

STATE BANK OF INDIA PO EXAMINATION (TIER-I)

HELD ON : 27.04.2008

REASONING ABILITY

1. In a certain code BOARD is written as 53169 and NEAR is written as 2416. How is NODE written in that code ?
 (a) 2394 (b) 2894
 (c) 2934 (d) 2694
 (e) None of these
 2. What should come next in the following sequence of letters?
 BBCBCDBCDEBCD
 EFBCDEFGBCDEF
 (a) B (b) G
 (c) H (d) D
 (e) None of these
 3. In a certain code SPORADIC is written as QNORDJEB. How is TROUBLES written in that code?
 (a) SQTNTFMC (b) TNQSRDKA
 (c) TNQSTFMC (d) TFQSCMFT
 (e) None of these
 4. 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) Mica (b) Zinc
 (c) Iron (d) Chlorine
 (e) Aluminium
 5. If it is possible to make only one meaningful word with the first, the third, the fifth and the eighth letters of the word SHAREHOLDING, which of the following will be the second letter of that word? If no such word can be made, give 'X' as the answer and if more than one such word can be made, give 'Y' as the answer.
 (a) L (b) E
 (c) S (d) X
 (e) Y
 6. 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) 18 (b) 24
 (c) 36 (d) 34
 (e) 26
 7. If 'green' means 'yellow', 'yellow' means 'white'; 'white' means 'red'; 'red' means 'violet'; 'Violet' means 'black'; then which of the following will be the colour of human blood?
 (a) Red (b) Black
 (c) Green (d) White
 (e) None of these
 8. How many such pairs of letters are there in the word: GLIMPSE each of which has as many letters between them in the word as in the English alphabet?
 (a) None (b) One
 (c) Two (d) Three
 (e) More than three
 9. EARN is related to RANE and BOND is related to NODB in the same way as TEAR is related to
 (a) AERT (b) ATRE
 (c) ARET (d) REAT
 (e) None of these
 10. How many such digits are there in the number 5831649 each of which is as far away from the beginning of the number as when the digits are rearranged in ascending order?
 (a) None (b) One
 (c) Two (d) Three
 (e) More than three
 11. If 'x' means 'added to', '+' means 'multiplied by'; '-' means 'subtracted from' and '÷' means 'divided by' then $24 + 36 - 12 \times 8 \div 4 = ?$
 (a) 36 (b) 53
 (c) 5 (d) 20
 (e) None of these
 12. 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) Coconut (b) Lotus
 (c) Lilly (d) Rose
 (e) Marigold
- Directions (13-15):**
- (i) 'P × Q' means 'P is brother of Q'
 - (ii) 'P - Q' means 'P is sister of Q'
 - (iii) 'P + Q' means 'P is sister of Q'
 - (iv) 'P ÷ Q' means 'P is mother of Q'
13. Which of the following represents 'M is nephew of N'?
 (a) $N - K + M$ (b) $N \times K \div M$
 (c) $N \div K \times M$ (d) $N - K + M \times T$
 (e) None of these
 14. How is T related to D in the expression :
 $H + T \div R - D$?
 (a) Nephew (b) Niece
 (c) Nephew or Niece (d) Data inadequate
 (e) None of these
 15. Which of the following represents F is daughter of W?
 (a) $W \div R + F$ (b) $W \times R \times F$
 (c) $W + R \times F - T$ (d) $W + R - F + T$
 (e) None of these
- Directions (16-20):** In each of the questions below are given four statements followed by four conclusions numbered I, II, III and IV. You have to take the given statements to be true even if they seem to be at variance 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.
16. **Statements:**
 Some bags are trunks. All trunks are shirts.
 Some shirts are books. All books are shops.

- Conclusions:**
 I. Some shops are bags. II. Some books are bags.
 III. Some shops are shirts. IV. Some shirts are bags.
 (a) Only I and II follow (b) Only I and III follow
 (c) Only III and IV follow (d) Only II and IV follow
 (e) None of these

17. **Statements:**
 All pens are chairs. All flowers are chairs.
 All chairs are trucks. All trees are trucks.
Conclusions:
 I. Some trucks are pens. II. Some trucks are chairs.
 III. Some trees are pens. IV. Some trees are chairs.
 (a) Only I and III follow (b) Only I and II follow
 (c) Only III and IV follow (d) Only II and IV follow
 (e) None of these

18. **Statements:**
 All desks are pillars. Some pillars are towns.
 All towns are benches. Some benches are cars.
Conclusions:
 I. Some cars are towns.
 II. Some benches are desks.
 III. Some benches are pillars.
 IV. Some cars are pillars.
 (a) None follows (b) Only I follows
 (c) Only II follows (d) Only III follows
 (e) Only IV follows

19. **Statements:**
 All stations are houses. No house is garden.
 Some gardens are rivers. All rivers are ponds.
Conclusions:
 I. Some ponds are gardens.
 II. Some ponds are stations.
 III. Some ponds are houses.
 IV. No pond is station.
 (a) Only I follows
 (b) Only either II or IV follows
 (c) Only I and II follow
 (d) Only I and IV follow
 (e) None of these

20. **Statements:**
 Some towers are lanes. Some lanes are roads.
 Some roads are rivers. Some rivers are jungles.
Conclusions:
 I. Some jungles are roads.
 II. Some roads are lanes.
 III. Some jungles are towers.
 IV. No jungle is road.
 (a) Only I follows
 (b) Only II follows
 (c) Only either I or IV follows
 (d) Only IV follows
 (e) Only either I or IV and II follow

Directions (21-25): Study the following arrangement carefully and answer the questions given below—
 B ↑ AM3 # D2EK9\$F @ NIT4 I UW © H8 % VJ5 Y6 * 7 R
 21. How many such symbols are there in the above arrangement each of which is either immediately preceded by a letter or immediately followed by a letter but not both ?

- (a) None (b) One
 (c) Two (d) Three
 (e) More than three
22. If all the symbols in the above arrangement are dropped which of the following will be the twelfth from the left end ?
 (a) 9 (b) U
 (c) I (d) 1
 (e) None of these
23. How many such numbers are there in the above arrangement each of which is immediately followed by a consonant but not immediately preceded by a letter?
 (a) None (b) One
 (c) Two (d) Three
 (e) More than three
24. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to that group ?
 (a) DK3 (b) 4NU
 (c) 8J© (d) FKN
 (e) 5★%
25. Which of the following is the seventh to the right of the eighteenth from the right end of the above arrangement ?
 (a) H (b) 9
 (c) % (d) E
 (e) None of these

Directions (26-30): In each question below is given a group of digits/symbols followed by four combinations of letters numbered (a), (b), (c) and (d). You have to find out which of the combination correctly represents the group of digits/ symbols based on the following coding system and the conditions those follow. If none of the combinations correctly represents the group of letters/digits, give (e) i.e. 'None of these' as the answer.

Digit/ Symbol	1	#	\$	9	8	6	%	@	©	7	2	4	★	3	5
Letter Code	B	D	E	N	I	V	R	G	H	K	T	J	P	F	A

- Conditions:**
 (i) If both the first and the last elements in the group are odd digits then both are to be coded as Y.
 (ii) If the first element is a symbol and the last element is an even digit, the codes for the first and the last elements are to be interchanged,
 (iii) If the first element is an odd digit, and the last element is a symbol, both are to be coded as 'Z'.
 (iv) If the first element is an even digit and the last element is an odd digit, both are to be coded as the code for the odd digit.
26. 3\$95#1
 (a) FENADB (b) BENADF
 (c) ZENADZ (d) FENADF
 (e) None of these
27. 8%©3#5
 (a) YRHFDY (b) ARHFDI
 (c) ARHFDA (d) YRHFDA
 (e) None of these

28. ©8143★S
 (a) EIBJFPH (b) VIBJFPY
 (c) EIBJFP# (d) HIBJFPE
 (e) None of these
29. 6%@9#3
 (a) VRGNDF (b) FRGNDF
 (c) YRGNDF (d) ZRGNDF
 (e) None of these'
30. ★S6724
 (a) JEVKTP (e) PEVKTJ
 (c) YEVKTY (d) ZEVKTZ
 (e) None of these

Directions (31-35): Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and

Give answer (a) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.

Give answer (b) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.

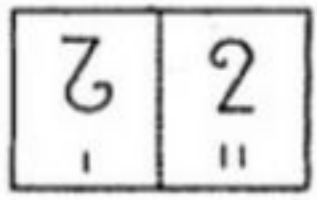

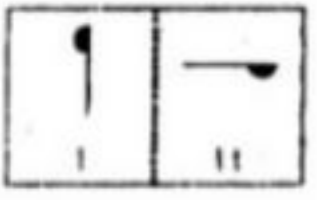
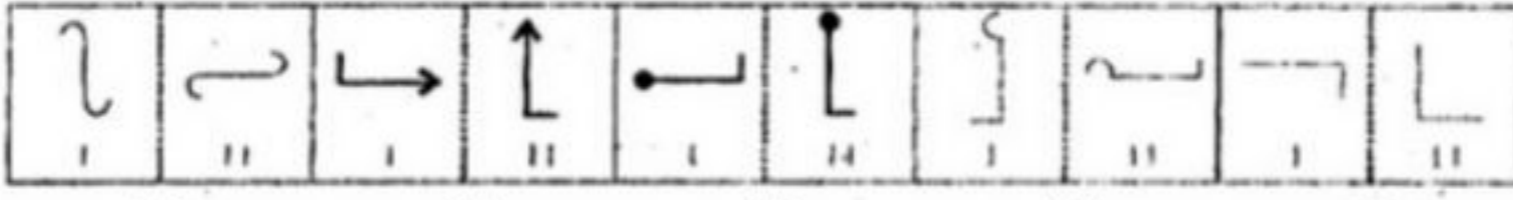
Give answer (c) if the data either in statement I alone or in statement II alone are sufficient to answer the question.

Give answer (d) if the data in both the statements I and II together are not sufficient to answer the question.

Give answer (e) if the data in both the statements I and II together are necessary to answer the question.

31. How is M related to F?
Statements:
 I. F is sister of N who is mother of R.
 II. M has two brothers of which one is R.
32. On which date in March was Pravin's father's birthday ?
Statements:
 I. Pravin correctly remembers that his father's birthday is after 14th but before 19th March.
 II. Pravin's sister correctly remembers that their father's birthday is after 17th but before 21st March.
33. Among M, N, R and D each having different age who is the youngest ?
Statements:
 I. N is younger than only D among them.
 II. T is older than R and younger than M.

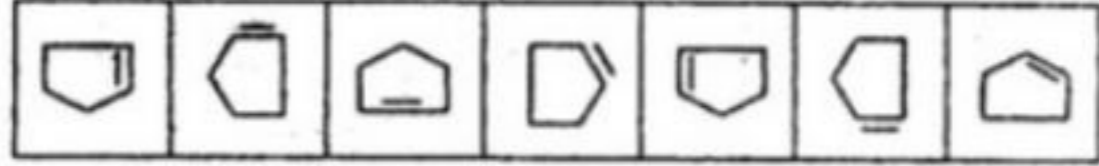
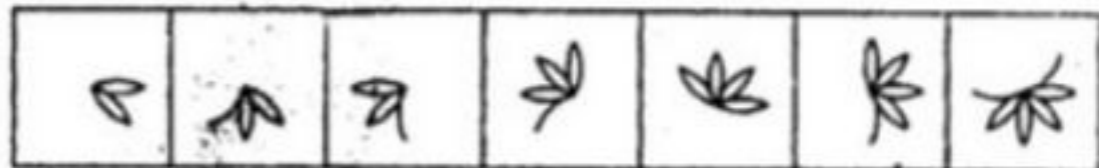

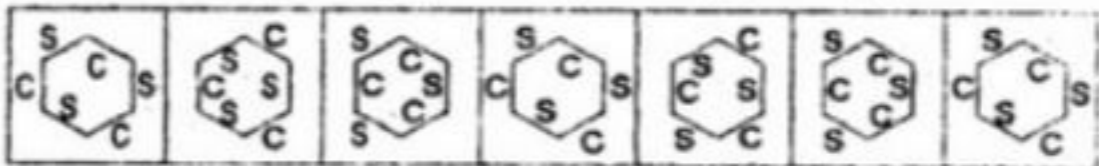
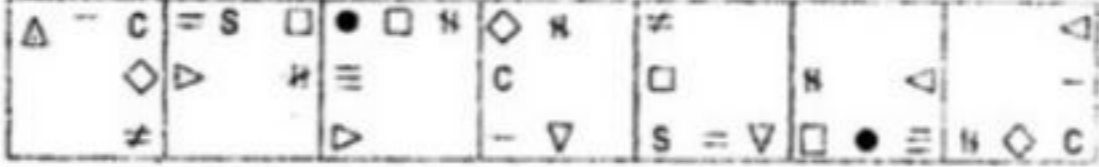
Directions (41-45): In each of the following questions; a related pair of figures is followed by five numbered pairs of figures. Select the pair that has a relationship similar to that in the unnumbered pair. The best answer is to be selected from a group of fairly close choices.

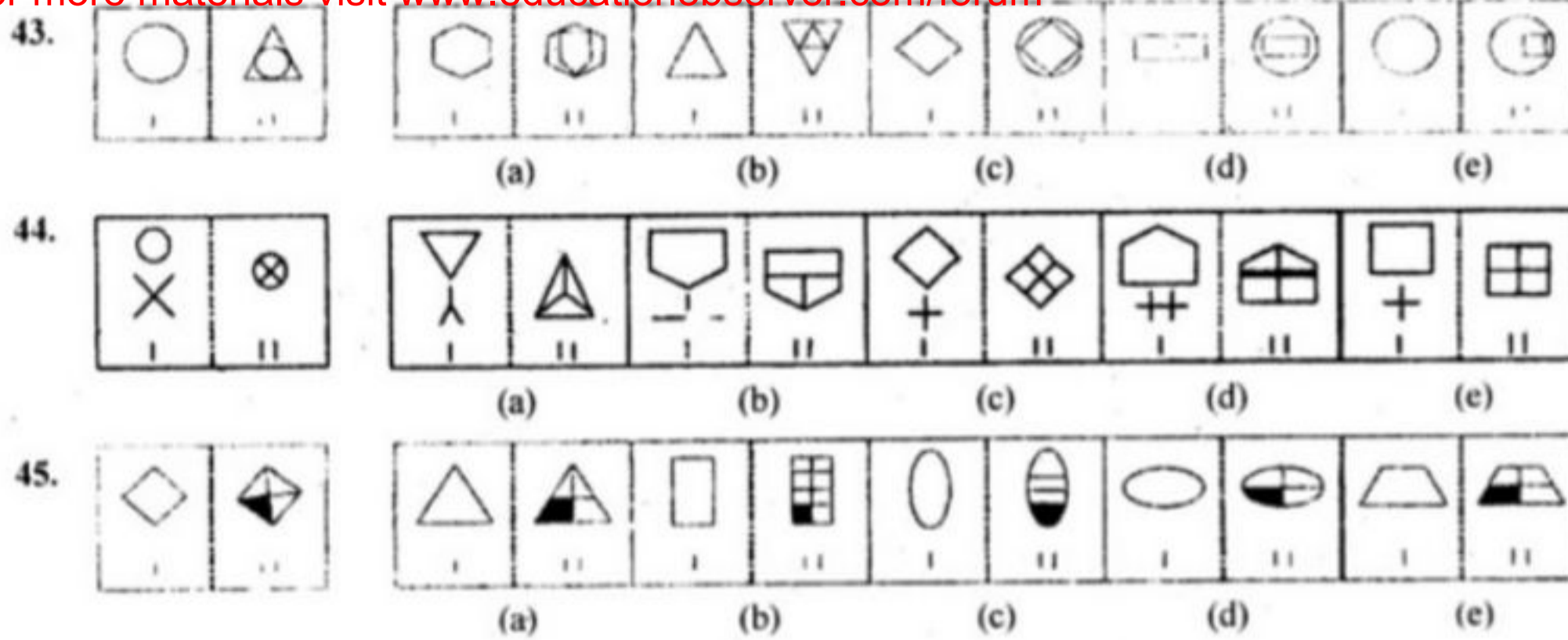
41.  
42.  

34. Village D in which direction of village H?
Statements:
 I. Village H is to the South of village A which is to the South-East of village D.
 II. Village M is to the East of village D and to the North-East of village H.

35. How is 'food' written in a code language?
Statements:
 I. 'Always eat good food' is written as 'ha na pa ta' in that code language.
 II. 'Enjoy eating good food' is written as 'ni ha ja pa' in that code language.

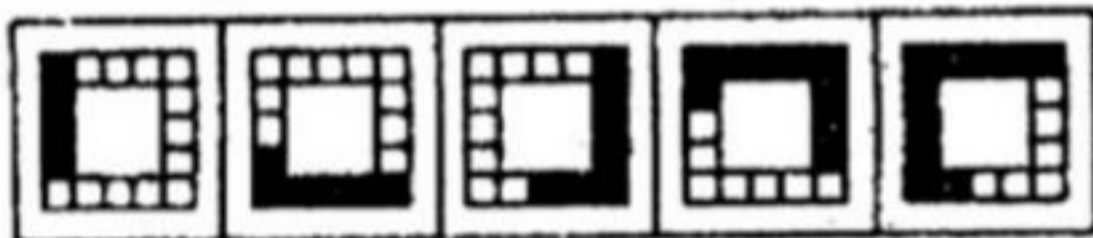
Directions (36-40): In each of the following questions series begins with unnumbered figure on the extreme left. One and only one of the five numbered figures in the series does not fit into the series. The two unnumbered figures one each on the extreme left and the extreme right fit into the series. You have to take as many aspects into account as possible of the figures in the series and find out the one and only one of the five numbered figures which does not fit into the series. The number of that figure is the answer.

36. 
37. 
38. 
39. 
40. 

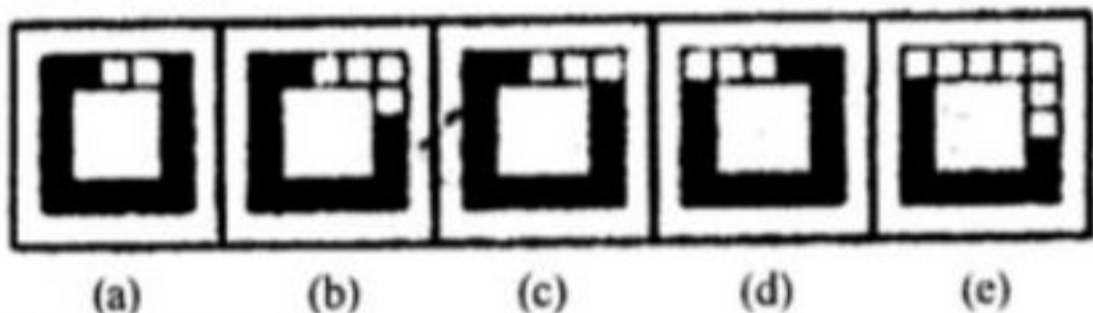


Directions (46-50): in each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued ?

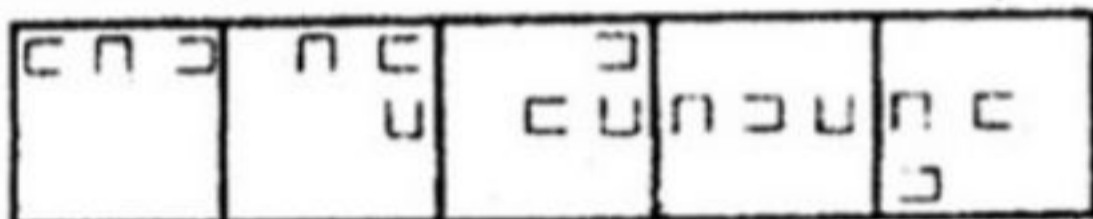
46. Problem Figures



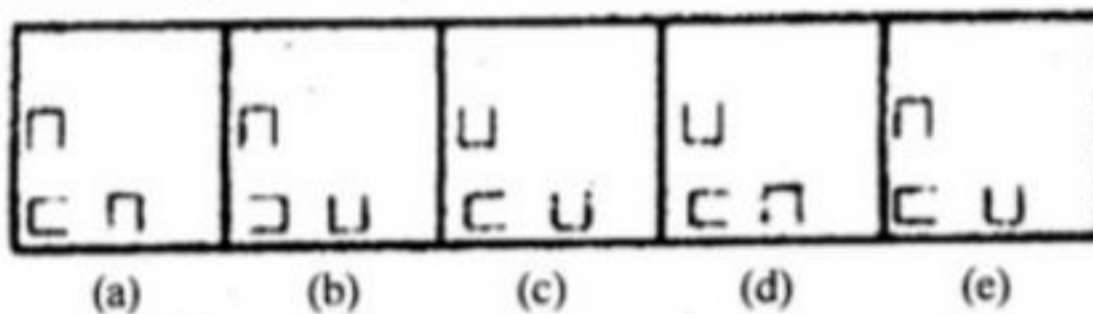
Answer Figures



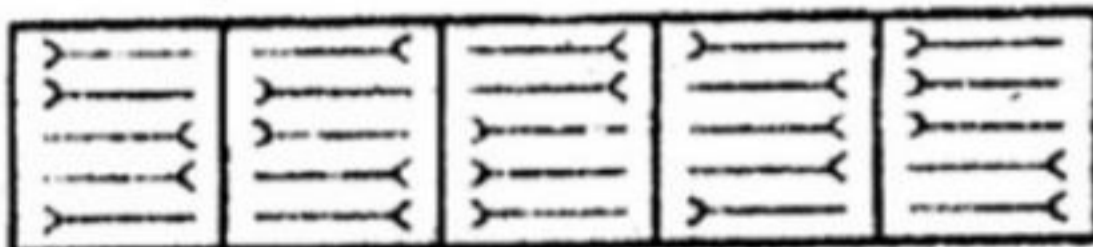
47. Problem Figures



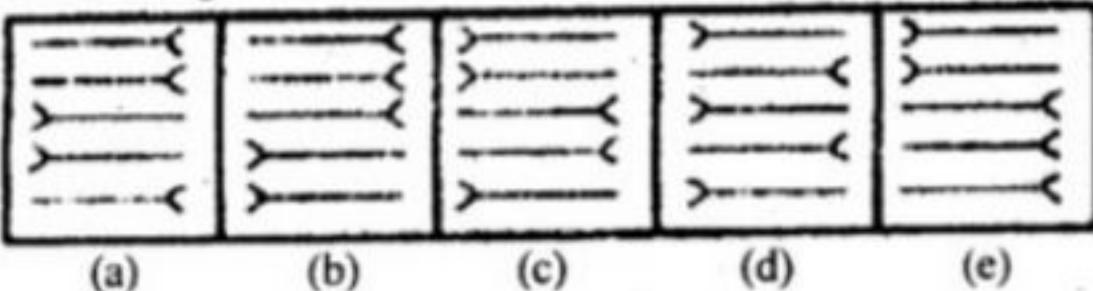
Answer Figures



48. Problem Figures



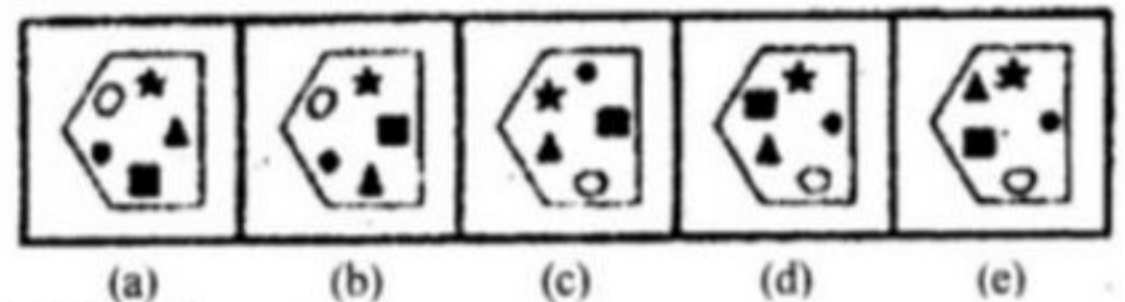
Answer Figures



49. Problem Figures



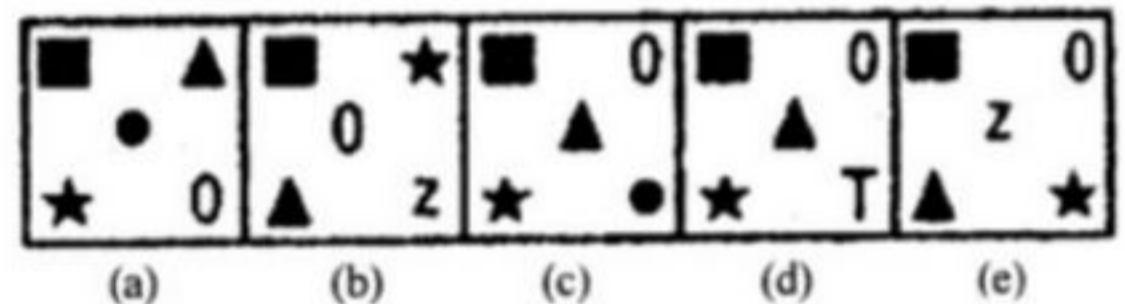
Answer Figures



50. Problem Figures



Answer Figures



QUANTITATIVE APTITUDE

Directions (51 -70): What should come in place of the question mark (?) in the following questions ?

51. $(-251 \times 21 \times -12) + ? = 158.13$
 (a) 250 (b) 400
 (c) 300 (d) 150
 (e) None of these
52. $25.6\% \text{ of } 250 + \sqrt{?} = 119$
 (a) 4225 (b) 3025
 (c) 2025 (d) 5625
 (e) None of these

53. $36865 + 12473 + 21045 - 44102 = ?$
 (a) 114485 (b) 28081
 (c) 26281 (d) 114845
 (e) None of these
54. $[(15.20)^2 - 103.04] \div ? = 8$
 (a) 12 (b) 6.5
 (c) 8.2 (d) 16
 (e) None of these
55. $\frac{0.4 \times 1.5}{0.2} = ?$
 (a) 2 (b) 3
 (c) 1.2 (d) 0.3
 (e) None of these
56. $7428 \times \frac{3}{4} \times \frac{2}{9} \times ? = 619$
 (a) 0.5 (2) 1.5
 (c) 0.2 (d) 2.4
 (e) None of these
57. $(560 \div 32) \times (720 \div 48) = ?$
 (a) 262.5 (b) 255
 (c) 263.5 (d) 271.25
 (e) None of these
58. $748 \times ? \times 9 = 861696$
 (a) 122 (b) 132
 (c) 128 (d) 124
 (e) None of these
59. $3.2\% \text{ of } 500 \times 2.4\% \text{ of } ? = 288$
 (a) 650 (b) 700
 (c) 600 (d) 750
 (e) None of these
60. $333 \times 33 \times 3 = ?$
 (a) 32697 (b) 36297
 (c) 32679 (d) 39267
 (e) None of these
61. $[(36)^2 + (47)^2] \div ? = 28.04$
 (a) 55 (b) 75
 (c) 105 (d) 125
 (e) None of these
62. $\sqrt[3]{?} = (28 \times 24) + 14$
 (a) 85184 (b) 140608
 (c) 97336 (d) 117649
 (e) None of these
63. $14785 - 358 - 4158 - 9514 = ?$
 (a) 755 (b) 825
 (c) 721 (d) 785
 (e) None of these
64. $156 + 328 \times 0.8 = ?$
 (a) 287.2 (b) 352.8
 (c) 418.4 (d) 451.2
 (e) None of these
65. $1148 \div 28 \times 1408 \div 32 = ?$
 (a) 1800 (b) 1804
 (c) 1814 (d) 1822
 (e) None of these
66. $\sqrt[3]{148877} = ?$
 (a) 51 (b) 59
 (c) 53 (d) 49
 (e) None of these
67. $1425 + 8560 + 1680 \div 200 = ?$
 (a) 58.325 (b) 9973.4
 (c) 56.425 (d) 9939.4
 (e) None of these
68. $[(12)^2 \times (14)^2 + (16)^2] = ?$
 (a) 282.24 (b) 1764
 (c) 126 (d) 104.25
 (e) None of these
69. $2\frac{4}{25} + 3\frac{1}{5} = ?$
 (a) $1\frac{7}{15}$ (b) $6\frac{4}{25}$
 (c) $6\frac{4}{15}$ (d) $5\frac{9}{25}$
 (e) None of these
70. $\sqrt{?} \times \sqrt{3025} = 2695$
 (a) 2401 (b) 2209
 (c) 2601 (d) 2304
 (e) None of these

Directions (71 -75): What should come in place of the question mark(?) in the following number series?

71. 7413 7422 7440 ? 7503 7548
 (a) 7464 (b) 7456
 (c) 7466 (d) 7477
 (e) None of these
72. 4 16 36 64 100 ?
 (a) 120 (b) 180
 (c) 136 (d) 144
 (e) None of these
73. 12 33 96 ? 852 2553
 (a) 285 (b) 288
 (c) 250 (d) 384
 (e) None of these
74. 70000 14000 2800 ? 112 22.4
 (a) 640 (b) 420
 (c) 560 (d) 540
 (e) None of these
75. 102 99 104 97 106 ?
 (a) 96 (b) 95
 (c) 100 (d) 94
 (e) None of these

76. If the numerator of a fraction is increased by 200% and the denominator of the fraction is increased by 120%, the resultant fraction is $\frac{4}{11}$. What is the original fraction ?
- (a) $\frac{4}{15}$ (b) $\frac{3}{11}$
 (c) $\frac{5}{12}$ (d) $\frac{6}{11}$
 (e) None of these
77. Mr. Rao invests a sum of Rs. 41,250 at the rate of 6 p.c.p.a. What approximate amount of compound interest will he obtain at the end of 3 years?
- (a) Rs. 8,100 (b) Rs. 7,425
 (c) Rs. 8,210 (d) Rs. 7,879
 (e) Rs. 7,295
78. The profit after selling a pair of trousers for Rs.863 is the same as the loss incurred after selling the same pair of trousers for Rs.631. What is the cost price of the pair of trousers ?
- (a) Rs.750 (b) Rs.800
 (c) Rs.763 (d) Cannot be determined
 (e) None of these
79. The ratio of the length and the breadth of a rectangular plot is 6:5 respectively. If the breadth of the plot is 34 metres, less than the length, what is the perimeter of the rectangular plot?
- (a) 374 metres (b) 408 metres
 (c) 814 metres (d) 748 metres
 (e) None of these
80. Ninad, Vikas and Manav enter into a partnership. Ninad invests some amount at the beginning. Vikas invests double the amount after 6 months and Manav invests thrice the amount invested by Ninad after 8 months. They earn a profit of Rs. 45,000 at the end of the year. What is Manav's share in the profit?
- (a) Rs.25,000 (b) Rs.15,000
 (c) Rs.12,000 (d) Rs.9,000
 (e) None of these
81. The cost of 7 tables and 12 chairs is Rs. 48,250. What is the cost of 21 tables and 36 chairs?
- (a) Rs.96,500 (b) Rs.1,25,500
 (c) Rs.1,44,750 (d) Cannot be determined
 (e) None of these
82. 'A' can complete a piece of work in 12 days. 'A' and 'B' together can complete the same piece of work in 8 days, in how many days can 'B' alone complete the same piece of work?
- (a) 15 days (b) 18 days
 (c) 24 days (d) 28 days
 (e) None of these
83. What approximate value should come in place of the question mark(?) in the following question ?
 $6523 \div 544 \times 1.2 = ?$
- (a) 21 (b) 33
 (c) 14 (d) 8
 (e) 28
84. Raman drove from home to a neighbouring town at the speed of 50 kms./hr. and on his returning journey, he drove at the speed of 45 kms./hr. and also took an hour longer to reach home. What distance did he cover each way?
- (a) 450 kms. (b) 225 kms.
 (c) 900 kms. (d) 500 kms.
 (e) None of these
85. $\frac{3}{4}$ th of $\frac{2}{9}$ th of $\frac{1}{5}$ th of a number is 249.6. What is 50% of that number ?
- (a) 3794 (b) 3749
 (c) 3734 (d) 3739
 (e) None of these
86. The average weight of a group of 75 girls was calculated as 47 kgs. It was later discovered that the weight of one of the girls was read as 45 kgs., whereas her actual weight was 25kgs. What is the actual average weight of the group of 75 girls? (Rounded off to two digits after decimal)
- (a) 46.73 kgs (b) 46.64 kgs
 (c) 45.96 kgs (d) Cannot be determined
 (e) None of these
87. In how many different ways can the letters of the word 'MIRACLE' be arranged?
- (a) 720 (b) 5040
 (c) 2520 (d) 40320
 (e) None of these
88. The sum of the two digits of a two digit number is 12 and the difference between the two-digits of the two digit number is 6. What is the two-digit number?
- (a) 39 (b) 84
 (c) 93 (d) Cannot be determined
 (e) None of these
89. If an amount of Rs. 74,336 is equally divided amongst 150 people, how much approximate amount would each person get?
- (a) Rs.522 (b) Rs.485
 (c) Rs.496 (d) Rs.488
 (e) Rs.510
90. What is 170% of 1140?
- (a) 1938 (b) 1824
 (c) 1995 (d) 1881
 (e) None of these
91. Mr. Sarang invests 6% of his monthly salary i.e. Rs.2,100 on insurance policies. Also he invests 8% of his monthly salary on family mediclaim policies and another 9% of his salary on NSCs. What is the total annual amount invested by Mr. Sarang?
- (a) Rs.11,400 (b) Rs.96,600
 (c) Rs.8,050 (d) Rs.9,500
 (e) None of these
92. A trader sells 145 metres of cloth for Rs. 12,325 at the profit of Rs. 10 per metre of cloth. What is the cost price of 1 metre of cloth?
- (a) Rs.65 (b) Rs.75
 (c) Rs.95 (d) Rs.85
 (e) None of these

93. There are 7 dozen candles kept in a box. If there are 14 such boxes, how many candles are there in all the boxes together?
 (a) 1176 (b) 98
 (c) 1216 (d) 168
 (e) None of these
94. Which of the following smallest numbers should be added to 6659 to make it a perfect square?
 (a) 230 (b) 65
 (c) 98 (d) 56
 (e) None of these
95. What is the greater of two numbers whose product is 1092 and the sum of the two numbers exceeds their difference by 42?
 (a) 48 (b) 44
 (c) 52 (d) 54
 (e) None of these
96. Veena obtained an amount of Rs. 8,376 as simple interest on a certain amount at 8 p.c.p.a. after 6 years. What is the amount invested by Veena?
 (a) Rs.17,180 (b) Rs.18,110
 (c) Rs.16,660 (d) Rs.17,450
 (e) None of these
97. Two numbers are such that the sum of twice the first number and thrice the second number is 36 and the sum of thrice the first number and twice the second number is 39. Which is the smaller number?
 (a) 9 (b) 5
 (c) 7 (d) 3
 (e) None of these
98. The difference between the present ages of Arun and Deepak is 14 years. Seven years ago the ratio of their ages was 5 : 7 respectively. What is Deepak's present age?
 (a) 49 years (b) 42 years
 (c) 63 years (d) 35 years
 (e) None of these
99. a, b, c, d and e are five consecutive even numbers. If the sum of 'a' and 'd' is 162, what is the sum of all the numbers?
 (a) 400 (b) 380
 (c) 420 (d) Cannot be determined
 (e) None of these
100. What is 348 times 265?
 (a) 88740 (b) 89570
 (c) 95700 (d) 92220
 (e) None of these

**GENERAL AWARENESS/
COMPUTER KNOWLEDGE**

101. India recently signed an agreement with France for seeking cooperation in the field of nuclear energy for civil purposes. Which of the following is/are the part(s) of the deal?
 (A) India will get nuclear fuel for all its existing Atomic Power Plants from France.
 (B) France will help India in building seven new Atomic Power Plants in India from 2008-2012 based on French Technology.
 (C) India will help France in redesigning three major Atomic Power Plants in France based on Fission Technology in which only India has gained the expertise in the world.

- (a) Only (A) (b) Only (B)
 (c) Only (C) (d) All (A), (B) and (C)
 (e) None of these
102. Which of the following is/are NOT the part of the annual Global Employment Trends report of the International Labour Organisation released in January 2008?
 (A) Economic turbulence throughout the world owing to credit market turmoil and rising oil prices could spur an increase in global unemployment in the year 2008.
 (B) The report mentions that the service sector, which used to provide jobs to about 43% people has lost its craze as its percentage has come down to 36% only.
 (C) Agriculture has again become the major employment-generating sector as its share during 2007 was 58% globally.
 (a) Only (A) (b) Only (B)
 (c) Only (C) (d) Both (B) and (C)
 (e) Both (A) and (B)
103. Which of the following is NOT the recommendations of the Economic Survey 2007-08 which was presented in the parliament sometime back?
 (A) Decontrol sugar, fertilizer and pharmaceutical segments/sectors.
 (B) Do not sign 123 nuclear agreement with USA as corporate investment in nuclear sector is very dangerous trepid.
 (C) Introduce multi-application smart cards to empower recipients of the benefits of the wide range of Government schemes so that recipients can receive remittances directly into their bank accounts via smart cards without any leakages or corruption.
 (a) Only (A) (b) Only (B)
 (c) Only (C) (d) Both (A) and (B)
 (e) All (A), (B) and (C)
104. As per the reports in the newspapers what has been the average growth of GDP during 10th plan period (2002-07)?
 (a) 9% (b) 9.33%
 (c) 8% (d) 8.7%
 (e) 7.6%
105. Which of the following is/are NOT the part(s) of the Union Budget 2008-09 presented in the Lok Sabha in February 2008?
 (A) Defense allocation is increased by 10% to reach more than Rs. 1,00,000 crore.
 (B) National Fferal Employing Guarantee Act is i&tended to air the rural districts.
 (C) Debt waiver scheme launched to help all farmers irrespective of their land holdings.
 (a) Only (A) (b) Only (B)
 (c) Both (A) and (C) (d) Only (C)
 (e) None of these
106. Which of the following states has declared 2008 as the "year of Education"?
 (a) Haryana (b) Bihar
 (c) Gujarat (d) Uttar Pradesh
 (e) None of these
107. The Government of India recently provided a special developmental package of Rs. 10,000 crore to which of the following states of the North-East India?
 (a) Assam (b) Sikkim
 (c) Arunachal Pradesh (d) Meghalaya,
 (e) None of these

108. The provision of credit and other financial services and products of very small amount to the poor in rural and semi-urban and urban areas to enable them to raise their income level and living standard is known as
- (a) Corporate Banking (b) Personal Banking
(c) Micro Credit (d) Non-Banking finance
(e) None of these
109. Which of the following is the name of India's one of the major microfinance Institution ?
- (a) Grameen (b) Compartamos
(c) Brac (d) Bantra
(e) Spandana
110. The Reserve Bank of India has issued certain guidelines of Recovery Agents. Which of the following is/are part(s) of these guidelines ?
- (A) Agents cannot resort to intimidation verbal or physical.
(B) Banks have to ensure that agents are trained and sensitised.
(C) Banks can only rely on legal remedies for recovery of dues.
- (a) Only (A) (b) Only (B)
(c) Only (C) (d) Both (A) and (B)
(e) All (A), (B) and (C)
111. Which of the following is/are not the constituent sector(s) of the Gross Domestic Product (GDP) of India ?
- (A) Agriculture and allied activities
(B) Foreign Exchange Reserve
(C) Industry
- (a) Only (A) (b) All (A), (B) and (C)
(c) Only (C) (d) Both (A) and (C)
(e) Only (B)
112. Who amongst the following is selected as the "Banker of the year 2007" by the Business Standard ?
- (a) M.V.Kamath (b) K. C. Chakrabarty
(c) Anil Khandelwal (d) O.P.Bhatt
(e) None of these
113. In the Union Budget 2008-09 the Government has provided a huge amount to help agricultural sector. What in fact is/are the problem(s) of the farmers owing to which they are in crisis ?
- (A) Agriculture in most part of the country is based on rains, which has become highly erratic and irregular since last few years.
(B) Most of the farmers are using genetically modified crops in some regions. These crops are not so productive as they were supposed to be.
(C) The input costs are relatively high due to purchase of fertiliser and pesticides.
- (a) Only (A) (b) Only (B)
(c) Only (C) (d) All (A), (B) and (C)
(e) None of these
114. Which of the following countries has recently joined the World Trade Organisation for which a special ceremony was organised ?
- (a) Russia (b) Bhutan
(c) Nepal (d) Afghanistan
(e) Ukraine
115. Kenya is passing through a state of turmoil these days and atleast 1000 people have been killed in recent past. What was/were the main reasons for this civil unrest there ?
- (A) The Presidential elections took place in Kenya in December 2007, which were not considered fair by a group of people there.
(B) Some European countries are trying to develop some secret nuclear facilities there which is not liked by opposition leaders of Kenya. Their protest has taken a violent turn.
(C) Kenya has been asked by the UNO to accommodate around one lakh refugees from various African countries. Locals are dead against this proposal.
- (a) Only (A) is true (b) Only (B) is true
(c) Only (C) is true (d) All (A), (B) and (C) are true
(e) None of these
116. Which of the following is considered an Annual Indicator of the Economy of the country ?
- (A) Actual Rainfall
(B) Population
(C) Wholesale price index
- (a) Only (A) (b) Only (B)
(c) Only (C) (d) All (A), (B) and (C)
(e) None of these
117. India recently signed an agreement with which of the following countries which is named as "A Shared Vision for the 21st Century"?
- (a) Russia (b) Singapore
(c) China (d) France
(e) None of these
118. Which of the following is the part of Non-Life Insurance which is very much popular these days ?
- (A) Insurance of Livestock
(B) Crop Insurance
(C) Insurance against natural disasters
- (a) Only (A) (b) Only (B)
(c) Only (C) (d) All (A), (B) and (C)
(e) None of these
119. Samak Sundaravej has taken over as the new
- (a) Prime Minister of Singapore
(b) Prime Minister of Thailand
(c) President of Singapore
(d) President of Thailand
(e) None of these
120. India and Japan signed a Currency Swap deal. How will this deal help each other ?
- (A) Japan would swap upto US\$ 3 billion for Indian rupee to prevent any currency crisis in India.
(B) India would swap upto US\$ 3 billion for Yen if Japan were in trouble.
(C) This agreement would be valid for a period of 20 years.
- (a) Only (A) (b) Only (B)
(c) Both (A) and (B) (d) Only (C)
(e) All (A), (B) and (C)
121. Which of the following is the abbreviated name of a Non-Governmental Organisation (NGO) which provides financial

- security and independence to rural people ?
 (a) SEWA (b) AMUL
 (c) CRY (d) IFSM
 (e) None of these
122. What is "H5N1" a term which was very much in news recently ?
 (a) It is a new category of visa provided by the USA for students
 (b) It is the name of the virus which causes Bird flu
 (c) It is the code name of India's Space Mission 2010
 (d) It was the code name of the military operation launched by Sri Lanka against LTTE.
 (e) None of these
123. Which of the following State Governments launched a Rs. 40,000 crore "Ganga Expressway project" ?
 (a) Bihar (b) Gujarat
 (c) Madhya Pradesh (d) West Bengal
 (e) Uttar Pradesh
124. Which of the following countries is going to elect its first 47 members' parliament for the first time in the history of the country ?
 (a) Bhutan (b) Pakistan
 (c) Myanmar (d) Nepal
 (e) None of these
125. India recently prepared a Draft of the Labour Pact with which of the following countries to protect the rights of the large number of Indian labour working there ?
 (a) China (b) USA
 (c) UK (d) Malaysia
 (e) None of these
126. The Sensex of the Bombay Stock Exchange is highly volatile and fluctuates violently. Which of the following was one major reason of crash landing of the market in recent past ?
 (a) Sub prime crisis
 (b) Economic Reforms
 (c) GDP Growth
 (d) General Budget 2008-09
 (e) None of these
127. Which of the following countries has landed into deep turmoil and the Government of the country has announced the formal end of the 2002 Norwegian-Mediated ceasefire Agreement with the rebel group of the country?
 (a) Nepal (b) Pakistan
 (c) Afghanistan (d) Sri Lanka
 (e) None of these
128. Which of the following State Governments has launched a special scheme for girl child named as "Ladki-2008 scheme"?
 (a) Bihar (b) Maharashtra
 (c) Delhi (d) Goa
 (e) None of these
129. Rahul Banerjee won which of the following National Senior Championship held in January 2008 ?
 (a) Badminton (b) Chess
 (c) Archery (d) Golf
 (e) None of these
130. Who amongst the following is the author of the novel "Without Dreams" ?
 (a) Shahbano Bilgrami (b) Saeed Mirza
 (c) Javed Akhtar (d) Shabana Azmi
 (e) None of these
131. "World Day for water" was observed on which of the following days ?
 (a) 22nd January (b) 22nd February
 (c) 22nd March (d) 22nd April
 (e) None of these
132. Sunita Williams is the recipient of which of the following awards given away recently ?
 (a) Woman of the year 2007
 (b) Padma Bhushan
 (c) Shanti Swarup Bhatnagar Award
 (d) Pravasi Indian Award 2007
 (e) None of these
133. The Fifth National Winter Games were organised in
 (a) Jaipur (b) Gulmarg
 (c) Hyderabad (d) Chennai
 (e) Delhi
134. Which of the following films won the Best Film Award in the 65th Golden Globe Awards ceremony ?
 (a) Away from Her (b) Atonement
 (c) No country for old Man (d) I am Not there
 (e) None of these
135. Who amongst the following won the Men's singles title of Australian Open Tennis 2008?
 (a) Novak Djokovic (b) Jo-Wilfried Tsonga
 (c) Jonathan Erlich (d) Andy Ram
 (e) None of these
136. The ___ of a system includes the programs or instructions.
 (a) hardware (b) icon
 (c) information (d) software
 (e) None of these
137. Which of the following displays programs that are currently running? A single click on one of the program icons will bring the window up.
 (a) Menu bar (b) Task bar
 (c) Title bar (d) Status bar
 (e) None of these
138. In order to save a Word document as a web page you need to
 (a) put the appropriate graphics and links on the document
 (b) save the document in simple text format
 (c) use your web browser as an editor and save as URL
 (d) save as HTML
 (e) None of these
139. Which of the following displays to the right of the space where the text will be inserted when you type ?
 (a) Screen tip (b) Insertion point
 (c) Rulers, (d) Office Assistant
 (e) None of these
140. Something which has easily-understood instructions is said to be
 (a) user friendly (b) information
 (c) word processing (d) icon
 (e) None of these
141. The copy command saves to
 (a) the desktop (b) the clipboard
 (c) Microsoft Word (d) Paste
 (e) None of these

142. An example of non-numeric data is
 (a) Bank balance (b) Examination marks
 (c) Real Numbers (d) Employee Address
 (e) None of these
143. Which of the following displays the buttons for changing text style, alignment and size?
 (a) Standard toolbar (b) Status bar
 (c) Drawing toolbar (d) Formatting toolbar
 (e) None of these
144. Arranging of data in a logical sequence is known as
 (a) Classifying (b) Searching
 (c) Sorting (d) Reproducing
 (e) None of these
145. Which of the following tools is not normally used during system analysis ?
 (a) Program Flow Chart (b) Grid Chart
 (c) System Flow Chart (d) Question Check-list
 (e) None of these
146. A single application that combines the major features of several types of applications is called
 (a) integrated software (b) a suite
 (c) a combo package (d) high-end
 (e) None of these
147. The word processing task associated with changing the appearance of documents is
 (a) Writing (b) Formatting
 (c) Editing (d) Storing
 (e) None of these
148. In order to save an existing document with a different name you need to
 (a) retype the document and give it a different name
 (b) use the Save as... command
 (c) copy and paste the original document to a new document and then save
 (d) use Windows Explorer to copy the document to a different location and then rename it
 (e) None of these
149. It is better to copy a file from a floppy disk to a hard disk, then open the copy on the hard disk because
 (a) a floppy disk is easily moved from one computer to another
 (b) you can store more on a hard disk
 (c) the computer cannot open a file stored on a floppy disk
 (d) reading a hard disk is much faster and safer
 (e) None of these
150. The best reason that a computer needs to have a hard disk is because
 (a) it can then use the same programs as other computers
 (b) it would not work without one
 (c) it can store information when it is switched off
 (d) it can store information while it is working
 (e) None of these

Directions (151-160): Read the following *passage* carefully and answer the questions given below & Certain words are printed in **bold** to help you to locate them while answering some of the questions.

There is absolutely no point in complaining that over the years, there has been pressure for Increased productivity and higher earnings for workers in industry. There are several ways for increasing employees' earnings. Employee earnings can be Increased by raising the selling price of the firm's products and services, reducing profits or **costs** of raw materials, or augmenting labour productivity. However, increasing employee earning by means other than increased labour productivity **jeopardises** the firm's competitive strength in the market. Higher prices usually mean fewer customers, reduced profit means less capital investment, and low-cost materials mean poor product quality. But-, increasing labour productivity by enhancing skills and motivation creates an almost unlimited resource. The development of economic resources, human as well as nonhuman, is the product of human effort, and the quality of human effort in large part depends on human motivation.

Enthusing employees with workaholic spirit through traditional authority and financial incentives has become increasingly difficult as employees become economically secure and their dependency on any one particular organisation decreases. According to expectancy theorists, the motivation to work increases when an employee feels his performance is an instrument for obtaining desired rewards; Nevertheless, in many organisations today employees are entitled to organisational rewards just by being employed. Unions, governmental regulations, and the nature of the job itself in some cases, prevent management from relating financial rewards to performance. People may be attracted to join and remain in organisations to receive organisational rewards, but being motivated to join an organisation is not the same as being motivated to exert effort in an organisation. The challenge to management is to find and administer alternative form of incentives which will **induce** employees to improve work performance. Such alternative forms of reinforcement will require increased understanding of motivational theories and programmes.

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

- (a) Development of economic resources is primarily the product of market conditions
 (b) Earnings can be increased' by lowering the selling price of products
 (c) Employees can be best motivated by providing financial incentives
 (d) All employees should be entitled to organisational rewards just by being employed
 (e) None of these

152. Organisations can derive maximum advantages by
- providing financial incentives to employees regardless of performance
 - enhancing labour productivity by increasing skills and motivation
 - encouraging employees to expend greater physical energy
 - inducing employees to improve work performance and control their demands
 - strictly adhering to governmental regulations
153. According to the passage, all of the following contribute to an increase in employee earnings **EXCEPT**
- increasing the selling price of the company's products
 - reducing profits in favour of employees
 - providing incentives and fringe benefits to employees
 - enhancing labour productivity
 - increased capital investment
154. Employees feel motivated to work when they
- experience good working conditions in the organisation
 - decide to produce goods and services as a result of team work
 - think of performance as a tool for obtaining rewards
 - relate rewards to material prosperity
 - are members of the union
155. Choose the word which is **MOST SIMILAR** in meaning to the word 'Induce' as used in the passage.
- appreciate
 - stimulate
 - exhibit
 - inflate
 - threaten
156. Which of the following factors, according to the passage, adversely affects the organisation's competitive strength?
- Making rewards contingent on performance
 - Anti-productivity and anti-management activities of labour unions
 - Motivating employees with traditional authority
 - Increasing employee earnings regardless of their productivity
 - None of these
157. Which of the statements is/are **not true** in the context of the passage ?
- Human effort is the cause of the development of economic resources.
 - Management is free to relate financial rewards to performance.
 - Employees can be easily motivated with traditional authority today.
- Both (A) and (B)
 - Only (C)
 - Both (A) and (C)
 - Both (B) and (C)
 - None of these
158. Which of the following factors determine the quality of human efforts ?
- Desire and willingness of an individual to excel in whatever he undertakes
 - Economic resources available with the organisation
 - The individual's innovativeness
 - Authoritarian leadership and job security
 - None of these

159. In the context of the passage, a company's competitive strength in the market is affected mainly because of
- a slump in the international market
 - poor inter-departmental coordination
 - decreased labour productivity
- Only (A)
 - Only (B)
 - Only (C)
 - Both (B) and (C)
 - None of these
160. Which of the following words is **most opposite** in meaning to the word 'jeopardises' as used in the passage ?
- safeguards
 - endangers
 - projects
 - devalues
 - decreases

Directions (161 -165): One of the four words given in each of these questions may be wrongly spelt. The number of that wrongly spelt word is the answer. If all the four words are correctly spelt, mark (e) i.e. 'All Correct' as the answer.

161. (a) defamation (b) arrogant
(c) solitude (d) exorbitant
(e) All Correct
162. (a) decompose (b) veteran
(c) venturesome (d) definition
(e) All Correct
163. (a) wasteful (b) prejudice
(c) expensive (d) embarrassing
(e) All Correct
164. (a) significant (b) possessive
(c) impatient (d) device
(e) All Correct
165. (a) prosperous (b) glumy
(c) dormant (d) derogatory
(e) All correct

Directions (166-170): Read each sentence to find out if there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (e). i.e. 'No Error'. (Ignore the errors of punctuation, if any).

166. He gave me all the details of when he (a)/had visited all the temples (b)/ while he will be going, (c)/on official tour. (d)/ No error (e)
167. Let's all work (a)/together as like homogeneous (b)/ group so that (c)/success would be obvious. (d)/ No error (e).
168. The process was so simple (a)/ and easy to understand (b)/ that it hardly took (c)/five minutes for us to learn it. (d)/No error (e)
169. It is strange that (a)/even after/fifteen years of experience, (b)/ he is still not (c)/ able to be performed. (d)/ No error (e)
170. What to make people (a)/ tense is actually (b)/a mystery, which (c)/ is difficult to unfold. (d)/ No error (e)

Directions (171-175): Rearrange the following, six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- The insurance policy has to be deposited with NABARD.
- I intend to purchase a tractor and certain other agricultural equipments.
- I shall therefore feel obliged if you send your representative to inspect the equipments.

- (D) I shall be applying for a loan of Rs. six lakhs from NABARD for that purpose.
 (E) On completion, your representative may kindly inform me of the annual insurance premium.
 (F) The rules state that the equipments have to be insured against accidents and fire.

171. Which of the following will be the **SIXTH (LAST)** sentence after rearrangement?

- (a) A (b) B
 (c) C (d) D
 (e) E

172. Which of the following will be the **FOURTH** sentence after rearrangement?

- (a) A (b) B
 (c) C (d) D
 (e) E

173. Which of the following will be the **FIFTH** sentence after rearrangement?

- (a) A (b) B
 (c) C (d) D
 (e) E

174. Which of the following will be **SECOND** sentence after rearrangement?

- (a) A (b) B
 (c) C (d) b
 (e) E

175. Which of the following will be the **FIRST** sentence after rearrangement?

- (a) A (b) B
 (c) C (d) D
 (e) E

Directions (176-180): In each question below a sentence with four words printed in **bold** type is given: These are numbered as (a), (b), (c) and (d). One of these four **boldly** printed words 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 are appropriate in the context of the sentence, mark (e) i.e. 'All Correct' as your answer.

176. Some people think that their life is full of **grief** (a)/ **and miseries** (b)/ **too grievous** (c)/ **to be born** (d) All Correct (e)

177. **The opinion** (a)/ **expressed** (b)/ is based only on our **transactions** (c)/ **with the party concerns** (d)/ All Correct (e)

178. I was **surprised** (a)/ when I got **confirmation** (b)/ of the news that he was the **recipient** (c)/ of the **prestigious** (d)/ award. All Correct (e)

179. The **Circumstances** (a)/ in which the **claim** (b)/ was made are **certainly** (c)/ **unbelievable** (d)/ All Correct (e)

180. The authorities (a)/ always request our **assistance** (b)/ whenever they **felt** (c)/ they **require** (d)/ it. All Correct (e)

Directions (181-185): In each question below, a part is printed in **bold**. It may contain an error. If so, find out which of the phrases (a), (b), (c) and (d) given below should replace the part printed in **bold** in the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and 'no correction is required', mark (e) as the answer.

181. When they **start investigating**, several irregularities were detected.

- (a) started investigate (b) started an investigation
 (c) start investigation (d) started off investigation
 (e) No correction required

182. You must be stopped these undesirable activities immediately.

- (a) must have been stopped (b) may have been stopped
 (c) might have been stopped (d) must stop
 (e) No correction required

183. Farmers in our country suffer because of an over dependence on rain and the **threat to natural calamities** like floods.

- (a) threat of natural calamities
 (b) threat against natural calamities
 (c) threatened due to natural calamity
 (d) natural calamities threatened
 (e) No correction required

184. Automation in agriculture and farm management is considered a boon but in fact, it is not true as **they lid to more unemployment**.

- (a) it leads to more employment.
 (b) they lead to more employment
 (c) they lead to more unemployment
 (d) it leads to more unemployment
 (e) No correction required

185. The agricultural sector **deserves more attention** than the industrial sector in our country.

- (a) deserves attention more
 (b) deserving more attention
 (c) deserve more attention
 (d) deserve to be attended more
 (e) No correction required

Directions (186-200): 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 blanks appropriately without changing its meaning. Find out the appropriate word in each case.

Many kinds of insects are (186) and larger animals learn to (187) eating them. It is in the (188) of these insects to show a (189) flag of some kind. The typical wasp, for example, (190) a conspicuous colour pattern of black and yellow (191) on its body. This is (192) distinctive that it is easy for a (193) animal to remember it. After a few unfortunate experiences is quickly learns to (194) in sects bearing this pattern. Other, unrelated, poisonous insect species may also carry a similar pattern. They become members of what has been called a 'warning club'.

The important point for us, in the present (195) is that some harmless species of insects have taken (196) of this system by developing colour patterns similar to those of the poisonous members of the 'warning club'. Certain innocuous flies, for instance, (197) black and yellow bands on their bodies that mimic the-colour patterns of the wasps. By becoming (198) members of the 'warning club' they reap the benefits without having to (199) any real poison. The killers dare not attack them, even though they would, In reality, make a (200) meal.

186. (a) flying (b) conspicuous
 (c) vulnerable (d) big
 (e) poisonous

187. (a) desist (b) adjust
 (c) prefer (d) avoid
 (e) nurture

188. (a) habit (b) interest (c) approach (d) abstain
(c) goodwill (d) welfare (e) avoid
189. (a) dangerous (b) ambiguous 195. (a) text (b) premise
(c) warning (d) coloured (c) context (d) day
(e) safety
190. (a) reveal (b) paints 196. (a) profit. (b) yield
(c) flashes (d) Carried (c) disadvantage (d) ride
(e) loaded (e) advantage
191. (a) bands (b) pieces 197. (a) display (b) indicates
(c) paint (d) colours (c) announce (d) wear
(e) clothes (e) bears
192. (a) so (b) extremely 198. (a) unregistered (b) fake
(c) normally (d) too (c) honorary (d) sycophant
(e) very (e) original
193. (a) bold (b) prey 199. (a) transport (b) inject
(c) chased (d) predatory (c) possess (d) earn
(e) hunted
194. (a) hate (b) love 200. (a) troublesome (b) delicious
(c) indigestible (d) hazardous
(e) cheap