

**Associate Banks of SBI Clerk Exam., (1st Shift)**  
**1-3-2009 Exam., Date— Based on Memory**

**General Awareness**

1. Who amongst the following was the candidate of the Democratic party in latest election held for the President of the USA ?  
(A) Hillary Clinton (B) Michelle Robinson  
(C) John McCain (D) Barack Hussain Obama  
(E) None of these
2. Who amongst the following cricketers recently joined the Club of 300 Wicket takers in test crickets ?  
(A) Harbhajan Singh (B) Anil Kumble  
(C) Ishant Sharma (D) Rahul Dravid (E) None of these
3. Which of the following reflects the importance of 8<sup>th</sup> November 2008 in the history of India ?  
(A) Chandrayaan – 1 was launched this day  
(B) Chandrayaan – 1 was put into the orbits of the moon on this day.  
(C) This was the day on which ISRO completed 50 years of its existence  
(D) This was the day on which Chandrayaan– 1 entered the lunar orbit  
(E) None of these
4. Who amongst the following is the author of the novel 'The White Tiger' ?  
(A) Jhumpa Lahiri (B) Steve Waugh  
(C) Aravind Adiga (D) Paul Krugman (E) None of these
5. The Assembly Elections took place in which of the following States in November- December 2008 ?  
(A) Uttar Pradesh (B) West Bengal  
(C) Rajasthan (D) Gujarat (E) All the above
6. The Prime Minister of India recently flagged off the first ever train in the Kashmir valley. The train will cover which of the following pairs of stations on its final completion ?  
(A) Anantnag - Qazigund (B) Anantnag - Katra  
(C) Udhampur - Katra (D) Katra - Qazigund  
(E) None of these
7. Which of the following is the correct description of the Capital Market ? Capital Market comprises of—  
(A) Stock Markets and Bond Markets

- (B) Banks and Insurance Companies  
(C) RBI and Nationalized Banks  
(D) Stock Markets and Banks  
(E) None of these
8. Which of the following organizations has provided a US \$ 150 million loan to overhaul the Khadi & Village Industry in India ?  
(A) World Bank (B) International Monetary Fund  
(C) Asian Development Bank (D) European Union  
(E) None of these
9. Which of the following countries is NOT the member of IBSA ?  
(A) India (B) Bangladesh (C) South Africa (D) Brazil  
(E) All are members
10. The election of the UN General Assembly took place on October 17<sup>th</sup> 2008 in which five countries were elected non-permanent members of the UN Security Council. Which of the following is NOT one of them ?  
(A) Mexico (B) Turkey (C) Austria (D) India  
(E) Japan
11. The Govt. of India is planning to introduce which of the following Acts to ensure that foreign investment are not a threat to national security ?  
(A) POTA (B) National Security Exception Act  
(C) Foreign Exchange Management Act (D) Anti Terrorism Law  
(E) All these
12. Kosi and some other rivers created severe problems in some parts of the country recently. What is/are the major causes of flood in a river ?  
(a) Snowmelt (b) High peak discharge of water  
(c) Storm Surge  
(A) Only (a) (B) Only (b) (C) Only (c)  
(D) All (a), (b) & (c) (E) None of these
13. Since Iran-India gas pipeline is yet to get final approval, the energy hungry India has decided to join another pipeline project 'MEDSTREME'. Medstreme will transport oil/gas from which of the following nations at one of its terminal ends ?  
(A) Turkey (B) Russia (C) France (D) Japan  
(E) USA
14. Which of the following countries is NOT the member of the Nuclear Supplier Group (NSG) ?

- (A) Russia                      (B) USA                      (C) France                      (D) Italy  
(E) Iran

**15.** Which of the following countries won maximum medals in Beijing Olympics 2008 ?

- (A) Japan                      (B) India                      (C) Russia                      (D) USA  
(E) China

**16.** Comprehensive Test Ban Treaty (CTBT) is associated with the ban on which of the following ?

- (A) Ban on certain organizations under UN Laws  
(B) Ban on money laundering activities  
(C) Ban on nuclear tests for developing arsenals  
(D) Ban on terrorism  
(E) None of these

**17.** Who amongst the following is the first Prime Minister of Nepal after it got the status of the democratic republic nation recently ?

- (A) Rambaran Yadav                      (B) Subhash Nembang  
(C) G. P. Koirala                      (D) Pushpa Kamal Dahal (Prachanda)  
(E) None of these

**18.** After a consistent persuasion for several years India finally got success in a Free Trade Agreement with which of the following ? (The meeting for this took place in Singapore in August 2008)

- (A) European Union                      (B) NATO  
(C) SAARC                      (D) ASEAN                      (E) None of these

**19.** As per the agreement with Iraq, USA has now decided to withdraw its forces from there. This will start by—

- (A) June 2009                      (B) December 2009                      (C) January 2010                      (D) June 2010  
(E) 2012 end

**20.** Russia recently signed a peace pact with which of the following nations so that it can bring an end to the war between them ?

- (A) Georgia                      (B) Iran                      (C) China                      (D) Turkey  
(E) None of these

**21.** Usain Bolt who was adjudged as the fastest man on the earth (Olympic 2008) is from which of the following countries ?

- (A) Belgium                      (B) South Korea                      (C) South Africa                      (D) USA  
(E) Jamaica

**22.** Who amongst the following is the Governor of the Reserve Bank of India at pres-

ent ?

- (A) Y. V. Reddy (B) D. Subbarao (C) Rakesh Mohan  
(D) C. Rangarajan (E) None of these

**23.** Which of the following knowledge can a farmer gain from 'Farmer's field school' being run by Department of agriculture & Cooperation. Govt. of India ?

- (a) Methods and practices for soil, fertilizer and crop management  
(b) How to get bank loans  
(c) Understand deficiency symptoms of soil nutrients

- (A) Only (a) (B) Only (b) (C) Only (c)  
(D) Both (a) & (c) only (E) All (a), (b) & (c)

**24.** Which of the following organizations was specially established to operate in Gramin areas by design itself ?

- (A) Commercial Banks (B) Central Financial Institutes  
(C) Private Banks (D) Regional Rural Banks  
(E) None of these

**25.** Who amongst the following is the author of the book (novel) 'Infinite Jest' ?

- (A) Quentin Bryce (B) Arvind Adiga  
(C) Paul Newman (D) David Foster Wallace  
(E) None of these

**26.** Taro Aso whose name was in news recently is the Prime Minister of—

- (A) South Korea (B) North Korea (C) Japan (D) Thailand  
(E) None of these

**27.** Martti Ahtisaari's name was in news as he is the winner of Nobel Prize in the area of—

- (A) Physics (B) Chemistry (C) Peace (D) Literature  
(E) Medicine

**28.** Who amongst the following won the Fed Cup championship Tennis 2008 ?

- (A) Russia (B) Spain (C) Italy (D) USA  
(E) France

**29.** Which of the following films was India's official entry for the Oscar Awards 2009 ?

- (A) Fashion (B) Taare Zameen Par  
(C) Jodha Akbar (D) Dostana  
(E) None of these

**30.** As per the figures released recently which of the following cities has the highest per capita income ?

- (A) Delhi                      (B) Mumbai                      (C) Chandigarh                      (D) Bangalore  
(E) Jaipur

31. India has purchased Harpoon II Missiles from which of the following countries ?  
(A) Italy                      (B) China                      (C) France                      (D) Russia  
(E) USA
32. Which of the following is NOT one of the Millennium Goals set by U.N.O. ?  
(A) Achieve Universal Primary Education  
(B) Improve Computer Literacy  
(C) Combat HIV/AIDS  
(D) Environmental sustainability  
(E) Global partnership
33. The Government of which of the following States has provided Rs. 100 crore for promotion of Organic Farming in State ?  
(A) Tamil Nadu                      (B) Rajasthan                      (C) Madhya Pradesh  
(D) Punjab                      (E) Andhra Pradesh
34. Which of the following States has introduced 'One kg. Rice for Rupee One' scheme, the first of its kind in the country ?  
(A) West Bengal                      (B) Orissa                      (C) Bihar                      (D) Kerala  
(E) Tamil Nadu
35. Which of the following nations is facing the neat of Darfur Humanitarian Crisis ?  
(A) Iraq                      (B) Sudan                      (C) Iran                      (D) Japan  
(E) U.S.A.
36. Who amongst the following Cricket Skipper recently announced his retirement from the game ?  
(A) Anil Kumble                      (B) M. S. Dhoni                      (C) Rahul Dravid                      (D) Irfan Pathan  
(E) Sachin Tendulkar
37. Who amongst the following was awarded Bharat Ratna recently ?  
(A) Asha Bhosale                      (B) Bhimsen Joshi  
(C) Jagjit Singh                      (D) Mani Ratnam  
(E) None of these
38. Which of the following terms is used in the game of Lawn Tennis ?  
(A) Double Fault                      (B) Half Nelson                      (C) Cox                      (D) Crease  
(E) Ruff
39. 'Agha Khan Cup' is associated with the game of—  
(A) Cricket                      (B) Football                      (C) Lawn Tennis                      (D) Golf

(E) Hockey

40. Who amongst the following is the author of the book 'Straight from the Heart' ?

(A) Ravi Shastri

(B) Sachin Tendulkar

(C) Kapil Dev

(D) M. S. Dhoni

(E) None of these

## General English

**Directions—(Q. 41–52)** 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.

Govind's father was a rich landlord, who was loved and respected by all his tenants. When he died, he left large tracts of land to Govind. But Govind did not spend a single day looking after his land. He had a funny idea, that there existed a magic potion which, if it was poured on any object would turn it into gold. He spent all his time trying to learn more about this potion. People took advantage of him and cheated him. His wife grew anxious. Given the amount of money Govind was spending, she was sure that they would soon be paupers.

One day, a widely respected sage who had been to the Himalayas came to their town. Govind asked him about the potion. To his surprise the sage answered. "I have learnt how to brew such a potion. But it is a difficult process." "Tell me !" insisted Govind, hardly able to believe his luck. "You have to collect the dew which settles on the leaves of a banana tree every morning during winter. There is a condition though. The tree should be planted and watered regularly with your own hands. Store the collected dew in an earthen vessel and when you have five litres, bring it to me. I will recite a sacred mantra to transform the dew into the potion. A drop of the potion will be sufficient to change any object into gold." Govind was worried "Winter is only for a few months in the year. It will take me years to collect the dew." "You can plant as many trees as you want" replied the sage. Govind went home and after talking to his wife, began clearing the large fields which had been lying vacant for years. He planted rows of banana saplings. He tended them with great care. His wife helped him too. She would take the banana crop to market and get a good price. Over the years the plantation grew and finally after six years Govind had five litres of dew. He went to the sage who smiled, uttered a mantra and sprinkled a few drops of dew on a copper vessel. To Govind's dismay, nothing happened. "You have cheated me !" he shouted at the sage. The sage however smiled. Govind's wife then came forward with a box. The sage opened it and revealed stack of gold coins inside. Turning to Govind he said. "You worked hard on your land and created a planation. Your wife sold the produce in the market. It was your hard work which created this wealth, not magic. If I had told

you this earlier, you would not have listened.” Govind understood the wisdom behind the sage’s words and worked even harder from that day on.

- 41.** Why did Govind’s father give him large plots of land ?
- (A) It was his way of instilling a sense of responsibility in his son
  - (B) Govind was his only son and sole heir
  - (C) To provide Govind with sufficient funds to pursue his interest of discovering magic potion
  - (D) He wanted Govind to continue to look after the tenants
  - (E) None of these
- 42.** Which of the following can be said about the sage ?
- (A) He was cunning and plotted with Govind’s wife to cheat him
  - (B) He had no magical powers as such and used to swindle people
  - (C) He was a good judge of people
  - (D) He did not deserve his good reputation
  - (E) He was dishonest because he had cheated Govind out of his gold
- 43.** Why was Govind’s wife worried ?
- (A) Govind had no knowledge of farming and could not cultivate the land he had inherited from his father
  - (B) Govind had no friends because he was obsessed with finding a potion which would turn any thing into gold
  - (C) Govind was only interested in studying under different sages and neglected his family duties
  - (D) Since Govind had devoted all his time and wealth to finding a magic potion they would soon be poor
  - (E) Govind’s experiments to find a magic potion were dangerous
- 44.** Why did Govind’s wife help him in the fields ?
1. To support her husband in his endeavour to find a magic potion
  2. The sage had advised her to help her husband succeed
  3. He needed someone to help him collect the dew
- (A) None                      (B) Only 1                      (C) Both 1 and 2                      (D) All 1, 2 and 3  
(E) None of these
- 45.** Why did Govind decide to cultivate a banana crop ?
- (A) The soil of his land was suitable only for cultivating bananas
  - (B) It was the most highly priced commodity in the region
  - (C) It could be grown at any time of the year including winter
  - (D) His wife pressurised him to do so

(E) The ingredient for the magic potion could only be obtained from a banana tree

**46.** What made Govind angry with the sage ?

(A) The sage had conspired with Govind's wife against him

(B) He had forgotten the magic spell and all Govind's hard work was in vain

(C) He had lost a good deal of money in cultivating bananas

(D) The sage had made a fool of him in front of other villagers

(E) None of these

**47.** How did Govind acquire his dream of gold finally ?

(A) The sage gave him gold as a reward for his hard work

(B) His wife diligently saved the gold he had received from his father

(C) By selling the banana plantation

(D) His wife sold bananas at a higher price than others did

(E) None of these

**48.** Which of the following is TRUE in the context of the passage ?

1. Govind was easily fooled by people

2. Govind was persevering by nature

3. The sage had never actually been to the Himalayas

(A) Only 1

(B) Both 1 and 2

(C) Only 3

(D) Both 1 and 3

(E) None of these

**Directions—(Q. 49–50)** Choose the word which is MOST SIMILAR in meaning to the word printed in bold as used in the passage.

**49.** spend

(A) pay

(B) bought

(C) devote

(D) settle

(E) empty

**50.** lying

(A) sleeping

(B) dishonest

(C) relaxing

(D) remaining

(E) untruthful

**Directions—(Q. 51–52)** Choose the word which is MOST OPPOSITE in meaning to the word printed in bold as used in the passage.

**51.** dismay

(A) joy

(B) interest

(C) desire

(D) humour

(E) luck

**52.** tended

(A) negligible

(B) watched

(C) inclined

(D) ignored

(E) spoil

**Directions—(Q. 53–57)** 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 it grammatically correct ? If the sentence is correct as it is given and 'No Correction is Required' mark (E) as the answer.

53. Starting out my own business at this time would affect the financial stability of my family.

- (A) Starting up my  
(B) For starting with  
(C) To start out mine  
(D) By starting my  
(E) No Correction Required

54. Use a tactic for mixing the inferior with good quality rice is dishonest and you will lose your license.

- (A) Using tactics as  
(B) Using a tactic like  
(C) To use tactics  
(D) Used to tactics like  
(E) No Correction Required

55. The company will invest more six hundred crores in the next five years to expand its operations in Britain.

- (A) will further invest  
(B) has invested more than  
(C) have invested over  
(D) will be invested above  
(E) No Correction Required

56. Several of our projects have delayed because the equipment we ordered was delivered late.

- (A) have been delayed when  
(B) delayed because of  
(C) are delayed since  
(D) were delayed with  
(E) No Correction Required

57. The committee has ruled out the possible raising taxes for this financial year.

- (A) possibly raised  
(B) possible rise of  
(C) possibility to raise  
(D) possibility of rising  
(E) No Correction Required

**Directions—(Q. 58–62)** In each question below a sentence with four words printed in bold type is given. These are lettered as (A), (B), (C) and (D). 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 letter of the words is your answer. If all the words printed in bold are correctly spelt and also appropriate in the context of the sentence, mark (E) i.e., 'All Correct' as your answer.

58. Under **existing** regulations we are not **permitted** to **owe** more than a forty per cent

- (A) **share** of the family business. **All Correct**  
(B) **share** of the family business. **All Correct**  
(C) **share** of the family business. **All Correct**  
(D) **share** of the family business. **All Correct**  
(E) **share** of the family business. **All Correct**

59. In case of any land **dispute** panchayat **officials** will **determine** how the property is to be **dividend**. **All Correct**

(A) (B) (C)

(D) (E)

60. The World Bank has **consented** to **sanction** the **necessary finance** for the project.

(A) (B) (C) (D)

**All Correct**

(E)

61. To **obtain** a refund you will have to **fill** a **claim** with the **appropriate** authority.

(A) (B) (C) (D)

**All Correct**

(E)

62. Experts **predict** there will be **shortage** of **investment** in the **infrastructure** sector.

(A) (B) (C) (D)

**All Correct**

(E)

**Directions—(Q. 63–67)** Rearrange the following six sentences (1), (2), (3), (4), (5) and (6) in the proper sequence to form a meaningful paragraph; then answer the questions given below them—

(1) The hall was filled with children, teachers, students, family members and those who were close to him.

(2) Normally such ceremonies are attended by important people like industrialists, politicians and VIPs.

(3) What I saw when I stepped into the hall amazed me.

(4) I went home with the feeling that it was a most unusual oath taking ceremony with only those who were ‘important’ to him present.

(5) When he was elected President, he invited me to the swearing in ceremony in the Central Hall of Parliament.

(6) However in this case everyone who attended the ceremony seemed to know him personally.

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

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

(E) (5)

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

(A) (2) (B) (3) (C) (4) (D) (5)

(E) (6)

65. Which of the following should be the THIRD sentence after rearrangement ?  
 (A) (1)                      (B) (2)                      (C) (3)                      (D) (4)  
 (E) (5)
66. Which of the following should be the FIFTH sentence after rearrangement ?  
 (A) (2)                      (B) (3)                      (C) (4)                      (D) (5)  
 (E) (6)
67. Which of the following should be the LAST (SIXTH) sentence after rearrangement ?  
 (A) (1)                      (B) (2)                      (C) (3)                      (D) (4)  
 (E) (5)

**Directions—(Q. 68–72)** Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The letter of that part is the answer. If there is no error, the answer is (E). (Ignore errors of punctuation, if any.)

68. His proposal had / to be send to / the President  
 (A)                      (B)                      (C)  
 of the company / for her approval. No error  
 (D)                      (E)
69. Each Tuesday evening we visited / the farmers  
 (A)                      (B)  
 in the area / and held a meeting / to discuss  
 (C)                      (D)  
 the problems they faced. No error  
 (E)
70. Though our training facilities / are limited only a / few employees  
 (A)                      (B)                      (C)  
 have been / selected for training. No error  
 (D)                      (E)
71. During the interview / the panel asked me / several technical questions /  
 (A)                      (B)                      (C)  
 and I answered all of it. No error  
 (D)                      (E)
72. He decided to work for / an NGO, but most of his / classmates opted for high paid  
 (A)                      (B)                      (C)  
 / jobs in multinational companies. No error  
 (D)                      (E)

**Directions—(Q. 73–80)** 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. When we ...(73)... started thirty years ago in 1977, we did not know anything about how to run a bank for the poor. We therefore looked at how others ran their operations and ...(74)... from their mistakes. In Bangladesh, conventional banks and credit co-operatives always ...(75)... lump sum repayments. This created ...(76)... problems because repaying in a lump sum was a mental hundle for borrowers. They tended to delay repayment and get further into debt in the ...(77)... In the end they usually ...(78)... totally on the loan, which was a loss to the bank. In structuring our own loans, I decided to ask for a daily payment. Monitoring repayment was ...(79)... and it filled people with ...(80)... that they could repay their loans.

73. (A) firstly (B) freshly (C) foremost (D) initially  
(E) recently
74. (A) copied (B) observed (C) learned (D) understood  
(E) improving
75. (A) asked (B) insisted (C) demanded (D) settled  
(E) lend
76. (A) severe (B) no (C) additionally (D) variety  
(E) plenty
77. (A) time (B) process (C) return (D) event  
(E) action
78. (A) neglected (B) abandoned (C) defaulted (D) depended  
(E) disappointed
79. (A) benefit (B) easier (C) reckless (D) disorganised  
(E) secure
80. (A) sense (B) confidence (C) challenge (D) doubt  
(E) believe

## **Quantitative Aptitude**

**Directions—(Q. 81 to 90)** What should come in place of the question mark (?) in the following questions ?

81.  $(84)^2 - (67)^2 + \sqrt{?} = 2588$   
(A) 361 (B) 529 (C) 441 (D) 625  
(E) None of these
82.  $668 \div 167 \times 284 = ?$   
(A) 1156 (B) 1136 (C) 1096 (D) 1116

(E) None of these

(A) 396 (B) 216 (C) 432 (D) 576

83.  $\sqrt[3]{10648} \times \sqrt[3]{5832} = ?$

(E) None of these

(A) 5060 (B) 5200 (C) 4880 (D) 4500

84. 60% of 25% of  $\frac{5}{6}$ th of ? = 630

(E) None of these

85.  $(85410 + 36885 + 24705) \div 1600 = ?$

(A) 90.25 (B) 94.386 (C) 95.50 (D) 91.875

(E) None of these

86.  $4.5 + 23.50 + 14.58 - 17.68 \times 0.5 = ?$

(A) 33.74 (B) 21.29 (C) 35.06 (D) 24.48

(E) None of these

87.  $(3675 \div 75) \times (7480 \div 80) = ?$

(A) 4394.5 (B) 4301 (C) 4581.5 (D) 4114

(E) None of these

(A) 15 (B) 18.5 (C) 20 (D) 16.5

88.  $\frac{\sqrt{7744} \times 66}{203 + 149} = ?$

(E) None of these

89.  $87146 - 66425 - 15693 = ?$

(A) 5038 (B) 5028 (C) 5040 (D) 5015

(E) None of these

90.  $(786 \times 74) \div ? = 1211.75$

(A) 42 (B) 36 (C) 56 (D) 54

(E) None of these

**Directions—(Q. 91 to 95)** What should come in place of question mark (?) in the following number series ?

91. 36, 20, ?, 8, 6, 5

(A) 10 (B) 12 (C) 14 (D) 16

(E) None of these

92. 668, 656, 632, 584, ?, 296

(A) 392 (B) 438 (C) 488 (D) 536

(E) None of these

- 93.** 1, 121, 441, 961, 1681, ?  
 (A) 2701 (B) 2511 (C) 2611 (D) 2801  
 (E) None of these
- 94.** 9, 49, 201, 1009, ?, 20209, 80841  
 (A) 4054 (B) 4049 (C) 4050 (D) 4041  
 (E) None of these
- 95.** 31, 35, 44, 60, 85, ?  
 (A) 121 (B) 111 (C) 109 (D) 97  
 (E) None of these
- 96.** The average of five positive numbers is 308. The average of first two numbers is 482.5 and the average of last two numbers is 258.5. What is the third number ?  
 (A) 224 (B) 58 (C) 121  
 (D) Cannot be determined (E) None of these
- 97.** Sophia invests 25% of her monthly salary in insurance policies. She spends 15% of her monthly salary in shopping and 35% of her salary on household expenses. She saves the remaining amount of Rs. 9,050. What is Sophia's annual income ?  
 (A) Rs. 84,500 (B) Rs. 5,30,000 (C) Rs. 3,25,200  
 (D) Rs. 4,34,400 (E) None of these
- 98.** The ratio of roses and lillies in a garden is 3 : 2 respectively. The average number of roses and lillies is 180. What is the number of lillies in the garden ?  
 (A) 144 (B) 182 (C) 216 (D) 360  
 (E) None of these
- 99.** The number of employees in Companies A, B and C are in a ratio of 3 : 2 : 4 respectively. If the number of employees in the three Companies is increased by 20%, 30% and 15% respectively, what will be the new ratio of employees working in Companies A, B and C respectively ?  
 (A) 18 : 13 : 24 (B) 13 : 18 : 23 (C) 17 : 13 : 23 (D) 18 : 11 : 23  
 (E) None of these
- 100.** In how many different ways can the letters of the word 'HAPPY' be arranged ?  
 (A) 120 (B) 140 (C) 60 (D) 70  
 (E) None of these

**Directions—(Q. 101 to 105)** Study the following table carefully and answer the questions given below it.

**Total Residents and Percentage of Women out of those Living in  
Various Societies Over the Years**

Years	Residents									
	A		B		C		D		E	
	% of women	Total Residents	% of women	Total Residents	% of women	Total Residents	% of women	Total Residents	% of women	Total Residents
2002	45	300	60	240	36	150	30	200	38	300
2003	30	250	75	280	40	200	60	260	40	280
2004	40	320	50	220	40	210	45	240	45	320
2005	45	340	60	250	50	230	50	250	40	300
2006	35	320	65	260	45	240	35	220	45	340
2007	50	350	60	300	45	260	40	240	40	330

- 101.** What is the respective ratio of the number of women to the total residents in society C over the years ?  
 (A) 47 : 108            (B) 91 : 215            (C) 93 : 215            (D) 47 : 109  
 (E) None of these
- 102.** What is the approximate average number of women living in all the societies together in the year 2002 ?  
 (A) 98                    (B) 105                    (C) 107                    (D) 101    (E) 111
- 103.** What is the difference between the total residents living in all the societies together in the year 2003 and the total residents living in all the societies together in the year 2004 ?  
 (A) 60                    (B) 45                    (C) 30                    (D) 50  
 (E) None of these
- 104.** What is the respective ratio of men living in Society E in the year 2006 to the year 2007 ?  
 (A) 17 : 18            (B) 18 : 17            (C) 16 : 17            (D) 17 : 16  
 (E) None of these
- 105.** What is the total number of men living in all the societies together in the year 2004 ?  
 (A) 710                    (B) 736                    (C) 680                    (D) 742  
 (E) None of these
- 106.** What amount of compound interest can be obtained on an amount of Rs. 8,840 at the rate of 5 p.c.p.a. at the end of 3 years ?  
 (A) Rs. 1,393.405                    (B) Rs. 1,326  
 (C) Rs. 1,384.50                    (D) Rs. 1,340                    (E) None of these
- 107.** A trader sells 150 metres of cloth for Rs. 6,600 and he sells 300 metres of cloth for Rs. 12,750. How much concession does the trader give per metre of cloth, when he sells 300 metres of cloth ?

- (A) Rs. 3                      (B) Rs. 2.5                      (C) Rs. 1.5                      (D) Rs. 2  
 (E) None of these

**108.** When 3888 is divided by the square of a number and the answer so obtained in multiplied by 21, the final answer obtained is 252. What is the number ?

- (A) 324                      (B) 16                      (C) 256                      (D) 144  
 (E) None of these

**109.** The sum of the two digits of a two digit number is 14, the difference between the first digit and the second digit of the two digit number is 4. What is the two digit number ?

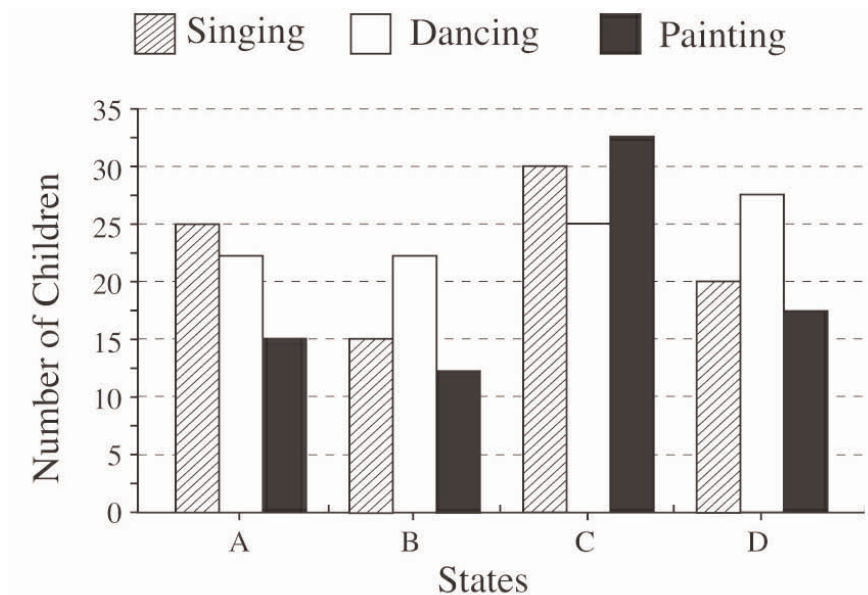
- (A) 86                      (B) 95                      (C) 59  
 (D) Cannot be determined                      (E) None of these

**110.** A car runs at the speed of 40 kms per hour when not serviced and runs at 65 kms/hr. when serviced. After servicing the car covers a certain distance in 5 hours. How much approximate time will the car take to cover the same distance when not serviced ?

- (A) 10                      (B) 7                      (C) 12                      (D) 8                      (E) 6

**Directions—(Q. 111 to 115)** Study the following graph and answer the questions given below it.

Number of Children pursuing various Hobby  
 Classes in various States  
 (Number in thousands)



**111.** What is the average number of children pursuing painting classes from all the States together ?

- (A) 19735                      (B) 17395                      (C) 19725                      (D) 18385



(E) None of these

**112.** The children pursuing singing classes in State A are what per cent of the total number of children pursuing all the three classes from the same State ?

(A) 30                      (B) 35                      (C) 40                      (D) 45

(E) None of these

**113.** What is the difference between the total number of children pursuing dancing and the total number of children pursuing painting from all the State together ?

(A) 20000                      (B) 15000                      (C) 25000                      (D) 10000

(E) None of these

**114.** What is the respective ratio of the number of children pursuing dancing from State B to the number of children pursuing dancing from State D ?

(A) 7 : 9                      (B) 11 : 9                      (C) 11 : 7                      (D) 9 : 11

(E) None of these

**115.** What is the average number of children pursuing singing, dancing and painting from State C ? (Rounded off to the nearest integer)

(A) 28859                      (B) 29167                      (C) 291216                      (D) 28765

(E) None of these

**Directions—(Q. 116 to 120)** What approximate value should come in place of the question mark (?) in the following questions ? (You are not expected to calculate the exact value)

**116.**  $[(1.3)^2 \times (4.2)^2] \div 2.7 = ?$

(A) 7                      (B) 21                      (C) 18                      (D) 11                      (E) 16

**117.**  $746 \div 32 \times 15 = ?$

(A) 350                      (B) 345                      (C) 355                      (D) 340                      (E) 335

**118.**  $\sqrt{834} \times \sqrt{349} = ?$

(A) 525                      (B) 556                      (C) 534                      (D) 550                      (E) 540

**119.**  $(3986 + 2416 + 3897) \div 754 = ?$

(A) 18                      (B) 14                      (C) 11                      (D) 9                      (E) 21

**120.**  $41.25 + 11.085 \times 2.75 = ?$

(A) 63                      (B) 67                      (C) 76                      (D) 72                      (E) 80

## Reasoning Test

**121.** If 'football' is called 'cricket', 'cricket' is called 'basketball', 'basketball' is called 'badminton' 'badminton' is called 'volleyball', 'volleyball' is called 'hockey' and 'hockey' is called 'golf', which of the following games is not played using a ball ?

- (A) Volleyball      (B) Basketball      (C) Hockey      (D) Cricket  
(E) None of these

**122.** If it is possible to make only one meaningful word with the First, Second, Third and Fifth letters of the word TECHNOLOGY, which of the following would be the third letter of that word ? If no such word can be made, give 'X' as your answer and if more than one such word can be formed, give your answer as 'Y'—

- (A) C      (B) T      (C) N      (D) X      (E) Y

**123.** If each of the digits in the number 92581473 are arranged in ascending order, what will be the difference between the digits which are fourth from the right and third from the left in the new arrangement ?

- (A) One      (B) Two      (C) Three      (D) Four  
(E) None

**124.** In a certain code 'ja ki mo pe' mean 'at afrog's leap', 'mo la ki so' means 'take a leap ahead' and 're bo ja na' means 'insects are frog's diet'. Which of the following is the code for 'at' in that language ?

- (A) ja      (B) pe      (C) bo      (D) re  
(E) None of these

**125.** If in a certain language WEAK is coded as 9%2\$ and SKIT is coded as #57@, then how will WAIT be coded in the same language ?

- (A) 9267      (B) 9276      (C) 92@6      (D) 9@67  
(E) None of these

**126.** How many meaningful three letter English words can be formed with the letter WNO, using each letter only once in each word ?

- (A) None      (B) One      (C) Two      (D) Three  
(E) Four

**127.** 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) Clutch      (B) Wheel      (C) Break      (D) Car  
(E) Gear

**128.** How many such pairs of letters are there in word SENDING, each of which has as many letters between its two letters as there are between them in the English alphabets ?

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

**129.** Each vowel of the word GLADIOLUS is substituted with the next letter of the English alphabetical series, and each consonant is substituted with the letter pre-

ceding it. How many vowels are present in the new arrangement ?

- (A) None                      (B) One                      (C) Two                      (D) Three  
(E) None of these

**130.** In a certain code THEN is written as VFGL. How is WORD written in that code ?

- (A) UQPF                      (B) YMTB                      (C) YMVB                      (D) VQFP  
(E) None of these

**Directions—(Q. 131–135)** In each of these questions, a group of letters is given followed by four combinations of number/symbol lettered (A), (B), (C) and (D). Letters are to be coded as per the scheme and conditions given below. You have to find out the serial number of the combination, which represents the letter group. So letter of that combination is your answer. If none of the combinations is correct, your answer is ‘None of these’.

Letters : M B D K Q L I R J S N P A E G

Number/

Symbol : @ 3 7 % ★ 4 # 1 2 £ 8 5 9 \$ 6

Conditions :

- (i) If the first letter is a vowel and the last a consonant, both are to be coded as the code for the consonant.  
(ii) If the first letter is a consonant and the last a vowel, the codes for the first and the last are to be interchanged.  
(iii) If no vowel is present in the group of letters, the first and the last letters are be coded as ©

**131.** GQRDBN

- (A) ©★173©                      (B) 6★1738                      (C) 6★1736                      (D) 8★1738  
(E) None of these

**132.** IPEBQS

- (A) #5\$3★£                      (B) #53\$★#                      (C) £5\$3★£                      (D) £5\$3★#  
(E) None of these

**133.** RMAPSI

- (A) 1@95£#                      (B) 1@95£1                      (C) #@95£#                      (D) #@95£1  
(E) None of these

**134.** AREMQN

- (A) 91\$@★8                      (B) 81\$@★8                      (C) 81\$@★9                      (D) 91\$@★9  
(E) None of these

**135.** KJBPRD

- (A) 923517            (B) 723517            (C) %23519            (D) ©2915©  
(E) None of these

**Directions—(Q. 136–140)** Read the following information carefully and answer the questions, which follow :—

‘A – B’ means ‘A is daughter of B’.

‘A + B’ means ‘A is wife of B’.

‘A ÷ B’ means ‘A is father of B’.

‘A × B’ means ‘A is son of B’.

**136.** In the expression ‘P × R – S’ how is P related to S ?

- (A) Father            (B) Grandfather            (C) Grandson            (D) Sister  
(E) None of these

**137.** Which of the following means S is son-in-law of P ?

- (A) P + R × S            (B) P ÷ R × S            (C) P + R ÷ S            (D) P ÷ R + S  
(E) None of these

**138.** In the expression ‘P – Q + S’ how is S related to P ?

- (A) Mother            (B) Father            (C) Brother  
(D) Can’t be determined            (E) None of these

**139.** How is P related to S in the expression ‘P × Q ÷ S’ ?

- (A) Brother            (B) Wife            (C) Son            (D) Sister  
(E) None of these

**140.** How is S related to P in the expression ‘P + R ÷ S’ ?

- (A) Son            (B) Daughter            (C) Daughter-in-law  
(D) Sister            (E) None of these

**Directions—(Q. 141–145)** Study the sets of numbers given below and answer the questions, which follow :—

972, 682, 189, 298, 751

**141.** If one is added to the lowest number and two is added to the highest number, what will be the difference between the second digit of the smallest number and third digit of the highest number ?

- (A) 5            (B) 7            (C) 9            (D) 8  
(E) None of these

**142.** If in each number, first and the last digits are interchanged, which of the following will be the third highest number ?

- (A) 972            (B) 682            (C) 189            (D) 298            (E) 751

**143.** If in each number, all the three digits are arranged in descending order, which of the following will be the third highest number ?

(A) 972                      (B) 682                      (C) 189                      (D) 298    (E) 751

**144.** If in each number, second and the third digits are interchanged, what will be the sum of first digit of the smallest number and last digit of highest number ?

(A) 7                      (B) 6                      (C) 9                      (D) 8

(E) None of these

**145.** If one is added to the smallest odd number and one is subtracted from the highest odd number, which of the following will be obtained if the second digit of the highest number is subtracted from the second digit of the lowest number so formed ?

(A) 6                      (B) 5                      (C) - 4                      (D) 3    (E) 2

**Directions—(Q. 146–150)** In each of the questions below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read both of the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts. Read the statements and the conclusions which follow it and Give answer—

(A) if only conclusion I is true.                      (B) if only conclusion II is true.

(C) if either conclusion I or conclusion II is true.

(D) if neither conclusion I nor conclusion II is true.

(E) if both conclusions I and II are true.

**146. Statements :** No pen is a mobile.

Some mobiles are bottles.

All bottles are papers.

**Conclusions :** I. Some papers are pens.

II. All bottles are pens.

**147. Statements :** All computers are radios.

All radios are televisions.

Some televisions are watches.

**Conclusions :** I. Some watches are computers.

II. Some televisions are computers.

**148. Statements :** Some desks are chairs.

Some chairs are doors.

Some doors are walls.

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

II. No chair is a wall.

**149. Statements :** All stars are fishes.

Some fishes are moons.

All moons are birds.

**Conclusions :** I. Some birds are fishes.

II. Some stars are moons.

**150. Statements :** All leaves are roots.

All stems are roots.

All roots are flowers.

**Conclusions :**

I. Some flowers are stems.

II. Some flowers are leaves.

**Directions—(Q. 151–155)** Study the following information carefully to answer these questions

A group of people has six family members and an advocate. These are L, M, N, O, P, Q and R and having different professions. Each one of them is a journalist, businessman, architect, doctor and pilot but not necessarily in this order. There are three males and three females in the family out of which there are two married couples. M is a businessman and is the father of P, Q is a doctor and grandfather of P. N is a housewife and is daughter-in-law of O. L is neither a pilot nor a journalist. R is an advocate. N is not the mother of P and O is not married to M. No lady is a journalist.

**151.** Which of the following groups represents the three ladies in the group ?

- (A) N, P, L            (B) P, L, N            (C) L, N, O            (D) O, P, L  
(E) None of these

**152.** Who is married to Q ?

- (A) N                    (B) O                    (C) L  
(D) Can't be determined            (E) None of these

**153.** Who among the following family members is an architect ?

- (A) L                    (B) O                    (C) P  
(D) Can't be determined            (E) None of these

**154.** Which of the following is the profession of P ?

- (A) Architect            (B) Pilot                    (C) Architect or pilot  
(D) Journalist            (E) None of these

**155.** How is Q related to O ?

- (A) Father                    (B) Mother                    (C) Mother-in-law  
(D) Son-in-law            (E) None of these



- 163.** This can be another-word for program .....
- (A) software      (B) disk      (C) floppy      (D) hardware  
(E) None of these
- 164.** The name of the computer's brain is .....
- (A) monitor      (B) hardware      (C) CPU      (D) byte  
(E) None of these
- 165.** A(n) ..... is a device that electronically processes data, converting it to information.
- (A) algorithm      (B) computer      (C) software      (D) program  
(E) None of these
- 166.** Which of the following are computers that can be carried around easily ?
- (A) Minicomputers      (B) Supercomputers  
(C) PCs      (D) Laptops      (E) None of these
- 167.** The secret code that restricts entry to some programs .....
- (A) password      (B) passport      (C) entry-code  
(D) access-code      (E) None of these
- 168.** The basic goal of computer process is to convert data into .....
- (A) files      (B) tables      (C) information      (D) graphs  
(E) None of these
- 169.** Where is the disk put in a computer ?
- (A) In the modem      (B) In the hard drive  
(C) Into the CPU      (D) In the disk drive      (E) None of these
- 170.** A hard copy of a document is .....
- (A) printed on the printer      (B) stored on a floppy  
(C) stored on a CD      (D) stored in the hard disk  
(E) None of these
- 171.** The name that the user gives to a document is referred to as .....
- (A) document-name      (B) filename      (C) name-given  
(D) document-identity      (E) None of these
- 172.** Restarting a computer that is already on is referred to as .....
- (A) shut down      (B) cold booting      (C) warm booting  
(D) logging off      (E) None of these
- 173.** E-mail (electronic mail) is .....
- (A) an Internet standard that allows users to upload and download files  
(B) a real-time typed conversation that takes place on a computer  
(C) an online area in which users conduct written discussions about a particular



subject

(D) the transmission of messages and files via a computer network

(E) None of these

**174.** The person who writes and tests computer programs is called a .....

(A) programmer

(B) computer scientist

(C) software engineer

(D) project developer

(E) None of these

**175.** The information you put into the computer is called .....

(A) facts

(B) data

(C) files

(D) directory

(E) None of these

**176.** The output devices make it possible to .....

(A) view or print data

(B) store data

(C) scan data

(D) input data

(E) None of these

**177.** A chat is .....

(A) an Internet standard that allows users to upload and download files

(B) a typed conversation that takes place on a computer

(C) an online area in which users conduct written discussions about a particular subject

(D) the transmission of messages and files via a computer network

(E) None of these

**178.** Hardware includes .....

(A) all devices used to input data into a computer

(B) sets of instructions that a computer runs or executes

(C) the computer and all the devices connected to it that are used to input and output data

(D) all devices involved in processing information including the central processing unit, memory and storage

(E) None of these

**179.** The most common method of entering text and numerical data into a computer system is through the use of a .....

(A) keyboard

(B) scanner

(C) printer

(D) plotter

(E) None of these

**180.** Which of the following groups consist of only input devices ?

(A) Mouse, Keyboard, Monitor

(B) Mouse, Keyboard, Printer

(C) Mouse, Keyboard, Plotter

(D) Mouse, Keyboard, Scanner

(E) None of these

- 181.** Marketing is required in banks due to .....
- (A) globalisation (B) computerisation  
 (C) increase in population (D) government dictates  
 (E) None of these
- 182.** Marketing is .....
- (A) a day to day function (B) a one-off affair  
 (C) a one-man show (D) a collective process  
 (E) a means to earn extra income
- 183.** Qualities needed by a good marketing staff are .....
- (A) Aggressiveness (B) Pushy  
 (C) Perseverance (D) Politeness  
 (E) Only (C) & (D)
- 184.** Marketing should be resorted .....
- (A) only among rich persons (B) only among the poor  
 (C) only in crowded areas (D) depends on the product  
 (E) depends on the banks
- 185.** HNI means .....
- (A) High Income Individual (B) Honest Marketing Staff  
 (C) High Networth Individual (D) Honest Neutral Individual  
 (E) None of these
- 186.** Marketing Strategies mean .....
- (A) plan for effective marketing (B) type of Marketing style  
 (C) market Demands (D) All of these  
 (E) None of these
- 187.** Market Plan is .....
- (A) an action plan for day-to-day marketing  
 (B) effective Selling steps  
 (C) effective Buying steps  
 (D) a comprehensive document for marketing strateiges  
 (E) All of these
- 188.** Digital marketing means .....
- (A) selling digital goods (B) selling calculators  
 (C) selling through internet (D) All of these  
 (E) None of these
- 189.** Target group means .....
- (A) all employees (B) short-listed group

- (C) all the marketing staff
- (D) sales Representatives
- (E) group of people likely to buy the identified product

**190.** The target group for Home Loans are .....

- (A) individuals
- (B) salaried persons
- (C) businessmen
- (D) professionals
- (E) All of these

**191.** Customer Service .....

- (A) is an integral part of marketing
- (B) has no role in marketing
- (C) is required only by salemen
- (D) is not required by salesmen
- (E) None of these

**192.** Public Relations is .....

- (A) part of Customer Service
- (B) part of Marketing
- (C) part of Image Building
- (D) All of these
- (E) None of these

**193.** Bancassurance means .....

- (A) assuring to repay bank loans
- (B) assuring to repay credit card dues
- (C) assuring to repay home loan dues
- (D) insurance of banks
- (E) All of these

**194.** Relationship Marketing means .....

- (A) selling to relatives
- (B) selling by relatives
- (C) after sales service
- (D) cross-selling
- (E) All of these

**195.** Motivation means .....

- (A) keeping the salemen happy
- (B) keeping the staff happy
- (C) more enthusiasm
- (D) more team-work
- (E) All of these

**196.** Effective communication is .....

- (A) not required if demand exceeds supply
- (B) a sine-qua-non for marketing
- (C) good vocabulary
- (D) all of these
- (E) None of these

**197.** Customisation means .....

- (A) products for specific customers
- (B) good customer service
- (C) bad customer service
- (D) after-sales service
- (E) None of these

**198.** Marketing can be attractive if .....

- (A) salesmen are attractive
- (B) customers are attractive
- (C) more customers are attracted
- (D) All of these
- (E) None of these

**199.** Buyer Resistance means .....

- (A) buyers fighting with the salesmen
- (B) reluctant salesmen
- (C) indifferent salesmen
- (D) hesitant buyers
- (E) None of these

**200.** Closing the Sale means .....

- (A) close down marketing functions
- (B) stop selling
- (C) successful completion of a call
- (D) All of these
- (E) None of these

### Key

1. (D) 2. (A) 3. (D) 4. (C) 5. (C) 6. (E) 7. (A) 8. (C) 9. (B) 10. (D) 11. (C) 12. (D)  
 13. (A) 14. (E) 15. (E) 16. (C) 17. (D) 18. (D) 19. (A) 20. (A) 21. (E) 22. (B) 23. (E)  
 24. (D) 25. (D) 26. (C) 27. (C) 28. (A) 29. (B) 30. (C) 31. (C) 32. (B) 33. (E) 34. (E)  
 35. (B) 36. (A) 37. (B) 38. (A) 39. (E) 40. (C) 41. (B) 42. (C) 43. (D) 44. (B) 45. (E)  
 46. (E) 47. (C) 48. (B) 49. (C) 50. (D) 51. (A) 52. (D) 53. (A) 54. (B) 55. (A)  
 56. (B) 57. (C) 58. (D) 59. (D) 60. (E) 61. (B) 62. (B) 63. (E) 64. (B) 65. (A)  
 66. (E) 67. (D) 68. (B) 69. (D) 70. (B) 71. (D) 72. (C) 73. (D) 74. (C) 75. (D) 76. (A)  
 77. (B) 78. (C) 79. (B) 80. (B) 81. (C) 82. (B) 83. (A) 84. (E) 85. (D) 86. (A) 87. (C)  
 88. (D) 89. (B) 90. (E) 91. (B) 92. (C) 93. (E) 94. (D) 95. (A) 96. (B) 97. (D) 98. (A)  
 99. (E) 100. (C) 101. (C) 102. (D) 103. (E) 104. (A) 105. (B) 106. (A) 107. (C)  
 108. (E) 109. (D) 110. (D) 111. (E) 112. (C) 113. (A) 114. (D) 115. (B) 116. (D)  
 117. (A) 118. (D) 119. (B) 120. (D) 121. (A) 122. (C) 123. (B) 124. (B) 125. (E)  
 126. (D) 127. (D) 128. (D) 129. (A) 130. (B) 131. (A) 132. (C) 133. (D) 134. (B)  
 135. (E) 136. (C) 137. (D) 138. (B) 139. (A) 140. (E) 141. (A) 142. (B) 143. (A)  
 144. (D) 145. (C) 146. (D) 147. (B) 148. (A) 149. (A) 150. (E) 151. (C) 152. (B)  
 153. (A) 154. (D) 155. (E) 156. (B) 157. (E) 158. (C) 159. (D) 160. (A) 161. (B)  
 162. (D) 163. (A) 164. (C) 165. (C) 166. (D) 167. (A) 168. (C) 169. (C) 170. (A)  
 171. (B) 172. (D) 173. (D) 174. (C) 175. (B) 176. (A) 177. (D) 178. (D) 179. (A)  
 180. (D) 181. (A) 182. (D) 183. (E) 184. (D) 185. (C) 186. (A) 187. (E) 188. (C)  
 189. (E) 190. (E) 191. (A) 192. (B) 193. (E) 194. (D) 195. (E) 196. (B) 197. (A) 198.  
 (A) 199. (D) 200. (A)