

SBI CLERKS EXAM

PREVIOUS PAPER – 2009

Held on: 22 – 11 – 2009 (Based on memory)

GENERAL ENGLISH

Directions (Qs. 1 to 15): Read the following passage carefully and answer the questions given below it. Certain words /Phrases have been printed in bold to help you locate them while answering some of the questions.

Once upon a time there lived a vicious king, Raja Shankara – Short-tempered and temperamental. "God I am", he said to his image as he staed into the mirror everyday, many times a day. He was obsessed with himself. He loved no one but himself. He was blinded towards the injustice in his kingdom because he had little time for his subjects. He wasted most of his time in pouring milk and honey over himself.

Interruption in his possessed life was dealt with Stern reprimanding and sometimes on petty issues he would behead his servants. Provoked by his evil advisor Twishar, he went on with his self indulged life, unaware of the plot his very devoted advisor was planning. A plot to dethrone the king, rule the kingdom with his wicked ways only to harness wealth and the reputation of a king.

One morning the king was on his usual morning horseback rounds but returned to the palace with an intense look on his face. He locked himself inside his palatial room only to unlock it at sundown. Just as the doors cracked open and Raja Shankara emerged from it, his wife rushed to embrace him. She feared a damaging incident had occurred.

The king spoke seldom that day and awoke the next day to make a proclamation to his servants and subjects. The whole kingdom feared what was in store for them from their angry king. But to their surprise he said to all gathered, "from now on I will be a different king. A softer and a patient king."

True to his words from that day on the kind had truly turned on a new leaf; he cleaned out the corruption and injustice in a tender manner with punishments aimed to renew the person from within.

One fine day his evil advisor gathered courage to ask the reason for his paradigm shift. And the kind answered. When I went on horseback that morning a month ago. I noticed a dog brutally chasing a cat. The cat managed to sneak into a hole only after the dog bit her leg, maiming her for life. No far, the dog barked at a farmer who picked up a sharp stone and hit it straight in the dog's eye. Bleeding profusely, the dog yelped in pain. As the farmer walked on, he slipped on the edge of the road and broke his head.

All this happened in a matter of minutes before me and then I realised that evil begets evil. I thought about it deeply and was ready to give up my wordly life for the betterment of my subjects. I wanted to give up evil in me as I did not want evil to encounter me.

Sniggering away the immoral advisor thought what a perfect time it was to dethrone the king, because the Raja had grown kind hearted and patient and would not endeavour a combat. Thinking how he would plan his attack, he stumbled over a step that took him hurling down the remaining steps, bringing his stop with a crack. He howled in pain only to discover he had broken the bones in both his legs.

1. How can Raja Shankara be described before his transformation?
 - A) He was unjust
 - B) He was preoccupied with himself
 - C) He was cruel
 - 1) Only (A)
 - 2) Only (B)
 - 3) Only (C)
 - 4) Only (A) and (B)
 - 5) All the three (A), (B), and (C)
2. What happened to Twishar in the end when he had thought of a plan to dethrone Raja Shankara?
 - 1) He was beaten up by the king for having cheated him.
 - 2) He was very apologetic for his behaviour.
 - 3) He at last managed to be crowned the King after successfully implementing his plan.
 - 4) He fell down a flight of steps and broke both his legs.
 - 5) None of these

3. What proclamation did the Raja make to his subjects?
- 1) That he was giving up his throne for the betterment of the Kingdom.
 - 2) That his advisor would be the King from then on.
 - 3) That he would be a better King to them he had been all this while.
 - 4) That his subjects were not good enough to deserve better treatment than what was already being meted out to them.
 - 5) None of these
4. What did Raja Shankara's wife think about the Raja's peculiar behaviour that particular day?
- 1) She was afraid that something really bad had happened.
 - 2) She was afraid that the Raja would beat her up because of his unusual mood.
 - 3) She thought that he was in his usual sour mood.
 - 4) She thought that the Raja had received threats to his life from his servants.
 - 5) None of these
5. What was the reason for Raja Shankara's change in behaviour?
- 1) His advisor's words had made him realise his mistake.
 - 2) He had felt bad for a poor family on his tour around his kingdom.
 - 3) His wife had betrayed him and hence he was upset.
 - 4) He had realised that doing good to people would bring good to him.
 - 5) None of these
6. What can possibly be the moral of the story?
- 1) Believe in yourself
 - 2) Money is not everything in life
 - 3) Don't trust people
 - 4) Better late than never
 - 5) As you sow so shall you reap
7. How did Raja Shankara treat all his servants if they interrupted him; before he changed into a good person?
- 1) He treated all his servants with respect.
 - 2) He would scold them and sometimes cut their heads off over trivial issues.
 - 3) He would dismiss them from their duties never to be reinstated.
 - 4) He would rob them of all their possessions.
 - 5) None of these

8. What plan did Twishar have with regard to the Raja?
- 1) He planned to take over the Raja's throne through devious means.
 - 2) He was a loyal servant to the Raja and always had his best interests in mind.
 - 3) He had plans to provoking the Raja into ruling the Kingdom in more wicked ways.
 - 4) He planed to kill the Raja with the help of the Raja's servants.
 - 5) None of these
9. What did Twishar think that this was the best time to dethrone the Raja?
- 1) As the Raja was sick, ailing and was on his deathbed.
 - 2) As he knew that the Raja had finally lost his mind.
 - 3) As he knew that the Raja had become a softnatured person and would not attempt to fight.
 - 4) As he was sure, that he would be able to convince the people of the kingdom that the Raja had become weak.
 - 5) None of these

Directions (Qs. 11 to 13): Choose the word /group of words which is most similar in meaning to the word/group of words printed in both as used in the passage.

11. BEGETS

- | | | |
|-------------|----------|------------|
| 1) Produces | 2) Loses | 3) Expects |
| 4) Avoids | 5) Calls | |

12. STERN

- | | | |
|----------|-----------|---------|
| 1) hard | 2) tall | 3) easy |
| 4) tight | 5) severe | |

13. GATHERED

- | | | |
|------------|--------------|--------------|
| 1) Partied | 2) Assembled | 3) dispersed |
| 4) Pooled | 5) Collated | |

Directions (Qs. 14 & 15): 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.

14. PETTY

- | | | |
|---------------|-----------|---------|
| 1) Tremendous | 2) Huge | 3) Vast |
| 4) Important | 5) Furgal | |

15. BRUTALLY

- 1) Cruelly 2) Partly 3) Gently
4) Rarely 5) Harmful

Directions (Qs. 16 to 20): Rearrange the following six sentence (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph, then answer the questions given below them.

- A) The Contractor was sorry to see his good worker go and asked if he could built just one more house as a personal favour.
B) It was an unfortunate way to end a dedicated career.
C) He told his employer-contractor of his plans to leave the house building business to live a more leisurely life with his wife and enjoy has entered family.
D) An elderly carpenter was ready to retire.
E) He resorted to shoddy workmanship and used inferior materials.
F) The carpenter said yes, but over time it was easy to see that his heart was not in his work.

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

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

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

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

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

- 1) A 2) B 3) D
4) E 5) F

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

- 1) A 2) B 3) C
4) D 5) F

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

- 1) B 2) C 3) D
4) E 5) F

Directions (Qs. 21 to 25): Which of the Phrases (1), (2), (3) and (4) given below each sentence 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 (5) as the answer.

21. Her entry to the office party was **restrict** as an official enquiry had been constituted against her.

- 1) Was restricting 2) is restricted 3) Was restricted
4) is restricting 5) No correction required

22. Rima was at **her wits' end** trying to figure out what to buy for her friend's birthday?

- 1) at her witting end 2) at her wit ends
3) to her wit's end 4) so wit's end
5) No correction required

23. Pritesh **while away his time** in playing games on the computer instead of studying?

- 1) While away his time 2) While against his time
3) Whiling away his time 4) While awayed his time
5) No correction required

24. Mohan had **make up his mind** about going on the world tour all alone.

- 1) Made minds 2) Make his mind
3) Make up his minding 4) Made up his mind
5) No correction required

25. She rushed to the station but could **find any trace** of her daughter there.

- 1) Not found trace 2) Find no trace
3) Found not trace 4) Finding no trace
5) No correction required

Directions (Qs. 26 to 29): In each question below, a sentence with four words printed in bold type is given. These are numbered as (1), (2), (3) and (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 word 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.

26. **Discussion** (1)/ is an exchange of knowledge (2)/ whereas **argument** (3)/ is a **depiction** of ignorance. (4)/ All correct (5)
27. He was **arrested** (1)/ for the **crime** (2)/ and was **charged** (3)/ with **attempt** to murder. (4)/ All correct (5)
28. **Commit** (1)/ yourself to lifelong **learning** (2)/ as the most **valuable** (3)/ **asset** you will have is your mind. (4)/ All correct (5)
29. **Believe** (1)/ that life is **worth** (2)/ living and your belief will **create** (3)/ the **fact** (4)/ All correct. (5)
30. The best **educated** (1)/ human **being** (2)/ is the one who **understands** (3)/ most about the life in **which** he is placed. (4)/ All correct (5)

Directions (Qs. 31 to 40): 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 appropriated word in each case.

Once upon a time, two friends were ...(31)... through the desert. During some point of the ... (32)... they had an argument, and one friend slapped the other one in the face. The one who got slapped was ... (33)... but without saying anything, he wrote in the sand and said, "Today my best friend slapped me the face." They kept on walking ... (34)... they found an oasis, where they ... (35)... to take a bath. The one, who had been slapped, got ... (36)... in the quicksand and started drowning, but the friend saved him. After the friend ... (37)... from the near drowning, he wrote on a stone. "Today my best friend saved my life." The friend who had slapped and saved his best friend asked him, "After I hurt you, you wrote in the sand and ... (38)... you write on a stone, Why?" the other friend. ... (39)..., "When someone hurts us, we should write it down in sand where winds of forgiveness can erase it away. But, when someone does something good for us, we must ... (40)... it in stone where no wind can ever erase it."

31. 1) Crawling 2) Speaking 3) Swimming
4) Walking 5) Dancing
32. 1) Journey 2) Sand 3) Running
4) Border 5) Hunt
33. 1) Dead 2) Captured 3) Presentable
4) Missing 5) Hurt
34. 1) as 2) until 3) from
4) with 5) through

35. 1) decided 2) fell 3) made
4) want 5) left
36. 1) home 2) stuck 3) blended
4) mixed 5) sitting
37. 1) separated 2) leaked 3) died
4) recovered 5) saved
38. 1) So 2) how 3) when
4) tomorrow 5) now
39. 1) called 2) tell 3) replied
4) questioned 5) asked
40. 1) talk 2) push 3) engrave
4) add 5) bury

QUANTITATIVE APTITUDE

Directions (Qs. 41 o 55): What will come in place of question mark (?) in the following questions?

41. $\frac{5}{11}$ of $\frac{4}{5}$ of $\frac{11}{16}$ of 848 = ?
1) 216 2) 222 3) 208
4) 212 5) None of these
42. 1.4% of 750 + 2.2% of 480 = ?
1) 21.06 2) 21.16 3) 20.88
4) 21.18 5) None of these
43. $\frac{3}{4}$ of 116 - $\frac{2}{3}$ of 87 = ?
1) 31 2) 27 3) 29
4) 26 5) None of these
44. $6.96 \div 1.2 - 18.25 \div 7.6 = ?$
1) 3.4 2) 3.14 3) 3.04
4) 3.24 5) None of these

45. $32.25 \times 2.4 \times 1.6 = ?$

- 1) 128.84 2) 123.84 3) 112.88
4) 112.84 5) None of these

46. 136% of 250 + ? % of 550 = 670

- 1) 64 2) 55 3) 56
4) 65 5) None of these

47. $448 \div 16 \times 35 = ?$

- 1) 850 2) 890 3) 950
4) 980 5) None of these

48. $\frac{14 \times 25 - 53}{24 \times 5 + 8 \times 9} = ?$

- 1) $1 \frac{9}{64}$ 2) $\frac{64}{75}$ 3) $1 \frac{11}{64}$
4) $1 \frac{11}{75}$ 5) None of these

49. $78.45 + 128.85 + 1122.25 = ?$

- 1) 1329.55 2) 1239.55 3) 1329.45
4) 1239.45 5) None of these

50. $8729 - 4376 + 1245 = ? + 2785$

- 1) 2713 2) 2823 3) 2833
4) 2733 5) None of these

51. $17 \frac{2}{5} \times 4 \frac{5}{8} - ? = 46 \frac{7}{8}$

- 1) $32 \frac{3}{5}$ 2) $33 \frac{3}{5}$ 3) $33 \frac{2}{5}$
4) $32 \frac{2}{5}$ 5) None of these

52. $5616 \div 18 \div 8 = ?$

- 1) 36 2) 76 3) 49
4) 39 5) None of these

53. $420 \div 28 \times 288 \div 32 = ?$

- 1) 235 2) 236 3) 138
4) 132 5) None of these

54. $22^2 + \sqrt{?} = 516$

- 1) 1028 2) 1024 3) 1124
4) 1128 5) None of these

55. $45\% \text{ of } 660 + 28\% \text{ of } 450 = ?$

- 1) 413 2) 428 3) 423
4) 418 5) None of these

Directions (Qs. 56 to 60): What will come in place of question mark (?) in the following number series?

56. 12 16 24 40 ?

- 1) 76 2) 72 3) 84
4) 88 5) None of these

57. 9 19 39 79 ?

- 1) 139 2) 129 3) 159
4) 149 5) None of these

58. 8 17 42 91 ?

- 1) 170 2) 142 3) 140
4) 172 5) None of these

59. 7 8 18 57 ?

- 1) 244 2) 174 3) 186
4) 226 5) None of these

60. 3840 960 240 60 ?

- 1) 20 2) 18 3) 12
4) 22 5) None of these

61. 75% of a number is equal to three-seventh of another number. What is the ratio between the first number and the second number respectively?

- 1) 4 : 7 2) 7 : 4 3) 12 : 7
4) 7 : 12 5) None of these

62. A 275 metre long train crosses a platform of equal length in 33 seconds. What is the speed of the train in kmph?
- 1) 66 2) 60 3) 64
4) 72 5) None of these
63. What is compound interest accrued on an amount of Rs. 45,000 in two years @ 9 p.c. p.a?
- 1) Rs. 8,600 2) Rs. 8,565.40 3) Rs. 8,464.50
4) Rs. 8,540 5) None of these
64. Cost of 18 shifts and 45 trousers is Rs.68,400. What is the cost of 10 shifts and 25 trousers?
- 1) Rs. 38,000 2) Rs. 36,000 3) Rs. 34,200
4) Rs. 36,200 5) None of these
65. If the fractions $\frac{9}{11}$, $\frac{7}{9}$, $\frac{5}{6}$, $\frac{4}{5}$ and $\frac{11}{13}$ are arranged in ascending order, which one will be fourth?
- 1) $\frac{9}{11}$ 2) $\frac{7}{9}$ 3) $\frac{5}{6}$
4) $\frac{4}{5}$ 5) $\frac{11}{13}$
66. Simple interest accrued on an amount in 8 years @ 12 p.c.p.a. is Rs.5,520. What is the principal amount?
- 1) Rs. 5,750 2) Rs. 8,500 3) Rs. 5,650
4) Rs. 8,250 5) None of these
67. Find the average of the following set of numbers:
148, 88, 184, 166, 96, 122
- 1) 146 2) 142 3) 136
4) 132 5) None of these
68. Shrikanth and Vividh started a business investing amounts of Rs. 1,85,000 and Rs. 2,25,000 respectively. If Vividh's share in the profit earned by them is Rs. 9,000, what is the total profit earned by them together?
- 1) Rs. 17,400 2) Rs. 16,400 3) Rs. 16,800
4) Rs. 17,800 5) None of these

69. Present ages of father and the son are in the ratio of 6 : 1 respectively. Four years hence the ratio of their ages will become 4 : 1 respectively. What is the son's present age?
- 1) 10 years 2) 6 years 3) 4 years
4) 8 years 5) None of these
70. A DVD player was purchased for Rs.4,860. At what price should it be sold so that 25% profit is earned?
- 1) Rs. 6,225 2) Rs. 6,275 3) Rs. 6,075
4) Rs. 6,025 5) None of these
71. 65% of a number is more than its two-fifth by 140. What is 30% of that number?
- 1) 186 2) 168 3) 164
4) 182 5) None of these
72. Number obtained by interchanging the digits of two digit number is more than the original number by 27 and the sum of the digits is 13. What is the original number?
- 1) 58 2) 67 3) 76
4) 85 5) None of these
73. 22 men can complete a job in 16 days. In how many days will 32 men complete that job?
- 1) 14 2) 12 3) 16
4) 9 5) None of these
74. Mr. Davar spends 38% of his monthly income on food, 25% on children's education and 12% on transport and the remaining amount of Rs.5,800 he saves. What is Mr. Davar's monthly income.
- 1) Rs. 23,200 2) Rs. 24,200 3) Rs. 23,800
4) Rs. 24,400 5) None of these
75. A, B, C, D and E are five consecutive odd numbers. Average of A and C is 59. What is the smallest number?
- 1) 65 2) 63 3) 61
4) 57 5) None of these

Directions (Qs. 76 to 80): Study the following table carefully to answer these questions.

Number of students appeared in SSC Examination from five schools over the years

School Year	A	B	C	D	E
2004	650	760	820	800	780
2005	700	740	860	780	740
2006	800	820	940	750	730
2007	750	880	920	840	790
2008	850	840	900	860	770

76. Number of students appeared from school E in 2004 is approximately what percent of the total number of students appeared from all the schools together in that year?
- 1) 12 2) 28 3) 15
4) 30 5) 20
77. What is the average number of students appeared from school B for all the years?
- 1) 828 2) 808 3) 804
4) 812 5) None of these
78. Number of students appeared in 2006 from school A is what percent of the total number of students appeared from school A for all the years together?
- 1) $23 \frac{2}{3}$ 2) $22 \frac{1}{3}$ 3) $22 \frac{1}{3}$
4) $21 \frac{1}{3}$ 5) None of these
79. What is the ratio between the total number of students appeared in 2004 and 2005 together from schools C and D respectively?
- 1) 84 : 79 2) 79 : 84 3) 48 : 79
4) 79 : 48 5) None of these

80. What is the average number of students appeared from all the schools in 2007?
- 1) 842 2) 856 3) 836
4) 830 5) None of these

REASONING ABILITY

81. In a certain code language 'tree is very beautiful' is written as 'ka na da ta' and 'this is strong tree' is written as 'na pa sa ka'. How is 'beautiful' written in that code language?
- 1) da 2) ta 3) sa
4) data inadequate 5) None of these
82. In a certain code GIVE is written as '51@©' and FALL is written as '%219'. How is LEAF written in that code?
- 1) 5©2% 2) 9©2% 3) 9@2%
4) 9©1% 5) None of these
83. How many such pairs of letters are there in the word COMPUTERS each of which has as many letters between them in the word as in the English alphabet?
- 1) None 2) One 3) Two
4) Three 5) More than three
84. The position of the first and the sixth digits in the number 5109238674 are interchanged. Similarly the positions of the second and the seventh digits are interchanged and so on. Which of the following will be the third digit from the right end after the rearrangement?
- 1) 9 2) 0 3) 6
4) 3 5) None of these
85. 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?
- 1) Wheel 2) Tyre 3) Car
4) Door 5) Gear
86. Four of the following five are alike in a certain way and so forms a group. Which is the one that does not belong to that group?
- 1) 115 2) 85 3) 95
4) 75 5) 155

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

- 1) None 2) One 3) Two
4) Three 5) More than three

88. In a certain code SUBSTANCE is written as RATRUFDOB. How is TENTHOUSE written in that code?

- 1) SMDSIFTVP 2) UOFUIDRTN 3) UOFUIFTVP
4) SMDSIDRTN 5) None of these

Directions (Qs. 89 to 91): Following questions are based on the five three digit numbers given below:

519 364 287 158 835

89. If the positions of the first and the third digits within each number are interchanged, which of the following will be the third digit of the second lowest number?

- 1) 9 2) 4 3) 7
4) 8 5) 5

90. If the positions of the first and the third digits within each number are interchanged, which of the following will be the middle digit of the second highest number?

- 1) 1 2) 6 3) 8
4) 5 5) 3

91. Which of the following is the difference between the second digits of the highest and the lowest of these numbers?

- 1) 3 2) 1 3) 2
4) 0 5) None of these

Directions (Qs. 92 to 97): Study the following information carefully and answer the questions given below:

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

92. Who is second to the left of D?

- 1) W 2) B 3) Q
4) Data inadequate 5) None of these

93. Who is third to the left of P?

- 1) M 2) D 3) R
4) Data inadequate 5) None of these

94. Who is immediate right of Q?

- 1) W 2) D 3) B
4) Data inadequate 5) None of these

95. Which of the following pairs represents the first and second respectively to the right of W?

- 1) DM 2) QB 3) MR
4) Data inadequate 5) None of these

96. In which of the following pairs is the second person sitting to the immediate right of the first person?

- 1) MD 2) RM 3) AB
4) QB 5) None of these

97. Who is fourth to the right of R?

- 1) P 2) A 3) B
4) Data inadequate 5) None of these

Directions (Qs. 98 to 103): In the following questions, the symbols @, \$, ★, © and # are used with the following meaning as illustrated below:

'P ★ Q' means 'P is neither greater than nor smaller than Q'.

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

'P @ Q' means 'P is not smaller than Q'.

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

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

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

98. **Statements:** W @ T, T © M, M \$ D

Conclusions: I. W # D II. W @ M III. D # T

- 1) Only I is true 2) Only II is true
3) Only III is true 4) Only II and III are true
5) None of these

99. **Statements:** F ★ R, R © M, M \$ D

Conclusions: I. D # R II. D # F III. M @ F

- 1) Only I and II are true
- 2) Only I and III are true
- 3) Only Ii and III are true
- 4) All I, II and III are true
- 5) None of these

100. **Statements:** V © M, M ★ B, B \$ F

Conclusions: I. F # M II. B @ V III. F # V

- 1) Only I and II are true
- 2) Only II and III are true
- 3) Only I and III are true
- 4) All I, II and III are true
- 5) None of these

101. **Statements:** D # N, N @ B, B ★ F

Conclusions: I. F # D II. N # F III. N ★ F

- 1) Only I is true
- 2) Only II is true
- 3) Only III is true
- 4) Only either Ii or III is true
- 5) Only I and either II or III are true

102. **Statements:** R \$ T, T # K, K @ M

Conclusions: I. R \$ M II. T # M III. R \$ K

- 1) None is true
- 2) Only I is true
- 3) Only II is true
- 4) Only III is true
- 5) Only II and III are true

103. **Statements:** H # N, N \$ T, T @ B

Conclusions: I. B \$ M II. H # T III. B \$ H

- 1) None is true
- 2) Only I is true
- 3) Only II is true
- 4) Only III is true
- 5) Only II and III are true.

Directions (Qs. 104 to 109): Study the following arrangement carefully and answer the questions given below:

W 3 # R E J K T 4 B 9 I ★ D U 8 1 H % A V 5 δ U M P 2 Q \$ 6

104. Which of the following is the sixth to the right of the twenty-first from the right end of the above arrangement?

- 1) 8
- 2) D
- 3) P
- 4) @
- 5) None of these.

105. How many such vowels are there in the above arrangement, each of which is immediately preceded by a symbols and immediately followed by a consonant?
- 1) None 2) One 3) Two
4) Three 5) Four
106. How many such symbols are there in the above arrangement, each of which is immediately followed by a number but not immediately preceded by a number?
- 1) None 2) One 3) Two
4) Three 5) More than three
107. How many such consonants are there in the above arrangement, each of which is immediately preceded by a number and immediately followed by a symbol?
- 1) None 2) One 3) Two
4) Three 5) More than three
108. 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?
- 1) 8 1 D 2) δ 7 5 3) P 2 7
4) E J R 5) T 4 J
109. If all the symbols in the above arrangement are dropped, which of the following will be the fourteenth from the left end?
- 1) I 2) H 3) D
4) 8 5) None of these

Directions (Qs. 110 to 115): In each of the questions 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 the given statements disregarding commonly known facts.

110. **Statements:** All petals are trees

All trees are gardens

All roads are gardens

Conclusions: I. Some roads are trees

II. Some gardens are trees

III. Some gardens are petals

- 1) Only I and II follow
- 2) Only II and III follow
- 3) Only I and III follow
- 4) All I, II and III follow
- 5) None of these

111. Statements: All keys are locks

All lock is toy

All bags are toys

- Conclusions:** I. No bag is key
II. Some bags are keys
III. Some toys are keys

- 1) None of follows
- 2) Only I follow
- 3) Only II follow
- 4) Only III follow
- 5) Only I and II follow

112. Statements: Some days are nights

Some nights are months

Some months are years

- Conclusions:** I. Some years are nights
II. Some months are days
III. No year is night

- 1) Only I follows
- 2) Only II follow
- 3) Only III follows
- 4) Only either I or III follows
- 5) None of these

113. Statements: All cycles are types.

Some types are wheels

All wheels are buses

- Conclusions:** I. Some buses are tyres
II. Some wheels are tyres
III. Some buses are cycles

- 1) Only I and II follow
- 2) Only I and III follow
- 3) Only II and III follow
- 4) Only I, II and III follow
- 5) None of these

114. **Statements:** Some dogs are cats

Some cats are horses

All horses are tigers

Conclusions: I. Some tigers are cats.

II. Some horses are dogs.

III. Some tigers are dogs.

1) None follows 2) Only I follows 3) Only II follow

4) Only III follow 5) Only II and III follow.

115. **Statements:** All ropes are sticks.

Some sticks are hammers.

Some hammers are lakes.

Conclusions: I. Some lakes are topes.

II. Some hammers are ropes.

III. Some lakes are sticks.

1) None follows 2) Only I follows 3) Only II follows

4) Only III follow 5) Only I and III follow.

Directions (Qs. 116 to 120): In each of the questions given below which one of the five answer figures should come after the problem figures, if the sequence were continued?

116. **Problem Figures**



Answer Figures



1

2

3

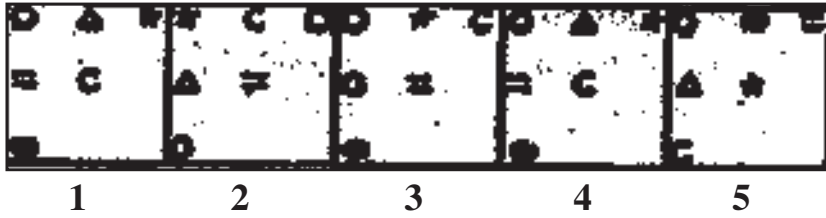
4

5

117. **Problem Figures**



Answer Figures



118. Problem Figures



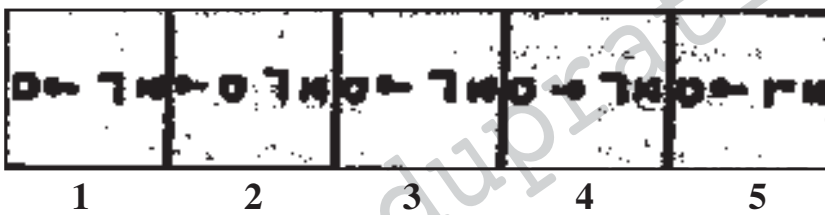
Answer Figures



119. Problem Figures



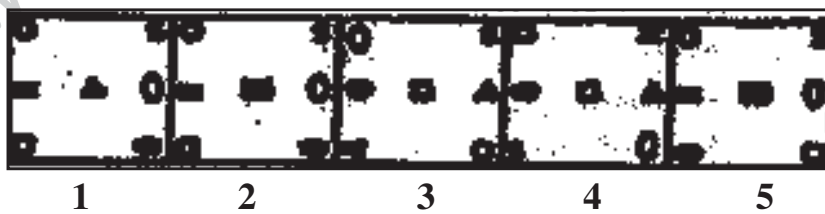
Answer Figures



120. Problem Figures



Answer Figures



**MARKETING APTITUDE/
COMPUTER KNOWLEDGE**

121. Passwords enable users to

- 1) get into the system quickly
- 2) make efficient use of time
- 3) retain confidentiality of files
- 4) simplify file structures
- 5) None of these

122. When sending an e-mail, the line describes the contents of the message.

- 1) subject
- 2) to
- 3) contents
- 4) cc
- 5) None of these

123. A (n) is a program that makes the computer easier to use.

- 1) utility
- 2) application
- 3) operating system
- 4) network
- 5) None of these

124. The tells the computer how to use its components.

- 1) utility
- 2) network
- 3) application program
- 4) operating system
- 5) None of these

125. Files deleted from the hard disk are sent to the

- 1) Recycle bin
- 2) floppy disk
- 3) clipboard
- 4) mother board
- 5) None of these

126. A is a named set of characters that have the same characteristics.

- 1) type face
- 2) type style
- 3) font
- 4) pico
- 5) None of these

127. A pre-designed document that already has coordinating fonts, a layout, and a background.

- 1) guide
- 2) model
- 3) ruler
- 4) template
- 5) None of these

128. Personal computers can be connected together to form a

- 1) server
- 2) supercomputer
- 3) enterprise
- 4) network
- 5) None of these

129. Which elements of a Word document can be displayed in colour?

- 1) Only graphics
- 2) Only text
- 3) All elements
- 4) All elements, but only if you have a colour printer
- 5) None of these

130. A complete electronic circuit with transistors and other electronic components on a small silicon chip is called a(n)

- 1) workstation
- 2) CPU
- 3) magnetic disk
- 4) integrated circuit
- 5) None of these

131. To access properties of an object, the mouse technique to use is

- 1) right clicking
- 2) shift clicking
- 3) dragging
- 4) dropping
- 5) None of these

132. During the portion of the Information Processing Cycle, the computer acquires data from some source.

- 1) storage and output
- 2) storage
- 3) input
- 4) output
- 5) None of these

133. The of software contains lists of commands and options.

- 1) menu bar
- 2) tool bar
- 3) title bar
- 4) formula bar
- 5) None of these

134. A can make it easier to play games.

- 1) mouse
- 2) joystick
- 3) keyboard
- 4) pen
- 5) None of these

135. How many different documents can you have open at any one time?

- 1) Not more than three
- 2) Only one
- 3) As many as your computer memory will hold
- 4) No more than your Talkbar can display
- 5) None of these

136. To make the number pad act as directional arrows, you press the key.

- 1) shift
- 2) arrow lock
- 3) num lock
- 4) caps lock
- 5) None of these

137. Marketing can be effected by

- 1) bringing in new customers
- 2) retaining existing customers
- 3) selling more to existing customers
- 4) quality pre and post sales service
- 5) All of these

138. Something which has easily understood instructions is to be

- 1) user friendly
- 2) information
- 3) word processing
- 4) icon
- 5) None of these

139. Of the 4 P's of maketing, 3 are Product, Place and Promotion. Which is the 4th p?

- 1) Price
- 2) Pricing
- 3) Purpose
- 4) Pride
- 5) Pursuit

140. What is output?

- 1) What the processor takes from the user
- 2) What the user gives to the processor
- 3) What the processor gets from the user
- 4) What the processor gives to the user
- 5) None of these

141. Innovation in Marketing means

- 1) good communication skills
- 2) good negotiation skills
- 3) spirited motivation
- 4) novel methods of selling
- 5) tired of marketing

142. Telemarketing involves

- 1) good communication skills
- 2) high level of motivation
- 3) door-to-door campaigns
- 4) event management
- 5) All of these

143. Online Marketing is

- 1) same as face-to-face marketing
- 2) easier than traditional marketing
- 3) boring, as customers are not visible
- 4) voluminous task
- 5) None of these

144. A Mission Statement is

- 1) same, as a vision statement
- 2) same as targets
- 3) part of the marketing plan
- 4) All of these
- 5) None of these

145. A set of instructions telling the computer what to do is called

- 1) mentor
- 2) instructor
- 3) compiler
- 4) program
- 5) None of these

146. Market Research is required for

- 1) deciding sales volume
- 2) deciding production levels
- 3) deciding marketing strategies
- 4) deciding sales team members
- 5) All of these

147. Market segmentation means

- 1) dividing the sales team into small groups
- 2) dividing the marketing process into small steps
- 3) dividing the territory into small areas
- 4) dividing the target groups into homogeneous groups
- 5) All of these

148. Market segmentation is required

- 1) for avoiding cold calls
- 2) to increase production
- 3) for territory allocation
- 4) for focussed marketing
- 5) for increasing profits

149. Softcopy is the intangible output, so then what is hardcopy?

- 1) The physical parts of the computer
- 2) The printed parts of the computer
- 3) The printed output
- 4) The physical output devices
- 5) None of these

150. Motivation for salesperson can be achieved through

- 1) high success rate of conversions
- 2) better sales incentives
- 3) continuous training and updation of knowledge
- 4) support from operation staff
- 5) All of these

151. Marketing of Education Loans can be done by

- 1) approaching eligible students
- 2) approaching the parents
- 3) approaching colleges
- 4) having tie-ups with Educational Institutes
- 5) All of these

152. Diversification is useful for

- 1) attaching more customers
- 2) retaining existing customers
- 3) increasing sales volume
- 4) All of these
- 5) None of these

153. Diversification means

- 1) dividing the market into small segments
- 2) dividing energy of the sales persons
- 3) marketing of diverse products
- 4) All of these
- 5) None of these

154. One of the following is not a function of Retail Banking

- 1) Accepting fixed deposits
- 2) Giving Home loans
- 3) Giving Education loans
- 4) Joint ventures
- 5) None of these

155. The target group for Fixed Deposits is

- 1) all individuals
- 2) all corporates
- 3) NRI's
- 4) Government bodies
- 5) All of these

156. Data mining means

- 1) same as database
- 2) same as data warehouse
- 3) market survey
- 4) analysing the data on customers
- 5) None of these

157. Customer database is

- 1) useful for lead generation
- 2) useful for cross selling
- 3) useful for CRM
- 4) useful for customisation of products
- 5) All of these

158. Data warehouse is

- 1) a godown
- 2) a shop selling computers
- 3) a showroom
- 4) a system where data on customers is stored
- 5) None of these

159. Retail Banking means

- 1) Retail shopkeepers
- 2) Bank financing to Retail Traders
- 3) Same as Universal Banking
- 4) Giving loans to corporates
- 5) Bank services to Individual customers

160. Education Loans can be more effectively canvassed by

- 1) Door-to-door campaigns
- 2) E-mail contacts
- 3) Diversification
- 4) Tie-up with colleges
- 5) All of these

GENERAL AWARENESS

161. Many times we read in financial newspapers/ magazines about Systematic Investment Plans (SIPs). SIPs are an investment option also operated in the mode of

- 1) Mutual Funds
- 2) Small Savings Schemes in Post Office
- 3) National Pension Fund

4) National Saving Certificates

5) None of these

162. Which of the following banks has created a network of 15000 branches and still growing?

1) State Bank of India

2) ICICI Bank

3) Punjab National Bank

4) Axis Bank

5) None of these

163. Which of the following is NOT associated with the operations of Defence Forces in India?

1) Sukhoi – 30

2) MIG – 29

3) Tejas

4) SARAS

5) Astra

164. The Democratic Party of which of the following countries through its manifesto for the coming general elections has called for a child allowance, higher unemployment benefits, lower road tolls, and a radical shake up of the system that gives civil servants a huge influence over politicians?

1) USA

2) China

3) France

4) Japan

5) India

165. Which of the following was put into orbit by the ISRO for the first time in the microwave band?

1) EDUSAT

2) TECSAR

3) PSLV

4) ANUSAT

5) RITSAT

166. Who amongst the following has suggested to the banks in India to give details of fund transfers to customers via SMS/E-mails?

1) Reserve Bank of India (RBI)

2) India Banks Association (IBA)

3) Indian Institute of Banking and Finance

4) Securities and Exchange Board of India

5) None of these

167. Which of the following new schemes is launched to make India slums free in next five year's time?

- 1) Rahul Gandhi Slum Re-Development Scheme
- 2) Indira Awas Yojana
- 3) Jawaharlal Nehru Awas Yojana
- 4) National Slum Re-Development Scheme
- 5) Rajiv Awas Yojana

168. As per the new guidelines, which of the following taxes is/are now abolished

- A) Wealth Tax
- B) Fringe Benefit tax
- C) Commodity Transaction Tax

- 1) Only A 2) Only B 3) Only C
- 4) All A, B and C 5) Only B and C

169. Which of the following in India added a record 16 million new customers in a month's time recently?

- 1) Banking Industry 2) FM Radio Channels
- 3) Telecom Industry 4) Photo Fixed Voters Identity Cards
- 5) None of these

170. As per the Union Budget 2009-10 a National level Authority is set up for cleaning which of the following rivers?

- 1) Chambal 2) Narmada 3) Cauvery
- 4) Ganga 5) Godavari

171. Which of the following is/are the highlights of the Union Budget 2009 – 10 presented by Mr. Pranab Mukherjee

- A) Allocation for rural jobs under NREGS hiked by 144% to make it Rs. 39100 crores for the year.
- B) Target for Farm Credit set as Rs. 3,25,000 crores, which is an increase of Rs. 38,000 crores.
- C) Hike in rates of Income Tax at all the levels/all the slabs by 10%

- 1) Only A 2) Only B 3) Only A and B
- 4) All A, B and C 5) None of these

172. A new Foreign Bank Sarasin & Co. has launched its operations in India recently. This is a bank based in

- 1) USA 2) Switzerland 3) France
4) Germany 5) None of these

173. India has a plan to achieve a target of 200.000 MW power generation through which of the following modes by the year 2050?

- 1) Solar only 2) Thermal only 3) Nuclear only
4) Hydro only 5) All of these

174. Which of the following awards was given to Dr. G.Madhavan Nair recently?

- 1) Man of the year 2) Bharat Ratna
3) Businessman of the year 4) Best Public Servant of the year
5) None of these

175. The President of which of the following countries got an opportunity to interact with an American President after a gap of almost fifty years recently at an international Summit?

- 1) Cuba 2) Brazil 3) Russia
4) Austria 5) Belgium

176. Which of the following two countries are now ready to cooperate with each other and extend their trade ties after a long gap of about six decades?

- 1) Japan – USA 2) India – Bangladesh
3) Japan – Sri Lanka 4) China – Taiwan
5) None of these

177. Which of the following political parties got an over whelming majority in recent general election of South Africa?

- 1) The Democratic Forum of Africa
2) The Labour Party of Africa
3) The African National Congress
4) The National Democratic Alliance of Africa
5) None of these

178. Which of the following facilities is located in Russia's Angarsk at Siberia and remains in news very often? Russia's-

- 1) Uranium enrichment plant 2) Space Research Centre
3) Spying Agency KGB's Headquarters 4) Biggest naval base
5) None of these

179. Russia decided to boost its military ties with which of its neighbouring countries and is planning to have at least 25 joint manoeuvres and war games in the current year?

- 1) India
- 2) China
- 3) Poland
- 4) Slovakia Republic
- 5) None of these

180. Which of the following awards is given to Pt. Jasraj recently?

- 1) Kalidas Samman
- 2) Saraswati Samman
- 3) Padma Bhushan
- 4) Bharat Ratna
- 5) None of these

181. The Leftist Coalition made up of the Social Democratic Alliance and the Left Green Movement?

- 1) Nepal
- 2) Iceland
- 3) Macedonia
- 4) Mexico
- 5) North Korea

182. Yongbyon Nuclear Complex is the nuclear facility of which of the following nations and was in news recently?

- 1) Bangladesh
- 2) Nepal
- 3) North Korea
- 4) South Korea
- 5) None of these

183. Which of the following is Statutory Liquidity Ratio (SLR) at present?

- 1) 10%
- 2) 15%
- 3) 20%
- 4) 24%
- 5) 33%

184. Which of the following is most preferred cross border trade point between India and Pakistan as the maximum transaction takes place from there?

- 1) Bikaner
- 2) Ganga Nagar
- 3) Wagah
- 4) Muzaffarabad
- 5) None of these

185. Which of the following is NOT amongst the top five purchaser of energy sold by other states in India?

- 1) Andhra Pradesh
- 2) West Bengal
- 3) Karnataka
- 4) Maharashtra
- 5) Tamil Nadu

186. China has decided to boost up its trade ties with of the following poor Himalayan countries by extending its aid by 50%?

- 1) Bangladesh 2) Nepal 3) Myanmar
4) Pakistan 5) Afghanistan

187. How much amount Micro, Small and Medium Enterprises (MSMES) got from Government of India as a relief package recently?

- 1) Rs. 5,000 crore 2) Rs. 6,000 crore 3) Rs. 8,000 crore
4) Rs. 9,000 crore 5) Rs. 12,000 crore

188. Which of the following is a chemical fertilize?

- 1) Zinc oxide 2) Silver chloride
3) Naptha 4) Calcium carbonate
5) Murate of Potash (MOP)

189. Which of the following is the book written by Vikram Seth?

- 1) The Sea 2) Magic Seeds 3) My Life
4) Two Lives 5) Namesake

190. Constitutional Amendments 73 and 74 are associated with

- 1) Creation of the post of Ombudsman in banks
2) Right to Information act
3) Panchayat Raj Institutions
4) Pay and Perks to the President of India
5) None of these

191. Wimbledon Trophy is associated with the game of

- 1) Lawn Tennis 2) Cricket 3) Chess
4) Golf 5) Hockey

192. Which of the following countries occupies the top position in the Human Development Report 2009, released by the United Nations Development Programme (UNDP)?

- 1) Norway 2) Australia 3) Iceland
4) Japan 5) America

193. The short term loans given to the farmers are the loans given normally for a period of

- 1) three months 2) six months 3) five months
4) nine months 5) one year

194. The famous "123 agreement" is closely associated with -

- 1) Subsidy to agricultural products
- 2) import of pharma products
- 3) purchase of aircrafts from france
- 4) Nuclear Energy
- 5) None of these

195. Which of the following is the biggest programme launched for school children has been very successful

- 1) Antyodaya Yojana
- 2) Food for Work
- 3) Mid Day Meal
- 4) ASHA
- 5) None of these

196. "Davis Cup" is associated with the game

- 1) Cricket
- 2) Hockey
- 3) Lawn Tennis
- 4) Football
- 5) None of these

197. Which of the following State Governments launched Jawahar Knowledge Centres to train rural youth?

- 1) Delhi
- 2) Karnataka
- 3) Andhra Pradesh
- 4) Tamil Nadu
- 5) None of these

198. India started its five year planning with effect from the year

- 1) 1955
- 2) 1951
- 3) 1960
- 4) 1965
- 5) 1948

199. The Head of the Reserve Bank of India is designated as the

- 1) Chief Executive Officer
- 2) Managing Director
- 3) Chief Banking Officer
- 4) Dy. Governor
- 5) Governor

200. Which of the following normally grown in hilly areas on mountain slope as it is not crop of plains?

- 1) Tea
- 2) Wheat
- 3) Banana
- 4) Roses
- 5) All of these

ANSWERS

1- 5; 2-4; 3-3; 4-1; 5-4; 6-5; 7-2; 8-1; 9-3; 10-2; 11-1; 12-5; 13-2; 14-4; 15-3; 16-1; 17-4; 18-2; 19-3; 20-5; 21-3; 22-5; 23-1; 24-4; 25-2; 26-3; 27-3; 28-4; 29-1; 30-2;

31-4; 32-1; 33-5; 34-2; 35-1; 36-2; 37-5; 38-5; 39-3; 40-3; 41-4; 42-1; 43-3; 44-1;
45-2; 46-5; 47-4; 48-3; 49-3; 50-5; 51-2; 52-4; 53-5; 54-2; 55-3; 56-2; 57-3; 58-4;
59-5; 60-5; 61-1; 62-2; 63-3; 64-1; 65-3; 66-1; 67-5; 68-2; 69-2; 70-3; 71-2; 72-1;
73-5; 74-1; 75-4; 76-5; 77-2; 78-4; 79-1; 80-3; 81-4; 82-2; 83-5; 84-2; 85-3; 86-4;
87-5; 88-1; 89-4; 90-4; 91-3; 92-3; 93-2; 94-1; 95-1; 96-3; 97-5; 98-3; 99-4;
100-4; 101-5; 102-3; 103-1; 104-1; 105-3; 106-1; 107-3; 108-2; 109-4; 110-2;
111-2; 112-4; 113-1; 114-2; 115-1; 116-5; 117-1; 118-4; 119-3; 120-2; 121-3; 122-1;
123-3; 124-4; 125-1; 126-3; 127-4; 128-4; 129-3; 130-4; 131-1; 132-3; 133-1;
134-2; 135-3; 136-3; 137-4; 138-1; 139-1; 140-4; 141-; 4; 142-1; 143-5; 144-5;
145-4; 146-3; 147-4; 148-4; 149-3; 150-5; 151-5; 152-4; 153-3; 154-4; 155-5;
156-4; 157-5; 158-4; 159-5; 160-4; 161-1; 162-1; 163-4; 164-4; 165-5; 166-1;
167-5; 168-5; 169-3; 170-4; 171-3; 172-2; 173-1; 174-4; 175-1; 176-4; 177-3;
178-1; 179-2; 180-2; 181-2; 182-2; 183-3; 184-3; 185-2; 186-2; 187-5; 188-5;
189-4; 190-3; 191-1; 192-1; 193-4; 194-4; 195-3; 196-3; 197-3; 198-2; 199-5;
200-1.

SBI CLERKS

PREVIOUS PAPER 2009

HELD ON: 22-11-2009

BASED ON MEMORY

GENERAL AWARENESS

1. As per the reports of the survey conducted by various agencies jointly, which of the following countries is adjudged the "Most Favoured Nation" for back office support to the world's major multinationals?
 - 1) China
 - 2) South Africa
 - 3) Singapore
 - 4) India
 - 5) None of these
2. Which of the following nations is found at the top of the "World's Green Index", compiled by various global agencies jointly?
 - 1) China
 - 2) India
 - 3) USA
 - 4) Britain
 - 5) Japan
3. The President of India in her first speech in the joint session of the current Parliament had said that every family living below poverty line would get 25 kgs. of wheat/rice per month at @ Rs.3 per kg. To achieve this she recommended enacting of which of the following Acts?
 - 1) National Rural Employment Guarantee Act
 - 2) National Agricultural Commodities & Warehousing Act
 - 3) Indira Gandhi National Old Age Pension Act
 - 4) National Minimum Wages Act, Food Security Act
 - 5) None of these
4. As per the news paper reports, India is in the process of purchasing some "mid-air refuellers" from a global supplier. These mid-air refuellers are being procured for which of the following establishments?
 - 1) Indian Airlines & Air India
 - 2) Indian Air force
 - 3) Ministry of Civil Aviation
 - 4) Pawan Hans
 - 5) Ministry of Surface Transport

5. The Govt. of India announced a special relief package of several thousand crores of rupees for which of the following sections of our society?
- 1) Senior Citizens
 - 2) Women, Employees of Central govt.
 - 3) Farmers
 - 4) Workers in unorganized sectors
 - 5) All of these
6. The percent Lok Sabha is formed after.....
- 1) 13th general elections
 - 2) 14th general elections
 - 3) 15th general election
 - 4) 16th general elections
 - 5) None of these
7. As per the reports published in various newspapers, the number of India's wireless subscribers has become about 400 million. Which of the following agencies, as a regulator, has published this data?
- 1) Telecom Regulatory Authority of India
 - 2) MTNL
 - 3) Department of Telecommunication Services (DTS)
 - 4) Association of Cellular Service Providers
 - 5) None of these
8. Y.S. Rajasekhara Reddy who passed away a few months back was holding which of the following positions?
- 1) Chief Minister of a State
 - 2) Union Cabinet Minister
 - 3) Governor of a State
 - 4) Chief Secretary of a State
 - 5) India's Permanent Representative in the UNO
9. The 'H1N1' virus is responsible for the outbreak of which of the following in the world?
- 1) AIDS
 - 2) Swine flu
 - 3) Polio
 - 4) T.B.
 - 5) Chikungunya
10. Who amongst the following is NOT a member of the present Union Cabinet?
- 1) Ambika Soni
 - 2) Kamalnath
 - 3) Rahul Gandhi
 - 4) Jyotiraditya Scindia
 - 5) Vilasrao Deshmukh

11. Which of the following agencies has estimated that by the year 2015 about a quarter of India's population will be living in extreme poverty?
- 1) Asian Development Bank
 - 2) World Bank
 - 3) U N Economic & Social council
 - 4) U N Food and Agricultural Organisation
 - 5) International Monetary Fund
12. The war between Russia and which of the following nations in 2008 is known as "August war"?
- 1) Georgia
 - 2) Iran
 - 3) Slovakia
 - 4) Afghanistan
 - 5) None of these
13. Which of the following is Bank Rate at present?
- 1) 3%
 - 2) 4%
 - 3) 5%
 - 4) 6%
 - 5) None of these
14. India is NOT a member of which of the following organizations?
- 1) SAARC
 - 2) WTO
 - 3) BRIC
 - 4) UNO
 - 5) OPEC
15. Which of the following schemes is launched by the Ministry of Rural Development?
- 1) Mid Day Meal Scheme
 - 2) Janani Suraksha Yojana
 - 3) Know India Programme
 - 4) National Food for Work Programme
 - 5) None of these
16. Almost all Banks in India are running special schemes for providing banking services to rural poor. This concept is popularly known as
- 1) Faster Growth
 - 2) Trade Finance
 - 3) SME Finance
 - 4) Investment Banking
 - 5) Financial Inclusion

17. Special emphasis by the Govt. of India on which of the following will certainly improve the performance of the agriculture sector in country within a short span of time?
- 1) Focused Public Distribution System
 - 2) Sanitation & Health Services
 - 3) Rural Employment
 - 4) Better Irrigation Facilities
 - 5) All of these
18. The Reserve Bank of India is in the process of selling its stake in which of the following agencies/organizations?
- 1) NABARD
 - 2) Food Corporation of India
 - 3) Steel Authority of India Ltd
 - 4) Bombay Stock Exchange
 - 5) None of these
19. The market value of all final goods and services produced and/ or made with the geographical boundaries of a country in a year is known as.....
- 1) Gross Domestic Product
 - 2) Gross national Saving
 - 3) Gross Fiscal Deficit
 - 4) Gross Domestic Capital Formation
 - 5) None of these
20. Organisation of workers in which of the following groups has proved a very effective way of providing micro finance by banks to the rural people and poor in India?
- 1) Self Help Groups
 - 2) Vriksha Mitras
 - 3) Shiksha Sevaks
 - 4) Accredited Social Health Activist (ASHA)
 - 5) Link Workers
21. Which of the following things is done in the Union Budget 2009–10, to help "Tax payers" in India?
- 1) Mobile phones, branded jewellery and leather products will cost less as the Custom duty is reduced on them
 - 2) Allocation under Rashtriya Krishi Vikas Yojana is increased by 30%
 - 3) Farm Loan Waiver scheme is extended to 31st December 2009
 - 4) Fringe Benefit Tax abolished
 - 5) None of these

- 22.** The Government of India has increased its allocation of funds to which of the following schemes by 144% in current union budget, as it has proved to be a very popular scheme amongst the rural job seekers?
- 1) Integrated Rural Development Programme
 - 2) National Food for Work Programme
 - 3) Pradhan Mantri Gram Sadak Yojana
 - 4) National Rural Employment Guarantee Act
 - 5) None of these
- 23.** Which of the following Acts is enacted to help the Union govt. to manage its budgeted finances and fiscal deficit in a very disciplined manner?
- 1) The competition Act
 - 2) The Banking Regulation Act
 - 3) The Negotiable Instruments Act
 - 4) Foreign Exchange Management Act
 - 5) Fiscal Responsibility and Budget Management Act
- 24.** Which of the following is NOT a banking related term?
- 1) Discount
 - 2) Credit
 - 3) Reynolds Number
 - 4) Post Dated Cheque
 - 5) Time Deposit
- 25.** Who amongst the following was awarded Rajiv Gandhi Khel Ratna in 2009?
- 1) Sachin Tendulkar
 - 2) Abhishek Jha
 - 3) Saina Nahwal
 - 4) M.C. Mary Kom
 - 5) None of these
- 26.** Which of the following books is written by Sunil Gavaskar?
- 1) By God's Decree
 - 2) Freedom From Fear
 - 3) Sunny Days
 - 4) Story of My Life
 - 5) None of these
- 27.** Who amongst the following can never be a winner of the Nobel Prize?
- 1) An Author
 - 2) A Medical Doctor
 - 3) An Economist
 - 4) A Physicist
 - 5) A world famous Musician

28. Which of the following awards is NOT given by the Government of India?
- 1) Bharat Ratna
 - 2) Padma Vibhushan
 - 3) Ashok Chakra
 - 4) Kalinga Prize
 - 5) All are given by the Government of India
29. Which of the following operations is conducted after a gap of every ten years?
- 1) Economic Survey
 - 2) Estimates of Foreign Direct Investment (FDI)
 - 3) Compilation of Human Development Report
 - 4) Census of Small Scale Enterprises
 - 5) General Census
30. Which of the following schemes is launched to make Indian cities free from slums in days to come?
- 1) Indira Awas Yojana
 - 2) Bharat Nirman
 - 3) Rajiv Awas Yojana
 - 4) Jawaharlal Nehru National Urban Renewal Mission
 - 5) None of these
31. Which of the following is NOT the name of an irrigation system prevalent in India?
- 1) Sprinkler system
 - 2) Silage system
 - 3) Drip system
 - 4) Furrow system
 - 5) Canal system
32. Deep Joshi was given Ramon Magsaysay Award in 2009 for his contribution in the field of.....
- 1) Literature
 - 2) Sports
 - 3) Cinema
 - 4) Journalism
 - 5) Rural development
33. Which of the following terms is used in the game of Badminton?
- 1) Double Fault
 - 2) Punch
 - 3) Follow on
 - 4) Tee
 - 5) Leg before

- 34.** Cashew nut is not produced as a major product on which of the following states?
1) Maharashtra 2) Goa 3) Uttar Pradesh 4) Orissa
5) Andhra Pradesh
- 35.** Late Norman Borlaug who passed away recently, was famous for his contribution to which of the following in India?
1) Operation Food
2) Operation Black Board
3) Cooperative Movement in Milk production
4) Green Revolution
5) None of these
- 36.** Which of the following cups/trophies is NOT related with the game of cricket?
1) Deodhar Trophy 2) Irani Trophy
3) Subroto Cup 4) Ranji Trophy
5) ICC Trophy
- 37.** Which of the following books is written by Namita Gokhale?
1) A Himalayan Love Story 2) Soul Mountain
3) The Last Hero 4) A New World
5) None of these
- 38.** Which of the following taxes is not levied by the Government of India?
1) Income Tax 2) Professional Tax
3) Excise Duty 4) Dividend Distribution Tax
5) Capital Gain Tax
- 39.** Which of the following cups/trophies is associated with the game of Lawn Tennis?
1) Bombay Gold Cup 2) Davis Cup
3) Ranji Trophy 4) Vizzy Trophy
5) Nehru Trophy

40. Who amongst the following was a famous author and director?

- | | |
|-----------------------|--------------------|
| 1) C.V. Raman | 2) Vijay Tendulkar |
| 3) Bidhancharidra Roy | 4) Bismillah Khan |
| 5) Vilayat Khan | |

ENGLISH LANGUAGE

Directions (Q. 41 – 55): Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you locate them while answering some of the questions.

Indeed, the western recession is really the beginning of good news for India! But to understand that we will have to move, away for a while from the topic of western recession... to the Japanese recession! For years, the Japanese style of management has been admired. However, over the last decade or so, one **key** question has sprung up, 'If Japanese management style is as wonderful as described, then why has Japan been in a recession for more than a decade?'

The answer to this question is very simple. Culture plays a very important part in shaping up economies. What succeeds in one culture fails in another. The Japanese are basically non materialistic. And however rich they become, unlike others, they cannot just keep throwing and buying endlessly. And once they have everything they need, there is a saturation point. It was only when companies like Toyota realised that they cannot keep selling cars endlessly to their home market that they went really **aggressive** in the western markets – and the rest is history. Japanese companies grew bigger by catering to the world markets when their home markets shrunk.

And the markets have to shrink finally after attaining a level of affluence! And that's great for the world because the earth needs sustainable development. It does not need monstrous consumers, who keep consuming at the cost of the environment and the earth. There should be limits to growth so that consumers: are not converted into material dustbins for the profit of a handful of corporations.

Owing to the materialistic culture elsewhere, it was possible to keep selling newer products to the consumers despite having existing ones which served equally well. They were lured through advertising and marketing techniques of 'dustbinisation' of the customer; and then finally, once they became ready customers, they were given loans and credits to help them buy more and more. When all the credit worthy people

were given loans to a logical limit, they ceased to be a part of the market. Even this would have been understandable if it could work as an eye-opener. Instead of taking the 'Right Step' as Toyota did, they preferred to take a 'short cut'. Now banks went to the non-creditworthy people and gave them loans. The people expectedly defaulted and the entire system collapsed.

Now, like Toyota, western companies will learn to find new markets. They will now lean towards India because of its common man! The billion-plus population in the next 25 years will become a **consuming** middle class. Finally, the world's attention will shift to the developing world. Finally, there will be a real **surge** in the income of these people and in the next fifty odd years, one can really hope to see an equal world in terms of material plenty, with poverty being almost nonexistent! And this will happen not by selling more cars to the Americans and the Europeans. It will happen by creating markets in India, China, latin America and Africa, by giving their people purchasing power, and by making products for them.

The recession has made us realise that it is not because of worse management techniques, but because of limits to growth. And they will realise that it is great for Planet Earth. After all, how many cars and houses must the rich own before calling it enough? It's time for them to look at others as well. Many years back, to increase his own profits, Henry Ford had started paying his workers more, so that they could buy his cars. In a similar fashion, now the developed world will pay the people of the developing world so that they can buy their cars and washing machines.

The recession will kick-start the process of making the entire world more **prosperous**, and lay the foundation of limits to growth in the west and the foundation of real globalisation in the world – the globalisation of prosperity. And one of its first beneficiaries will be India!

41. What does the author mean by the "Right Step" in the passage?

- 1) Giving loans to creditworthy people only.
- 2) Considering market growth along with environment protection.
- 3) Restricting people to buy only such products as are needed by them.
- 4) To start looking at newer avenues and markets.
- 5) None of these.

49. How does the author foresee the future globalisation as an analogy to Henry Ford's example?

- A. Car companies would start selling cars in developing countries as well.
- B. By paying the developing world, the developed world would increase its own profit, in turn bringing affluence to the developing world as well.
- C. To earn profit, the companies in developing countries would move to foreign land.

- 1) Only (A)
- 2) Only (B)
- 3) Only (C)
- 4) Only (A) and (C)
- 5) None of these

Directions (Q. 50 – 52): Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

50. Key

- 1) Foundation
- 2) Solution
- 3) Requisite
- 4) Difficult
- 5) Important

51. Aggressive

- 1) Violent
- 2) Determined
- 3) Demanding
- 4) Offensive
- 5) Brutish

52. Catering

- 1) Considering
- 2) Lending
- 3) Supplying
- 4) Working
- 5) Indulging

Directions (Q. 53 – 55): Choose the word/ phrase which is most opposite in meaning of the word printed in bold as used in the passage.

53. Consuming

- 1) Destroying
- 2) Exhausting
- 3) Greedy
- 4) Curtailing
- 5) Spending

54. Surge

- 1) Decrease
- 2) Deteriorating
- 3) Weakening
- 4) Atrophy
- 5) Crumble

55. Prosperous

- 1) Distressed 2) Helpless 3) Worse 4) Worthless
5) Underprivileged

Directions (Q. 56 – 60): Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number of that part will be the answer. If there is no error, mark (5) as the answer. (Ignore errors of punctuation, if any.)

56. Ancient artifacts are (1)/ a part of global heritage (2)/ and should not be (3)/ sold to the highest bidder (4)/ No Error (5).
57. Most people like to (1)/ rest after a day's hard work (2)/ but he seemed to have (3)/ an inexhaustive supply of energy (4)/ No error (5).
58. None of the student (1)/ in the class (2)/ scored below the (3)/ given cut-off marks (4)/ No error (5).
59. To be a king and (1)/ wear a crown are (2)/ more glamorous to (3)/ see than to bear (4)/ No error (5).
60. Ashok is among the (1)/ few people in the world (2)/ which did not blindly follow (3)/ the path of others (4)/ No error (5).

Directions (Q. 61 – 65): Which of the phrases (1) (2), (3) and (4) 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 (5) as the answer.

61. One of the **main function** of the State is maintenance of law and order.
- 1) Main function for 2) Main functions of
3) Main functions for 4) Main functions off
5) No correction required
62. Setbacks and failures **has always been** an integral part of science.
- 1) Has always being 2) Were always been
3) Has been always 4) Have always been
5) No correction required

63. The sword of Tipu Sultan was recently **brought at an** auction by an Indian for Rs.2 cores.

- | | |
|---------------------------|------------------|
| 1) Brought in a | 2) Brought in an |
| 3) Bought in an | 4) Bought at a |
| 5) No correction required | |

64. Alcohol in moderate quantity boosts concentration of good cholesterol and **inhibiting blood clots**.

- | | |
|---------------------------|---------------------------|
| 1) Inhibits blood clots | 2) Inhibit blood clots |
| 3) Inhibited blood clots | 4) Inhabiting blood clots |
| 5) No correction required | |

65. We must realise that learning from **mistakes in an** important part of life.

- | | |
|---------------------------|--------------------|
| 1) Mistakes are an | 2) Mistakes are a |
| 3) Mistake are a | 4) Mistakes has an |
| 5) No correction required | |

Directions (Q. 66 – 70): Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and then answer the questions which follow:

- A. However, while reading, they would not know when to pause and what to emphasise.
- B. Since then, their use has been regularised and the punctuation rules have been followed by all.
- C. In earlier days, people learnt by reading out loud.
- D. But not everybody used the same punctuations for the same thing.
- E. To address this problem, various signs depicting various punctuations were introduced.
- F. Thus, firmer guidelines regarding punctuations were framed so that everyone used them in a similar way.

66. Which of the following sentences should be the **FIRST** after rearrangement?

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

67. Which of the following sentences should be the **SECOND** after rearrangement?
- 1) A 2) B 3) D 4) E
5) F
68. Which of the following sentences should be the **THIRD** after rearrangement?
- 1) A 2) E 3) D 4) E
5) F
69. Which of the following sentences should be the **FIFTH** after rearrangement?
- 1) B 2) C 3) A 4) E
5) F
70. Which of the following sentences should be the **SIXTH (LAST)** after rearrangement?
- 1) C 2) E 3) D 4) B
5) F
- Directions (Q. 71 – 75):** 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.
71. Few professions can the sheer variety and constantof being a doctor.
- 1) Like, struggle 2) Share, enthusiast
3) Match, challenge 4) Draw, workload
5) Justify, exception
72. Many teachersthe lack of professional freedom as thefor leaving the job.
- 1) Cited, reason 2) Explained, force
3) Claimed, understanding 4) Argued, culprit
5) Believe, ground
73. A public servant who is guilty will not punishment and no person will be punished.
- 1) Be, sincere 2) Flee, guilty
3) Defend, common 4) Avoid, uniformed
5) Escape, innocent

74. Sceptics would notthat the earth actually moves, let alone that itaround the sun.

- | | |
|------------------------|---------------------|
| 1) Permit, orbits, | 2) Accept, revolves |
| 3) Experience, circles | 4) Assume, went |
| 5) Challenge, spins | |

75. Unpredictable of the child could not lead the consultants to any

- | | |
|-------------------------|--------------------------|
| 1) Performance, setting | 2) Belief, judgement |
| 3) Operation, purpose | 4) Behaviour, conclusion |
| 5) React, decision | |

Directions (Q. 76 – 80): In each of the following questions, four words are given, of which two words are most nearly the same or opposite in meaning. Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination by darkening the appropriate oval in your answer sheet.

- | | | | |
|-----------------|----------------|--------------|--------------|
| 76. A. Explicit | B. Cautious | C. Introvert | D. Clear |
| 1) A-B | 2) B-D | 3) A-C | 4) A-D |
| 5) C-D | | | |
| 77. A. Fearful | B. Beautiful | C. Hostile | D. Amicable |
| 1) B-D | 2) C-D | 3) A-B | 4) B-C |
| 5) A-D | | | |
| 78. A. Unite | B. Association | C. Separate | D. Distant |
| 1) A-C | 2) A-B | 3) B-C | 4) B-D |
| 5) A-D | | | |
| 79. A. Loud | B. Prominent | C. Salient | D. Legible |
| 1) A-C | 2) B-D | 3) C-D | 4) A-D |
| 5) B-C | | | |
| 80. A. Fraud | B. barbarian | C. guilty | D. civilised |
| 1) A-C | 2) A-B | 3) B-D | 4) A-D |
| 5) C-D | | | |

ANSWERS

1-1; 2-2; 3-5; 4-2; 5-1; 6-3; 7-1; 8-1; 9-2; 10-3; 11-2; 12-1; 13-4; 14-5; 15-4; 16-5; 17-4; 18-3; 19-3; 20-1; 21-4; 22-4; 23-5; 24-3; 25-4; 26-3; 27-5; 28-4; 29-5; 30-4; 31-5; 32-5; 33-1; 34-3; 35-4; 36-3; 37-1; 38-2; 39-2; 40-2; 41-4; 42-5; 43-3; 44-3; 45-4; 46-2; 47-5; 48-5; 49-2; 50-5; 51-4; 52-3; 53-4; 54-1; 55-1; 56-5; 57-4; 58-1; 59-2; 60-3; 61-2; 62-4; 63-3; 64-1; 65-5; 66-3; 67-1; 68-2; 69-5; 70-4; 71-3; 72-1; 73-5; 74-2; 75-4; 76-4; 77-2; 78-1; 79-5; 80-3.

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