Rights (c) Intellectual Property Rights (d) None of these 26. Expand the term CDR as used in Banking sector: (a) Credit Debt Review (h) Corporate Debt Review (c) Credit Debt Repayment (d) None of these

27. As per Food Bill, how much quantity of foodgrain (in kg) per month shall be made available to household under "priority" category?

(a) 5 (b) 7 (a) 10 (d) 12

 Which one of the following foreign currencies constitute highest currency composition of Indian debt?

(a) US Dollar (b) Yen (c) Euro (d) Pound Sterling

29. Which of the following countries is not a memebr of G-8?

(a) India (b) Russia (c) France (d) Canada

30. What does the term 'AAY' denote which is the short form of a social scheme launched by the Govt, of India?

(a) Antodaya Awas Yojana (b) Antodaya Anna Yojana
 (c) Anna Awas Yojana (d) None of these

31. Who among the following is one of the Deputy Governors of the RBI?

 (a) UK Sinha (b) Ranjan Mathai (cr Subir Gokaru (d) S. Ahluwalia

32. Which of the following organisations is established mainly to promote Micro, Small and Medium industrial sector in india?

(a) NABARD (b) SIDBI (c) IDBI Bank (d) EXIM Bank

33. Banks in their daily business face various kinds of risks. Which of the following is one such major risk?
(a) Customer risk (b) Goodwill risk (c) Protection risk
(c) Operational risk

34. 'Special Drawing Rights' are the rights of countries provided by:

(a) World Bank (b) (MF (c) ADB (d) Federal Reserves 35. Which of the following schemes is launched by the Govt. of India to make Indian cities free from hutments and Slums?

(a) Indira Awas Yojana (b) Rajib Awas Yojana (c) Gram Swaraj Yojona (d) None of these

36. What does the letter 'M' denote in the abbreviated term 'MRTP' an act which was applicable in India till recently?

(a) Money (b) Moral (c) Minimum (ch Monopolies

37. Which method of representation of concentration of a solution is independent of temperature?

(a) Molality (b) Molarity (c) Normality (d) None of these

38. What is the Gharana which Ustad Bade Ghulam Ali Khan represents?

(a) Gwalior (b) Patiala (c) Lucknow (d) None of these 39. A company is 'sick' when accumulated loss at the end of any financial year leads to erosion of _____ of its networth.

(a) 25% (b) 50% (c) 75% (d) 100%

40. Which of the following is not an instrument of selective credit control?

(a) Rationing of Credit (b) Variable Cash Reserve Ratio (c) Regulation of Consumer Credit (d) Margin Requirements

41. India asked which one of the following nations to

bring in a national anti-piracy legislation for investigation and prosecution of suspected pirates" (an Somalia (b) China (c) Ghana (d) Nigeria

42. Dow Chemicals whose sponsorship to the London Olympics was highly protested in India is the parent company of:

(a) Union Carbide (b) United Phosphorus (g) Etisalat
 (d) Vodafone

43. Planning Commission has lowered the poverty line from Rs. 32 per day to:

(a) Rs. 30 per day (b) Rs. 28 per day (c) Rs. 26 per day (d) Rs. 25 per day

44. Who among the following had denounced the participation of Mahatma Gandhi in the Khulafat Movement?

(a) Shaukat Ali (b) M A Jinnah (c) Abul Kalam Azad
 (b) Mohammad Ali

45. India recently signed a tax treaty with 'Uruguay'. This is a country in:

(9) South America (b) Africa (c) Europe (d) North Amercia

46. Which of the following is the currency of Myanmar?

(a) Dinar (b) Pesso (c) Kyat (d) Rubel

47. The Delhi Mumbai Industrial corridor project will run through

(a) Pour states (b) Two states (c) Five states (d) Seven states

48. Dandeh Wildlife Sanctuary is located in which state?

(a) Kerala (b) Karnataka (c) M P (d) U P

49. Fazendas are the collective state tarms of coffee in: (a) Brazil (b) Cuba (c) Argentina (d) Sri Lanka

50. Who has been honoured with 40th Dhanvantari Award:

(A) Anupam Kher (b) V K Sampath (cy'M K Mani (d) S Vasudeva

English

Directions (51 to 65): Read the following passage carefully and answer the questions that follow.

Abraham Lincoln was the 16th president of the United States of America. He began his life in modest circumstances. He was the second child of Thomas Lincoln, a carpenter and Nancy Hanks Lincoln, who lived on a farm near Elizabeth town Kentucky.

In 1816 the family moved to Indiana. Life in Indiana was more demanding than in Kentucky. Young Abraham Lincoln had to work on his father's farm. He seldom attended school. Two years later, his mother died suddenly. A year later Thomas Lincoln married Sarah Bush Johnson, a widow with three children. She looked after the entire family very well. He <u>owed</u> to her so much in his <u>pursuit</u> of reading extensively.

In 1830, the Lincoln family moved to the Illinois Abraham Lincoln was then 21 years old, tall and powerfulfy muscled. He worked as a fonce-builder, as a flat boat crewman on the Missisippi river and finally, settling in New Salem, as a storekeeper and a postman.

During his stay at New Salem, he entered polities. Though he suffered defeat once, he was elected to the Illinois legislature four times. He studied law and began practice in 1836. He formed a law partnership with William H Herndom in Springfield, capital of Illinois. He became known as a skillful and very intelligent lawyer.

In 1842, Lincoln married Mary Yodd, who was well educated. Lincoln was drawn into the political issues of the day. The most important was the spread of slavery. He personally hated slavery. He was a popular speaker. He was elected to the US Congress on the Whig Party ticket in 1846. In 1854, he strongly opposed the Kansas-Nebraska Act, which has given great power to slave holders. He parted with the Whig Party and joined the newly formed Republican party and become its leader in Illinois.

Lincoln contested in 1856 and lost election but his personality and agruments on the issue of slavery won favourable attention across the nation. When the nation was split on this issue, in 1860 he won the presidential election as Republican.

By 1862 he realised that blacks could join his army only if they are freed. Moreover, he wanted the support of Europeans and other foreign nations who opposed slavery on moral grounds. On Jan 1, 1863, Lincoln issued <u>emancipation proclamation</u>, which freed all slaves in rebel states of South. This helped turn the tide in the Union's favour.

His 'Gettysburg Address' in 1863 showed Abraham Lincoln's grief as well as his firm and bold attitude in taking some hard decisions to re-unite American states. In the meantime, he was re-elected for the presidential post. He made his second inaugural address in March 1865. It threw light further on his will 'to work for a just and lasting peace.' Five weeks later the rebellious Southern states surrendered.

Before he could reconstruct the American Union, he was shot dead on April, 14,1865, while President Lincoln and his wife were at a play in a theatre.

Though Abraham Lincoln led the nation through the bitter struggles of the civil war, he has come to be recognised as one of the great peacemakers in American history. He used his gentle wit, simple common sense and love for democracy to preserve the union.

Directions (1 to 6): In each question there are two statements. Find out which of the statements is 'TRUE' on the basis of passage.

51. A. Abraham Lincoln was the second child of Thomas Lincoln, a carpenter and Sarah Bush Johnson. B. Mr. A Lincoln was very annoyed with his step mother.

(a) 'A' only (b) 'B' only (c) Both A and B (d) None of these

52. A. Lincoln moved to Indiana along with his family members in 1816.

B. His mother died two years after their shifting to Indiana.

(a) A only (b) B only (c) either A and B (d) Both And and B

53. A. Lincoln was first elected to the US congress on the Republican party ticket in 1846.

B. His 'Gettysburg Address' in 1863 showed his (Lincoln's) grief as well as his firm and bold attitude in taking hard decisions.

(a) A only (b) B only (c) Both A and B (d) None of these

54. A Lincoln's personality and arguments on the issue of slavery caused a favourable attention through the nation.

B. Lincoln won the presidential election in 1860 as a Democrat.

(a) A only (b) B only (c) Both A and B (d) None of these

55. A. Lincoln issued emancipation proclamation, which freed all slaves in rebel states of South, in 1863.

B. His attitude against the practice of slavery earned a great deal of applause among the US Congress members.

(a) A Only (b) B only (c) Both A and B (d) None of these 56. A. He made his second inaugural address in March 1865.

B. In his second address, he threw light further on his will to work for a just and lasting peace.

(a) A only (b) B only (c) Both A and B (d) None of these 57. Which was the Act that gave great powers to slave holders?

(a) Slaveholder is US Act (b) Emancipation of Slaves Act (c) Duties of Slaves Act (d) None of these

58. Who was the wife of Abraham Lincoln?

(a) Sarah Lincoln (b) H Herndon (c) Mary Yodd (d) Kentucky Lincoln

59. How many times was Lincoln elected to Illinois legislature?

(a) Four times (b) Two times (c) Five times (d) Never 60. When did Lincoln start practice as a lawyer?

(a) 1830 (b) 1836 (c) 1842 (d) 1816

Direction (61 to 65): Choose the word or group of words which is most nearly the same in meaning as the words given in capital letters.

61. EMANCIPATION

(a) Freedom (b) Surrender (b) Rebellion (d) Slavery

62. SPLIT

(a) Divided (b) Parted (c) United (d) Collected

63. OWE

(a) Obligation (b) Loan (c) Sympathy (d) Be indebted 64. PURSUIT

(a) Attempt (b) Follower (c) Approach (d) Follow to get things

65. PROCLAMATION

(1) Declaration (b) Propagation (c) Acceptance (d) Advertisement

Direction (66 to 75): In the following passage there are blanks and each of which is numbered. These numbers are printed below the passage and against each four options are suggested, one of which fits the blank appropriately. Find the appropriate word in each case.

The prices in the domestic <u>66</u> continue to rule high in the <u>67</u> year despite the expectation of a <u>68</u> production as compared to the previous year. According to a preliminary assessment <u>69</u> on the weather <u>70</u> in recent months, tea output in the next year may reach 740 million kg. as <u>71</u> 700 million kg. last year. During the past three months, tea prices have generally shown as <u>72</u> unlike last year, when tea prices rose dramatically, this year, prices seem to have <u>73</u> at a

rather higher level. In the subsequent four months, the <u>74</u> average price showed a downtrend but in September, the prices have <u>75</u> hardened to a considerable extent.

66. (a) market (b) area (c) sector (d) profit

67. (a) last (b) current (c) first (d) second

68. (a) lower (b) higher (c) large (d) optimum

69. (a) shared (b) carried (c) based (d) strategy

70. (a) conditions (b) pattern (c) forecast (d) outbreak

71. (a) against (b) to (c) per (d) above

72. (a) upgrade (b) uptrend (c) reduction (d) increment 73. (a) surfaced (b) moderated (c) stabilised (d) increased

74. (a) annual (b) daily (c) weekly (d, monthly

75. (a) now (b) since (c) again (d) then

Directions (76 to 85): Read the sentences given below and find out whether there is any error in 4.

 We found it difficult (a)/to across (b)/the road. (c)/ No error (d)

77. I have been looked (a)/for you (b)/everywhere. (c)/ No error (d)

78. Mahatma Gandhi laboured (a)/to the good (b/of humanity, (c)/No error (d)

79. Please put away (a)/the candle (b)/before you leave.(c)/No error (d)

80. The man (a)/can not live (b)/by bread alone. (c)/No error (d)

He ducked its head (g) when the (b)/ball went by.
 (c)/No error (d) --

Manas loves his brother (a)/but hates (b)/her sister.
 (c)/No error (d)

83. Although we reached his house on time (a)/he was left (2r)/for the airport. (c)/No error (d)

84. Rich can get away (2, with money and contacts (b)/but the poor have neither. (c)/No error (d)

85. He says he is/(d)going to (b)/Mumbai tonight. (c)/ No error/(d)

Directions (86 to 90): Mark the option which is nearest to the words underlined.

86. It is no use to cry over spilt milk: just try again with added vigour and courage.

(a) To be sad for one's loss (b) To weep instead of trying (c) To be aggrieved over an irrevocable loss (d) None of these

87. Dropping names cann't earn success all the time for you.

 (a) To rank down (b) Reference to one's high connections (c) Being demoralised (d) None of these
 88. Persons of two different generations are nearly found seeing eye to eye.

(a) To agree with someone (b) To see angrily (c) A serious look (a) To stare at

89. You will have to repent on your habit of missing classes for the sake of your <u>duck diamond</u>.

(a) A rare diamond (b) Desire for diamond (c) Love for natural beauty (4) One's beloved

90. Only a few Indians find themselves making their both ends meet easily.

(a) To live comfortably (b) An easy survival (c) Income over expenditure (d) Balance to income and expenditure

Directions (91 to 95): Find the suitable word/group of

words from the options given to replace the words underlined,

91. He has very good command on English.

(a) of (b) over (c) in (d) No improvement

92. Don't forget to telephone me after you reach Delhi.

(a) Shall reach (b) You have reached (c) Would reach (d) No improvement

93. Little that I knew of the English language, was not sufficient to make me a teacher of English.

(a) Very little (b) The little (c) A little (d) No improvement

94. Who does not know that this was broadcasted ten days ago?

(a) had broadcast (b) was broadcast (c) was broadcasting (d) No improvement

95. Since 1986, there jr no earthquakes here.

(a) were being (**b**, have been (c) are (d) No improvement

Directions (96 to 100): Rearrange the sentences given below in a way which would make an appropriate and meaningful paragraph. Then answer the questions given below.

A. Miss Sullivan arrived at the Keller home when Helen was seven.

B. The deaf and blind Helen learned to communicate verbally.

C. But eventually, Miss Sullivan's effort was rewarded. D. Before Helen Keller was two years old, she lost her sight and her hearing.

E. Miss Sullivan worked closely with Helen, her new student.

F At times, the teacher became frustrated.

96. Which of the following should be the first sentence in the passage?

(a) A (b) B (c) C (a) D

97. Which of the following should be the last sentence in the passage?

(a) A (b) B (c) D (d) E

98. Which of the following should be the fourth sentence in the passage?

(a) B (b) C (c) E (d) F

99. Which of the following should be the second sentence in the passage?

(a) A (b) C (c) D (d) E

100. Which of the following should be the third sentence in the passage?

(a) A (b) B (c) E (d) F

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General Intelligence

141. 'Captain' is related to 'Soldier' in the same way as 'leader' is related to:

(a) Party (b) Vote (c) Minister (d) Follower

142. Pointing to Atul, Punam says, 'He is the son of my grandfather's only son.' How is Atul related to Punam? (a) Brother (b) Cousin (c) Uncle (d) Data inadequate 143. Mukesh ranks sixteenth from the top and fortyninth from the bottom in a class. How many students are there in the class?

(a) 63 (b) 64 (c) 65 (d) 66

144. 'Lead' is related to 'Pencil' in the same way as 'Ink' is related to:

(a) Stamp (b) Colour (c) Pen (d) Paper

145. In a certain code 'GIVEN' is written as 'MDVJH'. How is 'SHARK' written in that code? (a) JSAIT (b) JQIAT (c) JQAIT (d) TIAQJ

Directions (146 to 150): Study the following informa-

tion carefully and answer the questions given below. P, Q, R, S, T, U, V & W are sitting in a circle facing the centre. T is second to the left of U and third to the right of P. Q is third to the right of V, who is not an immediate neighbour of T or U. R is seond to the right, of Q. S is on the immediate left of P and third to the left of W.

146. What is U's position with respect to V?

(a) Third to the left (b) Third to the right (c) Fifth to the left (d) None of these

147. Who is fifth to the right of R?

(a) W (b) V (c) T (d) Q

148. Who is third to the left of T?

(a) W (b) S (c) V (d) None of these

149. Who is on the immediate right of P?

(a) W (b) V (c) S (d) Data inadequate

150. In which of the following pairs is the first person sitting on the immediate left of the second person? (a) VW (b) QT (c) UQ (d) None of these

Directions (151 to 155): Read the following informa-

tion carefully and answer the questions which follow. 'A * Z' means 'A is the wife of Z.'

'A \times Z' means 'A is the husband of Z.'. 'A + Z' means 'A is the sister of Z.'

A - Z' means 'A is the brother of Z.' 'A > Z' means 'A is the son of Z.'

'A < Z' means 'A is the daughter of Z.'

151. How is M related to B if $A*B > Z \times S + M$? (a) Aunt (b) Uncle (c) Cousin (d) Can not be determined 152. How is P related to F if $^{\circ}Q \times P < B + F'$?

(a) Daughter (b) Niece (c) Aunt (d) Granddaughter 153. Which of the following means 'P is the father of R'?

(a) R > S < P * J (b) J + R - S < P(e) R > S * P - J (d) $S + J \times R < P$

154. Which of the following relations will not be true if the expression 'A $< P \times T + F > L XM$ ' is definitely true?

(a) A is the daughter of T (b) F is the son of M (c) P is the son-in-law of L (d) A is the cousin of F

155. Which of the following means N is the daughterin-law of A?

 $(a) M + N * P > A (b) N < M \times P + A (c) M - N \times P < A (d) A < P + N \times M$

Directions (156 to 160): In each questions below is given a group of letters followed by five conbinations of number/symbol codes numbered a, b, c, d & e. You have to find out which of the combinations correctly represents the group of letters based on the following coding system and the conditions and mark the number of that combination as your answer.

 Letter: W M K U A Q C F B R P I H T E

 5 3 4 7 # % 8 6 β \$ * © 2 9 @

Conditions:

(i) If both the second and the fifth elements are vowels, the codes for both these are to be interchanged.

(ii) If the third element is a vowel and the fourth is a consonant, then the fourth element is to be coded as the code for the first element.

(iii) If the group of letters contains no vowel, the codes for the first and the last elements are to be interchanged. 156. AFWUCI

(a) 765#8© (b) #6578© (c) ©6578# (d) None of these 157. BWAFET

(a) β5#6@9 (b) β5#β@9 (c)B#56@9 (d) B#59@6 158. HPKTMQ

(a) 2*493% (b) %4*932 (c) 24*93% (d) %*4932 159. UECTAP

(a) 7#89@* (b) @*89#7 (c) *@89#7 (d) None of these 160. TEAQIM

(a) $95\#9\odot3$ (b) $96\#\%\odot3$ (c) $\#69\%\odot3$ (d) None of these **Directions** (161 to 165): In each question below is given a statement followed by two assumptions numbered I & II. An assumption is something supposed or taken for granted. You have to consider the statement & the following assumptions & decide which of the assumptions is implicit in the statement. Give answer (a) if only assumption I is implicit.

Give answer (b) if only assumption II is implicit.

Give answer (c) if either assumption I or assumption II is implicit.

Give answer (d) if neither assumption I nor assumption II is implicit.

Give answer (e) if both assumption I & II are implicit. 161. Statement: Use our medicine to fight the problem of obesity.

Assumptions: I. Other slimming medicines available in the market do not reduce weight.

II. Obesity can not be controlled without medicines.

162. Statement: Farmers must immediately switch over to organic fertilisers from chemical fertilizers for better yield.

Assumptions: I. All the farmers use only chemical fertilizers.

II. Organic fertilizers are readily available to the farmers.

163. Statement: Take a ferry or a boat instead of a bus to reach the Kravi islands faster.

Assumptions: I. The islands being in remote location

are not easily accessible.

II. Ferries & boats are available to travel to Kravi islands.

164. Statement: To save the environment enforce total ban on illegal mining throughout the country.

Assumption: I. Mining which is done legally does not cause any harm to the environment.

II. Mining is one of the factors responsible for environment degradation.

165. **Statement:** Banks should always check financial status before lending money to a client.

Assumption: I. Checking before lending would give a true picture of the client's financial status.

II. Clients sometimes may not present the correct picture of their ability to repay loan amount to the bank. Directions (166 to 170): In these questions, relationship between different elements is shown in the statements. These statements are followed by two conclusions. Mark answer if

(a) Only conclusion I follows.

(b) Only conclusion II follows.

(c) Either conclusion I or II follows.

(d) Neither conclusion I nor II follows.(e) Both conclusion I and II follow.

166. Statement: $P \ge Q = R > S > T$ Conclusions: I. $P \ge T$ II. T < Q

167. Statement: $L \le M < N > O \ge P$

Conclusions: I. O < M II. $P \le N$

168. Statement: $A > B \ge C = D < E$

Conclusions: I.
$$C < A$$
 II. $D \le B$

169. Statement: $H > J = K \ge L > T < V$ Conclusions: I. K > T II. $L \le H$

170. Statement:
$$A \ge B = C$$
, $D > C = E$

Conclusions: I. E > A II. A < D

Directions (171 to 180): In each of the questions given below which one of the five answer figures given below should come after the problem figures, if the sequence were continued?

171.





COMPUTER KNOWLEDGE

181. One of the oldest calculating device was :

(a)Arithmometer(b) ready reckoner(c)Abacus(d)none of these

182. When the pointer is positioned on a ____it is shaped like a hand.

(a) grammatical error (b) hyperlink(c) screen tip(d) none of these

183. The first computers were programmed using:

(a) assembly language(b)Machine language(c) source language(d) none of these

184. G3 is a :

(a) Computer (b)Cable(c) Chip(d)none of these

185. Software quality assurance is for :

(a) Error prevention(b) Error detection(c) Error correction(d) All of these

186. In 2 tier architecture the client is called :

(a) Fat client(b) Thin client(c) Very thin client(d) none of these

187. Two or more computers connected to each other for sharing information form a :

(a)Network(b) Router(c) Tunnel(d)Server

188. In object oriented technology hiding the complexity of characters is called :

(a) Abstraction(b)Object(c) Inheritance(d) none of these

189. What is the term for unsolicited e-mail?

(a) New groups(b)Usenet (c)Backbone(d) Spam

190. Which of the following is single computer with many features and good processing power :

(a) workstation(b) Mini computer (c) Micro computer(d) all of these

191. Network components are connected to the same cable in the ____topology:(a)star(b)ring (c)bus(d)mesh

192. An example of inter networking is :

(a)MAN(b)WAN(c)INTERNET(d)none of these

193. Which of the following code detects and corrects error in data?

(a)Hamming codes(b)Windows(c) both of these(d) none of these

194. Which process checks to ensure the components of the computer are operating and connected properly?

(a)Booting(b) Saving(c)editing(d) none of these

195. Micro computers could be made because of Joysticks :

(a)Integrated circuit(b)Protocols (c)LAN(d)none of these

196. Binary equivalent to 87 is :

(a)1010111(b)1010101(c)1110101(d)111001

197.8 bits put together make up a :

(a)Decimal numbers (b) bytes (c) data(d)none of these

198. Small application programs that run on a web page and may ensure from is completed properly or provided animation are known as :

(a)Flash(b)Spiders (c) both of these(d) none of these

199. Who can provide access rights to users?

(a) Data custodian(b)Management(c) The database administrator (d) none of these

200. To stop unauthorized access to the computer systems we should :

(a) Have a trustworthy system administrator (b) Have a sound policy(c) Have a good policy(d) none of these.

Answers

1(c), 2(c), 3(a), 4(c), 5(b), 6(a), 7(b), 8(d), 9(d), 10(d), 11(a), 12(c), 13(c), 14(a), 15(d), 16(d), 17(c), 18(b), 19(c), 20(d), 21(a), 22(b), 23(a), 24(b), 25(c), 26(c), 27(c), 28(a), 29(a), 30(b), 31(c), 32(b), 33(d), 34(b), 35(b), 36(d), 37(a), 38(b), 39(b), 40(b), 41(a), 42(c), 43(b), 44(d), 45(a), 46(c), 47(d), 48(b), 49(a), 50(c), 51(d), 52(d), 53(b), 54(a), 55(a), 56(c), 57(d), 58(c), 59(a), 60(b), 61(a), 62(a), 63(d), 64(d), 65(a), 66(a); 67(b), 68(b), 69(c), 70(a), 71(a), 72(b), 73(c), 74(d), 75(c), 76(b), 77(a), 78(b), 79(a), 80(a), 81(a), 82(c), 83(b), 84(a), 85(a), 86(c), 87(b), 88(a), 89(d), 90(d), 91(a), 92(d), 93(b), 94(b), 95(b), 96(d), 97(b), 98(d), 99(a), 100(c).

Answers 141(d), 142(a), 143(b), 144(c), 145(b), 146(d), 147(c), 148(d), 149(b), 150(a), 151(d), 152(b), 153(c), 154(d), 155(a), 156(b), 157(c), 158(d), 159(a), 160(a), 161(d), 162(b), 163(b), 164(b), 165(a), 166(b), 167(d), 168(e), 169(a), 170(c), 171(c), 172(a), 173(b), 174(d), 175(e), 176(a), 177(c), 178(d), 179(b), 180(c),

181-C	182-B	183-B	184-C	185-B
186-A	187-A	188-A	189-D	190-A
191-C	192-D	193-A	194-D	195- A
196-A	197-В	198-A	199-C	200-C