to the Executive Director

B if the case is to be referred to the General Manager Advances

C if the data are inadequate to take a decision

D if the candidate is not to be selected

E if the candidate is to be selected

**Answer: B**

#### Explanation:

(i)  $\geq 60\%$  in graduation,  $\Rightarrow$  no (58%)

(ii) Work experience  $\geq 10$  years,  $\Rightarrow$  yes

(iii)  $30 \leq \text{age} \leq 40$ ,  $\Rightarrow$  yes (32 years)

(iv)  $\geq 40\%$  in Group Discussion,  $\Rightarrow$  yes (45%)

(v)  $\geq 50\%$  in Interview,  $\Rightarrow$  yes (50%)

∴ Prakash failed to satisfy (i) condition, but got 65% in post graduation, thus the case is to be referred to the General Manager Advances.

=> Ans - (B)

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### Question 79

Sudha Mehrotra has been working in the Advances Department of a bank for the past twelve years after completing her B Com Degree with 60 per cent marks She has secured 50 per cent marks in the Group Discussion and 40 per cent marks in the Interview She was born on 15th February 1972

- A if the case is to be referred to the Executive Director
- B if the case is to be referred to the General Manager Advances
- C if the data are inadequate to take a decision
- D if the candidate is not to be selected
- E if the candidate is to be selected

**Answer: D**

#### Explanation:

- (i)  $\geq 60\%$  in graduation, => yes (60%)
- (ii) Work experience  $\geq 10$  years, => yes
- (iii)  $30 \leq \text{age} \leq 40$ , => yes (38 years)
- (iv)  $\geq 40\%$  in Group Discussion, => yes (50%)
- (v)  $\geq 50\%$  in Interview, => no (40%)

∴ Sudha failed to qualify in the interview, thus the candidate is not to be selected.

=> Ans - (D)

### Question 80

Amit Narayan was born on 28th May 1974 He has been working in the Advances department of a bank for the past eleven years after completing his B Sc Degree with 65 per cent marks He has secured 55 per cent marks in the Group Discussion and 50 per cent marks in the Interview

- A if the case is to be referred to the Executive Director
- B if the case is to be referred to the General Manager Advances
- C if the data are inadequate to take a decision
- D if the candidate is not to be selected
- E if the candidate is to be selected

**Answer: E**

#### Explanation:

- (i)  $\geq 60\%$  in graduation, => yes (65%)
- (ii) Work experience  $\geq 10$  years, => yes
- (iii)  $30 \leq \text{age} \leq 40$ , => yes (35 years)
- (iv)  $\geq 40\%$  in Group Discussion, => yes (55%)

(v)  $\geq 50\%$  in Interview,  $\Rightarrow$  yes (50%)

$\therefore$  Amit satisfied all the condition, thus the candidate is to be selected.

$\Rightarrow$  Ans - (E)

### Instructions

In each question below is given a statement followed by three courses of action numbered (A), (B) and (C). A course of action is a step or administrative decision to be taken for improvement follow-up or further action in regard to the problem policy etc. On the basis of the information given in the statement you have to assume everything in the statement to be true then decide which of the suggested courses of action logically follow for pursuing

### Question 81

**Statement:** A heavy unseasonal downpour during the last two days has paralysed the normal life in the state in which five persons were killed but this has provided a huge relief to the problem of acute water crisis in the state

**Courses of action:**

(A) The state government should set up a committee to review the alarming situation

(B) The state government should immediately remove all the restrictions on use of potable water in all the major cities in the state

(C) The state government should send relief supplies to all the affected areas in the state

A None

B Only (A)

C Only (B) and (C)

D Only (C)

E All (A) (B) (C)

**Answer:** A

## SBI PO Free Mocks (Latest Pattern)

### Question 82

**Statement:** A large private bank has decided to retrench one-third of its employees in view of the huge losses incurred by it during the past three quarters.

**Course of action:**

(A) The Govt should issue a notification to general public to immediately stop all transactions with the bank

(B) The Govt should direct the bank to refrain from retrenching its employees

(C) The Govt should ask the central bank of the country to initiate an enquiry into the bank's activities and submit its report

A None

B Only (A)

C Only (B)

D Only (C)

E Only (A) and (C)

**Answer:** D

### Question 83

**Statement:** Many political activists have decided to stage demonstrations and block traffic movement in the city during peak hours to protest against the steep rise in prices of essential commodities

**Courses of action:**

(A) The Govt should immediately ban all forms of agitations in the country

(B) The police authority of the city should deploy additional forces all over the city to help traffic movement in the city

(C) The state administration should carry out preventive arrests of the known criminals staying in the city

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

**Answer: B**

**Question 84**

**Statement:**The school dropout rate in many districts in the state has increased sharply during the last few years as the parents of these children make them work in the fields owned by others to earn enough for them to get at least one meal a day

**Course of action:**

- (A)The Govt should put up a mechanism to provide foodgrains to the poor people in these districts through public distribution system to encourage the parents to send their wards to school
- (B)The Govt should close down some of these schools in the district and deploy the teachers of these schools to nearby schools and also ask remaining students to join these schools
- (C)Govt should issue arrest warrants for all the parents who force their children to work in fields instead of attending classes

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

**Answer: A**

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

**Question 85**

**Statement:**One aspirant was killed due to stampede while participating in a recruitment drive of police constables

**Course of action:**

- (A)The officials in charge of the recruitment process should immediately be suspended
- (B)A team of officials should be asked to find out the circumstances which led to the death of the aspirant and submit its report within a week
- (C)The Govt should ask the home department to stagger the number of aspirants over more number of days to avoid such incidents in future

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

**Answer: D**

**Instructions**

For the following questions answer them individually

**Question 86**

**Effect:** Majority of the employees of the ailing organisation opted for voluntary retirement scheme and left the organisation with all their retirement benefits within a fortnight of launching the scheme  
**Which of the following can be a probable cause of the above effect ?**

- A The company has been making huge losses for the past five years and is unable to pay salary to its employees in time
- B The management of the company made huge personal gains through unlawful activities
- C One of the competitors of the company went bankrupt last year
- D The company owns large tracts of land in the state which will fetch huge sum to its owners.
- E None of these

**Answer: A**

**Question 87**

**Statement:** Most of the companies in IT and ITES sectors in India have started hiring from engineering college campuses this year and are likely to recruit much more than yearly recruitment of the earlier years  
**Which of the following substantiates the facts stated in the above statement ?**

- A IT and ITES are the only sectors in India which are hiring from engineering college campuses
- B Govt has stepped up recruitment activities after a gap of five years
- C The IT and ITES companies have now decided to visit the engineering college campuses for tier-II cities in India as well
- D The availability of qualified engineers will substantially increase in the near future
- E None of these

**Answer: C**

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

**Question 88**

**Cause:** The Govt has recently increased its taxes on petrol and diesel by about 10 per cent  
**Which of the following can be a possible effect of the above cause ?**

- A The petroleum companies will reduce the prices of petrol and diesel by about 10 per cent
- B The petroleum companies will increase the prices of petrol and diesel by about 10 per cent
- C The petroleum companies will increase the prices of petrol and diesel by about 5 per cent
- D The petrol pumps will stop selling petrol and diesel till the taxes are rolled back by the Govt
- E None of these

**Answer: C**

**Question 89**

**Statement:** The Govt has decided to instruct the banks to open new branches in such a way that there is one branch of any of the banks in every village of population 1000 and above or a cluster of villages with population less than 1000 to provide banking services to all the citizens

**Which of the following will weaken the step taken by the Govt ?**

- A The private sector banks in India have stepped up their branch expansion activities in rural India
- B Many Govt-owned banks have surplus manpower in its urban branches
- C All the banks including those in private sector will follow the Govt directive
- D Large number of branches of many Govt owned banks in the rural areas are making huge losses every year due to lack of adequate business activities
- E None of these

**Answer: D**

#### Instructions

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

The Centre reportedly wants to continue providing subsidy to consumers for cooking gas and kerosene for five more years. This is not good news from the point of view of reining in the fiscal deficit. Mounting subventions for subsidies means diversion of saving by the government from investment to consumption raising the cost of capital in the process. The government must cut expenditure on subsidies to create more fiscal space for investment in both physical and social infrastructure. It should outline a plan for comprehensive reform in major subsidies including petroleum food and fertilizers and set goal posts.

#### Question 90

Which of the following is a conclusion which can be drawn from the facts stated in the above paragraph ?

- A Subsidy provided by the government under various heads to the citizen increases the cost of capital
- B Govt is unable to withdraw subsidies provided to various items
- C Govt subsidy on kerosene is purely a political decision
- D Govt does not have enough resources to continue providing subsidy on petroleum products
- E None of these

**Answer: A**

## Banking Daily Free Topic Test

#### Question 91

Which of the following is an inference which can be made from the facts stated in the above paragraph ?

- A India's fiscal deficit is negligible in comparison to other merging economies in the world
- B Subsidy on food and fertilizers are essential for the growth of Indian economy
- C Reform in financial sector will weaken India's position in the international arena
- D Gradual withdrawal of subsidy is essential for effectively managing fiscal deficit in India
- E None of these

**Answer: D**

#### Question 92

Which of the following is an assumption which is implicit in the facts stated in the above paragraph ?

- A People in India may not be able to pay more for petroleum products

- B Many people in India are rich enough to buy petroleum products at market cost
- C Govt may not be able to create more infrastructural facilities if the present level of subsidy continues for a longer time
- D Govt of India has sought assistance from international financial organisations for its infrastructural projects
- E None of these

Answer: A

#### Instructions

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

Poverty measurement is an unsettled issue both conceptually and methodologically. Since poverty is a process as well as an outcome many come out of it while others may be falling into it. The net effect of these two parallel processes is a proportion commonly identified as the 'head count ratio' but these ratios hide the fundamental dynamism that characterises poverty in practice. The most recent poverty re-estimates by an expert group has also missed the crucial dynamism. In a study conducted on 13,000 households which represented the entire country in 1993-94 and again in 2004-05 it was found that in the ten year period 18.2% rural population moved out of poverty whereas another 22.1% fell into it over this period. This net increase of about four percentage points was seen to have a considerable variation across states and regions.

#### Question 93

Which of the following is a conclusion which can be drawn from the facts stated in the above paragraph ?

- A Accurate estimates of number of people living below poverty line in India is possible to be made
- B Many expert groups in India are not interested to measure poverty objectively
- C Process of poverty measurement needs to take into account various factors to tackle its dynamic nature
- D People living below poverty line remain in that position for a very long time
- E None of these

Answer: C

#### Question 94

Which of the following is an assumption which is implicit in the facts stated in the above paragraph ?

- A It may not be possible to have an accurate poverty measurement in India
- B Level of poverty in India is static over the years
- C Researchers avoid making conclusions on poverty measurement data in India
- D Govt of India has a mechanism to measure level of poverty effectively and accurately
- E None of these

Answer: E

#### Question 95

Which of the following is an inference which can be made from the facts stated in the above paragraph ?

- A Poverty measurement tools in India are outdated
- B Increase in number of persons falling into poverty varies considerably across the country over a period of time
- C Govt of India has stopped measuring poverty related studies

D People living in rural areas are more susceptible to fall into poverty over a time

E None of these

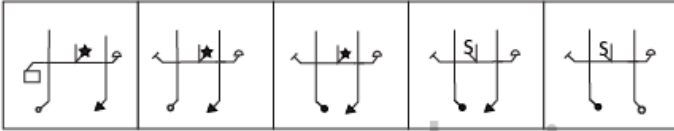
Answer: B

**Instructions**

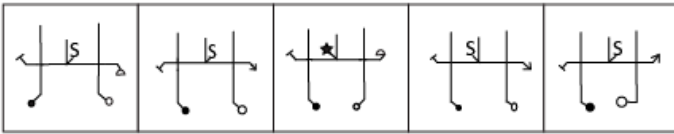
In each of the questions given below which one of the five answer figure should come after the problem figure, if the sequence were continued ?

**Question 96**

**Problem figures**



**Answer figures**



(1)

(2)

(3)

(4)

(5)

A (1)

B (2)

C (3)

D (4)

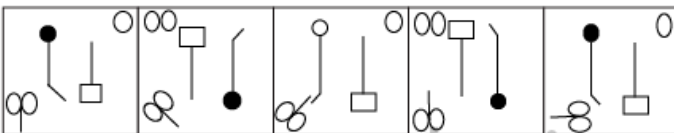
E (5)

Answer: D

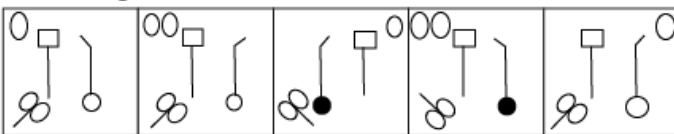
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**Question 97**

**Problem figures**



**Answer figures**



(1)

(2)

(3)

(4)

(5)

A (1)

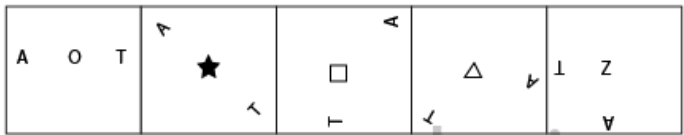


- B (2)
- C (3)
- D (4)
- E (5)

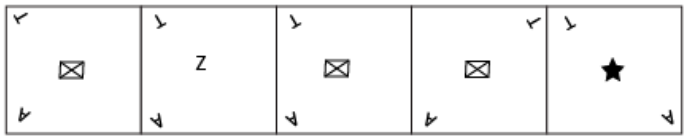
Answer: B

Question 98

Problem figures



Answer figures



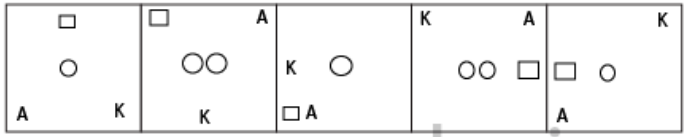
- (1)
- (2)
- (3)
- (4)
- (5)

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

Answer: C

Question 99

Problem figures



Answer figures



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

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

D (4)

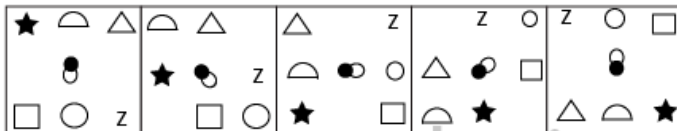
E (5)

Answer: A

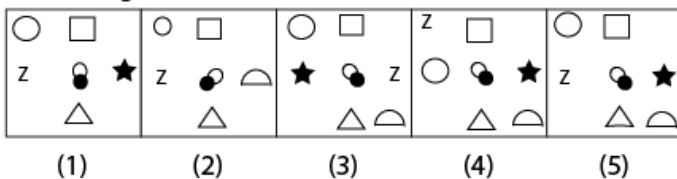
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Question 100

Problem figures



Answer figures



A (1)

B (2)

C (3)

D (4)

E (5)

Answer: E

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### Data Analysis

Instructions

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

**Number (N) of candidates (In Lakhs) appearing for an entrance Examination from Six Different states and the percentage (P) of Candidates Clearing the same over the years**

State →	A		B		C		D		E		F	
Year	N	P	N	P	N	P	N	P	N	P	N	P
2004	1.23	42	1.04	51	1.11	32	1.32	24	1.23	36	1.33	31
2005	1.05	43	1.12	62	1.07	47	1.15	49	1.18	55	1.24	24
2006	2.04	38	1.48	32	1.08	28	1.96	35	1.42	49	1.58	26
2007	1.98	41	2.07	43	1.19	30	1.88	46	1.36	47	1.79	29
2008	1.66	53	1.81	50	1.56	42	1.83	60	1.73	57	1.86	34
2009	1.57	39	1.73	36	1.64	52	2.01	56	1.69	55	1.95	37

Question 101

What is the ratio of the total number of candidates clearing the entrance exam from State B in the year 2004 to that of those clearing the entrance exam from State C in the same year?

- A 221:148
- B 218:143
- C 148:221
- D 143:218
- E None of these

**Answer:** A

**Explanation:**

Total number of candidates that cleared the exam in 2004 from State B = Total candidates that appeared \* percentage cleared = 1.04 lakhs \* 51% = 53,040

Total number of candidates that cleared the exam in 2004 from State C = 1.11 lakhs \* 32% = 35,520

So, the ratio = 53,040 : 35,520 = 221:148

## SBI PO Free Mocks (Latest Pattern)

**Question 102**

In which year did the highest number of candidates clear the entrance exam from state D ?

- A 2008
- B 2006
- C 2009
- D 2007
- E None of these

**Answer:** C

**Explanation:**

The number of candidates clearing the exam = number of candidates appearing for the exam \* percentage clearing the exam.

For the number of cleared candidates to be high, the number of candidates appearing should be high as well as the percentage clearing the exam as well.

We can observe that both these numbers are considerably high for 2009. We can calculate to find out that 2009 has the highest number of candidates that cleared the exam.

The number of candidates clearing the exam in 2009 = 2.01 lakhs \* 56% = 1,12,560

**Question 103**

What is the number of candidates not clearing the entrance exam from State A in the year 2007 ?

- A 186820
- B 11682
- C 1868200
- D 116820
- E None of these

**Answer:** D

**Explanation:**

Number of candidates appearing for the exam from A in 2007 = 1.98 lakhs

Percentage cleared = 41%

Percentage failed to clear =  $1 - 41\% = 59\%$

So, number that failed to clear  $1.98 \text{ lakhs} * 59\% = 1,16,820$

**Question 104**

What is the total number of candidates clearing the entrance exam from states E and F together in the year 2006 ?

- A 16160
- B 110660
- C 1.1066
- D 1106600
- E None of these

**Answer: B**

**Explanation:**

Number of candidates clearing the exam in 2006 from E = Number of candidates appearing \* percentage that cleared =  $1.42 \text{ lakhs} * 49\% = 69,580$

Number of candidates clearing the exam in 2006 from F =  $1.58 \text{ lakhs} * 26\% = 41,080$

Total =  $69,580 + 41,080 = 1,10,660$

## SBI Clerk Free Mock Test (Latest Pattern)

**Question 105**

What is the average number of candidates appearing for the entrance exam from state D in the years 2007,2008 and 2009 together ?

- A  $1907\frac{2}{3}$
- B  $18666\frac{1}{3}$
- C  $1866\frac{1}{3}$
- D  $190666\frac{2}{3}$
- E None of these

**Answer: D**

**Explanation:**

The average for the 3 years =  $(1.88 + 1.83 + 2.01 \text{ lakhs}) / 3 = 1.9067 \text{ lakhs}$

**Instructions**

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

An urn contains 6 red, 4 blue, 2 green, 3 yellow marbles.

**Question 106**

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

- A  $\frac{4}{15}$

- B  $\frac{69}{91}$
- C  $\frac{11}{15}$
- D  $\frac{22}{91}$
- E None of these

**Answer: B**

**Explanation:**

Total number of events =  ${}^{15}C_4 = 1365$

Probability of at least 1 Blue =  $1 - (\text{Probability of 0 blue})$

Probability of 0 blue =  $\frac{{}^{11}C_4}{{}^{15}C_4} = \frac{22}{1365}$

Probability of at least 1 Blue =  $1 - \frac{22}{1365} = \frac{1343}{1365}$

**Question 107**

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

- A  $\frac{1}{6}$
- B  $\frac{1}{3}$
- C  $\frac{2}{15}$
- D  $\frac{2}{5}$
- E None of these

**Answer: E**

**Explanation:**

Required probability would be  $\frac{{}^6C_2}{{}^{15}C_2} = \frac{1}{7}$  as we are selecting 2 balls out of 6 red balls out of the total possibility set of 2 balls out of 15 balls.

## SBI Clerk Previous Papers (Download PDF)

**Question 108**

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

- A  $\frac{3}{91}$
- B  $\frac{1}{5}$
- C  $\frac{18}{455}$
- D  $\frac{7}{15}$
- E None of these

**Answer: C**

**Explanation:**

Total number of ways to pick up 3 marbles =  ${}^{15}C_3 = 455$

Total number of favourable events =  ${}^4C_2 * 3 = 18$

Hence, probability =  $\frac{18}{455}$

**Question 109**

If four marbles are picked at random what is the probability that one is green two are blue and one is red ?

- A  $\frac{24}{455}$
- B  $\frac{13}{35}$
- C  $\frac{11}{15}$
- D  $\frac{7}{91}$
- E None of these

**Answer: A**

**Explanation:**

One green marble can be selected in  ${}^2C_1 = 2$  ways.

Two blue marbles can be selected in  ${}^4C_2 = 6$  ways

Six red marbles can be selected in  ${}^6C_1 = 6$  ways.

Probability =  $\frac{2*6*6}{{}^{15}C_4} = 24/455$

**Question 110**

If two marbles are picked at random what is the probability that either both are green or both are yellow ?

- A  $\frac{5}{91}$
- B  $\frac{1}{35}$
- C  $\frac{1}{3}$
- D  $\frac{4}{105}$
- E None of these

**Answer: D**

**Explanation:**

Number of ways of selecting 2 green marbles or 2 yellow marbles =  ${}^2C_2 + {}^3C_2 = 1+3 = 4$

Probability =  $4/{}^{15}C_2 = 4/105$

## Banking Daily Free Topic Test

**Instructions**

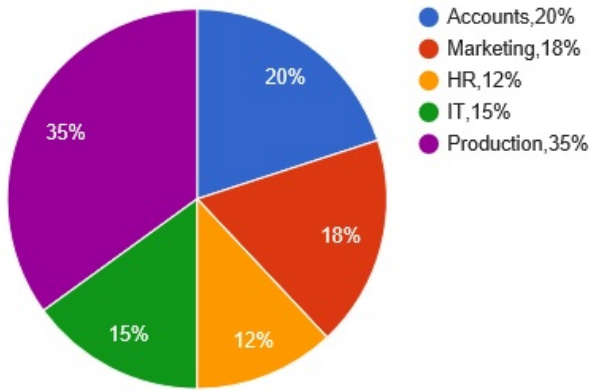
Study the given pie-charts carefully to answer the question that follows

Break-up of numbers of employees working in different department of an organisation, the number of males and the number of employees who Recently Got promoted in Each Department

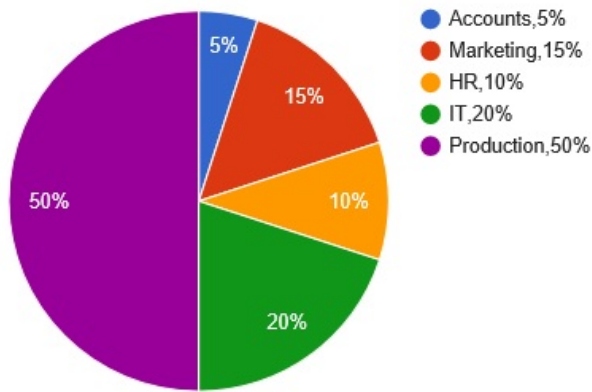
Break-up of the employees working in different departments:

Total number of employees=3,600

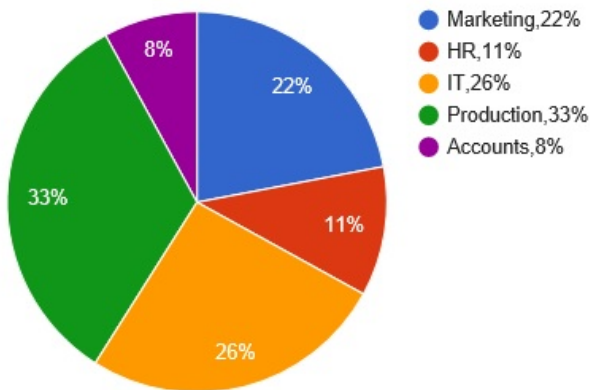
**Employees working in different departments**



Break-up of Number of Males in Each Department  
 Total number of males in the Organisation = 2,040  
 Break-up of Number of Males Working in Each Department



Break-up of Number of employees who recently Got Promoted in each Department  
 Total number of Employees who got promoted = 1,200  
 Number of Employees who recently Got Promoted from Each Department



**Question 111**

If half of the number of employees who got promoted from the IT department were males what was the approximate percentage of males who got promoted from the IT department ?

- A 61
- B 29
- C 54
- D 42
- E 38

**Answer:** E

**Explanation:**

Number of people who got promoted from the IT dept (from pie chart 3) =  $26\% * 1200 = 312$

Number of males who got promoted from the IT dept =  $312 * 50\% = 156$

Number of males in the IT Dept (from pie chart 2) =  $20\% * 2040 = 408$

So, the required percentage =  $\frac{156}{408} * 100 = 38.24$

**Question 112**

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

- A 468
- B 812
- C 582
- D 972
- E None of these

**Answer:** C

**Explanation:**

Number of employees in Production dept (from chart 1) =  $35\% * 3600 = 1260$

Number of males in Production dept (from chart 2) =  $50\% * 2040 = 1020$

So, number of females =  $1260 - 1020 = 240$

Number of employees in Marketing dept (from chart 1) =  $18\% * 3600 = 648$

Number of males in Marketing dept (from chart 2) =  $15\% * 2040 = 306$

So, number of females =  $648 - 306 = 342$

Total number of females =  $240 + 342 = 582$

**Question 113**

How many females work in the Accounts department ?

- A 618
- B 592
- C 566
- D 624



E None of these

**Answer: A**

**Explanation:**

Total employees in Accounting dept (from chart 1) =  $3600 * 20\% = 720$

Total number of males in Accounting dept (from chart 2) =  $5\% * 2040 = 102$

Number of females =  $720 - 102 = 618$

**Question 114**

The total number of employees who got promoted from all the departments together was what per cent of the total number of employees working in all the department together ?

A 56

B 21

C 45

D 33

E 51

**Answer: D**

**Explanation:**

Total number of people who got promoted = 1200

Total number of people in all departments = 3600

So, the required percentage =  $\frac{1200}{3600} * 100 = 33\%$

**Question 115**

The number of employees who got promoted from the HR department was what per cent of the total number of employees working in that department ?

A 36.18

B 30.56

C 47.22

D 28.16

E None of these

**Answer: B**

**Explanation:**

The number of people who got promoted from HR dept (from pie chart 3) =  $11\% * 1200 = 132$

Total employees in HR dept (from pie chart 1) =  $12\% * 3600 = 432$

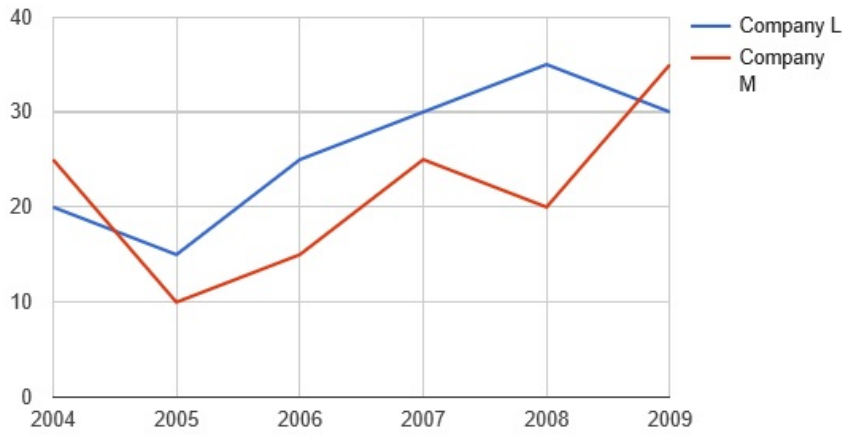
So, the required percentage =  $\frac{132}{432} * 100 = 30.56$

**Instructions**

Study the graph carefully to answer the question that follow

Per cent rise in profit of two companies over the years

### Company L and Company M



#### Question 116

If the profit earned by company L in the year 2005 was Rs 1.84 lakhs what was the profit earned by the company in the year 2006 ?

- A Rs 2.12 lakh
- B Rs 2.3 lakh
- C Rs 2.04 lakh
- D Cannot be determined
- E None of these

**Answer: B**

#### Explanation:

Percent rise in profit for 2006 = 25%

Profit in 2005 = 1.84 lakhs

So, profit in 2006 =  $1.84 \times 1.25 = 2.3$  lakhs

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#### Question 117

If the profit earned by Company M in the year 2008 was Rs 3.63 lakh what was the amount of profit earned by it in the year 2006 ?

- A Rs 2.16 lakh
- B Rs 1.98 lakh
- C Rs 2.42 lakh
- D Cannot be determined
- E None of these

**Answer: C**

#### Explanation:

Let the profit in 2006 be x.

So, the profit in 2007 =  $x \times 1.25$  (from the graph, there is a 25% increase in profit in 2007)

Profit in 2008 =  $x \times 1.25 \times 1.2$

But that is equal to 3.63 lakhs

So,  $x = 3.63 / (1.25 \times 1.2) = 2.42$  lakhs

**Question 118**

What is the average per cent rise in the profit of Company L over all the years together ?

- A  $15\frac{1}{3}$
- B  $25\frac{1}{3}$
- C  $18\frac{5}{6}$
- D  $21\frac{5}{6}$
- E None of these

**Answer:** E

**Explanation:**

The total of the percentage rise over all the years =  $20 + 15 + 25 + 30 + 35 + 30 = 155$

So, the average =  $155/6 = 25\frac{5}{6}$

**Question 119**

Which of the following statements is True with respect to the above graph ?

- A Company M made the highest profit in the year 2009
- B Company L made the least profit in the year 2005
- C The respective ratio of the profit earned by Company L to that by company M in the year 2006 was 6:5
- D Company L made the highest profit in the year 2008
- E All are true

**Answer:** A

**Explanation:**

From the graph, it is clear that for both L and M, the profit has been growing steadily over the years (positive profit growth rate). So, the highest profit for each company is record in 2009 and the lowest in 2004.

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**Question 120**

What is the percentage increase in per cent rise in profit of Company M in the year 2009 from the previous year ?

- A 25
- B 15
- C 50
- D 75
- E None of these

**Answer:** D

**Explanation:**

The percentage rise in profit in 2009 was 35%.

So, it increased by 15% from the previous year (it was 20% in 2008).

$$\text{So, the percentage increase} = \frac{15}{20} * 100 = 75\%$$

**Instructions**

Study the information carefully to answer the question that follow:

A school consisting of a total of 1560 students has boys and girls in the ratio 7:5 respectively. All the students are enrolled in different types of hobby classes. viz: Singing, Dancing and Painting. One-fifth of the boys are enrolled in only Dancing classes. Twenty per cent of the girls are enrolled in only painting classes. Ten per cent of the boys are enrolled in only Singing classes. Twenty four per cent of the girls are enrolled in both Singing and Dancing classes together. The number of girls enrolled in only Singing classes is two hundred per cent of the boys are enrolled in the same. One thirteenth of the boys are enrolled in all the three classes together. The respective ratio of boys enrolled in Dancing and painting classes together to the girls enrolled in the same is 2:1 respectively. Ten per cent of the girls are enrolled in only Dancing classes whereas eight per cent of the girls are enrolled in both Dancing and painting classes together. The remaining girls are enrolled in all the three classes together. The number of boys enrolled in Singing and Dancing classes together is fifty per cent of the number of girls enrolled in the same. The remaining boys are enrolled in only painting classes.

**Question 121**

**What is the total number of boys who are enrolled in Dancing ?**

- A 318
- B 364
- C 292
- D 434
- E None of these

**Answer: D**

**Explanation:**

Total students = 1560

The ratio of boys to girls = 7:5

$$\text{So, the number of boys} = \frac{7}{7+5} * 1560 = 910$$

$$\text{Number of girls} = \frac{5}{7+5} * 1560 = 650$$

The number of students belonging to each category is as follows:

	Dancing	Singing	Painting	Singing & Dancing	Singing & Painting	Dancing & Painting	All three
Boys	182	91	385	78	0	104	70
Girls	65	182	130	156	0	52	65

That answers the question.

**Question 122**

**Total number of girls enrolled in Singing is approximately what per cent of the total number students in the school ?**

- A 37
- B 19
- C 32
- D 14
- E 26

**Answer: E**

**Explanation:**

Total students = 1560

The ratio of boys to girls = 7:5

So, the number of boys =  $\frac{7}{7+5} \times 1560 = 910$

Number of girls =  $\frac{5}{7+5} \times 1560 = 650$

The number of students belonging to each category is as follows:

	Dancing	Singing	Painting	Singing & Dancing	Singing & Painting	Dancing & Painting	All three
Boys	182	91	385	78	0	104	70
Girls	65	182	130	156	0	52	65

That answers the question.

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### Question 123

What is the total number of students enrolled in all the three classes together ?

- A 135
- B 164
- C 187
- D 142
- E None of these

**Answer: A**

#### Explanation:

Total students = 1560

The ratio of boys to girls = 7:5

So, the number of boys =  $\frac{7}{7+5} \times 1560 = 910$

Number of girls =  $\frac{5}{7+5} \times 1560 = 650$

The number of students belonging to each category is as follows:

	Dancing	Singing	Painting	Singing & Dancing	Singing & Painting	Dancing & Painting	All three
Boys	182	91	385	78	0	104	70
Girls	65	182	130	156	0	52	65

That answers the question.

### Question 124

Number of girls enrolled in only Dancing classes is what percent of the boys enrolled in the same ?(rounded off to two digit after decimal )

- A 38.67
- B 35.71
- C 41.83
- D 28.62
- E None of these

**Answer: B**

#### Explanation:

Total students = 1560

The ratio of boys to girls = 7:5

So, the number of boys =  $\frac{7}{7+5} \times 1560 = 910$

Number of girls =  $\frac{5}{7+5} \times 1560 = 650$

The number of students belonging to each category is as follows:

	Dancing	Singing	Painting	Singing & Dancing	Singing & Painting	Dancing & Painting	All three
Boys	182	91	385	78	0	104	70
Girls	65	182	130	156	0	52	65

That answers the question.

#### Question 125

What is the ratio of the number of girls enrolled in only painting classes to the number of boys enrolled in the same ?

- A 77:26
- B 21:73
- C 26:77
- D 73:21
- E None of these

Answer: C

#### Explanation:

Total students = 1560

The ratio of boys to girls = 7:5

So, the number of boys =  $\frac{7}{7+5} \times 1560 = 910$

Number of girls =  $\frac{5}{7+5} \times 1560 = 650$

The number of students belonging to each category is as follows:

	Dancing	Singing	Painting	Singing & Dancing	Singing & Painting	Dancing & Painting	All three
Boys	182	91	385	78	0	104	70
Girls	65	182	130	156	0	52	65

That answers the question.

## SBI PO Free Mocks (Latest Pattern)

#### Instructions

Study the table carefully to answer the question that follow:

**Profit (in Rs '000) made by Six Different Shopkeepers over the Months.**

Months Shopkeeper	October 2009	November 2009	December 2009	January 2010	February 2010	March 2010
P	5.25	6.04	5.84	6.10	5.95	6.02
Q	4.84	4.28	4.97	4.88	5.04	5.12
R	4.99	5.82	5.48	5.45	5.68	5.36
S	5.06	5.11	5.28	5.38	5.44	5.59
T	5.28	4.96	5.31	5.69	4.93	5.72
U	5.94	6.23	5.87	6.07	6.19	6.23

#### Question 126

What is the ratio of the profit earned by shopkeeper U in the months February 2010 and March 2010 together to that earned by shopkeeper Q in the same months ?

- A 637:512

- B 621:508
- C 512:637
- D 508:621
- E None of these

**Answer: B**

**Explanation:**

Total profit earned by U in Feb 2010 and March 2010 = 6190 + 6230 = 12420

Total profit earned by Q in Feb 2010 and March 2010 = 5040 + 5120 = 10160

So, the ratio = 12420 : 10160 = 621 : 508

**Question 127**

**What is the per cent increase in the profit of shopkeeper S in the month of December 2009 over the previous month ?**

- A 3.15
- B 2.67
- C 2.18
- D 3.33
- E None of these

**Answer: D**

**Explanation:**

Profit of S in Dec '09 = 5280

Profit of S in Nov '09 = 5110

$$\% \text{ growth} = \frac{5280 - 5110}{5110} * 100 = 3.33\%$$

**Question 128**

**Which shopkeeper's profit kept increasing continuously over the given months ?**

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

**Answer: E**

**Explanation:**

The profit of just S is increasing continuously over the time period. Since that's not mentioned in the choices, we choose (e) none of the above.

## SBI Clerk Free Mock Test (Latest Pattern)

**Question 129**

**What is the difference in profit earned by the shopkeeper T in January 2010 from the previous month?**

- A Rs 640
- B Rs 420
- C Rs 380
- D Rs 760
- E none of these

**Answer: C**

**Explanation:**

Profit of T in Jan '10 = 5690 Rs

Profit of T in Dec '09 = 5310 Rs

So, the difference = 380 Rs

**Question 130**

What was the average profit earned by shopkeeper R in the months of October 2009 and November 2009 together ?

- A 5405
- B 5040
- C 4825
- D 4950
- E None of these

**Answer: A**

**Explanation:**

Profit earned by R in Oct '09 = 4990

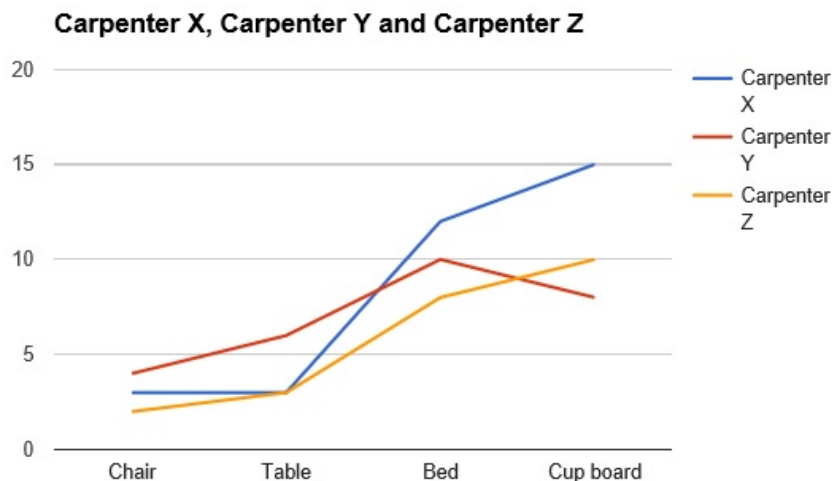
Profit earned by R in Nov '09 = 5820

So, the average =  $(4990 + 5820)/2 = 5405$

**Instructions**

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

Number of days taken by three carpenters to finish making one piece each of four different items of furniture





**Question 131**

If Carpenter X and Carpenter Y were to make a chair together how many days would they take ?

- A 1 day
- B 4 days
- C 3 days
- D 2 days
- E None of these

**Answer:** E

**Explanation:**

From the graph, the number of days taken by carpenter X to make a chair is 3 days.

From the graph, the number of days taken by carpenter Y to make a chair is 4 days.

Hence, the amount of work done by both of them together in a day is equal to  $\frac{1}{4} + \frac{1}{3} = \frac{7}{12}$

So, the total number of days it takes for them to make a chair together is  $\frac{1}{\frac{7}{12}} = \frac{12}{7} = 1.71$  days

## SBI Clerk Previous Papers (Download PDF)

**Question 132**

If Carpenter X, Y and Z were to make a table together, how many days would they take?

- A 4 days
- B 3 days
- C 1 day
- D 2 days
- E None of these

**Answer:** E

**Explanation:**

From the graph, we can infer that carpenter X will take 3 days, Carpenter Y will take 6 days and Carpenter Z will take 3 days to complete a table.

Hence, their combined capacity =  $(\frac{1}{3} + \frac{1}{6} + \frac{1}{3})$

Let n be the number of days taken by them to complete the work.

$$n(\frac{1}{3} + \frac{1}{6} + \frac{1}{3}) = 1$$

$$n(\frac{5}{6}) = 1$$

$$n = \frac{6}{5} = 1.2 \text{ days.}$$

Hence, option E is the right answer.

**Question 133**

What is the total number of days that Carpenter Z will take to make one piece each of all the four items together ?

- A 32 days
- B 24 days

C  $1\frac{1}{59}$  days

D  $1\frac{1}{32}$  days

E None of these

**Answer:** E

**Explanation:**

From the graph, we can infer that the number of days taken by Z to complete all 4 items will be  $2+3+7+10 = 22$  days.

Hence, option E is the right answer.

**Instructions**

For the following questions answer them individually

**Question 134**

The radius of a circular field is equal to the side of a square field whose perimeter is 784 feet. What is the area of the circular field?

A 107914 sq ft

B 120736 sq ft

C 107362 sq ft

D 127306 sq ft

E None of these

**Answer:** B

**Explanation:**

Perimeter of square field = 784 ft.

Radius of circular field = Side of square field =  $\frac{784}{4} = 196$  ft.

Area of circular field =  $\pi r^2 = \frac{22}{7} \times 196 \times 196 = 120736$  sq ft

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**Question 135**

In how many different ways can the letters of the word STRESS be arranged ?

A 360

B 240

C 720

D 120

E None of these

**Answer:** D

**Explanation:**

There are 6 letters in total of which three are repeated.

Hence, total number of arrangements =  $\frac{6!}{3!} = 120$

**Instructions**

Study the given table carefully to answer the questions that follow

Number of people staying in five different localities and the percentage break-up of men women and children in them

Locality	Total No of People	Percentage		
		Men	Women	Children
F	5640	55	35	10
G	4850	34	44	22
H	5200	48	39	13
I	6020	65	25	10
J	4900	42	41	17

**Question 136**

Total number of people staying in locality J forms approximately what percent of the total number of people staying in locality F ?

- A 81
- B 72
- C 78
- D 93
- E 87

**Answer: E**

**Explanation:**

Required percent =  $4900 / 5640 * 100 = 86.8\% \approx 87\%$

**Question 137**

What is the total number of children staying in localities H and I together ?

- A 1287
- B 1278
- C 1827
- D 1728
- E None of these

**Answer: B**

**Explanation:**

Number of children in H = 13% of 5200 =  $13 * 52 = 676$

Number of children in I = 10% of 6020 = 602

Total number of children =  $676 + 602 = 1278$

**Question 138**

The number of women staying in which locality is the highest ?

- A H
- B J
- C F
- D G
- E None of these

**Answer:** D

**Explanation:**

Women in F = 35% of 5640 = 1974

Women in G = 44% of 4850 = 2134

Women in H = 39% of 5200 = 2028

Women in I = 25% of 6020 = 1505

Women in J = 41% of 4900 = 2009

Hence, the most women are in locality G.

**Question 139**

**What is the total number of men and children staying in locality I together ?**

- A 4115
- B 4551
- C 4515
- D 4155
- E None of these

**Answer:** C

**Explanation:**

Total men and children in locality I =  $(65\% + 10\%) * 6020 = 75\%$  of 6020 = 4515

**Question 140**

**What is the ratio of the number of men staying in locality F to the number of men staying in locality H?**

- A 517:416
- B 403:522
- C 416:517
- D 522:403
- E None of these

**Answer:** A

**Explanation:**

Required ratio =  $\frac{55\% * 5640}{48\% * 5200} = \frac{3102}{2496} = 517 / 416$

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**Instructions**

For the following questions answer them individually

**Question 141**

**The compound interest earned by Suresh on a certain amount at the end of two years at the rate of 8 p.c.pa was Rs 1,414.40. What was the total amount that Suresh got back at the end of two years in the form of principal plus interest earned ?**

- A Rs 9,414.40
- B Rs 9,914.40

- C Rs 9,014.40
- D Rs 8,914.40
- E None of these

**Answer: B**

**Explanation:**

Let the principal be P.

$$\text{Hence, compound Interest} = P(1 + 8\%)^2 - P = 1.1664P - P = 0.1664P = 1414.4$$

$$P = 1414.4 / 0.1664 = 8500$$

$$\text{Hence, Amount} = 8500 + 1414.4 = 9914.4$$

**Question 142**

The ratio of the present ages of a mother and daughter is 7:1 Four years ago the ratio of their ages was 19:1 what will be the mother's age four years from now ?

- A 42 years
- B 38 years
- C 46 years
- D 36 years
- E None of these

**Answer: C**

**Explanation:**

Let the present ages of daughter and mother be d and m respectively.

$$7d = m$$

$$19(d-4) = m-4$$

$$\Rightarrow 19d - 76 = 7d - 4$$

$$\Rightarrow 12d = 72$$

$$\Rightarrow d = 6 \text{ and } m = 42$$

Mother's age four years from now will be  $42 + 4 = 46$

**Question 143**

Three friends J K and L jog around a circular stadium and complete one round in 12, 18 and 20 seconds respectively In how many minutes will all the three meet again at the starting point ?

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

**Answer: D**

**Explanation:**

LCM of 12, 18 and 20 = 180

Hence, they'll meet again after 180 seconds => 3 minutes.

## SBI PO Solved Previous Papers (Download PDF)

### Question 144

4 men can complete a piece of work in 2 days. 4 women can complete the same piece of work in 4 days whereas 5 children can complete the same piece of work in 4 days. If 2 men 4 women and 10 children work together in how many days can the work be completed ?

- A 1 day
- B 3 days
- C 2 days
- D 4 days
- E None of these

**Answer:** A

### Explanation:

1 Man does  $1/(4*2) = 1/8$  amount of work in a day

1 Woman does  $1/(4*4) = 1/16$  amount of work in a day

1 Child does  $1/(5*4) = 1/20$  amount of work in a day

2 Men , 4 Women and 10 Children will do  $2*1/8+4*1/16+ 10*1/20 = 1/4+1/4+1/2 = 1$  amount of work in a day

Hence, they will finish in 1 day.

### Question 145

The speed of boat when travelling downstream is 32 km/hr whereas when travelling upstream it is 28 km/hr. What is the speed of the boat in still water ?

- A 27 km/hr
- B 29 km/hr
- C 31 km/hr
- D Cannot be determined
- E None of these

**Answer:** E

### Explanation:

Let the speed of boat be  $b$  and that of water be  $w$ .

Hence,  $b+w = 32$

and  $b-w = 28$

Adding both eqns together,  $2b = 60$

$b=30$ km/hr

### Instructions

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

**Number of Candidates appeared in a Competitive Examination from Five Centers over the years.**

Centre Year	Mumbai	Delhi	Kolkata	Hyderabad	Chennai
2001	35145	65139	45192	51124	37346
2002	17264	58248	52314	50248	48932
2003	24800	63309	56469	52368	51406
2004	28316	70316	71253	54196	52315
2005	36503	69294	69632	58360	55492
2006	29129	59216	64178	48230	57365
2007	32438	61345	56304	49178	58492

Approximate percentage of Candidates Qualified to Appeared in the Competitive Examination from Five Centers over the year.

Centre Year	Mumbai	Delhi	Kolkata	Hyderabad	Chennai
2001	12	24	18	17	9
2002	10	28	12	21	12
2003	15	21	23	25	10
2004	11	27	19	24	8
2005	13	23	16	23	13
2006	14	20	21	19	11
2007	16	19	24	20	14

Question 146

In which of the following years was the difference in number of candidates appeared from Mumbai over the previous year the minimum ?

- A 2004
- B 2006
- C 2007
- D 2002
- E None of these

Answer: C

Explanation:

diff in candidates appearing in mumbai between

$$01 - 02 = 17881$$

$$02 - 03 = 7536$$

$$03 - 04 = 3516$$

$$04 - 05 = 8187$$

$$05 - 06 = 7374$$

$$06 - 07 = 3309 \text{ (least)}$$

thus ans=2007

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Question 147

In which of the following years was the number of candidates qualified from Chennai the maximum among the given years ?

- A 2007
- B 2006

- C 2005
- D 2003
- E None of these

Answer: A

**Explanation:**

The number for candidates appearing from Chennai (1) is the highest in 2007.

The percentage of qualified candidates (2) is also the highest in 2007.

So, the number of qualified candidates which is the product of (1) and (2) is the highest in 2007.

**Question 148**

Approximately what was the total number of candidates qualified from Delhi in 2002 and 2006 together ?

- A 27250
- B 25230
- C 30150
- D 28150
- E 26250

Answer: D

**Explanation:**

Number of candidates appearing from Delhi in 2002 = 58,248

Percentage qualified in 2002 = 28%

So, number of qualified candidates =  $58,248 \times .28 = 16,309$

Number of candidates appearing from Delhi in 2006 = 59,216

Percentage qualified in 2006 = 20%

So, number of qualified candidates = 11,843

Total =  $16,309 + 11,843 = 28,152$

**Question 149**

Approximately how many candidates appearing from Kolkata in 2004 qualified in the competitive examination ?

- A 13230
- B 13540
- C 15130
- D 15400
- E 19240

Answer: B

**Explanation:**

Number of candidates appearing from Kolkata in 2004 = 71253

Percentage qualified = 19%

So, number of qualified candidates =  $71,253 \times .19 = 13,538$



## SBI PO Free Mocks (Latest Pattern)

### Question 150

Approximately what was the difference between the number of Candidates qualified from Hyderabad in 2001 and that in 2002 ?

- A 1680
- B 2440
- C 1450
- D 2060
- E 1860

Answer: E

#### Explanation:

Number of candidates who qualified from Hyderabad in 2001 =  $51124 * .17 = 8691$

Number of candidates who qualified from Hyderabad in 2002 =  $50248 * .21 = 10552$

So, the difference = 1860

## SBI Clerk Free Mock Test (Latest Pattern)

### General Awareness

#### Instructions

For the following questions answer them individually

### Question 151

What is the full form of 'NBFC' as used in the Financial Sector ?

- A New Banking Finance Company
- B National Banking & Finance Corporation
- C New Business Finance & Credit
- D Non Business Finance Fund Company
- E None of these

Answer: E

## SBI Clerk Previous Papers (Download PDF)

### Question 152

As per the news published in various financial newspapers the RBI is reworking the roadmap on Capital Account Convertibility. If this is done who amongst the following would be able to invest in foreign projects or acquire assets outside India without any restrictions ?

- (A) Public Sector Banks
- (B) Companies which are registered in India
- (C) Govt of India
- (D) Any Individual

- A Only A

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

**Answer: B**

**Question 153**

Many a time we read about Special Drawing Right (SDR) in newspapers As per its definition SDR is a monetary unit of the reserve assets of which of the following organisation agencies ?

- A World Bank
- B International Monetary Fund (IMF)
- C Asian Development Bank
- D Reserve Bank of India
- E None of these

**Answer: B**

**Question 154**

Which of the following is/are the highlights of the Union Budget 2010-11 ?

- (A) A number of new steps taken to simplify the Foreign Direct Investment (FDI) regime
- (B) Rs 16,500 cr provided to ensure that the Public Sector Banks are able to attain a minimum 8% capital (Tier I) by Mar 2011
- (C) More than Rs 1,74,000 cr provided for the development of the infrastructure in the country

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

**Answer: A**

## Banking Daily Free Topic Test

**Question 155**

As per the news published in major financial newspapers the Union Govt is planning to divest 20% stake in the state owned Hindustan Copper Ltd What does it really mean ?

- A The Govt will bring 20% more capital into the company
- B The Govt will sell 20% of its total share to the public
- C The Govt is planning to purchase 20% shares in the state owned company
- D 20% of the total shares in Hindustan Copper Ltd will be sold to its employees

E None of these

**Answer: B**

**Question 156**

As per the newspaper reports the Govt of India made an auction of the Third Generation Spectrum (3G) recently Which of the following ministries was actively involved in the process ?

- A Ministry of Heavy Industries
- B Ministry of Science & Technology
- C Ministry of Commerce
- D Ministry of Foreign Affairs
- E None of these

**Answer: E**

**Question 157**

As per a recent announcement the Govt of India will provide an amount of Rs 48,000 cr to develop Rural Infrastructure in the country. This planned development is being undertaken under which of the following schemes ?

- A Bharat Nirman
- B Indira Aawas Yojana
- C Backward Region Grant Fund
- D Drought Mitigation Fund
- E None of these

**Answer: A**

**Question 158**

As per the current practice the maximum part of the Global Foreign Exchange Reserves (more than 60%) and Foreign Exchange Transactions (more than 90%) take place in only one currency all over the world which is that currency ?

- A Euro
- B Pound Sterling
- C US Dollar
- D Yen
- E None of these

**Answer: C**

**Question 159**

The RBI Governor in one of his speeches made a mention of Inflation Index to target as there are several such indices Which of the following statements is CORRECT in this regard ?

- A There is one WPI index and four CPI indices

- B There are four WPI indices and one CPI index
- C There are two WPI indices and two CPI indices
- D There are one WPI indices and one CPI indices
- E There are ten different types WPI and CPI indices

**Answer: A**

**Question 160**

**Which of the following agencies/organisation has recently decided that all the Stock Exchanges should introduce physical settlement of equity derivatives ?**

- A Reserve Bank of India
- B Bombay Stock Exchange
- C Registrar of Companies
- D Securities and Exchange Board of India
- E All of these

**Answer: D**

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**Question 161**

**Recently India took part in Nuclear New Build 2010 Conference organised in**

- A New Delhi
- B London
- C Paris
- D Hong Kong
- E None of these

**Answer: B**

**Question 162**

**Which of the following schemes announced in the Union Budget 2010-11 will have direct impact on the pricing pattern of fertilizers ?**

- A Minimum support price for foodgrains
- B Instant credit for purchase of fertilizers and seeds
- C Nutrient based subsidy for fertilizers
- D Special incentives to small and marginal farmers
- E None of these

**Answer: B**

**Question 163**

As we know with the launch of Nano by Tatas India has become favourite Small Car Destination of the world Other than India Which of the following countries is also a popular destination of small cars ?

- A Britain
- B France
- C Germany
- D Thailand
- E None of these

**Answer: D**

## SBI PO Solved Previous Papers (Download PDF)

**Question 164**

Many economists and financial analysts are of the opinion that India could withstand the recent global economic crisis comfortably because of a good fiscal consolidation and Govts adherence to the targets fixed by the

- A Fiscal Responsibility and Budget Management Act
- B Banking Regulation Act
- C Finance Bill Act
- D Foreign Exchange Management Act
- E All of these

**Answer: E**

**Question 165**

As per the decision taken by the competent authorities the Qualified Institutional Buyers (QIBs) are required to pay 100% application money to make them eligible to bid for public issues How much amount were the QIBs paying as application or margin money prior to this decision ?

- A 5%
- B 1%
- C 10%
- D 50%
- E None of these

**Answer: C**

**Question 166**

The Finance Minister of India in one of his speeches said that the current high inflation is not because of monetary expansion but due to supply side bottlenecks in certain essential commodities This means that the Finance Minister is of the view that

- (A) the liquidity position in market is quite comfortable these days
- (B) inflation being experienced these days is not cost push inflation
- (C) markets are flooded with luxury goods but essential commodities are definitely in short supply

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

**Answer: A**

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**Question 167**

**North Korea and USA decided to resume their peace talks after a gap of several months Both the countries have a dispute over which of the following issues ?**

- A Bailout package offered by USA
- B Membership of ASEAN to North Korea
- C Nuclear programme of North Korea
- D Soaring relations of China with North Korea
- E None of these

**Answer: C**

**Question 168**

**Who amongst the following was the Chairperson of the 13th Finance Commission which submitted its report to the President of India recently ?**

- A Mr MV Kamath
- B Dr C Rangarajan
- C Dr D Subbarao
- D Dr Rakesh Mohan
- E Dr Vijay Kelkar

**Answer: E**

**Question 169**

**As per the news published in various newspapers the RBI is considering the grant of licence to some new companies particularly NBFCs to act as full-fledged banks Which of the following will be considered an NBFC ?**

- A NABARD
- B Life Insurance Corporation of India
- C Reliance Capital
- D SEBI

E None of these

Answer: C

## SBI PO Free Mocks (Latest Pattern)

Question 170

As per the newspaper report China is likely to drop its special 'Yuan' policy soon. What is this special Yuan policy being followed by China at present ?

- (A) China had initiated the policy of Yuan exchange rate with dollar to Yuan since 2008 at a specified rate decided by it and not by the market forces  
(B) China has initiated a policy which says that all payments in China should be done in Yuan only US and some other nations do not agree with this

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

Answer: A

Question 171

What is an "intranet" ?

- A Internal internet used to transfer information internally  
B Internal internet used to transfer information to the outside company  
C Internal network designed to serve the internal informational needs of a single organization  
D Internal network designed to transfer the information between two organizations  
E None of these

Answer: C

Question 172

Which of the following groups of cricket teams was declared joint winner of the Col.Ck Naidu Trophy for 2009 ?

- A Tamil Nadu & Gujarat  
B Maharashtra & Kerala  
C Punjab & Delhi  
D West Bengal & Maharashtra  
E None of these

Answer: A

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**Question 173**

**Kaiane Aldorino who was crowned Miss World 2009 is from which of the following countries ?**

- A Germany
- B Russia
- C Austria
- D Belgium
- E Gibraltar

**Answer: E**

**Question 174**

**Which of the following teams won the Davis Cup tennis finals 2009 ?**

- A Germany
- B Spain
- C Russia
- D France
- E None of these

**Answer: B**

**Question 175**

**Who amongst the following is the recipient of the CNNIBN Indian of the Year Award for 2009?**

- A Ratan Tata
- B A R Rahman
- C Manmohan Singh
- D Sachin Tendulkar
- E None of these

**Answer: B**

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**Question 176**

**The deficit reduction plan of which of the following countries was reviewed recently in the meeting of the Finance Ministers of the European Union ?**

- A Germany
- B Romania
- C Brazil
- D Hungary



E Greece

Answer: E

**Question 177**

The database administrator's function in an organization is

- A To be responsible for the more technical aspects of managing the information contained in organizational databases
- B To be responsible for the executive level aspects of decisions regarding information management
- C To show the relationship among entity classes in a data warehouse
- D To define which data mining tools must be used to extract data
- E None of these

Answer: B

**Question 178**

Every device on the Internet has a unique \_\_\_\_\_ address (also called an 'Internet address') that identifies it in the same way that a street address identifies the location of a house

- A DH
- B DA
- C IP
- D IA
- E None of these

Answer: C

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**Question 179**

To send another station a message the main thing a user has to know is \_\_\_\_\_

- A how the network works
- B the other station's address
- C whether the network is packet-switched or circuit-switched
- D whether this is a voice or data network
- E None of these

Answer: B

**Question 180**

In a client/server model a client program

- A asks for information

- B provides information and files
- C serve software files to other computers
- D distributes data files to other computers
- E None of these

Answer: A

**Question 181**

**Control in design of an information system is used to**

- A inspect the system and check that it is built as per specifications
- B ensure that the system processes data as it was designed to and that the result are reliable
- C ensure privacy of data processed by it
- D protect data from accidental or intentional loss
- E None of these

Answer: B

**Question 182**

**Each of the following is a true statement except:**

- A Online system continually update the master file
- B In online processing the user enters transactions into a device that is directly connected to the computer system
- C Batch processing is still used today in older system or in some systems with massive volumes of transactions
- D Information in batch system will always be up to date
- E None of these

Answer: C

**Question 183**

**A set of inter-related components that collect process store and distribute information to support decision making and control in an organization best defines**

- A communications technology
- B a network
- C an information system
- D hardware
- E None of these

Answer: C

**Question 184**

**A \_\_\_\_ is a computer connected to two networks**

- A link
- B server
- C gateway
- D bridge way
- E None of these

**Answer: D**

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**Question 185**

**When you save a presentation \_\_\_\_\_**

- A all slides in a presentation are saved in the same file
- B two files are created one for graphics and one for content
- C a file is created for each slide
- D a file is created for each animation or graphic
- E None of these

**Answer: A**

**Question 186**

**In a customer database a customer's surname would be keyed into a**

- A row
- B text field
- C record
- D computed field
- E None of these

**Answer: C**

**Question 187**

**Find the correct statement**

- A Marketing is redundant in monopolistic companies
- B The performance of a salesperson depends on the amount of incentives paid
- C Marketing is influenced by peer performance
- D An increase in market share indicates fall in business volume
- E A mission statement is part of the Company's Prospectus

**Answer: E**

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Question 188

Storing same data in many places is called \_\_\_\_

- A iteration
- B concurrency
- C redundancy
- D enumeration
- E None of these

Answer: C

Question 189

Which of the following is the first step in the transaction processing cycle which captures business data through various modes such as optical scanning or at an electronic commerce website ?

- A Document and report generation
- B Database maintenance
- C Transaction processing
- D Data Entry
- E None of these

Answer: A

Question 190

CRM (Customer Relationship Management) is

- A A pre sales activity
- B A tool for lead generation
- C An ongoing daily activity
- D The task of a DSA
- E All of the above

Answer: E

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Question 191

Bancassurance can be sold to

- A All banks
- B All insurance companies

- C Insurance Agents
- D All existing and prospective bank customers
- E All of th above

**Answer: D**

**Question 192**

**Cross-selling is not effective for which one of the following products ?**

- A Debit cards
- B Savings accounts
- C Internet banking
- D Pension loans
- E Personal loans

**Answer: B**

**Question 193**

**Which of the following is not involved in the Growth Strategies of a Company ?**

- A Horizontal integration
- B Vertical integration
- C Diversification
- D Intensification
- E None of these

**Answer: D**

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**Question 194**

**A successful 'Blue Ocean Strategy' requires**

- A Effective communication
- B Innovative skills
- C Motivation
- D All of the above
- E None of these

**Answer: D**

**Question 195**

**Cross-Selling is the basic function of**

- A All employers
- B All employees
- C All salespersons
- D Planning Department
- E All of the above

**Answer: C**

**Question 196**

**Data mining means analysing the data stored with**

- A The DSA
- B The front office staff
- C The back-office staff
- D The customers
- E None of these

**Answer: C**

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**Question 197**

**SME means**

- A Selling and Marketing Establishment
- B Selling and Managing Employee
- C Sales and Marketing Entity
- D Small and Medium Enterprises
- E None of these

**Answer: D**

**Question 198**

**One of the following is not included in the 7 P's of Marketing Find the same**

- A Product
- B Price
- C Production
- D Promotion
- E None of these

**Answer: C**

Question 199

The target group for SME loans is

- A All Businessmen
- B All Professionals
- C All SSIs
- D All of the above
- E None of these

Answer: C

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Question 200

Home Loans can be best canvassed among

- A Builders
- B Flat owners
- C Land developers
- D Agriculturists
- E Individuals wanting to buy a flat or house

Answer: E

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