SBI CLERKS EXAM

PREVIOUS PAPER – 2012

Held on: 07–10–2012 (Based on memory)

REASONING ABILITY

Directions (Q. 1 – 5): **In each of the question sets below are two/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 with commonly known facts and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts. Give answer**

1) if only conclusion I follows

2) if only conclusion II follows

3) if either conclusion I or conclusion II follows

4) if neither conclusion I nor conclusion II follows

5) if both conclusion I and conclusion II follow

(1 – 3):

Statements: All starts are bottles

Some bottles are papers

No paper is calender

1. **Conclusions:** I. All stars being papers is a possibility

II. No calendar is a bottle

2. **Conclusions:** I. All calendars being stars is a possibility

II. At least some bottles are stars

3. **Conclusions:** I. At least some calendars are bottles

II. No calendar is a star

(4 – 5):

Statements: Some pencils are blankets

All blankets are erasers

4. **Conclusions:** I. At least some pencils are erasers

                         II. All erasers being pencils is a possibility

5. **Conclusions:** I. No eraser is a pencil

                         II. All blankets being pencils is a possibility

Directions (6 – 10): **Each of the following 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.**

    1) If the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient in answer the question.

    2) 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.

    3) If the data in either in statement I alone or in statement II alone are sufficient to answer the question.

    4) If the data in both the statements I and II together are not sufficient to answer the question.

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

6. Who amongst P, Q, R, S and T is the tallest?

    I. P is taller than Q. T is not the tallest.

    II. R is taller than P. S is not the tallest.

7. In which direction is point E, with reference to point S?

    I. Point D is to the east of point E. Point E is to the south of Point F.

    II. Point F is to the north-west to point S. Point D is to the north of point S.

8. In which month of the year did Rahul go abroad for a vacation?

    I. Rahul correctly remembers that he went for a vacation in the first half of the year.

    II. Rahul's son correctly remembers that they went for a vacation after 31st March but before 1st May.

9. On which day of the same week is Ramesh's exam scheduled (Monday being the first day of the week?)

I. Ramesh correctly remembers that his exam is scheduled on a day after Tuesday, But before Thursday of the same week.

II. Ramesh's father correctly remembers that Ramesh's exam is scheduled on the third day of the week.

10. How many marks has Suman scored in the test? (Maximum marks 20)

I. Suman scored two-digit marks. Her marks were not in decimal.

II. Suman scored more than 9 marks in the test.

Directions (Q. 11 – 15): **Study the information given below and answer the given questions.**

In a certain code 'facing problems with health' is coded as 'mlp hlt ngi snk', 'health problems on rise' is coded as 'hlt sa rtv mlp'., 'rise with every challenge is coded as 'snk rtv lne riy' and 'facing challenge each day is coded as 'ngi riy nop hus'.

11. What could be a code for "lne"?

1) facing   2) with   3) every

4) rise   5) challenge

12. "riy rtv roi" could be a code for which of the following?

1) rise above challenge   2) rise health challenge

3) day rise challenge   4) with rise challenge

5) challenge every rise

13. Which of the following is the code for "facing"?

1) nop   2) rtv   3) ngi

4) snk   5) sa

14. "riy snk mlp" could be a code for which of the following?

1) problem every day   2) challenge with health

3) with health day   4) every challenge facing

5) challenge facing with

15. Which of the following is the code for 'day'?

1) riy   2) nop   3) ngi

4) hus   5) Cannot be determined

Directions (Q. 16 – 21): **Study the information given below and answer the given questions.**

Eight friends A, B, C, D, E, F,G and H are sitting in a circle, but not necessarily in the same order. Four of them are facing outside and four of them are facing the centre.

★ E faces outside. Both the immediate neighbours of E face the centre. H sits second to the right of E. B sits third to the left of E.

★ D faces the centre. Both the immediate neighbours of D face outside.

★ G sits second to the left of A. B sits third to the right of H.

★ F is an immediate neighbour of D. C is an immediate neighbour of G.

★ D is not an immediate neighbour of B.

16. Who amongst the following sits on the immediate right of H?

1) A 2) D 3) C

4) G 5) None of these

17. Who amongst the following sits third to the right of A?

1) D 2) E 3) F

4) A 5) None of these

18. Four of the following five are alike in a certain way, based on the information given above and so form a group. Which is the one that does not belong to that group?

1) HA 2) FH 3) GC

4) DA 5) AE

19. If all the people are made to sit in an alphabetical order, in clockwise direction, starting from A, the position of whom amongst the following remains the same (excluding A)?

1) E 2) F 3) C

4) G 5) None of these

20. How many people are seated between A and C (counting clockwise from A)?

1) Two 2) Four 3) None

4) One 5) Three

21. Who amongst the following sits exactly between F and C (and is also their neighbour)?

1) E 2) B 3) G

4) A 5) None of these

Directions (Q. 22 – 30): **Study the information given below and answer the given questions.**

Nine people, A, B, C, D, E, F, G, H and J stay in a building, but not necessarily in the same order. The building has nine floors and only one person stays on one floor. All of them own one car each, and each car is a different colour i.e. blue, grey, white, black, yellow, green, red, orange and pink, but not necessarily in the same order. The Ground floor is numbered 1, the floor above it is numbered 2, and so on, and the top-most floor is numbered 9.

H owns a black – coloured car and stays on an even numbered floor. A Stays on any even-numbered floor below the floor on which H stays. The one who owns on orange coloured car stays on the fourth floor. E stays on the second floor and owns a white coloured car. The one who owns a pink –coloured car stays on the third floor. A does not own a green – coloured car. There are two floors between the floors on which of the people owning the red and the black–coloured cars stay. C owns a grey – coloured car. There are three floors between the floors on which C and G stay. D stays on a floor immediately above Js floor. There is one floor between the floor on which F and G stay. F does not own the pink-coloured car. The one who owns the blue car stays on the top most floor. F does not stay on the ground floor.

22. Who amongst the following the green coloured car.

    1) D   2) J   3) G

    4) F   5) None of these

23. Who amongst the following stays on the top most floor?

    1) F   2) G   3) D

    4) C   5) None of these

24. A owns a car of which of the following colours?

    1) Orange   2) Pink   3) Yellow

    4) Blue   5) None of these

25. Who stays on the floor which is exactly between the floor on which H stays and the floor on which A stays?

    1) B   2) G   3) C

    4) F   5) None of these

26. How many floors are there between the floor on which J stays and the floor on which C stays?

    1) One   2) Two   3) None

    4) Three   5) More than three

27. Which of the following is true as per the given information?

1) B stays on the floor immediately below the floor on which H stays

2) G stays on a floor immediately above the floor on which A stays.

3) F stays on the eighth floor

4) D owns the orange – coloured car.

5) None is true

28. On which of the following floors does G stays?

1) 1st 2) 6th 3) 5th

4) 7th 5) None of these

29. B is related to C in the same way as H is related to E as per the given information. Following the same pattern, F is related to which of the following?

1) J   2) D   3) A

4) G   5) None of these

30. What is the colour of the car of the person who stays on the ground floor?

1) Red   2) Green   3) Yellow

4) Grey   5) None of these

31. How many meaningful words can be made with the alphabets D, R, H and A each being used only once in each word?

1) None   2) One   3) two

4) Three   5) More than three

32. How many such pairs of letters are there in the word TELEPATHY, each of which has as many letters between them in the word (in both forward and backward directions), as they have between them in the English alphabetical series?

1) One   2) Two   3) None

4) Three   5) More than three

Direction (Q. 33 – 35): **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?**

33. 1) Repair   2) Mend   3) Correct

4) Rectify   5) Trouble

34. 1) Employed   2) Trained   3) Hired

    4) Appointed   5) Commissioned

35. 1) Quick   2) Brisk   3) Quiet

    4) Fast   5) Rapid

36. Four of the following five are alike in a certain way (based on the English alphabetical series) and hence form a group. Which is the one that does not belong to that group if the English alphabetical series is broken into two equal halves, ie the first 13 alphabets are clubbed together and the last 13 alphabets are clubbed separately?

    1) FH   2) SU   3) MA

    4) CK   5) LB

Directions (Q. 37 – 40): **In each of these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions.**

    Give answer

    1) if only conclusions I is true.

    2) if only conclusion II is true.

    3) if either conclusion I or II is true

    4) if neither conclusion I nor II is true.

    5) if both the conclusions I and II are true.

(37 – 38):

    Statements: $A > B = C;\ E = F;\ E \geq D > C$

37. Conclusions:

    I. $B < E$ II. $F < B$

38. Conclusions:

    I. $C < F$ II. $A > C$

(39 – 40):

39. Conclusions:

    I. $H < J$ II. $J < G$

40. Conclusions:

    I. $L > J$ II. $J < M$

Directions (Q. 41 – 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?
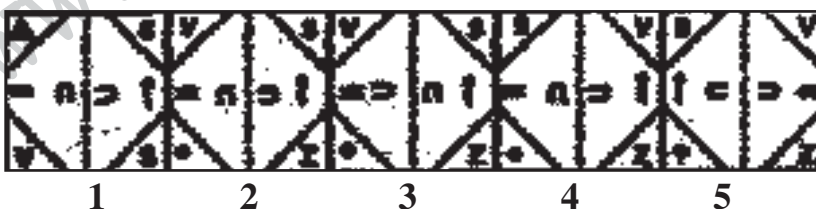
41.   Problem Figures

Answer Figures

| 1 | 2 | 3 | 4 | 5 |

42. Problem Figures

Answer Figures

| 1 | 2 | 3 | 4 | 5 |

43. Problem Figures

Answer Figures

| 1 | 2 | 3 | 4 | 5 |

44. **Problem Figures**

Answer Figures

1   2   3   4   5

45. **Problem Figures**

Answer Figures

1   2   3   4   5

46. **Problem Figures**

Answer Figures

1   2   3   4   5

47. **Problem Figures**
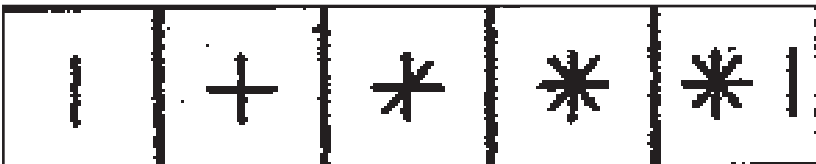
Answer Figures

1   2   3   4   5

48. Problem Figures

Answer Figures

1   2   3   4   5

49. Problem Figures

Answer Figures

1   2   3   4   5
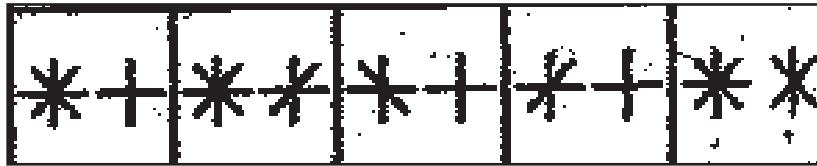
50. Problem Figures
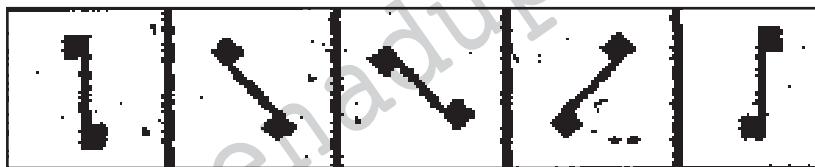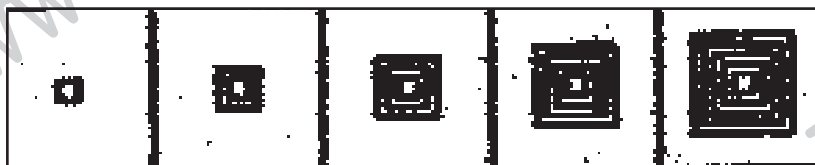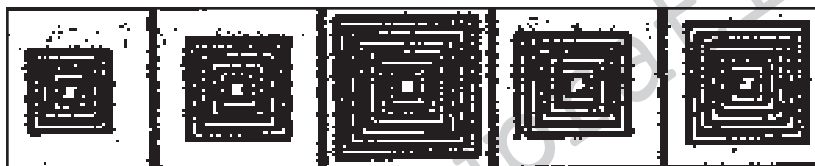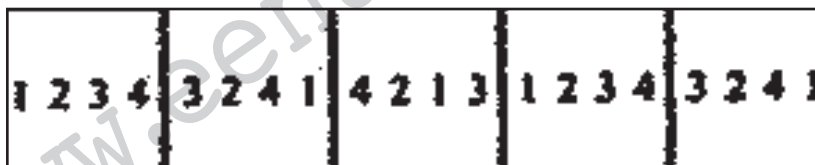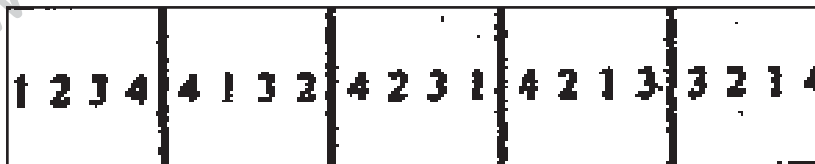

Answer Figures

1   2   3   4   5

QUANTIATIVE APTITUDE

Directions (Q. 51 – 55): **What will come in place of question mark (?) in the following questions?**

51. $\left(\sqrt{5} - \sqrt{10}\right)^2 + \left(\sqrt{2} + 5\right)^2 = (?)^3 - 22$

    1) $\sqrt{2}$ 2) 2   3) 16

    4) 8   5) None of these

52. 55% of $\sqrt{2116} \div 0.01 = ? \times 20$

    1) 126.5   2) 126.6   3) 124.6

    4) 125. 4   5) None of these

53. $\sqrt{12^2 \times 16 \div 24 + 193 + 7 \times 5} = (?)^2$

    1) $3\sqrt{2}$ 2) $4\sqrt{2}$ 3) $5\sqrt{2}$

    4) 18   5) 32

54. $\sqrt{31.36} \div \sqrt{0.64} \times 252 = (?)^2 \times 36$

    1) 81   2) 64   3) −8

    4) −7   5) 9

55. $(1.69)^4 \div (2197 \div 1000)^3 \times (0.13 \times 10)^3 = (1.3)^? - 2$

    1) 6   2) 2   3) 4

    4) 0   5) None of these

Directions (Q. 56 – 60): **What approximate value will come in place of question mark (?) in the following questions? (You are not expected to calculate the exact value)**

56. 68% of 1288 + 26% of 734 − 215 = ?

    1) 620   2) 930   3) 540

    4) 850   5) 710

57. $(32.05)^2 - (18.9)^2 - (11.9)^2 = ?$

    1) 670   2) 530   3) 420

    4) 780   5) 960

58. 6578 ÷ 67 × 15 = ? × 6

    1) 200   2) 250   3) 150

    4) 100   5) 300

59. $\dfrac{679}{45} \div \dfrac{23}{2130} \times \dfrac{120}{169} = ?$

    1) 540   2) 760   3) 800

    4) 1260   5) 1040

60. $\sqrt{5687} \times \sqrt{1245} \times \sqrt{689} = ? \div 13$

    1) 840   2) 910   3) 1320

    4) 1120   5) 1550

Directions (Q. 61 – 63): **What will come in place of Question mark (?)in the following number series.**

61. 987   587   331   187   123   (?)

    1) 104   2) 113   3) 107

    4) 114   5) None of these

62. 125   171   263   401   585   (?)

    1) 835   2) 815   3) 792

    4) 788   5) NOne of these

63. 121   132   167   226   309   (?)

    1) 424   2) 413   3) 427

    4) 416   5) None of these

Directions (Q. 64 – 65): **In the following number series, only one is wrong. Find out the number.**

64. 454   327   648   524   842   713   1036

    1) 327   2) 648   3) 521

    4) 842   5) 713

65. 72.5   86   168   275   491   923

    1) 86   2) 113   3) 168

    4) 275   5) 491

Directions (Q. 66 – 70): **In the following questions, two equations numbered I and II are given. You have to solve both the equations and give answer.**

    1) if $x > y$ 2) if $x \geq y$

   3) if $x < y$ 4) if $x \leq y$

66. I. $4x + 3y = (1600)^{\frac{1}{2}}$ II. $6x - 5y = (484)^{\frac{1}{2}}$

67. I. $2x^2 - \left(4 \div \sqrt{13}\right)x + 2\sqrt{13}\,) = 0$

II. $10y^2 - \left(18 + 5\sqrt{13}\,\right)y$

68. I. $(6x^2 + 17) - (3x^2 + 20) = 0$

II. $(5y^2 - 12) - (9y^2 - 16) = 0$

69. I. $(169)^{\frac{1}{2}}\, x + \sqrt{289} = 134$

II. $(361)^{\frac{1}{2}}\, y^2 - 270 = 1269$

70. I. $821\,x^2 - 757x^2 = 256$

II. $\sqrt{196}\, y^3 - 12y^3 = 16$

71. Rita's present age is four times her daughter's present age and two–thirds of her mother's present age. The total of the present ages of all of them is 154 years. What is the difference between Rita's and her mother's present age?

1) 28 years　　　　　　　　　　　　2) 34 years

3) 32 years　　　　　　　　　　　　4) Cannot be determined

5) None of these

72. The ratio between the three angles of a quadrilateral is 3 : 5 : 9. The value of the fourth angle of the quadrilateral is 71°. What is the difference between the largest and the smallest angles of the quadrilateral?

1) 82°　　　　　　2) 106 °　　　　　　3) 102 °

4) 92°　　　　　　5) None of these

73. If twenty five per cent of three-seventh of twenty six percent of a number is 136.5, what is the number?

1) 6300　　　　　　2) 5600　　　　　　3) 4800

4) 4900　　　　　　5) None of these

74. The ratio between the speed of a truck, car and train is 3 : 8 : 12. The car moved uniformly and covered a distance of 1040 km in 13 hours. What is the average speed of the truck and the train together?

1) 74Km/hr　　　　　　　　　　　　2) 60Km/hr

3) 48km/hr　　　　　　　　　　　　4) Cannot be determined

5) None of these

75. The second largest and the smallest angles of a triangle are in the ratio of 6 : 5. The difference between the second largest angle and the smallest angle of the triangle is equal to 9°. What is the difference between the smallest and the largest angles of the triangle?

1) 36° 2) 24° 3) 12°

4) 18° 5) None of these

76. The circumference of a circle is twice the perimeter of a rectangle. The area of the circle is 5544 Sqcm. What is the area of the rectangle if the length of the rectangle is 40 cm?

1) 1120 Sq.cm 2) 1020 Sq.cm 3) 1140 Sq.cm

4) 1040 Sq.cm 5) None of these

77. A 476–metre–long moving train crosses a pole in 14 seconds. The length of a platform is equal to the distance covered by the train in 20 seconds. A man crosses the same platform in 7 minutes and 5 seconds. What is the speed of the man in metre/ second?

1) 1.8 m/s 2) 1.4 m/s 3) 1.6 m/s

4) 2 m/s 5) 1.2 ms

78. Two – Thirds of Ranjit's monthly salary is equal to Raman's monthly Salary. Raman's monthly salary is thirty percent more than Pawan's monthly salary. Pawan's monthly salary is ₹ 32000. What is Ranjit's monthly salary?

1) ₹ 64200 2) ₹ 62500 3) ₹ 64500

4) ₹ 62400 5) None of these

79. The simple interest accured on a sum of a certain Principal is ₹ 3,56,727 in seven years at the rate of 8 pcpa. What would be the compound interest accured on that principal at the rate of 2 pcpa in 2 years?

1) ₹ 2573.48 2) ₹ 2564.86 3) ₹ 2573.86

4) ₹ 2654.48 5) None of these

80. In a class there are 60 students, out of whom 15 percent are girls. Each girl's monthly fee is 250 and each boy's monthly fee is 34 percent more than a girl. What is the total monthly fees of girls and boys together?

1) ₹ 19335 2) ₹ 18435 3) ₹ 19345

4) ₹ 19435 5) None of these

Directions (Q. 81 – 85): **Study the following pie-chart and answer the following questions. Percentagewise distribution of teachers in six different universities.**

Total number of teachers = 6400

Percentage of Teachers
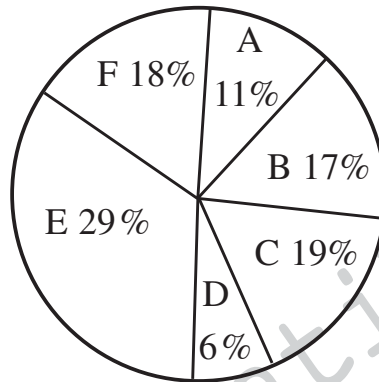
81. The number of teachers in University B is approximately what percent of the total number of teachers in University D and UniversityE together?

1) 55   2) 59   3) 49

4) 45   5) 65

82. If twenty five percent of the teachers in University C are females, What is the number of male teachers in University C?

1) 922   2) 911   3) 924

4) 912   5) None of these

83. The difference between the total number of teachers in University A, University B and University C together and the total number of teachers in University D, University E and University F together is exactly to the number of teachers of which University?

1) University A   2) University B   3) University C

4) University D   5) University F

84. If one–thirty sixth of the teachers from University F are Professors and the salary of each professor is Rs. 96000, What will be total salary of all the professors together from University F?

1) Rs. 307.2 Lakh   2) Rs. 32.64 Lakh   3) Rs.3.072 Lakh

4) Rs.3.264 Lakh   5) None of these

85. What is the average number of teachers in University A, University C, University D and University F together?

1) 854   2) 3546   3) 3456

4) 874   5) None of these

Directions: (Q. 86 – 90): **Study the table carefully to answer the questions that follow Number of cars (in thousand) of two models (Basic and Premium) produced by five different companies in five different years.**

Com-pany →	A		B		C		D		E	
Year ↓	Basic	Pre–mium	Basic	Pre–mium	Basic	Pre–mium	Basic	Pre–mium	Basic	Pre–mium
2006	4.4	2.5	5.6	2.4	5.4	6.1	7.6	7.5	2.7	5.1
2007	4.9	7.2	9.4	7.2	7.5	8.3	8.4	4.9	4.2	5.5
2008	13.6	15.5	14.8	9.5	12.8	9.9	9.2	8.2	7.7	11.5
2009	6.6	13.9	11.8	11.4	16.6	18.2	10.6	10.4	7.2	12.8
2010	5.8	14.9	12.2	7.2	19.9	22.3	14.6	12.2	13.2	12.2

86. The number of cars of premium model produced by company D in the year 2009 was approximately what percent of the total number of cars (Both models) produced by Company C in the year 2007?

    1) 70   2) 51   3) 56

    4) 61   5) 66

87. What was the approximate percentage decrease in the number of cars of basic model produced by Company B in the year 2009 as compared to the Previous year?

    1) 15   2) 20   3) 10

    4) 80   5) 85

88. What was the average number of cars of premium model produced by Company A over all the years together?

    1) 9000   2) 8000   3) 6000

    4) 48000   5) None of these

89. In which year was the difference between the basic model and premium model of cars produced by Company E the second highest?

    1) 2010   2) 2006   3) 2007

    4) 2008   5) 2009

90. In which Company did the production of cars of premium model consistently increase from the year 2006 to the year 2010?

1) Both C and E   2) Both C and D   3) C only

4) D only   5) E Only

Directions (Q. 91 – 95): **Study the following graph carefully to answer the questions that follow:**

Monthly income (Rs. in ₹ thousands) of three different

persons in six different years
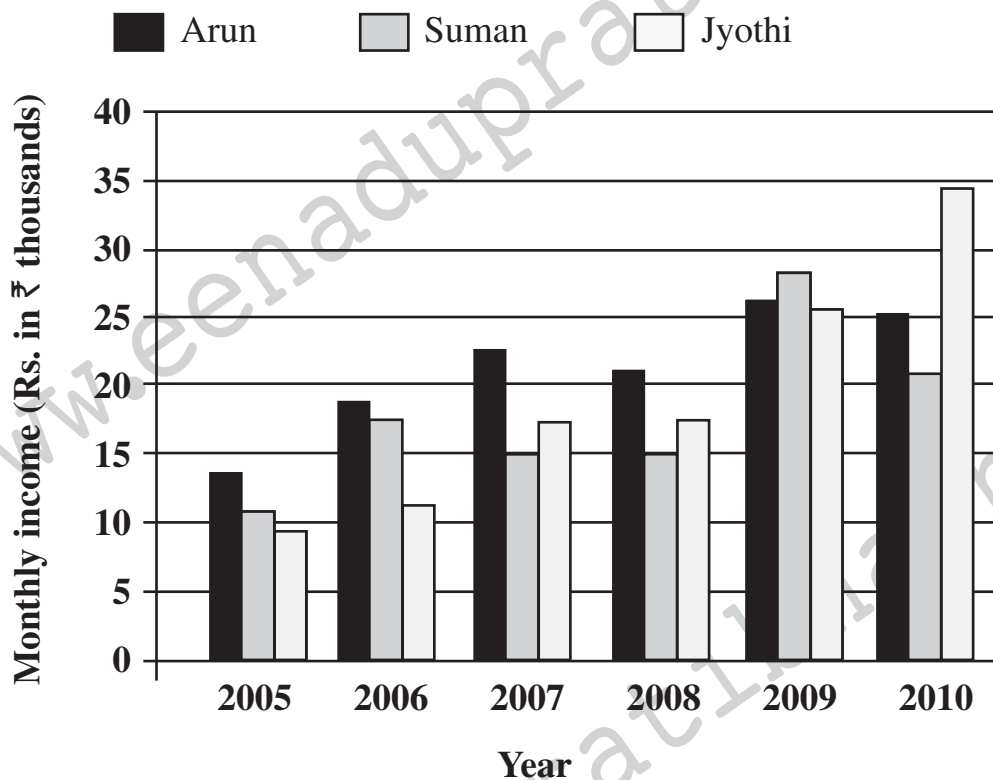
91. What was the difference between the total monthly salary of Arun in all the years together and Suman's monthly income in the year 2007?

1) Rs. 1.24 Lakh   2) Rs. 1.14 Lakh   3) Rs. 11.4 Lakh

4) Rs. 12.4 Lakh   5) None of these

92. What is the ratio of Arun's monthly income in the year 2006, Suman's monthly income in the year 2007 and Jyoti's monthly income in the year 2005?

1) 6 : 3 : 5   2) 6 : 4 : 5   3) 5 : 6 : 4

4) 5 : 4 : 7   5) None of these

93. In which year was the difference between Jyoti's and Arun's monthly income the second highest?

1) 2005   2) 2006   3) 2007

4) 2009   5) 2010

94. The monthly incomes of Suman in the year 2009 was approximately what percentage of the monthly income of Jyoti in the year 2010?

1) 72   2) 89   3) 83

4) 67   5) 95

95. What was the percentage increase in the monthly income of Jyoti in the year 2008 as compared to the previous year?

1) 50   2) 150   3) 160

4) 60   5) None of these

Directions (Q. 96 – 100): **Study the information carefully to answer the questions that follow.**

A Company produced five different products. Viz. mobile phone, pen drive, calculator, television and washing machine. The total number of all the five products is 1650. 24% of the total number of products is mobile phones. One – sixth of the total number of products is pen drives. 14% of the total number of products is calculators. Remaining products are either television or washing machine. The number of washing machines is 50 more than the number of televisions produced.

96. What is the ratio of the number of washing machines to the number of calculators produced by the company?

1) 17 : 11   2) 19 : 11   3) 11 : 17

4) 19 : 13   5) None of these

97. If 24 percent of the pen drives are defective, What is the number of pen drives which are not defective?

1) 209   2) 215   3) 219

4) 225   5) None of these

98. The number of televisions produced is approximately what percent of the total number of calculators and washing machines produced together?

1) 63   2) 55   3) 59

4) 51   5) 67

99. What is the difference between the total number of televisions and mobile phones together and the number of calculators produced?

1) 534   2) 524   3) 511

4) 523   5) None of these

100. What is the total number of pen drives, calculators and washing machines produced by the company?

1) 907   2) 917   3) 925

4) 905   5) None of these

GENERAL AWARENESS

101. Major producer of mulberry silk in India is

1) Jammu and Kashmir   2) Jharkhand

3) Karnataka   4) Assam

5) Himachal Pradesh

102. We come across the term 'PPP' in financial news nowadays. What does 'PPP' represent?

1) Personal Percapita Power   2) Private Public Partnership

3) Per capita Potential for Purchase   4) Present Purchasing Power

5) Pure Purchase Parity

103. Many times we read the term 'ECB' in newspapers. What is the full form' 'ECB'?

1) Essential Commercial Banking   2) European Credit Borrowing

3) External Credit for Business   4) External Commercial Borrowing

5) None of these

104. What is meant by financial inclusion?

1) Making available banking services at an affordable cost

2) Opening savings accounts in rural areas without any deposit

3) Opening any type of account without introduction

4) Distributing money through rural branches

5) Distributing wages through bank accounts

105. Which of these countries is the largest producer of milk and milk products in the world?

1) USA   2) China   3) India

4) New Zealand   5) None of these

106. Which of the following is the most important rabi crop of India?

1) Rice   2) Millet   3) Sugarcane

4) Groundnut   5) Mustard

107. Who is the regulatory authority for insurance business in India?

1) RBI   2) IRDP   3) SEBI

4) NABARD   5) IRDA

108. What is money laundering?

1) Conversion of assets into cash

2) conversion of illegally obtained money into accountable money

3) Conversion of cash into gold

4) Conversion of gold into cash

5) None of these

109. Golden revolution refers to the development of which of the following agricultural products?

1) Oilseeds   2) Pulses   3) Horticultural products

4) Cereals   5) Fodder

110. Which programme was launched by Government of India to improve irrigation facilities in rural India?

1) Annapurna Scheme

2) National Social Assistance Programme

3) Integrated Rural Development Programme

4) Sampoorna Grameen Rozgar Yojana

5) National Watershed Development Programme

111. Montek Singh Ahluwalia is holding which of the following positions at present?

1) Chairman of Planning Commission   2) Government of RBI

3) Secretary of UNO   4) Economic Advisor to Prime Minister

5) Dy Chairman of Planning Commission

112. Bird flu is a disease which affects and spreads through?

1) Cattle   2) Sheep   3) Prawn

4) Silkworm   5) Poultry

113. Which country won the Davis Cup tennis tournament 2011 held in December 2011?

1) Argentina   2) USA   3) Australia

4) Japan   5) Spain

114. Who among the following cricketer recently became the 10th batsman to score 10000 runs in Test Cricket?

1) Mahela Jayawardene   2) Vijay Zol

3) Yuvaraj Singh   4) Younis Khan

5) Umar Akmal

115. The Collective Security Treaty Organisation (CSTO) Summit took place in December 2011 in?

1) Tokyo   2) Moscow   3) New Delhi

4) Paris   5) Perth

116. Who represented India in 12th Consecutive Annual India-Russia Summit held in December 2011?

1) Smt. Pratibha Patil   2) Dr Manmohan Singh

3) Sonia Gandhi   4) S K Krishna

5) None of these

117. Which of the following currencies is used in Britain?

1) Pound   2) Dollar   3) Euro

4) France   5) Pesso

118. Which of the following cups/trophies is associated with the game of Football?

1) Grand Prix   2) Rangaswami Cup

3) Wimbledon Trophy   4) Fifa Cup

5) Ranji Trophy

119. The head office of the Bank of Maharashtra is located in which of the following cities?

1) Kolkata   2) New Delhi   3) Pune

4) Ahmedabad   5) Mumbai

120. Which country hosted the summit of SAARC nations in the year 2011?

1) India   2) Bangladesh   3) Nepal

4) Maldives   5) Pakistan

121. Which of the following terms is not used in the field of Economics?

    1) Balance of Trade   2) Break Even Point

    3) Plasma   4) Fiscal Deficit

    5) Capital Account Convertibility

122. "Carbon Credit" is concerned with which one of these internationally sensitive issues?

    1) Deforestation   2) Contract farming

    3) Rural infrastructure   4) Diamond trading

    5) Protection of environment

123. Which of the following terms is used in the game of Cricket?

    1) Half Nelson   2) Love   3) Back Hand Drive

    4) Penalty Stroke   5) Clean Bowled

124. India recently signed a Currency Swap Agreement with which of the following countries?

    1) USA   2) Pakistan   3) Japan

    4) Germany   5) Australia

125. What is the full from of the terms ASBA?

    1) Allotment Supported by Blocked Amount

    2) Application Supported by Bank Amount

    3) Allotment Supported by Bank Account

    4) Application Supported by Blocked Amount

    5) Allotment and Social Banking Amount

126. Dipika Pallikal, who won an international tournament recently in Hong Kong is a

    1) Golf Player   2) Badminton Player

    3) Squash Player   4) Swimmer

    5) Table Tennis Player

127. The term "Deficit Financing" means the Government borrows money from the

    1) IMF   2) Local bodies

    3) RBI   4) Large Corporate

    5) Public at large

128. Regional Rural Banks

1) Have limited area of operation and access to refinance from NABARD?

2) are required to lend only to weaker sections.

3) are mandated to do only narrow banking.

4) can only extend agricultural loans.

5) have unrestricted area of operation

129. Ms Christina Lagarde is holding which of the following positions at present?

1) Chief of Asian Development Bank

2) Chief of International Monetary Fund

3) Chancellor of Germany

4) Chief of Morgan Stanley

5) Cheif of World Bank

130. What is the present reverse REPO rate?

1) 7.5%　　　　　2) 8.5%　　　　　3) 8%

4) 6.5%　　　　　5) None of these

131. General Assembly elections were held in which of the following North East states in January 2012?

1) Assam　　　　　2) Meghalaya　　　　　3) Arunachal Pradesh

4) Manipur　　　　　5) Tripura

132. What is the full form of the term FDI?

1) Foreign Direct Investment　　　　2) Foreign Diverse Investment

3) Fixed Deposit Investment　　　　4) Floating Deposit Investment

5) Financial Derivatives in India

133. The erstwhile UTI Bank is presently known as

1) ING Vysya Bank　　　　　2) Yes Bank

3) Indisind Bank　　　　　4) Axis Bank

5) IDBI Bank

134. Which of the following telecom giants recently won its case against the Income Tax Department?

1) Bharti Airtel　　　　　2) Vodafone

3) Idea Cellular　　　　　4) Reliance Communications

5) Tata Telecom

135. Which of the following countries recently attained the status of world's sixth largest economy?

    1) Russia   2) Japan   3) China

    4) India   5) Brazil

136. Which of the following countries decided to withdraw from Kyoto Protocol?

    1) Canada   2) Russia   3) India

    4) USA   5) China

137. Which of the following is NOT a Banking or Finance Company?

    1) Barclay   2) Lufthansa

    3) BNP Paribas   4) American Express

    5) HSBC

138. India and Russia were having some difference over which of the following nuclear power plants?

    1) Kaiga   2) Kudankulam   3) Rawatbhata

    4) Narora   5) None of these

139. Excise duty is a tax levied on which of the following?

    1) Production of goods   2) Purchase of goods

    3) Export of goods   4) Sale of goods

    5) Movement of goods beyond municipal limits

140. "India and Pakistan started fresh talks on conventional CBM" was the news in all major newspaper. What does the letter 'M' denote in the term 'CBM' as used above?

    1) Money   2) Mechanism   3) Modalities

    4) Measures   5) emorial

141. Which of the following is the unit of electrical current?

    1) Bar   2) Calorie   3) Ampere

    4) Decibel   5) Angstrom

142. Global Meet on Emerging Economies was organised in December 2011 in

    1) New Delhi   2) Dhaka   3) Islamabad

    4) Kathmandu   5) Capetown

143. Which of the following awards is given to the coaches of sport persons?

1) Kalidas Samman　　　　　　　　2) Dronacharya Award

3) Arjuna Award　　　　　　　　　4) Dada Saheb Phalke Award

5) Saraswati Samman

144. Which of the following countries recently agreed to sell Uranium to India?

1) Australia　　　　2) USA　　　　3) Iran

4) Germany　　　　5) Bagladesh

145. Which of the following schemes launched by the Government of India is aimed at development rural Infrastructure?

1) MNREGA　　　　2) ASHA　　　　3) Bharat Nirman

4) Operation Flood　5) Operation Black board

146. Who among the following is a famous Sports person?

1) Dhanush　　　　2) Saina Nehwal　3) Charles Correa

4) Ajit Singh　　　　5) Kim Jong‒Un

147. Speed of a ship is expressed in

1) Kilometre　　　　2) Horsepower　　3) Ohm

4) Knot　　　　　　5) Coulomb

148. USA and some other European countries recently imposed fresh sanctions on which of the following countries as they are not in favour of its nuclear advancement?

1) Iraq　　　　　　2) Pakistan　　　　3) India

4) Iran　　　　　　5) Kuwait

149. Who among the following has written the book Dr Zhivago?

1) Pearl S Buck　　　2) HG Wells　　　3) Saul Bellow

4) Emile Zola　　　　5) Boris Pasternak

150. Yoshihiko Noda was on a visit to India recently. He is the present Prime Minister of

1) Myanmar　　　　2) South Korea　　3) North Korea

4) Japan　　　　　5) None of these

ENGLISH LANGUAGE

Directions (Q. 151 – 160): **In the following passage there are blanks, each of which haws been numbered. These numbers are printed below the passage and against each, five words/ phrases are suggested, one of which fits the blank appropriately. Find out the appropriate world/ phrase in each cause.**

Rural healthcare in India is **...(151)...** by a huge gap between supply and demand. Currently, rural healthcare needs are **...(152)...** either by limited government facilities and private nursing homes, which have not bean able to keep pace with increasing demand, **...(153)...** by a number of quacks who practice medicine in rural areas. The quality of infrastructure is usually poor and people **...(154)...** up having to go to nearby large cities if they need high-quality care.

Rural India deserves better, since the ability to pay has gone up over the last few years, driven by growth in income and penetration of government healthcare programmes. Increasing demand, **...(155)...** with the failure of existing infrastructure to scale, has resulted in rural healthcare **...(156)...** a large under-served market. Absence of a viable business model **...(157)...** conversion of the huge rural expenditure on health into an economic activity that generates income and **...(158)...** the poor. It is this **...(159)...** that entrepreneurs are looking to **...(160)...**.

151. 1) Performed   2) displayed   3) furthered

     4) characterised   5) made

152. 1) stopped   2) met   3) elevated

     4) discussed   5) set

153. 1) also   2) nor   3) but

     4) or   5) and

154. 1) end   2) give   3) fed

     4) start   5) set

155. 1) couple   2) combined   3) mentioning

     4) engaged   5) resulting

156. 1) become   2) happening   3) being

     4) exists   5) is

157. 1) to   2) makes   3) so

     4) ceasing   5) prevents

158. 1) generates   2) supplies   3) lists

     4) turns   5) serves

159. 1) gap   2) truth   3) progress

     4) catastrophes   5) divides

160. 1) fills   2) access   3) plug

     4) form   5) distance

Directions (Q. 161 – 165): **Which of the phrase (1), (2), (3) and (4) given below each sentence should replace the word phrase printed in bold in the sentence to make it dramatically correct? If the sentence is correct as it is en and 'No correction is required', mark (5) as the answer.**

161. A freezing morning accompanied by a dense cover of fog **set the toning** for the coming weekend.

     1) keeping tone   2) started the toning

     3) kept the tone   4) set the tone

     5) No correction required

162. The jail is in the news again **with the finding** of a pistol and some bullets?

     1) to finding   2) with find   3) finding

     4) on found   5) No correction required

163. The space–crunched city throws up several stories of struggle that schools **have had putup with** to win playgrounds for their students?

     1) have had to put up to   2) had put up on

     3) have had to put up with   4) had to put upto

     5) No correction required

164. Emotions **rang high** as both families were taken to the police station last night?

     1) Emotions went higher   2) Emotion became high

     3) Emotionally high   4) Emotions ran high

     5) No Correction required

165. Work at all the court complexes was paralysed as lawyers went on a **day–long strike** as mark of protest?

     1) for a one day strike   2) for a strike

     3) one a day's long strike   4) on a day–long striking

     5) No correction required

Directions (Q. 166 – 170): **Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence form a meaningful paragraph; the answer the questions given below them.**

(A) The policy makers in most of the developing economies recognise this importance and have been implementing a host of programmes and measures.

(B) While some of these countries have achieved impressive results from those programmes and measures, others have failed to make a significant dent in the problem of persistent rural underdevelopment.

(C) The socio–economic disparities - between rural and urban areas are widening and creating tremendous pressure on the social and economic fabric of many such development economics.

(D) These factors, among many others, tend to highlight the importance of rural development.

(E) Although millions of rural people have escaped poverty as a result of rural development in many Asian Countries, a large majority of rural people continue to suffer from persistent poverty.

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

1) A   2) B   3) C

4) D   5) E

167. Which of the following should be the LAST (FIFTH) sentence after rearrangement?

1) A   2) B   3) C

4) D   5) E

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

1) C   2) B   3) A

4) D   5) E

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

1) A   2) B   3) C

4) D   5) E

170. Which of the following should SECOND sentence after rearrangement?

1) D   2) E   3) C

4) B   5) A

Directions (Q. 171 – 175): **Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank which best fits the meaning of the sentence as w whole.**

171. Forest department officials said that when the elephants were made to .... from their trucks, they went straight to the spot where they had been .... during the camp.

    1) jump, killed   2) alight, tied   3) enter, hurt

    4) step, played   5) exit, enjoyed

172. Excise officials seized pouches of whisky ..... a bus travelling ..... maharashtra.

    1) from, to   2) in, for   3) for, towards

    4) inside, on   5) through, till

173. Organisations .... for the victims .... the inhuman and unjust attitude of the government.

    1) fighting, applauded   2) lobbying, supported

    3) working, condemned   4) stand, opposed

    5) trying, spoke

174. A collision between two buses .... six people dead, ... the driver of one of the buses.

    1) made, also   2) left, including   3) caused, combined

    4) resulted, except   5) got, surpassing

175. The Court .... revenue authorities and PCB officials to .... teams and visit pharma units

    1) directed, form   2) announced, arrange

    3) commanded, display   4) ruled, make

    5) told, carve

Directions (Q. 176 – 190): **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 number of that part is the answer. If there is 'No error', the answer is 5) (Ignore errors of punctuation, if any)**

176. 1) The transit system's underground/2) tunnels and stations will/3) be constructed/ 4) next heritage structures./ 5) No error

177. 1) Residents have been planting/ 2) the ornamental trees outside/ 3) their homes and in lawns to/ 4) add beauty and give their place a grand look. 5) No error

178. 1) A diamond jeweller's peon/ 2) tipped off a gang/ 3) about the gold 4) in his employer's vault/ 5) No error

179. 1) He said that the performance of the Indian team/ 2) was satisfactory at the international meet/ 3) and that they learnt a lot from/ 4) watching top seeded players through action at the grand slam/ 5) No error

180. 1) Watching the exponential/ 2) talent of world tennis/ 3) Was the best things/ 4) happen to him/ 5) No error

181. 1) The meeting took place a day after/ 2) the agency held a meeting with project contractors/ 3) to evaluate steps that being taken to/ 4) ensure that the buildings were not affected/ 5) No error

182. 1) The director explained/ 2) the theme and/ 3) the concept of/ 4) the international folk festival/ 5) No error

183. 1) The fight among/ 2) rival candidates between the medium/ 3) of catchy slogans/ 4) has started. 5/) No error

184. 1) Acting on a tip-off/ 2) the anti-robbery squadled/ 3) by inspectors laid/ 4) a trap for the robber/ 5) No error

185. 1) The process of/ 2) revising figures of damage/ 3) to get additional compensation/ 4) has began./ 5) No error

186. 1) Farmers who grow the crop/ 2) are the worse hit, as the investment/ 3) they make on a crop is/ 4) huge as compared to the profit/ 5) No error

187. 1) The government is made it/ 2) mandatory for pharmacies to send/ 3) copies of medical bills along with/ 4) prescriptions of drugs and details of patients./ 5) No error

188. 1) while these schools have/ 2) a strong traditional hold, the reason for/ 3) forming a consortium in India is to encourage/ 4) cultural diversity for their institutes/ 5) No error

189. 1) The Government soon will make/ 2) it mandatory for all private hospitals/ 3) to notify infectious cases/ 4) as soon as they are detected 5) No error

190. 1) School children, who so far/ 2) have had rationed access to/ 3) the few playgrounds on the city must be/ 4) happy by the recent move./ 5) No error.

Directions (Q. 191 – 200): **Read the following passage carefully and answer the questions given below it. Certain: words/ phrases have been printed in bold to help you locate them while answering some of the questions.**

A large number of branches of banks have been set up in the village. The main purpose of setting up these banks is to develop the habit of saving among the villagers and also to give loans to farmers for **boosting** production in one way or the other. So far banks had been **concentrated** in the bigger cities and Indian villagers had no faith in them. The new banks also intend to re-channel bank credit from the big industries to the small sectors. With the intention of promoting rural banking, regional rural banks were established. These aligned the local field with the rural problems. These banks are not to replace the other credit-giving bodies but to supplement them.

The Steering Committee of the Regional Rural Banks considered some structural changes. First of all they gave thought to the staffing spectrum, then to effective coordination among banks-rural cooperatives and commercial, and the possibility of bringing credit within the **access** of weaker sections. They wanted to recruit staff for the rural banks at lower salaries. But the type of discrimination would have been unfruitful. So it was given up.

A problem with regard to the rural banks is the credit worthiness of the poor. The Indian farmers are so poor that they cannot pay back their loans. The rural Indian Surveys make it quite clear that practically rural farmers have no creditworthiness. Their socio-economic mobility is almost zero. That is why banks fear that their credit will never be paid back.

Another difficulty for the rural banks is that loans cannot be processed so easily. Processing loans also entails heavy expenditures. This was also going to affect their financial position. Still the establishment of the rural banks was decided because the social advantages were more important than the commercial consideration.

Rural banks definitely encourage savings. No doubt the villagers do not have to pay income tax and they get many other concessions, yet their savings is not **significant**. Despite all the hurdles, the rural banking system, will boost up the economy of villages, and thereby the economy of the country.

191. Which of the following is/are the purpose/s of setting up banks in rural areas?

(A) Replacing other credit‑giving bodies

(B) Giving loans to farmers

(C) Increasing the amount of savings of villagers.

1) Only (B)   2) Only (A) and (B)

3) Only (B) and (C)   4) Only (A)

5) All (A), (B) and (C)

192. The structural changes made by the Steering Committee were in respect of

1) staffing, co‑ordinating and providing access to weaker sections

2) building smaller building to house the banks

3) investing very little in terms of infrastructure required to start a bank.

4) discriminating between urban bank staff and rural bank staff

5) None of these

193. Which of the following is possibly the most appropriate title for the passage?

1) Regional Rural Banks   2) The Rural Consumer

3) Microfinance in Rural India   4) Characteristics of Indian Villages

5) Banking Concepts in India

194. Which of the following is Not True according to the passage?

1) Processing of loans by rural banks is difficult

2) Staff of the rural banks is paid a lower salary as compared to urban banks.

3) Rural Banks may not make as much profit as their urban counterparts

4) Processing of loans by banks is not cheap

5) Rural farmers are, many a time, unable to pay back the loans they avail.

195. Which of the following is one of the benefits of living in the village, as mentioned in the passage?

1) People living in the villages enjoy a higher income than their urban counterparts

2) People living in villages do not have to pay income tax and they also get other consessions

3) People living in villages have a better quality of life

4) Villages are self-sufficient; hence they do not need outside help for any activity.

5) People living in villages are rarely in need of a loan.

Directions (Q. 196 – 198): **Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.**

196. CONCENTRATED

    1) clustered   2) rigorous   3) attentive

    4) diluted   5) intense

197. ACCESS

    1) admittance   2) reach   3) admission

    4) entry   5) permission

198. ENTAILS

    1) recommends   2) lasts   3) lists

    4) involves   5) filters

Directions (Q. 199 – 200): **Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in the passage.**

199. BOOSTING

    1) reducing   2) managing   3) overwhelming

    4) smoothening   5) heightening

200. SIGNIFICANT

    1) forgettable   2) untrustworthy   3) reliable

    4) irregular   5) little

ANSWERS

1-1; 2-5; 3-4; 4-5; 5-2; 6-5; 7-5; 8-2; 9-3; 10-4; 11-3; 12-1; 13-3; 14-2; 15-5; 16-4; 17-3; 18-3; 19-2; 20-1; 21-2; 22-4; 23-5; 24-3; 25-4; 26-1; 27-4; 28-3; 29-1; 30-4; 31-2; 32-2; 33-5; 34-2; 35-3; 36-2; 37-1; 38-5; 39-4; 40-1; 41-4; 42-1; 43-2; 44-1; 45-5; 46-2; 47-1; 48-3; 49-5; 50-4; 51-5; 52-1; 53-1; 54-4; 55-3; 56-4; 57-2; 58-2;

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