



**SBI Clerk 8 Nov 2009 (ES)**

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## Reasoning

### Instructions

For the following questions answer them individually

### Question 1

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

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

**Answer:** C

### Explanation:

C and A has only 1 letter between them in the English alphabet as well as in the word channel. Similarly, L and N has only 1 letter between them in the English alphabet and in the word channel. Thus, there are two pairs of words.

## SBI Clerk Free Mock Test (Latest Pattern)

### Question 2

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

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

**Answer:** D

### Explanation:

Only three meaningful English words can be made with the letters of the word ATLE. They are late, tale and teal.

### Question 3

In a certain code GROWN is written as 7@%36 and NAME is written as 64 ★ \$. How is GEAR written in that code ?

- A 74\$@
- B 7\$4@
- C 7%4@
- D 7@\$4
- E None of these

**Answer:** B

### Explanation:

N is common to both words and 6 is common to both codes. Thus 6 corresponds to N. Also the position of 6 in both codes is same as the position of the word N in both the words. Thus each symbol in the code corresponds to the letter in the same position in the word.

Hence, GEAR can be written as 7\$4@.

#### Question 4

How many pairs of digits are there in the number 6315784 each of which has as many digits between them in the number as when the digits are rearranged in descending order?

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

**Answer:** C

#### Explanation:

When the digits are arranged in descending order the number becomes 8765431.

There are two pairs (7,8) and (3,5) that has as many digits between them in the number as when the digits are rearranged in descending order.

Hence, the correct answer is two.

## SBI Clerk Previous Papers (Download PDF)

#### Question 5

What should come next in the following letter series ?  
BDFHJLNACEGIKMBDFHJLACEGIKMBDFHJ

- A B
- B L
- C M
- D F
- E None of these

**Answer:** B

#### Explanation:

In the letter series each term is second to the right of the preceding term in the series in the English Alphabet. Thus, the term after J is L.

#### Question 6

In a certain code DISPLAY is written as RHCQZBM How is GROUPE written in that code ?

- A PSHTFEQ
- B NQFVCDO
- C NQFVEFQ
- D PSHTCDO

E None of these

Answer: C

**Explanation:**

The word DISPLAY is divided into three parts : DIS , P , LAY

I : DIS - RHC

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

=> D is substituted by C at its diagonally opposite position. Similarly, I is substituted by H at its diagonally opposite position and S by R.

II : P - Q

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

III : LAY - ZBM

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

=> L is substituted by M at its diagonally opposite position. Similarly, A is substituted by B at its diagonally opposite position and Y by Z.

Thus, code for GROUPED :

GRO - NQF

U - V

PED - EFQ

∴ GROUPED = NQFVEFQ

**Question 7**

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

A 197

B 441

C 361

D 529

E 287

Answer: B

**Explanation:**

The numbers 197, 361, 529 and 287 are not multiples of 3 whereas 441 is a multiple of 3. Thus, 441 is the odd one out.

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**Question 8**

Among P,Q,R,T and W each having different weight. T is heavier than W and lighter than only P. Q is not the lightest Who among them is definitely the lightest ?

A R

B W

C R or W

D Data inadequate

E None of these

Answer: A

**Explanation:**

Given, Q is not the lightest and T heavier than Q. Thus neither Q nor T is the lightest. Also given T is lighter than only P, which means P is the heaviest. Thus, only R can be the lightest.

**Question 9**

If "R" denotes ' $\div$ ' 'P' denotes ' $\times$ ' 'W' denotes '+' and 'V' denotes '-' then  $14 W 16 R 4 V 3 P 5 = ?$

A 15

B 4

C 6

D 3

E None of these

Answer: D

**Explanation:**

$$14 W 16 R 4 V 3 P 5 = 14 + 16 \div 4 - 3 \times 5 = 14 + 4 - 15 = 3$$

**Question 10**

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

A PM

B EB

C TQ

D IF

E VY

Answer: E

**Explanation:**

In options A, B, C and D the second letter is third to the left of the first letter in the English alphabet but in option D the second letter is third to the right of the first letter. Thus E is the odd one out.

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**Question 11**

In a row of thirty children M is sixth to the right of R who is twelfth from the left end What is M's position from the right end of the row ?

A Twelfth

B Thirteenth

C Fourteenth

D Data inadequate

E None of these

Answer: B

**Explanation:**

There are 11 children to the left of R and M is 6th to the right of R. Thus, M is  $12 + 6 = 18^{th}$  from the left. Since there are 30 children in total, there are 12 children to the right of M. Thus, M is  $13^{th}$  from the right.

**Instructions**

In each of the question below are given three statements followed by three conclusions numbered I, II III. You have to take the given statements to be true even if they seem to be at variance from commonly known facts Read all the conclusions and then decide which of the given conclusions logically follows from three given statements disregarding commonly known facts. Then decide which of the answer 1),2),3),4) and 5) is the correct answer and indicate it on the answersheet.

**Question 12**

**Statements: Some desks are chairs.**

**All chairs are tables.**

**Some tables are mats.**

**Conclusions:I. Some mats are desks.**

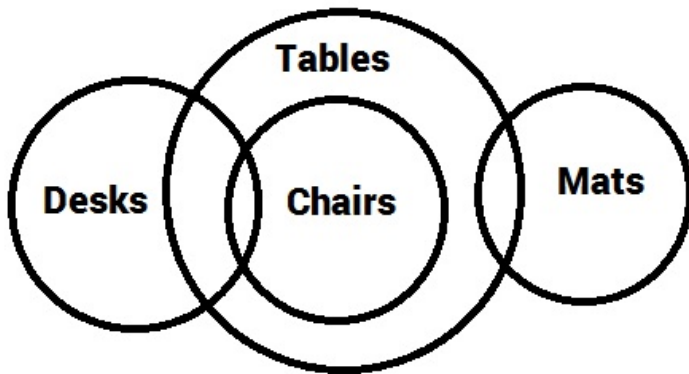
**II. Some tables are desks.**

**III. Some mats are chairs.**

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

Answer: B

**Explanation:**



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

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

**Question 13**

**Statements:All sweets are fruits**

**No fruits is pencil**

**Some pencils are glasses**

**Conclusions:I. Some glasses are sweets**

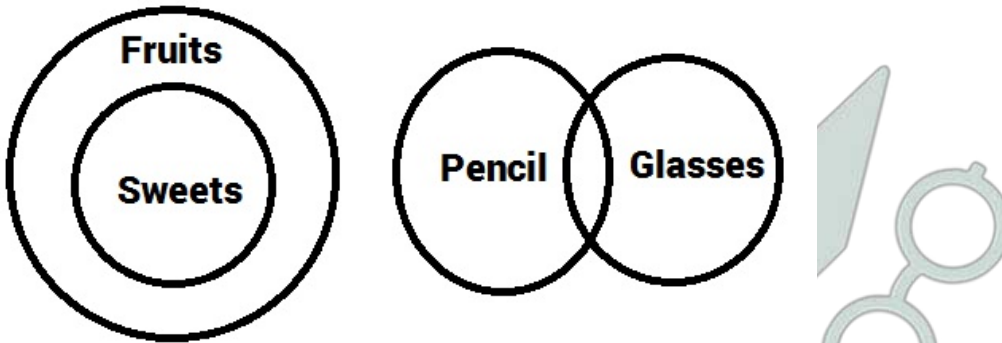
**II. Some pencils are sweets**

**III. No glass is sweet.**

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

Answer: D

Explanation:



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

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

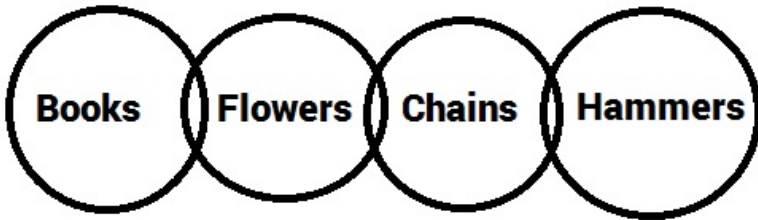
**Question 14**

**Statements:**Some books are flowers.  
 Some flowers are chains.  
 Some chains are hammers.  
**Conclusions:**I.Some hammers are flowers.  
 II.Some chains are books.  
 III.Some hammers are books.

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

Answer: A

Explanation:



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

**Question 15**

**Statements:** All roofs are cameras

Some cameras are photographs

Some photographs are stores

**Conclusions:** I. Some stores are cameras

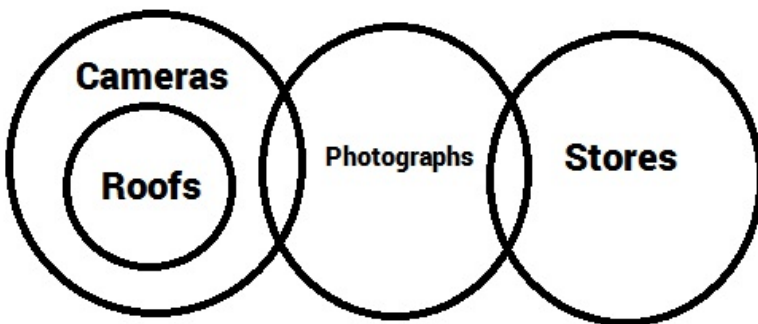
II. Some stores are roofs

III. Some cameras are roofs.

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

**Answer:** C

**Explanation:**



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

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

**Question 16**

**Statements:** Some nails are horses.

All horses are tablets.

All tablets are crows.

**Conclusions:** I. Some crows are nails.

II. Some tablets are nails

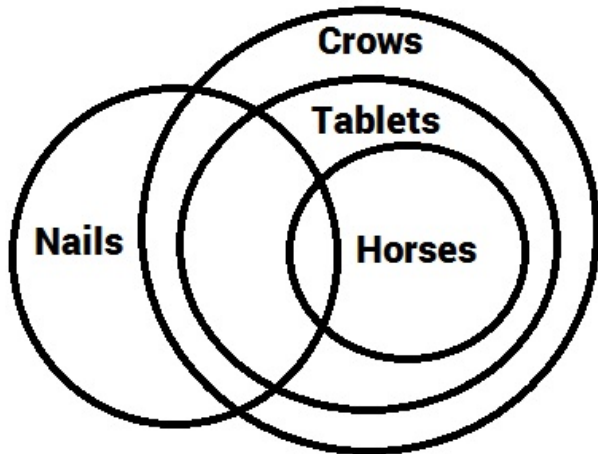
III. Some crows are horses.



- A Only I follows
- B Only I and II follow
- C Only I and III follow
- D Only II and III follow
- E All I, II and III follow

Answer: E

Explanation:



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

## Free Banking Study Material (15000 Solved Questions)

Question 17

Statements: All buildings are towers.

All towers are roads

All roads are huts.

Conclusions: I. Some roads are buildings.

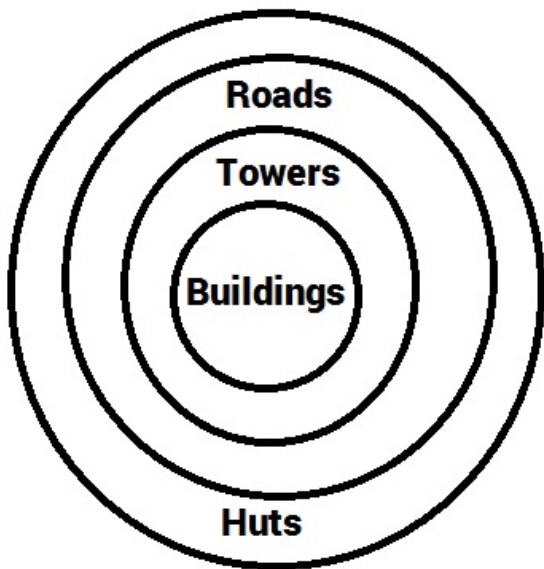
II. All towers are huts

III. All huts are roads.

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

Answer: A

Explanation:



In a subset, we can say "all" its elements belong to the super-set. But the reverse is not true. ie all the elements of a super-set don't belong to a sub set.

**Instructions**

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

D5δR@AK©39JE ★F\$MPI4H1W62#UQ8TN

**Question 18**

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

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

**Answer: A**

**Explanation:**

Given Sequence: D5δR@AK©39JE★F\$MPI4H1W62#UQ8TN

In the above sequence there isn't any word which is preceded by a symbol and followed by a letter, so the correct answer is Option 1

**Question 19**

Which of the following is the ninth to the right of the twenty second from the right end of the above arrangement ?

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

**Answer: B**

**Explanation:**

The 22<sup>nd</sup> element from the right is 3. The 9<sup>th</sup> element to the right of 3 is l.

## SBI PO Solved Previous Papers (Download PDF)

**Question 20**

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

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

**Answer: C**

**Explanation:**

J and # are the two symbols preceded by a number and followed by a letter.

**Question 21**

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

- A B
- B H
- C \$
- D ★
- E None of these

**Answer: D**

**Explanation:**

If all the numbers are removed from the arrangement the new arrangement is:

DδR@AK@JE ★F\$MPIHW#UQTN

Thus ★ is the eleventh letter from the left.(the space is also counted as a symbol)

**Question 22**

How many such consonants are there in the above arrangement each of which is immediately preceded by a number and immediately followed by another consonant ?

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

**Answer: B**

**Explanation:**

T is the only consonant which is immediately preceded by a number and followed immediately by a consonant.

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**Question 23**

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

- A 4II
- B 6#W
- C QTU
- D RA $\delta$
- E J9E

**Answer: E**

**Explanation:**

The second symbol in the group is the 2<sup>nd</sup> symbol to the right of the first symbol in the group in the arrangement and the 3<sup>rd</sup> symbol in the group is the symbol preceding the first symbol in the group in the arrangement. Option E does not fit this pattern.

**Instructions**

In the following questions the symbols #,%,@, © and  $\delta$  are used with the following meanings illustrated.

'P%Q' means 'P is not greater than Q'.

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

'P#Q' means 'P is neither equal to nor smaller than Q'.

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

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

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

**Question 24**

**Statements: M © K, K $\delta$ T, T © J**

**Conclusions: I. J#K**

**II. T#M**

**III. M#J**

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

**Answer: A**

**Explanation:**

The decoded statement is  $M < K$ ,  $K \geq T$  and  $T < J$ .

The decoded conclusions are I.  $T > K$  II.  $T > M$  and  $M > J$ .

Neither of the 3 conclusions can be derived from the statements, so option A is the right choice.

**Question 25**

**Statements:**  $F@T$ ,  $T\%M$ ,  $M\#R$

**Conclusions:** I.  $R \odot T$

II.  $F@M$

III.  $F \odot M$

- A Only I is true
- B Only II is true
- C Only III is true
- D Only either II or III is true
- E Only II and III are true

**Answer:** D

**Explanation:**

The decoded statements are:  $F=T$ ,  $T \geq M$  and  $M > R$ .

The decoded conclusions are I.  $R < T$  II.  $F=M$  III.  $F < M$

From statements 2 and 3 both R and T is less than M, so R can be equal, greater or less than T. Thus conclusion I is wrong.

From the first 2 statements F is either equal to M or is less than M, so either conclusion II or III is true.

## SBI PO Free Mocks (Latest Pattern)

**Question 26**

**Statements:**  $J\delta H$ ,  $H@B$ ,  $B\%N$

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

II.  $N@J$

III.  $J\delta B$

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

**Answer:** C

**Explanation:**

Decoded statements are  $J \geq H$ ,  $H=B$  and  $B \leq N$ .

Decoded conclusions are I.  $N \geq H$  II.  $N=J$  and  $J \geq B$ .

From statements 2 and 3 conclusion I is right and from statements 1 and 3 conclusion III is correct.

**Question 27**

**Statements:**  $B\#T$ ,  $T \odot K$ ,  $K\%M$

**Conclusions:** I.  $K\#B$

II.  $M\#T$

III.  $B\#M$

- A Only I is true

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

**Answer: B**

**Explanation:**

The decoded statements are  $B > T$ ,  $T < K$  and  $K \leq M$ .

The decoded conclusions are I.  $K > B$  II.  $M > T$  III.  $B > M$

From statements 2 and 3 conclusion II is correct. Thus B is the right answer.

**Question 28**

**Statements:**  $D \leq F$ ,  $F \geq K$ ,  $K = R$

**Conclusions:** I.  $R \leq F$

II.  $R = D$

III.  $R > D$

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

**Answer: A**

**Explanation:**

Decoded statements are  $D \leq F$ ,  $F \geq K$  and  $K = R$ .

Decoded conclusions are I.  $R \leq F$  II.  $R \leq D$  III.  $R = D$ .

From 2 and 3,  $R \leq F$ . So conclusion I is correct.

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**Question 29**

**Statements:**  $W \leq M$ ,  $M \leq F$ ,  $D \leq F$

**Conclusions:** I.  $D \leq M$

II.  $W \leq F$

III.  $W \leq D$

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

**Answer: E**

**Explanation:**

Decoded statements are  $W < M$ ,  $M \leq F$  and  $D > F$ .

Decoded conclusions are I.  $D > M$  II.  $W < F$  III.  $W < D$ .

All the three conclusions can be derived from the statements. So option E is correct.

**Instructions**

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

M, D, K, R, T, H, W and A are sitting around a circle facing the centre D is second to the right of M who is fifth to the left of T. K is third to the right of R who is second to the right of D H is second to the right of W.

**Question 30**

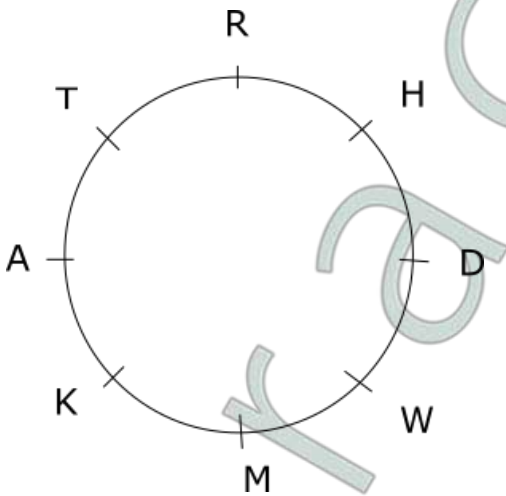
Who is second to the right of A ?

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

**Answer: A**

**Explanation:**

D is second to the right of M and M is fifth to the left of T. Hence T must be third to the right of D. R is second to the right of D and K is third to the right of R. Now H is second to the right of W. Hence, W must be to the immediate left of D and H must be to the immediate right of D. The vacant place will be occupied by A. Thus, we will have the following arrangement.



From the figure we can see that M is second to the right of A.

**Question 31**

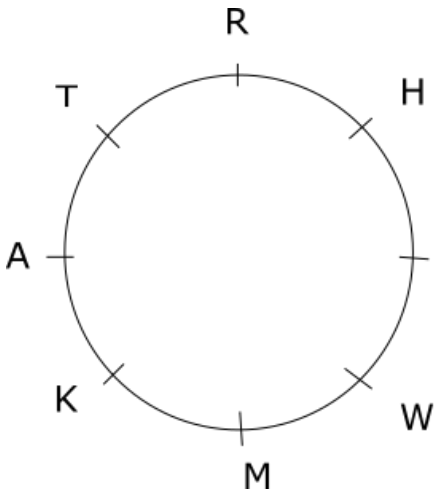
Who is third to the left of M ?

- A A
- B T
- C H
- D D
- E Data inadequate

**Answer: B**

**Explanation:**

D is second to the right of M and M is fifth to the left of T. Hence T must be third to the right of D. R is second to the right of D and K is third to the right of R. Now H is second to the right of W. Hence, W must be to the immediate left of D and H must be to the immediate right of D. The vacant place will be occupied by A. Thus, we will have the following arrangement.



From the figure we can see that T is third to the left of M.

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**Question 32**

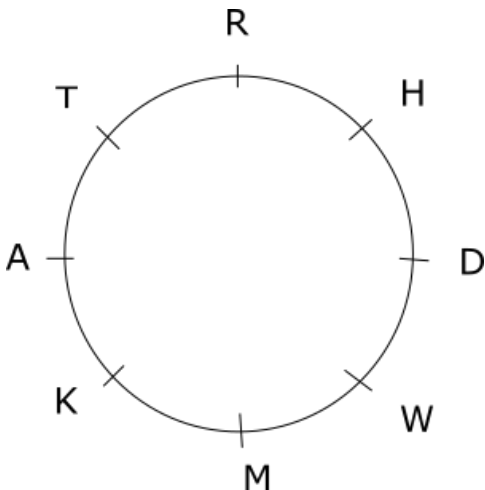
**Who is fourth to the right of H ?**

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

**Answer: D**

**Explanation:**

D is second to the right of M and M is fifth to the left of T. Hence T must be third to the right of D. R is second to the right of D and K is third to the right of R. Now H is second to the right of W. Hence, W must be to the immediate left of D and H must be to the immediate right of D. The vacant place will be occupied by A. Thus, we will have the following arrangement.



From the figure we can see that K is fourth to the right of H.



**Question 33**

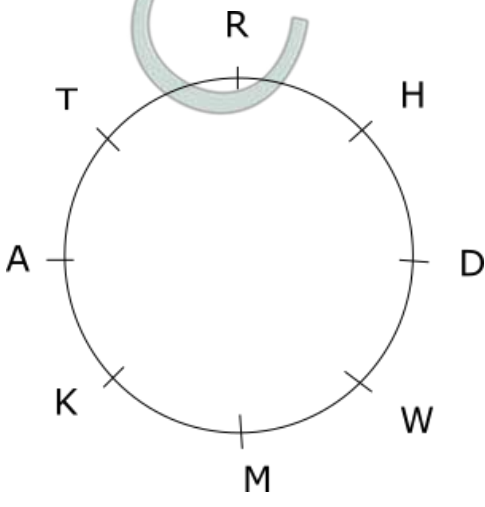
In which of the following combinations is the first person sitting between the second and the third persons?

- A KMW
- B MWD
- C RHT
- D TAK
- E None of these

**Answer: C**

**Explanation:**

D is second to the right of M and M is fifth to the left of T. Hence T must be third to the right of D. R is second to the right of D and K is third to the right of R. Now H is second to the right of W. Hence, W must be to the immediate left of D and H must be to the immediate right of D. The vacant place will be occupied by A. Thus, we will have the following arrangement.



R is sitting between T and H, so C is the right choice.

**Question 34**

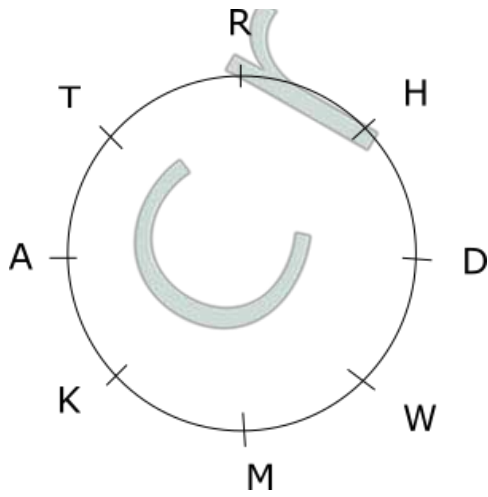
If A and W interchange their positions who will be third to the left of R ?

- A M
- B D
- C A
- D K
- E None of these

**Answer: C**

**Explanation:**

D is second to the right of M and M is fifth to the left of T. Hence T must be third to the right of D. R is second to the right of D and K is third to the right of R. Now H is second to the right of W. Hence, W must be to the immediate left of D and H must be to the immediate right of D. The vacant place will be occupied by A. Thus, we will have the following arrangement.



If A and W interchange their positions, A would be third to the left of R.

## SBI Clerk Free Mock Test (Latest Pattern)

### Question 35

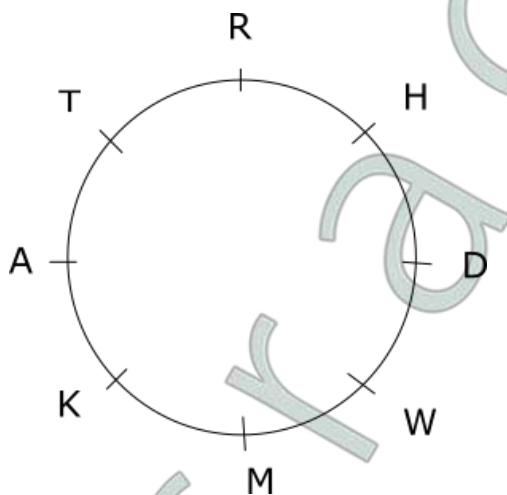
In which of the following pairs is the second person sitting to the immediate left of the first person ?

- A MW
- B AK
- C TA
- D RH
- E WD

**Answer:** D

#### Explanation:

D is second to the right of M and M is fifth to the left of T. Hence T must be third to the right of D. R is second to the right of D and K is third to the right of R. Now H is second to the right of W. Hence, W must be to the immediate left of D and H must be to the immediate right of D. The vacant place will be occupied by A. Thus, we will have the following arrangement.



H is sitting to the left of R, so D is the right choice.

## SBI Clerk Previous Papers (Download PDF)

### General Awareness

Instructions

For the following questions answer them individually

**Question 36**

Which of the following is/are the major objectives of the Union Budget 2009-10 presented by Sri Pranab Mukherjee ? Emphasis on/to

- (A)Faster and more inclusive growth
- (B)Equitable development
- (C)Improve the delivery mechanism

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

**Answer: D**

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**Question 37**

As per the budget 2009-10 the Govt has made an the RBI in which of the following organisation ?

- A National Bank for Agriculture & Rural Development (NABARD)
- B State Bank of India (SBI)
- C Export Credit Guarantee Corporation of India (ECGC)
- D Life Insurance Corporation of India
- E All the above

**Answer: A**

**Question 38**

Which of the following apex body and regulator has asked banks to swap customers-related information so that the frauds and defaults may be prevented in future ?

- A Bombay Stock Exchanges (BSE)
- B Indian Banks Association (IBA)
- C Securities & Exchange Board of India (SEBI)
- D Reserve Bank of India (RBI)
- E None of these

**Answer: D**

**Question 39**

The SBI has signed an agreement with which of the following agencies to obtain a guarantee cover to its loans to Micro and Small Enterprises?

- A Export Credit Guarantee Corporation

- B Credit Guarantee Trust
- C Small Industrial Development Bank of India
- D Securities and Exchange Board of India
- E None of these

**Answer: B**

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### Question 40

Which of the following is the short form of the name of the Indian space shuttle which puts various satellites into orbit ?

- A RISAT
- B PSLV
- C ANUSAT
- D ISRO
- E INTESSAT

**Answer: B**

### Question 41

"Astra" which was in news in recent past is the name of a newly developed

- A Air-to-Air Missile
- B Battle Tank
- C Spy Rocket
- D Submarine
- E Air-to-Surface Missile

**Answer: A**

### Question 42

The telecom industry of which of the following countries made a world record by adding about 16 million new subscribers in just one month (march 2009)

- A China
- B Iran
- C India
- D South Africa
- E None of these

**Answer: C**

**Question 43**

The President of India recently signed three key trade agreements with a country whose Prime Minister is Mr JLR Zapatero He belongs to which of the following countries ?

- A Spain
- B Mexico
- C Italy
- D Greece
- E Ghana

**Answer: A**

**Question 44**

Who amongst the following has taken over as the new Chief Election Commissioner of India recently ?

- A Ashwani Kumar
- B N Gopaldaswami
- C VS Sampath
- D Naveen Chawla
- E None of these

**Answer: D**

**Question 45**

Which of the following is the Reverse Repo Rate at present ?

- A 3%
- B 4%
- C 5%
- D 5.5%
- E None of these

**Answer: E**

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**Question 46**

Which of the following is true about the exports from India during March 2009?

- (A) Exports went down by 33 per cent in terms of US dollars during the period.
- (B) It was the highest drop in exports in more than a decade
- (C) This drop was because Indian tea lost its demand in the global market

- A Only A
- B Only B

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

**Answer: A**

**Question 47**

As per the reports of the National Saving Institute (NSI) which of the following has shown an improvement in last few months by registering a 10% growth in it across the country ?

- A Bank deposits
- B Investments in commodity exchanges
- C Investments in infrastructure bonds
- D Small savings
- E None of these

**Answer: A**

**Question 48**

The President of Maldives was awarded the Anna Lindh Prize 2009 for his efforts in which of the following areas ?  
Efforts to

- (A) Combat climatic changes
- (B) Bringing democracy in the country in a peaceful manner
- (C) Save his country from financial crisis

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

**Answer: D**

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**Question 49**

Who amongst the following is the author of the book (released recently) India and Global Financial Crisis: Managing Money and finance ?

- A Dr Bimal Jalan
- B Cr C Rangarajan
- C Dr Manmohan Singh
- D Pranab Mukherjee
- E Dr YV Reddy

**Answer: E**

**Question 50**

Who amongst the following is the winner of the prestigious "Phalke Ratna Award" given in April 2009 ?

- A Manoj Kumar
- B Rajesh Khanna
- C Amitabh Bachchan
- D Jaya Bachchan
- E Jitendra

**Answer: A**

**Question 51**

India recently finalized its National Solar Mission. The mission envisages an installed solar energy generation capacity of about

- A 5000 MW (by 2020)
- B 10000 MW (by 2020)
- C 15000 MW (by 2020)
- D 20000 MW (by 2020)
- E 25000 MW (by 2020)

**Answer: D**

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**Question 52**

As per the news published in major newspapers/magazines four Central Public Sector Undertaking NTPC, NHPC, PGCIL and DVC signed an agreement for a joint venture. All these four PSUs are working in which of the following areas/sectors ?

- A Textile Sector
- B Power Sector
- C Coal Sector
- D Transport Sector
- E Telecom Sector

**Answer: B**

**Question 53**

Which of the following countries wanted to come back again as an active member of the Organisation of American States after its expulsion from there several years back ? (The summit of the same was organised in April 2009)

- A Cuba
- B Brazil

- C Argentina
- D Turkey
- E None of these

**Answer: A**

**Question 54**

**Who amongst the following was the first elected President of the Federal Democratic Republic of Nepal ?**

- A Ram Baran Yadav
- B BP Koirala
- C Madhav Kumar Nepal
- D Pushpa Kamal Dahal "prachanda"
- E None of these

**Answer: A**

## SBI PO Free Mocks (Latest Pattern)

**Question 55**

**As per the news in major newspaper Sri Lankan Govt has offered conditional Amnesty to which of the following groups with a view to ending internal conflict in the country going on since last several years ?**

- A Association of Civilians Trapped in War Area
- B Janmukti Morcha
- C Naxalite Group of Sri Lanka
- D Madhesi Janadhikar Forum
- E LTTE

**Answer: E**

**Question 56**

**As per the reports the Indo-pak trade reached about which of the following levels during 2008-09 About**

- A Rs 200 cr
- B Rs 300 cr
- C Rs 400 cr
- D Rs 500 cr
- E Rs 600 cr

**Answer: E**

**Question 57**

**Which of the following States is amongst the top five power-selling states in India ?**



- A Meghalaya
- B Chhatisgarh
- C Maharashtra
- D Kerala
- E Rajasthan

**Answer: B**

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### Question 58

India and Russia recently signed an agreement so that India can get a supply of Uranium fuel from Russia Uranium is used in which of the following sector ?

- A Pharma Sector
- B Transport Sector
- C Agro Industry
- D Telecom Sector
- E Energy Sector

**Answer: E**

### Question 59

The Govt of India recently decided to finalise a big defence deal of Rs 45000 crores for which finally five contenders have been shortlisted This deal is to purchase

- A Fighter jets
- B Radar system
- C Spy rockets
- D Battle tanks
- E Warships

**Answer: E**

### Question 60

Who amongst the following is NOT a padma Award winner of 2009 given in 2009 ?

- A Dr G Madhavan Nair
- B Sundarlal Bahuguna
- C Abhinav Bindra
- D Aruna Sairam

E Manoj kumar

Answer: E

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### Question 61

As per the news in all major newspaper the African National Congress got an overwhelming victory in the general elections held recently in

- A Ghana
- B Uganda
- C South Africa
- D Kenya
- E None of these

Answer: C

### Question 62

After a long cold war of several decades Taiwan recently signed an agreement to expand air links and accept mainland investment with which of the following countries in its neighbourhood ?

- A India
- B China
- C Malaysia
- D Indonesia
- E Japan

Answer: B

### Question 63

As per the news in major newspaper Iran has agreed to welcome talks with world powers after a deadlock of several months. Which of the following is the major issue over which Iran has a difference with most of the world powers ? Its

- A Nuclear programme
- B Dispute with Iraq on several oil fields
- C Views on subsidy on agro products in the meetings of the WTO
- D Claim to have a permanent seat in the UN security Council
- E None of these

Answer: A

SBI Clerk Free Mock Test (Latest Pattern)

**Question 64**

Union Govt provides subsidy on which of the following commodities in India ?

- (A) Fertilizers
- (B) Seeds
- (C) Tractors

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

**Answer: A**

**Question 65**

World famous tennis star Rafael Nadal is from which of the following countries ?

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

**Answer: B**

**Question 66**

Azlan Shah Cup is associated with the game of

- A Cricket
- B Hockey
- C Badminton
- D Table Tennis
- E Golf

**Answer: B**

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

**Question 67**

What is the full form of NFSM an initiative of the National Development Council of India ?

- A New Food Security Management
- B National Food Security Management

- C National Farmer's Service Manch
- D New Fastest Space Missile
- E None of these

**Answer: E**

**Question 68**

**Financial year in banks is a period from**

- A January to December
- B May to June
- C April to March
- D January to April
- E None of these

**Answer: C**

**Question 69**

**The cooperative movement in which of the following fields has achieved a great visible success in India ?**

- A Milk production
- B Banking sector
- C Textile sector
- D Cotton production
- E None of these

**Answer: A**

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**Question 70**

**The Reserve Bank of India does not print currency notes of the denominations of Rs**

- A 20
- B 50
- C 3,000
- D 1,000
- E 500

**Answer: C**

**Question 71**

**Which of the following is considered as the financial capital of India ?**

- A New Delhi
- B Kolkata
- C Bangalore
- D Ahmedabad
- E None of these

**Answer: E**

**Question 72**

**Olympic Games are organised after a gap of every**

- A two years
- B three years
- C four years
- D five years
- E six months

**Answer: C**

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**Question 73**

**Which of the following is a very well-known name in the field of banking in India ?**

- A Meira Kumar
- B Kiran Mazumdar Shaw
- C Arun Jaitley
- D Dr D Subbarao
- E All the above

**Answer: D**

**Question 74**

**Which of the following is the currency of Spain ?**

- A Dollar
- B Pound
- C Yen
- D Krona
- E None of these

**Answer: E**

**Question 75**

FIFA is an organization working in the field of

- A Banking
- B Textiles
- C Power generation
- D Social service
- E Sports

**Answer:** E

**Quant**

**Instructions**

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

**Question 76**

$$7855 - 4236 + 388 = ? + 3974$$

- A 133
- B 73
- C 33
- D 43
- E None of these

**Answer:** C

**Explanation:**

Let x be the unknown quantity, then

$$x = (7855 - 4236 + 388) - 3974 = 4007 - 3974 = 33$$

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**Question 77**

$$48\% \text{ of } 525 + ?\% \text{ of } 350 = 399$$

- A 42
- B 46
- C 28
- D 26
- E None of these

**Answer:** A

**Explanation:**

Let x be the unknown quantity, then

$$x\% \text{ of } 350 = 399 - (48\% \text{ of } 525) = 399 - 252 = 147$$

$$x = \frac{147}{350} \times 100\% = 42$$

**Question 78**

$$13.28 \times 2.5 - 6.5 \times 2.4 = ?$$

- A 16.4
- B 16.2
- C 15.6
- D 17.6
- E None of these

**Answer: D**

**Explanation:**

Let x be the unknown quantity, then

$$x = 33.2 - 15.6 = 17.6$$

**Question 79**

$$\frac{3}{7} \text{ of } \frac{4}{5} \text{ of } \frac{5}{8} \text{ of } 490 = ?$$

- A 115
- B 105
- C 108
- D 116
- E None of these

**Answer: B**

**Explanation:**

Let x be the unknown quantity, then

$$x = \frac{3}{7} \times \frac{4}{5} \times \frac{5}{8} \times 490 = \frac{3}{7} \times \frac{1}{2} \times 490 = 105$$

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**Question 80**

$$29^5 \times 3^4 + ? = 12^{\frac{1}{5}}$$

- A  $2^{\frac{13}{45}}$
- B  $2^{\frac{4}{5}}$
- C  $3^{\frac{22}{45}}$
- D  $3^{\frac{5}{9}}$
- E None of these

Answer: E

Explanation:

Let  $x$  be the unknown quantity, then

$$x = \frac{61}{5} - \left( \frac{23}{9} \times \frac{19}{5} \right) = \frac{22}{45}.$$

So the correct option is none of these.

Question 81

$$\sqrt{?} + 17^2 = 335$$

- A 46
- B 42
- C 1764
- D 2116
- E None of these

Answer: D

Explanation:

Let  $x$  be the unknown quantity, then

$$\sqrt{x} = 335 - 289 = 46$$

$$\Rightarrow x = 46^2 = 2116.$$

Question 82

125% of 560 + 22% of 450 = ?

- A 799
- B 700
- C 782
- D 749
- E None of these

Answer: A

Explanation:

Let  $x$  be the unknown quantity, then

$$x = 125\% \text{ of } 560 + 22\% \text{ of } 450 = 700 + 99 = 799$$

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Question 83

$$\frac{28 \times 5 - 15 \times 6}{7^2 + \sqrt{256} + (13)^2} = ?$$

- A  $\frac{27}{115}$
- B  $\frac{22}{117}$



C  $\frac{25}{117}$

D  $\frac{22}{115}$

E None of these

**Answer: C**

**Explanation:**

Let x be the unknown quantity, then

$$x = \frac{140-90}{49+16+169} = \frac{50}{234} = \frac{25}{117}$$

**Question 84**

$$13\frac{4}{7} + 5\frac{2}{7} \times 2\frac{1}{2} = ?$$

A 23

B 24

C 25

D 26

E None of these

**Answer: E**

**Explanation:**

Let x be the unknown quantity, then

$$x = \frac{95}{7} + \frac{37}{7} \times 2 = \frac{95}{7} + \frac{185}{7} = \frac{375}{7} = 53\frac{5}{7}$$

**Question 85**

$$18.76+222.24+3242.15 = ?$$

A 3384.15

B 3483.15

C 3283.25

D 3383.25

E None of these

**Answer: B**

**Explanation:**

Let x be the unknown quantity, then

$$x = 18.76+222.24+3242.15 = 241 + 3242.15 = 3483.15$$

## SBI PO Free Mocks (Latest Pattern)

**Question 86**

$$784 \div 16 \div 7 = ?$$

A 49

- B 14
- C 21
- D 7
- E None of these

**Answer:** D

**Explanation:**

$$784 = 7 \times 7 \times 16$$

Let x be the unknown quantity, then

$$x = \frac{784}{16 \times 7} = 7$$

**Question 87**

$${}^3\text{of}455 + {}^5\text{of}456 = ?$$

- A 448
- B 476
- C 480
- D 464
- E None of these

**Answer:** C

**Explanation:**

Let x be the unknown quantity, then

$$x = {}^3 \times 455 + {}^5 \times 456 = 195 + 285 = 480$$

**Question 88**

$$6425 \div 125 \times 8 = ?$$

- A 411.2
- B 41.12
- C 64.25
- D 421.25
- E None of these

**Answer:** A

**Explanation:**

Let x be the unknown quantity, then

$$x = \frac{6425}{125} \times 8 = 51.4 \times 8 = 411.2$$

**Question 89**

$$1.05\% \text{ of } 2500 + 2.5\% \text{ of } 440 = ?$$

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- A 37.50
- B 37.25
- C 370.25
- D 372.50
- E None of these

**Answer: B**

**Explanation:**

Let x be the unknown quantity, then

$$x = 1.05\% \text{ of } 2500 + 2.5\% \text{ of } 440 = 26.25 + 11 = 37.25$$

**Question 90**

$$4900 \div 28 \times 444 \div 12 = ?$$

- A 6575
- B 6475
- C 6455
- D 6745
- E None of these

**Answer: B**

**Explanation:**

Let x be the unknown quantity, then

$$x = \frac{4900}{28} \times \frac{444}{12} = 175 \times 37 = 6475$$

**Instructions**

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

**Question 91**

7, 9, 12, 16, ??

- A 22
- B 19
- C 20
- D 21
- E None of these

**Answer: D**

**Explanation:**

The difference between consecutive terms of the series is increasing by 1.

For example,  $9 - 7 = 2$

$12 - 9 = 3$

$16 - 12 = 4$

Hence, the number to come next is  $16 + 5 = 21$

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### Question 92

384, 192, 96, 48, ??

- A 36
- B 28
- C 24
- D 32
- E None of these

**Answer:** C

### Explanation:

Each number given in the number series is half the previous number.

For example,  $192 = 384/2$

$96 = 192/2$

$48 = 96/2$

So, the number to come next is  $48/2 = 24$

### Question 93

5, 6, 14, 45, ??

- A 183
- B 185
- C 138
- D 139
- E None of these

**Answer:** E

### Explanation:

The number series given above follows the pattern given below.

$6 = 5 \times 1 + 1$

$14 = 6 \times 2 + 2$

$45 = 14 \times 3 + 3$

So, the number to come next is  $45 \times 4 + 4 = 184$

### Question 94

8, 9, 13, 22, ??

- A 30
- B 31
- C 34
- D 36
- E None of these

**Answer:** E

**Explanation:**

The differences between consecutive terms of the number series are perfect squares.

For example,  $9 - 8 = 1$

$13 - 9 = 4$

$22 - 13 = 9$

Hence, the number to come next is  $22 + 16 = 38$

## SBI Clerk Free Mock Test (Latest Pattern)

**Question 95**

6, 11, 21, 41, ??

- A 81
- B 61
- C 71
- D 91
- E None of these

**Answer:** A

**Explanation:**

Each number in the given series is one less than double the previous number.

For example,  $11 = 2 \times 6 - 1$

$21 = 2 \times 11 - 1$

$41 = 2 \times 21 - 1$

So, the number to come next is  $2 \times 41 - 1 = 81$

**Instructions**

For the following questions answer them individually

**Question 96**

The number of students studying in College A and B are in the ratio of 3:4. If 50 more students join College A and there is no change in the number of students in College B the ratio becomes 5:6 What is the number of students in College B ?

- A 450
- B 500
- C 400
- D 600
- E None of these

**Answer:** D

**Explanation:**

Let the number of students in college A and B be  $3s$  and  $4s$  respectively.

If 50 more students join college A, it will have  $3s + 50$  students and the ratio with respect to college B will be  $3s + 50 : 4s$

This ratio is equal to 5:6

$$\text{Hence, } \frac{3s + 50}{4s} = \frac{5}{6}$$

$$\text{Therefore, } 18s + 300 = 20s \text{ or } s = 150$$

Therefore, the number of students in college B equals  $4s = 600$

**Question 97**

The cost of 12 belts and 30 wallets is Rs 8,940 What is the cost of 4 belts and 10 wallets ?

- A Rs 2,890
- B Rs 2,980
- C Rs 2,780
- D Rs 2,870
- E None of these

**Answer: B**

**Explanation:**

Cost of 12 belts + cost of 30 wallets = Rs 8940

$$\begin{aligned} \text{Cost of } \frac{1}{3} \times 12 \text{ belts} + \text{cost of } \frac{1}{3} \times 30 \text{ wallets} \\ = \frac{1}{3} \times 8940 = \text{Rs. } 2980 \end{aligned}$$

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**Question 98**

80% of a number is equal to three-fifths of another number. What is the ratio between the first and the second number ?

- A 3:4
- B 4:3
- C 4:5
- D 5:4
- E None of these

**Answer: A**

**Explanation:**

Let the two numbers be X and Y.

So, 80% of X =  $\frac{3}{5}$  of Y

or  $\frac{4}{5} * X = \frac{3}{5} * Y$

Therefore, X:Y = 3:4

**Question 99**

Ghanashyam purchased an article for Rs 1,850. At what price should he sell it so that 30% profit is earned ?

- A Rs 2,450
- B Rs 2,245
- C Rs 2,405
- D Rs 2,425
- E None of these

**Answer: C**

**Explanation:**

Selling Price = Cost Price + profit

$$= 1850 + 30\% \text{ of } 1850$$

$$= 1850 + 555 = \text{Rs } 2405$$

**Question 100**

What is the compound interest accrued on an amount of Rs 8,500 in two years @ interest 10p.c.p.a ?

A Rs 1,875

B Rs 1,885

C Rs 1,775

D Rs 1,765

E None of these

**Answer: E**

**Explanation:**

$$\text{Compound Interest} = 8500[(1 + .1)^2 - 1]$$

$$= 8500 \times .21 = \text{Rs } 1785 .$$

Thus the answer is none of these.

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**Question 101**

A train running at the speed of 60 kmph crosses a 200 metre long platform in 27 seconds. What is the length of the train ?

A 250 metres

B 200 metres

C 240 metres

D 450 metres

E None of these

**Answer: A**

**Explanation:**

Let the length of the train be S.

So, the total distance travelled by the train while crossing the platform is S+200.

The speed of the train is 60 Kmph and the time taken is 27 seconds.

The speed of the train in m/s is  $60 \times \frac{5}{18} = \frac{50}{3}$  m/s

$$\text{So, } S + 200 = \frac{50}{3} \times 27 = 450$$

Hence, S = 250 metres.

**Question 102**

Which of the following has the fractions in an ascending order?

A  $\frac{5}{11}, \frac{3}{8}, \frac{4}{9}, \frac{2}{7}$

B  $\frac{5}{11}, \frac{4}{9}, \frac{3}{8}, \frac{2}{7}$

C  $\frac{2}{7}, \frac{3}{8}, \frac{4}{9}, \frac{5}{11}$

D  $\frac{2}{7}, \frac{4}{9}, \frac{3}{8}, \frac{5}{11}$

E None of these

**Answer: C**

**Explanation:**

In order to arrange the following fractions in ascending order, we need to represent them with the same denominator. Therefore, we have to first find the LCM of 11,8,9 and 7 which equals 5544.

$$\begin{array}{l} 2 = \frac{1584}{5544} \\ 7 = \frac{792}{5544} \\ 4 = \frac{1386}{5544} \\ 9 = \frac{616}{5544} \\ 3 = \frac{1848}{5544} \\ 8 = \frac{693}{5544} \\ 5 = \frac{1108}{5544} \\ 11 = \frac{504}{5544} \end{array}$$

Therefore, the correct ascending order of the fractions is  $\frac{504}{5544}, \frac{616}{5544}, \frac{693}{5544}, \frac{792}{5544}, \frac{1108}{5544}, \frac{1386}{5544}, \frac{1584}{5544}, \frac{1848}{5544}$

Therefore, the correct ascending order of the fractions is  $\frac{2}{11}, \frac{3}{8}, \frac{4}{9}, \frac{5}{7}$  and the correct option is option (c)

**Question 103**

The sum of the digits of a two-digit number is 8 and the digit in the ten's place is three times the digit in the unit's place What is the number ?

- A 26
- B 36
- C 71
- D 62
- E None of these

**Answer: D**

**Explanation:**

Let x be the tens digit and y be the units digit of the two-digit number.

Given,  $x + y = 8$  - (1)

and  $x = 3y$  - (2)

Substituting (2) in (1) we get  $4y = 8$

i.e  $y = 2$

Putting the value of y in (1) we get  $x = 6$ . Thus the number is 62

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**Question 104**

10 men can complete a piece of work in 8 days. In how many days can 16 men complete that work ?

- A 4 days
- B 5 days
- C 6 days
- D 3 days



E None of these

**Answer: B**

**Explanation:**

10 men can complete a piece of work in 8 days.

So, the number of days it takes 1 man to complete the piece of work is  $10 \times 8 = 80$  days.

Hence, the number of days it takes 16 men to do the same piece of work is  $80/16 = 5$  days.

**Question 105**

**71% of a number is more than its 46% by 120. What is 30% of that number ?**

A 160

B 150

C 140

D 148

E None of these

**Answer: E**

**Explanation:**

Let the required number be X.

So  $(71\% - 46\%) \times X = 120$

Or  $25\% \times X = 120$

Therefore  $X = 120 \times 100/25 = 480$

Therefore, 30% of that number is  $480 \times 30/100 = 144$

**Question 106**

**The average of five consecutive odd numbers is 95. What is the fourth number in the descending order ?**

A 91

B 95

C 99

D 97

E None of these

**Answer: E**

**Explanation:**

Let a be the lowest of the 5 consecutive odd numbers.

Sum of the 5 consecutive odd numbers =  $a + (a + 2) + (a + 4) + (a + 6) + (a + 8) = 5a + 20 = 95 \times 5 = 475$

$\Rightarrow a = 91$

Thus the 4th number in descending order is 93

**Question 107**

**Find the average of the following set of numbers**

**76, 48, 84, 66, 70, 64**

A 72

- B 66
- C 68
- D 64
- E None of these

**Answer: C**

**Explanation:**

The total of the given set of numbers equals  $76+48+84+66+70+64=408$

As there are a total of six numbers, their average equals  $408/6 = 68$

**Question 108**

Latika spends 45% of her monthly income on food and 30% of the monthly income on transport. The remaining amount of Rs 4,500 she saves What is her monthly income ?

- A Rs 16,000
- B Rs 18,000
- C Rs 16,500
- D Rs 18,500
- E None of these

**Answer: B**

**Explanation:**

percent of the monthly income she saves =  $(100 - (45 + 30))\% = 25\%$

Let x be her monthly income in Rs.

25% of x = 4500

thus, x = 18,000.

**Question 109**

The amount of simple interest accrued on an amount of Rs 28,500 in seven years is Rs 23,940 What is the rate of interest p.c.p.a ?

- A 10.5
- B 12.5
- C 11
- D 12
- E None of these

**Answer: D**

**Explanation:**

Simple Interest = S.I =  $\frac{n \times p \times r}{100}$

Given, S.I = 23940 , p = 28500 , n = 7

thus,  $r = \frac{23940 \times 100}{7 \times 28500} = 12$

**Question 110**

A and B started a business investing amount of Rs 1,50,000 and Rs 2,50,000 respectively. What will be B's share in the profit of Rs 1,60,000 ?

- A Rs 1,00,000
- B Rs 60,000
- C Rs 80,000
- D Rs 1,10,000
- E None of these

**Answer:** A

**Explanation:**

ratio of money invested by A to money invested by B =  $\frac{150000}{250000} = \frac{3}{5}$

The profit sharing will also be in the same ratio.

Thus, profit share of B =  $160000 \times \frac{5}{8} = \text{Rs } 1,00,000$

**Instructions**

Study the following table carefully to answer these question  
Population (in lakhs) of five states over the year  
table

State year	A	B	C	D	E
2003	15.6	22.6	18.4	16.6	24.2
2004	16.8	20.8	19.2	18.2	23.8
2005	18.8	24.2	19.8	17.8	25.8
2006	18.4	26.4	20.8	19.8	26.4
2007	20.2	28.2	22.6	22.4	28.2

**Question 111**

What is the average population of state B in lakhs for all the years together ?

- A 25.24
- B 24.44
- C 24.24
- D 25.44
- E None of these

**Answer:** B

**Explanation:**

average population of state B in lakhs =  $\frac{22.6+20.8+24.2+26.4+28.2}{5} = 24.44$

**Question 112**

What is the ratio of the population of state A in 2003 to the population of state E in 2007 ?

- A 37:22
- B 22:37

- C 47:26
- D 26:47
- E None of these

**Answer:** D

**Explanation:**

the ratio of the population of state A in 2003 to the population of state E in 2007 =  $\frac{15.6}{28.2} = \frac{26}{47}$

## SBI PO Solved Previous Papers (Download PDF)

**Question 113**

The population of State E in 2004 is approximately what percent of the population of state D in 2006 ?

- A 85
- B 95
- C 110
- D 130
- E 120

**Answer:** E

**Explanation:**

The population of State E in 2004 as a percent of the population of state D in 2006 =  $\frac{23.8}{19.8} \times 100\% = \approx 120\%$

**Question 114**

What is the total population of all the states together in 2005 ?

- A 106.4
- B 98.4
- C 96.8
- D 102.8
- E None of these

**Answer:** A

**Explanation:**

the population of all states together in 2005 = 18.8 + 24.2 + 19.8 + 17.8 + 25.8 = 106.4

**Question 115**

Population of state E in 2007 is what per cent of the total population of all the states together in that year ?(rounded off to nearest integer)

- A 26
- B 25
- C 23

D 21

E None of these

Answer: C

Explanation:

the population of all states together in 2007 =  $20.2 + 28.2 + 22.6 + 22.4 + 28.2 = 121.6$

percent of population of state E in 2007 as compared to the population of all states together in that year =  $\frac{28.2}{121.6} \times 100\% = 23.19\%$

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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 questions.

There was a country long time ago where the people would change a king every year. The person who would become the king had to agree to a **contract** that he would be sent to an island after one year of his being a king.

One King had finished his term and it was time for him to go to the island and live there. The people dressed him up in expensive clothes and put him on an elephant and took him to around the cities to say goodbye to all the people. This was a moment of sadness for all kings who ruled for one year. After **bidding** farewell the people took the king to a remote island in a boat and left him there. On their way back they discovered a ship that had sunk just recently. They saw a young man who **survived** by holding on to a floating piece of wood. As they needed a new king, they picked up the young man and took him to their country. They requested him to be king for a year. First he refused but later he agreed to be the king. People told him about all the rules and regulations and about how he would be sent to an island after one year.

After three days of being a king he asked the ministers if they could show him the island where all the other kings were sent. They agreed and took him to the island. The island was covered with a thick jungle and sounds of **vicious** animals were heard coming out of it. The king went a little bit further to check. Soon he discovered dead bodies of all the past kings. He understood that as soon as they were left on the island the wild animals had come and killed them.

The king went back to the country and collected 100 strong workers. He took them to the island and instructed them to clean the jungle, remove all the deadly animals and cut down all excess trees. He would visit the island every month to see how the work was progressing. In the first month all the animals were removed and many trees were cut down. In the second month all the island were cleaned out. The king then told the workers to plant gardens in various parts of the island. He also took with himself useful animals like chickens, ducks, birds, goats, cows etc. In the third month he ordered the workers to build big house and docking stations for ships. Over the months the island turned into a beautiful place. The young king would wear simple clothes and spend very little from his earning as a king. He sent all the earnings to the island for storage. When nine months passed like this the king called the ministers and told them "I know that I have to go to the island after one year but I would like to go there right now. But the ministers didn't agree to this and said that he had to wait for another three months to complete the year.

Three months passed and now it was a full year. The people dressed up the young king and put on an elephant to take him around the country to say goodbye to others. However this king was unusually happy to leave the kingdom. People asked him "All the other kings would cry at this moment. Why is it that you are laughing?". He replied "Don't you know what the wise people say? They say that when you come to this world as a baby you are crying and everyone else is smiling. Live such a life that when you die you will be smiling and everyone around you will be crying. I have lived that life. While all the other kings were lost into the luxuries of the kingdom, I always thought about the future and planned for it. I turned the deadly island into a beautiful **abode** for me where I can stay peacefully".

### Question 116

Why did the people of the kingdom change the king every year ?

- A As their first king had invented this system and had recorded it in the form of a contract
- B As they believed that the new king would bring better ideas to the kingdom
- C As they wanted their king to relax on an island after one year of hard work
- D Not mentioned in the passage
- E None of these

Answer: D

**Explanation:**

The passage starts by stating that the king is changed every year. The reason for the same is never mentioned. Hence, the correct answer is option (d).

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

**Question 117**

**What would happen to the king once his term of one year was over ?**

- A He would be paraded in the cities as a farewell and then be taken to a remote island
- B He would be gifted with expensive clothes and jewellery
- C He would be sent on an island which required a lot of work to be done
- D He would be asked to buy an elephant and go to the remote island himself
- E None of these

**Answer: A**

**Explanation:**

From the end of the first paragraph and start of the second paragraph, we can see that the king after the end of his term is sent to the remote island in a boat after parading him through the city on an elephant in expensive clothes.

**Question 118**

**What did the young man notice on his visit to the remote island after three days of being king ?**

- A That the animals on the island were too many to be killed
- B That the island was very big
- C That the jungle on the island was full of animals that had killed all the previous kings placed on the island
- D That the island was very beautiful and clean
- E Not mentioned in the passage

**Answer: C**

**Explanation:**

From the third paragraph, we can see that the young man saw the dead bodies of the previous kings and understood that the wild animals had killed them.

**Question 119**

**What happened to the island in the first month of the young king's tenure ?**

- (A)The wild animals were removed from the island
- (B)The whole island was cleaned
- (C)Many unnecessary trees were cut down

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

Answer: E

**Explanation:**

The passage says: "In the first month all the animals were removed and many trees were cut down". Thus A and C are correct.

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**Question 120**

**What could be said about the island after the young king had made his servants work on it ?**

- A The dangerous island had been turned to a beautiful place
- B The island still remained the same despite all the young king's efforts
- C The island was barely tolerable now
- D The island was safe from all types of attacks
- E None of these

Answer: A

**Explanation:**

Refer to the fourth paragraph " Over the months the island turned into a beautiful place." Thus A is the right choice.

**Question 121**

**Which of the following describes the young king correctly ?**

- (A) He was intelligent
- (B) He had foresight
- (C) He was cunning

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

Answer: B

**Explanation:**

When all the other kings were lost in the luxuries of the kingdom the young king thought about his future and planned for it. From this we can see that he was intelligent and had foresight. But nowhere in the passage it is shown that the young king was cunning. Hence, sentence A and B are correct while sentence C is wrong.

Thus, the correct option is option (b)

**Question 122**

**What was the king's request to the ministers after the completion of nine months ?**

- A That he should not be sent to the island after completion of nine months ?
- B That he would like to go to the island immediately
- C That he should be paid more in order to improve work on the island
- D That he should be sent to the island after a year

E None of these

**Answer: B**

**Explanation:**

Refer to the 4th paragraph: When nine months passed like this the king called the ministers and told them "I know that I have to go to the island after one year but I would like to go there right now."

From this we can see that the king wanted to go to the island immediately.

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**Question 123**

**How did the young king arrange for money on the island ?**

- A By selling a large amount of his property
- B By spending all the money derived from his income as a king
- C By borrowing money from the minister and sending it to the island
- D By spending very less of his income as a king and sending it to the island for storage
- E None of these

**Answer: D**

**Explanation:**

Refer the sentences in fourth paragraph in the passage: "The young king would wear simple clothes and spend very little from his earning as a king. He sent all the earnings to the island for storage." Thus D is the right option.

**Question 124**

**Why were the people of the kingdom puzzled when the young king was taken around the country to say goodbye to everyone ?**

- A As they could not believe that one year had elapsed so soon
- B As they were not aware that the young king was actually a wise sage
- C As the young king was happy to go to the island unlike the previous kings
- D Not mentioned in the passage
- E None of these

**Answer: C**

**Explanation:**

From the 3rd and 4th sentence in the last paragraph, we can see that the young king was unusually happy to leave the kingdom whereas the other kings would normally cry at this moment. This puzzled the people of the kingdom.

**Question 125**

**What can possibly be the moral of the story ?**

- A Always put others before yourself
- B Give respect to others
- C Live in the present and forget about the future
- D Do not put things off until tomorrow



E Always think and plan ahead

Answer: E

Explanation:

The moral of the story can be inferred from the young king's words in the last paragraph.

## SBI Clerk Free Mock Test (Latest Pattern)

Question 126

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

**CONTRACT**

A work

B signature

C deal

D temporary

E get

Answer: C

Explanation:

Contract is an agreement between two parties which obliges both parties to do or not do a certain thing. Deal is also an agreement between two or more parties for their mutual benefit. Thus, C is the right choice.

Question 127

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

**BIDDING**

A wishing

B auctioning

C wasting

D playing

E talking

Answer: A

Question 128

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

**ABODE**

A stop

B mountain

C plenty

D house

E dwelling

Answer: E

## SBI Clerk Previous Papers (Download PDF)

### Question 129

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

**SURVIVED**

- A scratched
- B died
- C lived
- D fell
- E suffered

Answer: B

### Question 130

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

**VICIOUS**

- A simple
- B small
- C tough
- D harmless
- E ferocious

Answer: D

### Instructions

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

- (A)All of a sudden the mother duck saw a fox in the distance was frightened and shouted "children, hurry to the lake, there's a fox!"
- (B)The mother duck ran leading the fox away from the lake and as soon as the fox came very close the mother duck quickly spread her wings and rose up in the air
- (C)The ducklings hurried towards the lake and the mother duck began to walk back and forth dragging one wing on the ground
- (D)A mother duck and her little ducklings were on their way to the lake one day.
- (E)The fox stared in disbelief at the mother duck and her ducklings as he could not reach the ducklings because they were in the middle of the lake by now
- (F)When the fox saw-her he became happy as he thought that the mother duck was hurt and couldn't fly and that he could easily catch and eat her!

### Question 131

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

- A A
- B B
- C C

D D

E E

**Answer: D**

**Explanation:**

Sentence D is clearly the first sentence as it introduces the basic elements of the story being told. D is followed by A as it introduces the character of fox on whose actions the rest of the proceedings depend. In the last part of A, the mother duck asks her children to hurry to the the lake. In sentence C, this instruction is carried out by the ducklings. Thus A is followed by C. C is followed by F as the line "the fox saw her" in F refers to the dragging of wings by the mother duck mentioned in C. E is definitely the last sentence as it provides an apt conclusion to the proceedings. Among B and F, the events in B could be present only after F. Thus the correct order of the sentences is DACFBE.

Thus D is the first sentence of the paragraph.

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**Question 132**

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

A A

B B

C C

D D

E F

**Answer: A**

**Explanation:**

Sentence D is clearly the first sentence as it introduces the basic elements of the story being told. D is followed by A as it introduces the character of fox on whose actions the rest of the proceedings depend. In the last part of A, the mother duck asks her children to hurry to the the lake. In sentence C, this instruction is carried out by the ducklings. Thus A is followed by C. C is followed by F as the line "the fox saw her" in F refers to the dragging of wings by the mother duck mentioned in C. E is definitely the last sentence as it provides an apt conclusion to the proceedings. Among B and F, the events in B could be present only after F. Thus the correct order of the sentences is DACFBE.

Thus A is the second sentence of the paragraph.

**Question 133**

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

A A

B B

C C

D D

E E

**Answer: C**

**Explanation:**

Sentence D is clearly the first sentence as it introduces the basic elements of the story being told. D is followed by A as it introduces the character of fox on whose actions the rest of the proceedings depend. In the last part of A, the mother duck asks her children to hurry to the the lake. In sentence C, this instruction is carried out by the ducklings. Thus A is followed by C. C is followed by F as the line "the fox

saw her" in F refers to the dragging of wings by the mother duck mentioned in C.E is definitely the last sentence as it provides an apt conclusion to the proceedings. Among B and F, the events in B could be present only after F. Thus the correct order of the sentences is DACFBE.

Thus C is the third sentence of the paragraph.

#### Question 134

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

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

Answer: E

#### Explanation:

Sentence D is clearly the first sentence as it introduces the basic elements of the story being told. D is followed by A as it introduces the character of fox on whose actions the rest of the proceedings depend. In the last part of A, the mother duck asks her children to hurry to the the lake. In sentence C, this instruction is carried out by the ducklings. Thus A is followed by C. C is followed by F as the line "the fox saw her" in F refers to the dragging of wings by the mother duck mentioned in C.E is definitely the last sentence as it provides an apt conclusion to the proceedings. Among B and F, the events in B could be present only after F. Thus the correct order of the sentences is DACFBE.

Thus F is the fourth sentence of the paragraph.

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#### Question 135

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

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

Answer: D

#### Explanation:

Sentence D is clearly the first sentence as it introduces the basic elements of the story being told. D is followed by A as it introduces the character of fox on whose actions the rest of the proceedings depend. In the last part of A, the mother duck asks her children to hurry to the the lake. In sentence C, this instruction is carried out by the ducklings. Thus A is followed by C. C is followed by F as the line "the fox saw her" in F refers to the dragging of wings by the mother duck mentioned in C.E is definitely the last sentence as it provides an apt conclusion to the proceedings. Among B and F, the events in B could be present only after F. Thus the correct order of the sentences is DACFBE.

Thus E is the last sentence of the paragraph.

#### Instructions

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

**Question 136**

As it was a dark and stormy night Lata was too scared to go home alone

- A very scary to
- B much scared to
- C as scared to
- D to scared too
- E No correction required

**Answer: E**

**Explanation:**

The phrase "too scared to" is grammatically correct. Thus no correction is required.

**Question 137**

Since it was her engagement party Riya was dress to kill.

- A dresses to kill
- B dressed to kill
- C dressed to killings
- D dressing to killed
- E No correction required

**Answer: B**

**Explanation:**

Since the sentence is in past tense 'dressed' is the correct usage.

**Question 138**

Ramesh worries endlessly about his son's future as he was so poor in studies

- A worry endless
- B worried endless
- C worried endlessly
- D worries endless
- E No correction required

**Answer: C**

**Explanation:**

Since the sentence is written in past tense 'worried' is the correct usage. Thus, C is the right option.

**Question 139**

Now that the actual criminal had been caught Kunal was happy that he was finally let of the hook.

- A off the hook

- B of the hookings
- C off the hooks
- D of the hooks
- E No correction required

**Answer: A**

**Explanation:**

"Let off the hook" is an idiom which means to be released from blame or obligation. So the 'of' in the sentence has to be replaced by 'off'. Thus, A is the right choice.

**Question 140**

**The little boy appeared all of a sudden out of nowhere and take everyone by surprise**

- A took everyone as surprised
- B take everyone with surprised
- C took everyone by surprises
- D took everyone by surprise
- E No correction required

**Answer: D**

**Explanation:**

To take everyone by surprise means to startle someone. But in the original sentence, there is a tense consistency error. It should be rephrased as took everyone by surprise. D is correct.

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**Instructions**

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

**Question 141**

**It is not unusual (1)/ for guests of the hotel to carry(2)/souveniers(3)back with them when they return(4)/ to their homes. All correct(5).**

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

**Answer: C**

**Explanation:**

**Souvenirs** is incorrectly spelled as souveniers. Souvenirs means a token of remembrance. C is the right answer.

**Question 142**

She vested(1) her time in chatting(2) over the phone and ultimately(3) ended up not finishing (4) her work All correct (5).

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

**Answer:** A

**Explanation:**

Option A is incorrect. Vest means to confer or bestow (power, authority, property, etc.) on someone. The right verb that should be used here is **waste**.

**Question 143**

She had not eaten(1)/ anything(2)/ for a very long time now and her stomach(3)/was growling(4).All correct(5).

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

**Answer:** D

**Explanation:**

In option D growling has been spelled incorrectly. To growl means to make a low or harsh rumbling sound which is right in this context. D is the answer.

## SBI PO Solved Previous Papers (Download PDF)

**Question 144**

Half of the harm(1)/ that is done in the world(2)/ is due to people(3)/who want to feel important(4)/ All correct(5).

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

**Answer:** E

**Explanation:**

No corrections required. E is the answer.

**Question 145**

Life is like a mirror(1) smile at it and it's charmeng(2)/.Frown(3)/at it and it become sinister(4).All correct(5).

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

**Answer: B**

**Explanation:**

In B, charming is misspelled.

**Instructions**

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

A lamb was (71) with a flock of sheep one day She soon found some sweet grass at the (72) of the field Farther and farther she went away from the others She was enjoying herself so much that she did not (73) a wolf coming nearer to her However when it (74) on her she was quick to start pleading, "please please don't eat me yet My stomach is full of grass If you wait a while I will (75) much better The wolf(76) that was a good idea so he sat down and waited After a while the lamb said "If you(77)me to dance,the grass in my stomach will be digested faster. Again the wolf agreed While the lamb was dancing she had a new(78)She said,Please take the bell from around my neck If you ring it as hard as you can I will be able to dance even faster" The wolf (79) the bell and rang it as hard as he could The shepherd heard the bell ringing and quickly sent his dogs to find the missing lamb The (80) dogs frightened the wolf away and saved the lamb's life.

**Question 146**

71

- A watching
- B laughing
- C willing
- D tiring
- E grazing

**Answer: E**

**Explanation:**

In the context here, grazing is the only suitable activity the lamb is performing along with the flock of sheep. Thus, E is the correct choice.

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**Question 147**

72

- A height
- B edge
- C midst
- D first



E base

**Answer: B**

**Explanation:**

In the next line it is given that the lamb went away from the field. Thus, edge is more apt here.

**Question 148**

73

A notice

B trust

C saw

D worry

E maintain

**Answer: A**

**Explanation:**

As the lamb was busy devouring the grass she did not 'notice' the wolf coming. Thus A is the right choice.

**Question 149**

74

A lunge

B visited

C ate

D stand

E pounced

**Answer: E**

**Explanation:**

A wolf catches its prey by jumping suddenly on it. Pounce means to jump suddenly to catch something. Thus, E is the apt choice.

## SBI PO Free Mocks (Latest Pattern)

**Question 150**

75

A walk

B die

C taste

D mix

E reveal

**Answer: C**

**Explanation:**

The word 'taste' fits the context aptly.

**Question 151**

76

- A believe
- B thought
- C wished
- D smiled
- E rejoiced

**Answer: B**

**Explanation:**

The wolf after giving sufficient thought to the lamb's idea decided to follow it. So in this scenario 'thought' is the most apt word.

**Question 152**

77

- A make
- B let
- C pay
- D allow
- E request

**Answer: D**

**Explanation:**

In this situation the lamb was asking permission from the wolf for dancing. Allow is the most apt for this setting.

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**Question 153**

78

- A idea
- B luck
- C necklace
- D cry
- E presence

**Answer: A**

**Explanation:**

From the subsequent lines we can see that the lamb as part of a clever scheme tricked the wolf into ringing the lamb's bell. Thus the word 'idea' is more suited here.

**Question 154**

79

- A opened
- B snatch
- C decorated
- D took
- E ring

**Answer: D**

**Explanation:**

Since it was the lamb's idea to give the bell to the wolf, he doesn't need to snatch it. Thus B is wrong. Among the other options 'took' is the only suitable word.

**Question 155**

80

- A smiling
- B hurried
- C barking
- D much
- E friendly

**Answer: C**

**Explanation:**

Since the dogs frightened the wolf away, the dogs should have been barking. Thus, C is the most apt choice.

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**Computer Knowledge**

**Instructions**

For the following questions answer them individually

**Question 156**

If text was highlighted and "Edit" "Copy" was clicked what would happen ?

- A Text would be copied from the document and placed in the clipboard
- B Text would be removed from the document and placed in the clipboard
- C Text from the clipboard would be placed in the document at the place where the cursor is blinking
- D Only (2) and (3)
- E None of these

**Answer: A**

## SBI Clerk Free Mock Test (Latest Pattern)

Question 157

The blinking point which shows your position in the text is called

- A Blinker
- B Cursor
- C Causer
- D Pointer
- E None of these

Answer: B

Question 158

For seeing the output you use

- A Monitor
- B Keyboard
- C Mouse
- D Scanner
- E None of these

Answer: A

Question 159

CDs are of which shape ?

- A Square
- B Rectangular
- C Round
- D Hexagonal
- E None of these

Answer: C

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Question 160

A Scanner scans

- A Pictures
- B Text
- C Both Pictures and Text

D Neither Pictures nor Text

E None of these

Answer: C

Question 161

A directory within a directory is called

A Mini Directory

B Junior Directory

C Part Directory

D Sub Directory

E None of these

Answer: D

Question 162

For opening and closing of the file in Excel you can use which bar ?

A Formatting

B Standard

C Title

D Formatting or Title

E None of these

Answer: C

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

Question 163

Which of the following controls the manner of interaction between the user and the operating system ?

A user interface

B language translator

C platform

D screensaver

E None of these

Answer: A

Question 164

Computer language used on the Internet is

A BASIC

- B COBAL
- C JAVA
- D Pascal
- E None of these

**Answer: C**

**Question 165**

You click at B to make the text

- A Italics
- B Underlined
- C Italics and Underlined
- D Bold
- E None of these

**Answer: D**

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**Question 166**

Which part is the brain of the computer ?

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

**Answer: A**

**Question 167**

A disk's content that is recorded at the time of manufacture and that cannot be changed or erased by the user is

- A memory-only
- B write-only
- C read-only
- D run-only
- E None of these

**Answer: C**

**Question 168**

Help Menu is available at which button ?

- A End
- B Start
- C Turnoff
- D Restart
- E None of these

**Answer: B**

**Question 169**

**You can keep your personal files/folders in**

- A My folder
- B My Documents
- C My Files
- D My Text
- E None of these

**Answer: B**

**Question 170**

**A central computer that holds collections of data and programs for many PCs workstations and other computers is a(n)**

- A supercomputer
- B minicomputer
- C laptop
- D server
- E None of these

**Answer: D**

**Question 171**

**A Web site's main page is called its**

- A Home Page
- B Browser page
- C search Page
- D Bookmark
- E None of these

**Answer: A**

**Question 172**

Data that is copied from an application is stored in the

- A Driver
- B Terminal
- C Prompt
- D Clipboard
- E None of these

**Answer: D**

**Question 173**

Changing an existing document is called \_\_\_\_the document

- A creating
- B deleting
- C editing
- D adjusting
- E None of these

**Answer: C**

**Question 174**

In a spreadsheet program the \_\_\_\_contains related worksheets and documents

- A workbook
- B column
- C cell
- D formula
- E None of these

**Answer: B**

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**Question 175**

Which of the following is not an input device ?

- A Keyboard
- B Monitor
- C Joystick
- D Microphone



E None of these

Answer: B

**Question 176**

**Marketing is the combined study of**

- A Buyer's behaviour & Consumer tasks
- B Product demand and Publicity
- C Brand building & Publicity
- D Sales force abilities & Customer responses
- E All of these

Answer: E

**Question 177**

**Effective Marketing helps in**

- A Boosting the sales
- B Boosting the purchases
- C Boosting the demand and supply
- D All of these
- E None of these

Answer: D

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**Question 178**

**Market size means**

- A Size of the sales teams
- B Size of the company
- C Scope for profit
- D Scope for marketing
- E None of these

Answer: D

**Question 179**

**Market share means**

- A Share Market
- B Sensex

- C Market changes
- D Market demands
- E Share of business among peers

**Answer: E**

**Question 180**

**Direct Marketing means**

- A face-to-face marketing
- B over-the-counter marketing
- C door-to-door marketing
- D All of these
- E None of these

**Answer: C**

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**Question 181**

**A "Lead" means**

- A a buyer
- B a seller
- C employee
- D employer
- E None of these

**Answer: A**

**Question 182**

**DSA means**

- A District Sales Authority
- B Direct Selling Agent
- C Distributor & Sales Agents
- D Distributor & State Agent
- E None of these

**Answer: B**

**Question 183**

**A DSA's main function is**

- A to boost customer contacts
- B to boost emails
- C to boost telemarketing
- D All of these
- E None of these

**Answer: D**

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**Question 184**

**A "Prospect" means**

- A Company's Prospectus
- B Company's Memorandum of Association
- C A likely buyer
- D A likely seller
- E None of these

**Answer: C**

**Question 185**

**To "close a call" means**

- A To clinch the sales
- B To abandon the sales
- C To lose the business
- D To annoy the customer
- E To exit from the sales team

**Answer: A**

**Question 186**

**Good selling skill calls for**

- A patience
- B perseverance
- C persuasion
- D pursuit
- E All of these

**Answer: E**

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Question 187

Marketing channels mean

- A Delivery time
- B Delivery period
- C Sales outlets
- D Purchase outlets
- E All of these

Answer: C

Question 188

Value-added services mean

- A Additional cost
- B Additional production
- C Additional staff
- D Additional services
- E All of these

Answer: D

Question 189

A Target Group means

- A a group of salesmen targeting the customers
- B likely buyers
- C group of products
- D group of companies
- E all of these

Answer: B

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Question 190

"USP" in Marketing means

- A Useful Sales Procedures
- B Useful Selling Propositions
- C Useful Sales person

- D Used Sales Plans
- E Unique Selling Propositions

**Answer: E**

**Question 191**

**"ATM" stands for**

- A Anywhere Marketing
- B Any Time Marketing
- C Any Time Money
- D Automated Teller Machine
- E Automatic Timely Machine

**Answer: D**

**Question 192**

**Market Plan is a**

- A selling process
- B year-end budget
- C calendar
- D business document for marketing strategies
- E All of these

**Answer: D**

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**Question 193**

**Market segmentation means dividing**

- A the market group into homogeneous groups
- B the market process into easy steps
- C the sales teams into small groups
- D All of these
- E None of these

**Answer: A**

**Question 194**

**"HNI" means**

- A Highly Non-interested Individuals

- B Highly Needy Individuals
- C High Networth Individuals
- D Highly Negative Individuals
- E None of these

**Answer: C**

**Question 195**

**Digital Marketing includes (Find the incorrect answer )**

- A Web advertisement
- B E-mail canvassing
- C Blogs
- D SMS campaigns
- E Mobile alerts

**Answer: C**

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