

Kadapa : 868 80 80 80 2/4

Chennai : 9677166210/70

English : 20 min

Arithmetic : 20 min

Reasoning : 20 min

**SBI Clerk Prelims
Grand Test - 9
Basic Level****Test-I
General English**

Directions (Q. 01-10): 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.

Long ago there was a poor Brahmin named Krishnan. He could not find enough work to do. Sometimes, he and his family had to **go** without food. At last Krishnan decided to leave his village in search of work. Early next morning, he left the house. He walked the whole day until he came to a thick jungle. He was tired, thirsty and hungry. While looking around for water to drink, he found a well. He went to the well and looked in. There he saw a jaguar, a monkey, a snake and a man. They had all fallen into the well. "O, noble Brahmin," the jaguar called out to him, "Please help me out, so that I can go back to my family." "But you are a jaguar," said Krishnan, "How do I know you will not kill me?" "Don't be afraid of me, I promise I will not do you any harm," replied the jaguar. Krishnan reached into the well and pulled out the jaguar. The jaguar thanked him and said, "I'm Shersingh. I live in a cave in the mountain. I shall be most delighted if I can repay my debt to you someday." Krishnan then heard the monkey calling out to him from the well. The Brahmin at once pulled the monkey out. The monkey thanked the Brahmin. "If you are ever in need of food, just drop in at my place below that big mountain. Bali is my name." Now the snake called out to him for help. "Help you!" exclaimed Krishnan. "You are a snake. What if you bite me?" "I shall never bite you," said the snake. So Krishnan pulled the snake out of the well. The snake said, "Remember, if you are ever in any difficulty, just call out my name-Naagesh, and wherever you are, I shall find you." The jaguar, the monkey and the snake took leave of the Brahmin. But before they left, they spoke to him about the man in the well. "Please do not help him," said Shersingh. "If you do," said Naagesh, "you will be in trouble yourself." As soon as they left, the man in the well began to call out for help. Krishnan felt sorry for the man and pulled him out of the well. "Thank you for your kindness," said the man. "I am Seth Ghanshyamdas. I am a goldsmith. If you ever need my help, don't hesitate to visit my **humble** house near the city." The goldsmith then left for home.

After some time, the Brahmin **continued** his journey. But he could not find any work. He then remembered Shersingh, Bali, Naagesh and Seth Ghanshyamdas. He thought it was time to **seek** their help. He first went to Bali. The monkey was overjoyed to see him. He gave him a warm welcome and offered him some really delicious fruits. The Brahmin told him how grateful he was. Now Krishnan went to see Shersingh, the jaguar. As soon as Shersingh saw Krishnan coming, he ran out to welcome him. He gave Krishnan a beautiful gold necklace and other precious

jewellery. Krishnan thanked Shersingh for the jewellery and parted. His journey had at last brought him luck, he thought. He would be able to sell the ornaments for a good price. But who could help him to sell the ornaments? He then remembered Seth Ghanshyamdas. He went to him. The goldsmith was glad to see Krishnan. "I have come to ask for your help," said Krishnan. "Here are some ornaments. Please give me a good price for them." Seth Ghanshyamdas took the jewellery and examined it carefully. "I shall certainly help you," he said. "But let me show them to another goldsmith. Please wait here, I will be right back." He then went out with the ornaments. Seth at once rushed to the Palace of the King. He said, "A man brought these ornaments to me and asked me to sell them. But they are the ornaments I made for the Prince who is missing." "Who is this man? Where is he?" thundered the King. "This rogue must have murdered my little Prince and robbed his jewels!" "He is a Brahmin named Krishnan, Your Majesty," replied the goldsmith, "and he is there, in my house." The King called for his most dreaded soldiers. "Arrest the Brahmin who is in the goldsmith's house and throw him into the darkest dungeons of the kingdom!" roared the King. The King's guard stormed into the goldsmith's house and seized Krishnan. Krishnan was thrown into a dark dungeon to await his execution. He then remembered the words of Naagesh, the snake. So he called out to him. Suddenly, almost like magic, Naagesh slithered his way down a narrow window into the dingy cell. "O, Lord!" hissed Naagesh, "how did you manage to get yourself arrested? Krishnan cried and then told the snake what had happened. "I have a plan," hissed Naagesh. "I shall creep into the Queen's room and bite her," said Naagesh. "She will faint. No matter what they do, she will remain asleep. The poison will remain in her body until you place your hand on her forehead," explained Naagesh. He then left Krishnan and went to the palace. He crept into the Queen's room and bit her. The Queen fainted. The sad news that the Queen had been bitten by a snake spread all over the Kingdom. Vaidyas came from far and near, but their medicines had no effect. No one could revive the Queen. Finally, the King declared that anyone who could cure the Queen would be **handsomely** rewarded. Many people went to the palace but all of them failed. "I can cure the Queen," Krishnan told the guards. At once they took him to the palace and the King took him to the Queen. Krishnan sat beside the Queen and placed his hand on her forehead. Soon, she opened her eyes and sat up. The King was overjoyed and shed tears of happiness. He embraced Krishnan and thanked him. "Your Majesty," said Krishnan, "I was sent to prison for a crime I did not commit." Krishnan told the King the whole story. The King was fuming with rage when he heard what the goldsmith had done. He at once had the goldsmith arrested. The king then presented Krishnan with a large house and a thousand pieces of gold. Krishnan sent for his family and they all lived happily ever after.

01. Why was Krishnan afraid to save Naagesh from the well?
- 1) As Naagesh had threatened him with dire consequences.
 - 2) As he thought Naagesh would eat him.
 - 3) As he thought Naagesh would bite him once he was out of the well.
 - 4) As he thought that Naagesh would capture him as soon as he got out of the well.
 - 5) None of these
02. What did the King do to save the Queen after even the Vaidyas failed to revive her?
- 1) He punished the snake for having harmed the Queen
 - 2) He announced a reward to anyone who could cure the Queen
 - 3) He immediately called for Krishnan to cure the Queen
 - 4) He asked his guards to immediately look for someone who could cure the Queen
 - 5) None of these
03. What did Seth Ghanshyamdas tell the King about Krishnan?
- 1) That Krishnan had brought fake ornaments for selling
 - 2) That Krishnan was an honest Brahmin who had left his village
 - 3) That Krishnan had killed the Prince
 - 4) That Krishnan had brought those ornaments for selling which had been made for the missing Prince
 - 5) None of these
04. What did the King do on learning the truth about Krishnan and Seth Ghanshyamdas?
- 1) He put Krishnan back in the dungeon as he still held Krishnan responsible for the Prince's death
 - 2) He called for Krishnan's wife and family
 - 3) He presented gold to Krishnan and also a house to live in
 - 4) He congratulated the snake on his efforts to save Krishnan
 - 5) None of these
05. What plan did Naagesh have to save Krishnan from the dungeon?
- 1) That he would sneak Krishnan out of the dungeon without anyone noticing.
 - 2) That he would bite the King and make him unconscious.
 - 3) That he would bite Krishnan and make everyone believe that he was dead.
 - 4) That he would enter the Queen's chamber and scared her.
 - 5) None of these
06. What did Bali do after seeing Krishnan at his house?
- (A) He gave Krishnan directions to Shersingh's house.
 (B) He welcomed Krishnan to his house.
 (C) He offered tasty fruits to Krishnan.
- 1) Only A 2) Only B 3) Only C
 - 4) Only B and C 5) Only A and C
07. Why did the jaguar, the monkey and the snake tell Krishnan not to save the man in the well?
- 1) As the man in the well was a goldsmith
 - 2) As the man in the well had cheated the snake, the monkey and the jaguar
 - 3) As the man in the well was a thief
 - 4) As the snake, the monkey and the jaguar hated the man as they had known him for a very long time
 - 5) None of these
08. Why did Krishnan go to meet Seth Ghanshyamdas?
- 1) As he thought that Seth Ghanshyamdas could help him in selling the ornaments gifted to him by Shersingh
 - 2) As he knew that Seth Ghanshyamdas had contact with the King which could prove to be beneficial
 - 3) As Seth Ghanshyamdas had requested Krishnan to sell ornaments only to him
 - 4) As Krishnan was extremely fond of Seth Ghanshyamdas
 - 5) None of these
09. Why did Krishnan decide to leave his village?
- 1) As he could not find much work in his own village and his family had to starve sometimes because of it.
 - 2) As his family had requested him to do so.
 - 3) As his village people had asked him to leave their village and look for work somewhere else.
 - 4) As he wanted to search for food in a village different from his own.
 - 5) None of these
10. What can possibly be the moral of the story?
- 1) Trust oneself before trusting others
 - 2) A good deed never goes unrewarded
 - 3) You cannot change people but you can change yourself
 - 4) Try and try until you succeed
 - 5) One must be the change one wishes to see in this world
- Directions (Q. 11-15): 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.**
- (A) On touring the whole world and finding no couple who was perfectly happy, the young couple understood that it is very difficult to find perfect happiness anywhere in the world.
 (B) There was a young couple who led a very happy life together.
 (C) One day, they heard that a wise old man had come to town: he could solve all kinds of problems and guide people.
 (D) The wise old man told them; "Travel around the world and seek a man and a woman who are perfectly happy as a couple."
 (E) So the couple decided to visit the wise old man and tell him their worry.
 (F) The only thing that they worried about was, whether their happiness would last forever or would they too have to face problems.
11. Which of the following should be the **LAST (SIXTH)** sentence after rearrangement?
- 1) A 2) B 3) D 4) E 5) F

12. Which of the following should be the **THIRD** sentence after rearrangement?
1)A 2)B 3)C 4)D 5)E
13. Which of the following should be the **FOURTH** sentence after rearrangement?
1)B 2)C 3)D 4)E 5)F
14. Which of the following should be the **SECOND** sentence after rearrangement?
1)A 2)B 3)C 4)D 5)F
15. Which of the following should be the **FIRST** sentence after rearrangement?
1)A 2)B 3)C 4)D 5)E

Directions (Q. 16-20): In each question below, a sentence with four words printed in bold type is given. These are numbered as 1), 2), 3) and 4). One of these four words printed in bold may be either wrongly spelt or inappropriate in the context of the sentence. Find out the word which is wrongly spelt or inappropriate, if any. The number of that word is your answer, if all the words printed in bold are correctly spelt and also appropriate in the context of the sentence, mark 5) i.e. 'All correct' as your answer.

16. When the young artist **returned** 1)/ to his village, his family held a **festive** 2)/ dinner on it's lawn to celebrate his **triumphant** 3)/ **homecoming**. 4)/ All correct 5)/
17. She trusted Mira with all her **heart** 1)/ and thus **handled** 2)/ over her **life's** 3)/ savings to her **instantly**. 4)/ All correct 5)/
18. It is **difficult** 1)/ to see the **picture** 2)/ when you are **inside** 3)/ the **frame**. 4)/ All correct 5)/
19. Had she not **suppressed** 1)/ all the details of her Company's **project**, 2)/ her Company would have **bagged** 3)/ the **contract**. 4)/ All correct 5)/
20. The **whole** 1)/ time she walked with her child in her arms the only **thing** 2)/ that **worried** 3)/ her was her son's **feature**. 4)/ All correct 5)/

Directions (Q. 21-30): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

One day a father of a very wealthy family (21) his son on a trip to the country with the purpose of (22) his son how the poor people live so he could be thankful for his wealth. They spent a (23) of days and nights on the farm of what would be considered a (24) poor family. On their (25) from their trip, the father asked his son, "How was the trip?" "It was great, Dad." "Did you see how poor people can be?" the father asked. "Oh yeah" said the son. "So what did you (26) from the trip?" asked the father. The son answered, "I saw that we have one dog and they had four. We have a pool that (27) to the middle of our garden and they have a creek that has no end." "We have imported lanterns in our garden and they have the stars at night." "Our patio reaches to the front yard and they have the (28) horizon." "We have a small piece of land to live on and they have fields that go beyond our sight." "We have (29) who serve us, but they serve others." "We buy our food, but they grow theirs." "We have walls around our (30) to protect us; they have friends to protect them." With this the boy's father was speechless. Then his son added, "Thanks dad for showing me how poor we are."

21. 1) mould 2) showed 3) took
4) beat 5) drag
22. 1) trusting 2) showing 3) presenting
4) requesting 5) tell
23. 1) few 2) many 3) two
4) couple 5) much
24. 1) very 2) astutely 3) major
4) some 5) sorrow
25. 1) return 2) walking 3) lane
4) journey 5) leave
26. 1) believe 2) learn 3) reveal
4) think 5) saw
27. 1) leak 2) watery 3) stands
4) reaches 5) swims
28. 1) last 2) lucky 3) more
4) scene 5) whole
29. 1) relatives 2) man 3) servants
4) mother 5) computers
30. 1) pillars 2) country 3) minds
4) selves 5) property

Test - II Numerical Ability

Directions (Q. 31-35): What will come in place of question mark (?) in the following questions?

31. $16\% \text{ of } 250 + 115\% \text{ of } 480 = ?$
1) 522 2) 588 3) 582
4) 498 5) None of these
32. $16.45 \times 2.8 + 4.5 \times 1.6 = ?$
1) 56.23 2) 56.32 3) 53.26
4) 53.66 5) None of these
33. $55\% \text{ of } 860 + ?\% \text{ of } 450 = 581$
1) 24 2) 28 3) 32
4) 36 5) None of these
34. $1740 \div 12 \times 4070 \div 110 = ?$
1) 5635 2) 5365 3) 5465
4) 5445 5) None of these
35. $72.42 + 385.66 + 4976.38 = ?$
1) 5234.46 2) 5434.46 3) 5434.66
4) 5244.66 5) None of these

Directions (Q. 36-38): What will come in place of question mark (?) in the following number series?

36. 608 304 152 76 ?
1) 39 2) 36 3) 38
4) 37 5) None of these
37. 8 9 20 63 ?
1) 256 2) 252 3) 246
4) 242 5) None of these
38. 5 6 10 19 ?
1) 28 2) 37 3) 36
4) 35 5) None of these
39. Which of the following has fractions in descending order?
1) $\frac{7}{8}, \frac{5}{7}, \frac{2}{3}, \frac{3}{5}$ 2) $\frac{3}{5}, \frac{2}{3}, \frac{5}{7}, \frac{7}{8}$ 3) $\frac{7}{8}, \frac{5}{7}, \frac{3}{5}, \frac{2}{3}$
4) $\frac{2}{3}, \frac{3}{5}, \frac{5}{7}, \frac{7}{8}$ 5) None of these

40. Populations of two villages X and Y are in the ratio of 5 : 7 respectively. If the population of village Y increases by 25,000 and the population of village X remains unchanged the respective ratio of their populations becomes 25 : 36. What is the population of village X?
 1) 6,25,000 2) 6,75,000 3) 8,75,000
 4) 9,00,000 5) None of these
41. A 240 metre long train crosses a 300 metre long platform in 27 seconds. What is the speed of the train in kmph?
 1) 66 2) 60 3) 76
 4) 64 5) None of these
42. Vandana sells an article for ₹ 3,240 and earns a profit of 20%. What is the cost price of the article?
 1) ₹ 2,800 2) ₹ 2,820 3) ₹ 2,750
 4) ₹ 2,700 5) None of these
43. 16 men can complete a piece of work in 7 days. In how many days will 28 men complete the same work?
 1) 6 days 2) 8 days 3) 3 days
 4) 4 days 5) None of these
44. Sum of five consecutive even numbers is 380. What is the second number in ascending order?
 1) 76 2) 78 3) 74
 4) 72 5) None of these
45. Beena and Meena started a boutique investing amounts of ₹ 35,000 and ₹ 56,000 respectively. If Beena's share in the profit earned by them is ₹ 45,000, what is the total profit earned?
 1) ₹ 81,000 2) ₹ 1,27,000 3) ₹ 72,000
 4) ₹ 1,17,000 5) None of these
46. Mr. Sharma invested an amount of 25,000 in fixed deposit @ compound interest 8 p.c.p.a. for two years. What amount Mr. Sharma will get on maturity?
 1) 28,540 2) 29,160 3) 29,240
 4) 28,240 5) None of these
47. Nandikishore gives 35% of the money he had to his wife and gave 50% of the money he had to his sons. Remaining amount of 11,250 he kept for himself. What was the total amount of money Nandkishore had?
 1) ₹ 63,750 2) ₹ 75,000 3) ₹ 73,650
 4) ₹ 72,450 5) None of these

Directions (Q. 48-50): Study the following table carefully to answer these questions.

Number of Students studying five different disciplines from five Institutes

Discipline → Institute ↓	Arts	Com- merce	Science	Manage- ment	Computer- Science
A	350	260	450	140	300
B	240	320	400	180	320
C	460	300	360	160	380
D	440	480	420	120	340
E	280	360	340	200	330

48. Number of students studying Commerce from Institute D is what per cent of the total number of students studying all the disciplines together from this institute?
49. What is the average number of students studying all disciplines together from Institute E?
 1) 312 2) 310 3) 302
 4) 304 5) None of these
50. What is the ratio between total number of students studying Science from Institutes C and D together and the total number of students studying Computer Science from these two Institutes together respectively?
 1) 13 : 12 2) 12 : 13 3) 13 : 15
 4) 15 : 13 5) None of these
51. What is the average number of students studying Commerce from all the Institutes together?
 1) 356 2) 360 3) 348
 4) 340 5) None of these
52. Total number of students studying Arts from Institutes A and B together is **approximately** what per cent of the total number of students studying Computer Science from these two Institutes?
 1) 84 2) 85 3) 88
 4) 90 5) 95
53. The income-tax rate is increased from 4% to 5% but the tax liability of a person is increased by 10% only. Find the per cent decrease in his taxable income,
 (1) 10% (2) 12% (3) 15%
 (4) 18% (5) None of these
54. The monthly income of a person was ₹ 13500 and his monthly expenditure was ₹ 9000. Next year his income increased by 14% and his expenditure increased by 7%. The percentage of increase in his savings is :
 (1) 7% (2) 21% (3) 28%
 (4) 35% (5) None of these
55. ₹ 4310 is invested into three parts at simple interest so that the amounts received after 1, 2 and 3 years respectively in each part are equal. Find the amount invested for 3 years, if rate of interest is 10% p.a.
 (1) ₹ 1320 (2) ₹ 1430 (3) ₹ 1560
 (4) ₹ 1650 (5) None of these
56. A man invested 1/5 of his money at 5%, 1/6 of the money at 8% and remaining money at 10% p.a. If his annual income from interest is ₹ 260, what is total money he had?
 (1) ₹ 1000 (2) ₹ 1500 (3) ₹ 3000
 (4) None of these
57. A man borrows ₹ 820 and undertakes to pay back with compound interest @ 5% p.a in 2 equal yearly instalments at the end of first and second year. What is the amount of each instalment?
 (1) ₹ 400 (2) ₹ 420 (3) ₹ 441
 (4) ₹ 450 (5) None of these
58. By selling a table for ₹ 350 instead of ₹ 400, loss per cent increases by 5%. The cost price of the table is :
 (1) ₹ 1050 (2) ₹ 417.50 (3) ₹ 435
 (4) ₹ 1000 (5) None of these

59. One trader calculates the percentage profit on the buying price and another calculates on the selling price. When their selling prices are the same, then the difference of their actual profits is ₹85 and both claim to have made 20% profit. What is the selling price of each ?
 (1) ₹1700 (2) ₹2100 (3) ₹2550
 (4) ₹2750 (5) None of these
60. The average age of 30 boys in a class is 15 years. One boy aged 20 years left the class, but two new boys came in his place whose ages differ by 5 years. If the average age of all the boys now in the class still remains 15 years, the age of the younger new comer is:
 (1) 20 years (2) 15 years (3) 10 years
 (4) 8 years (5) None of these
61. A pipe can fill a cistern in 12 minutes and another pipe can fill it in 15 minutes, but a third pipe can empty it in 6 minutes. The first two pipes are kept open for 5 minutes in the beginning and then the third pipe is also opened. Number of minutes taken to empty the cistern is
 (1) 42 (2) 45 (3) 38
 (4) 22 (5) None of these
62. A train covered a certain distance at a uniform speed. If the train had been 6 km/hr faster, it would have taken 4 hours less than the scheduled time. And, if the train were slower by 6 km/hr, the train would have taken 6 hours more than the scheduled time. The length of the journey is:
 (1) 700 km (2) 720 m (3) 740 km
 (4) 760 km (5) None of these
63. If each of two opposite sides of a square is increased by 4 cm and each of other two sides is decreased by 4 cm, we obtain a rectangle of area 84 cm². What is the perimeter (in cm) of the original square?
 (1) 40 (2) 44 (3) 48
 (4) 52 (5) None of these
64. How many three digit numbers can be formed with the digits 0, 1, 2, 3, 5, 6, if repetition of digits is not allowed?
 (1) 120 (2) 180 (3) 100
 (4) 216 (5) None of these
65. How many words can be formed from the letters of the word NATION so that vowels occupy the even places?
 (1) 18 (2) 36 (3) 24
 (4) 30 (5) None of these
68. Among A, B, C, D and E each having scored different marks in an examination, B scored more than C and E and less than A and D. C's marks are not the lowest. Who scored the lowest marks?
 1) D 2) C 3) B
 4) Data inadequate 5) None of these
69. In a certain code ORBITAL is written as CSPHMBU. How is CHARGER written in that code?
 1) BIDQSFH 2) BIDSSFH 3) BIDQQDF
 4) DIBQSFH 5) None of these
70. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?
 1) RPN 2) WSU 3) HDF
 4) LHJ 5) QMO

Directions (Q. 71-76): Study the following arrangement carefully and answer the questions given below:

- R 5 # 3 \$ M D P 1 4 F © A 6 E W J 2 @ δ K 8 Q 7 % U T I * V 9**
71. Which of the following is the seventh to the left of the nineteenth from the left end of the above arrangement?
 1) D 2) U 3) ©
 4) δ 5) None of these
72. What should come next in the following series based on the above arrangement?
 53\$ P4F 6WJ d8Q ?
 1) UI* 2) UT* 3) UIV
 4) UTV 5) None of these
73. How many such consonants are there in the above arrangement each of which is immediately preceded by a letter and immediately followed by a number?
 1) None 2) One 3) Two
 4) Three 5) More than three
74. If all the symbols in the above arrangement are dropped, which of the following will be the sixteenth from the right end?
 1) F 2) W 3) J
 4) δ 5) None of these
75. How many such symbols are there in the above arrangement each of which is immediately preceded by a number and immediately followed by a consonant?
 1) None 2) One 3) Two
 4) Three 5) More than three
76. How many such vowels are there in the above arrangement each of which is immediately preceded by a symbol and immediately followed by a number?
 1) None 2) One 3) Two
 4) Three 5) More than three

Directions (Q. 77-82): In each question below are three statements followed by three conclusions numbered I, II and III. You have to take the three given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the three given statements disregarding commonly known facts. Then decide which of the answers 1), 2), 3), 4) and 5) is the correct answer and indicate it on the answersheet.

66. In a certain code BROWN is written as 531 @% and MEAN is written as 26©%. How is ROBE written in that code?
 1) 3@16 2) 3516 3) 3156
 4) 3©16 5) None of these
67. In a row of forty students R is fifth from the right end and there are ten students between R and D. What is D's position from the left end of the row?
 1) 26th 2) 23rd 3) 24th
 4) 25th 5) Data inadequate

Test - III
Reasoning Ability

- Conclusions :** I. Some buses are cars.
II. Some trains are bikes.
III. Some buses are bikes.

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

78. **Statements :** All dogs are cats.
Some cats are rats.
All rats are mats.

- Conclusions :** I. Some mats are cats.
II. Some mats are dogs.
III. Some rats are cats.

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

79. **Statements :** All cups are benches.
Some benches are drums.
All drums are kites.

- Conclusions :** I. Some kites are cups.
II. Some kites are benches.
III. Some drums are cups.

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

80. **Statements :** Some boxes are walls.
No wall is road.
All roads are rivers.

- Conclusions :** I. Some rivers are walls
II. Some roads are boxes
III. No wall is river

- 1) Only I follows 2) Only either I or III follows
3) Only III follows 4) Only II follows
5) Only II and III follow

81. **Statements :** Some tables are chairs.
All chairs are houses.
All houses are tents.

- Conclusions :** I. All houses are chairs
II. Some tents are chairs.
III. Some houses are tables.

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

82. **Statements :** All pens are sticks.
All sticks are rings.
All rings are rods.

- Conclusions :** I. Some rings are pens.
II. Some rods are sticks.
III. Some rods are pens.

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

Directions (83-88) : Study the following information carefully and answer the given questions.

Eight friends, Meenal, Rumia, Shikha, Ali, Peter, Harleen, Ketan and Bharat are sitting around a square table in such a way that four of them sit at four corners of the square while four sit in the middle of each of the four sides. The ones who sit at the four corners face the centre while those who sit in the middle of the sides face outside.

Bharat sits second to the right of Shikha. Bharat does not sit at any of the corners. Meenal sits third to the right of Peter. Peter is not an immediate neighbour of Shikha. Rumia and Ketan are immediate neighbours of each other but Rumia does not sit at any of the corners of the table. Harleen is neither an immediate neighbour of Peter nor Shikha.

83. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group ?

- (1) Peter (2) Rumia (3) Harleen
(4) Shikha (5) Bharat

84. Who sits third to the left of Ali ?

- (1) Bharat (2) Rumia (3) Shikha
(4) Peter (5) Cannot be determined

85. What is the position of Peter with respect to Meenal ?

- (1) To immediate left (2) Second to the left
(3) Third to the left (4) Third to the right
(5) Second to the right

86. Who amongst the following sits second to the right of Ketan ?

- (1) Shikha (2) Ali (3) Bharat
(4) Harleen (5) Meenal

87. Who amongst the following represent the immediate neighbours of Harleen ?

- (1) Meenal, Ketan (2) Bharat, Rumia
(3) Bharat, Meenal (4) Ali, Rumia
(5) Ali, Ketan

88. Who amongst the following sit/exactly between Peter and Ali ?

- (1) Only Bharat (2) Ketan and Rumia
(3) Only Harleen (4) Harleen and Meenal
(5) No one sits between Peter and Ali

Directions (Q. 89-93): Read the given information carefully and answer the given questions.

Ten people are sitting in two parallel rows containing five people each in such a way that there is equal distance between adjacent persons. In row-1, J, K, L, M and N are seated and all of them are facing north and in row-2, P, Q, R, S and T are seated and are facing south (but not necessarily in the same order). Each person also likes a different cartoon character, namely Batman, Ben 10, Dexter, Donald Duck, Tom, Jerry, Noddy, Oswald, Superman and Spiderman (not necessarily in the same order).

N sits exactly in the centre of the row and faces the one who likes Tom. Only one person sits between S and the one who likes Tom. S faces one of the immediate neighbours of the one who likes Jerry. Only two people sit between K and the one who likes Jerry. K faces the one who likes Oswald. P faces one of the immediate neighbours of L. P does not like Oswald. M is an immediate neighbour of L.

The one who likes Donald Duck is not an immediate neighbour of L. T is not an immediate neighbour of P and faces the one who likes Ben 10. R faces the one who likes Superman. The one who likes Spiderman faces north. P does not face the one who likes Spiderman. The one who likes Batman sits on the immediate right of the person who likes Noddy. S does not like Batman.

89. Which of the following pairs represent the people sitting at the extreme ends of two rows ?
 1) S, M 2) Q, L 3) P, N
 4) Q, J 5) R, L
90. Who amongst the following likes Donald Duck ?
 1) S 2) P 3) T
 4) R 5) Q
91. Who amongst the following is the immediate neighbour of the one who likes Spiderman ?
 1) The one who likes Jerry
 2) The one who likes Noddy
 3) K
 4) The one who likes Ben 10
 5) T
92. Which of the following cartoon characters does T like ?
 1) Batman 2) Tom 3) Jerry
 4) Noddy 5) Oswald
93. Which of the following is definitely true as per the given arrangement ?
 1) L faces R.
 2) Q likes Oswald.
 3) Q is an immediate neighbour of P.
 4) The one who likes Superman is an immediate neighbour of P.
 5) The one who likes Dexter faces N.

Directions (94-98) : Study the following information.

to answer the given questions:

In a certain code language,

“ROSE MONKEY BASKET JUG” is written as

‘9#E, 31%Y, 26\$T, 10@G’

“JOB RIGID BALL MUG” is written as

‘5@B, 16\$L, 9#D, 10%G’

“MANGO BULB RABBIES JACKERS” is written as

‘6\$B, 26 #S, 20%O, 25@S’

“RABBIT JAMES BUG MACAQUE” is written as

‘26#T, 12%E, 24@S, 10\$G’

94. The code for the word ‘RAIN’ is:
 1.8%N 2.8*N 3. 18#N
 4.16\$N 5.None of these
95. The code ‘9#E’ denotes which of the following word ?
 1. RAGA 2. REVERSE 3. RUPEE
 4. RACE 5. None of these
96. Which of the following is the code for “Marker” ?
 1. 24%R 2. 26!R 3. 28!R
 4. 24!R 5. None of these
97. Which of the following denotes @ symbol ?
 1. A 2. M 3. B
 4. R 5. J

98. Which of the following is the code for ‘MOUNTAIN BIG ROOM JAPAN’ ?
 1.15@E, 13#S, 5?E, 13%H
 2. 21%N, 6\$G, 18#M, 20@N
 3.19@E, 17#S, 7?E, 18%H
 4. 22%N, 5\$G, 17#M, 19@N
 5. None of these
99. After walking 6 km, I turned right and covered a distance of 2 km, then turned left and covered a distance of 10 km. In the end, I was moving towards the north. From which direction did I start my journey?
 1. North 2. South 3. East
 4. West 5. None of these
100. A, B, C and D are playing carroms. A and B are partners. D faces towards North. If A faces towards West, then who faces towards South ?
 1. B 2. C 3. D
 4. Data inadequate 5. None -of these

“ ALL THE BEST ”

Q1. _____ is a computerized machine that provides the customers of banks the facility of accessing their account for dispensing cash and to carry out other financial & non-financial transactions without the need to actually visit their bank branch.

- (a) Financial Fund (b) Core Sector
 (c) Online Banking (d) ATM
 (e) Net Banking

S1. Ans.(d)

Sol. Automated Teller Machine (ATM) is a computerized machine that provides the customers of banks the facility of accessing their account for dispensing cash and to carry out other financial & non-financial transactions without the need to actually visit their bank branch.

Q2. PIN is the numeric password which is separately mailed/handed over to the customer by the bank while issuing the card. PIN stands for-

- (a) Personal Identification Number
 (b) Product Identification Number
 (c) Payment Identification Number
 (d) Permanent Identification Number
 (e) Percent Identification Number

S2. Ans.(a)

Sol. Personal Identification Number (PIN) is the numeric password which is separately mailed/handed over to the customer by the bank while issuing the card. Most banks require the customers to change the PIN on the first use. Customer should not disclose PIN to anybody, including to bank officials. Customers should change the PIN at regular intervals.

- Q3. What is the meaning of "T" in ATM?
 (a) Time (b) Trade (c) Teller
 (d) Timing (e) Treat
 S3. Ans.(c)
 Sol. ATM stands for- Automated Teller Machine.
- Q4. What are White Label ATMs (WLAs)?
 (a) Owned and operated by non-banks
 (b) ATM operators are authorized under Payment & Settlement Systems Act, 2007
 (c) WLAs may offer many other services/facilities to bank customers
 (d) All of the above
 (e) Owned and operated by PSBs
 S4. Ans.(d)
 Sol. All of the given options are properties of White Label ATMs (WLAs) except Owned and operated by PSBs.
- Q5. LTV ratio is a financial term used by lenders to express the ratio of a loan to the value of an asset purchased. LTV stands for-
 (a) Loan-To-Vehicles (b) Loan-To-Value
 (c) Loan-To-Van (d) Lease-To-Value
 (e) List-To-Value
 S5. Ans.(b)
 Sol. The loan-to-value (LTV) ratio is a financial term used by lenders to express the ratio of a loan to the value of an asset purchased.
- Q6. How many remittances can be received by a single individual beneficiary under the MTSS during a calendar year?
 (a) 30 (b) 40 (c) 50
 (d) 60 (e) 70
 S6. Ans.(a)
 Sol. thirty remittances can be received by a single individual beneficiary under the MTSS during a calendar year.
- Q7. MTSS stands for-
 (a) Money Transfer Service Send
 (b) Money Transfer Service Scheme
 (c) Money Transfer Service Solutions
 (d) Money Transfer System Scheme
 (e) Money Transaction Service Scheme
 S7. Ans.(b)
 Sol. MTSS stands for Money Transfer Service Scheme.
- Q8. What is the full form of AEPS?
 (a) AADHAR Enabled Payment Service
 (b) AADHAR Enabled Payment Scheme
 (c) AADHAR Enabled Payment System
 (d) AADHAR Enabled Payment Solution
 (e) AADHAR Enabled Product System
 S8. Ans.(c)
 Sol. AEPS stands for AADHAR Enabled Payment System.
- Q9. Nepal Remittance Scheme is a cross-border one-way remittance facility scheme for remittance from India to Nepal, enabled under the NEFT Scheme. A remitter can transfer funds up to Indian Rupees _____ (maximum permissible amount) from any of the NEFT-enabled branches in India.
 (a) Rs 2,00,000 (b) Rs 1,00,000
 (c) Rs 1,50,000 (d) Rs 50,000
 (e) Rs 2,50,000

Turning Point

Turning Point

Turning Point

- S9. Ans.(d)
 Sol. Indo-Nepal Remittance Facility is a cross-border remittance scheme to transfer funds from India to Nepal, enabled under the NEFT Scheme. The scheme was launched to provide a safe and cost-efficient avenue to migrant Nepalese workers in India to remit money back to their families in Nepal. A remitter can transfer funds up to Indian Rupees 50,000 (maximum permissible amount) from any of the NEFT-enabled branches in India. The beneficiary would receive funds in Nepalese Rupees.
- Q10. An originator in India is allowed to remit a maximum of _____ remittances in a year under the Nepal Remittance Scheme.
 (a) 42 (b) 10 (c) 24
 (d) 18 (e) 12
 S10. Ans.(e)
 Sol. An originator in India is allowed to remit a maximum of 12 remittances in a year under the Nepal Remittance Scheme.
- Q11. The Reserve Bank of India (RBI) is to launch a financial literacy drive in 80 blocks in nine states on the pilot basis to educate people on e-transactions, formal sector borrowings and insurance purchases. What is the aim of this drive?
 (a) To inculcate the habit of making a household budget and recording financial transactions
 (b) Encourage transactions in savings accounts
 (c) Active saving by depositing in banks through fixed deposits and recurring deposits
 (d) All of the above is the aim of this drive
 (e) Refers to the efficient and effective management of money (funds) in such a manner as to accomplish the objectives
 S11. Ans.(d)
 Sol. The Reserve Bank of India (RBI) is to launch a financial literacy drive in 80 blocks in nine states on the pilot basis to educate people on e-transactions, formal sector borrowings and insurance purchases. The pilot project, according to RBI will be commissioned in the 9 states of Maharashtra, Chhattisgarh, Bihar, Odisha, Karnataka, Telangana, Andhra Pradesh, Haryana and Uttar Pradesh by the 6 NGOs in collaboration with the sponsor Banks. The aim of this drive is to inculcate the habit of making a household budget and recording financial transactions, encourage transactions in savings accounts, and active saving by depositing in banks through fixed deposits and recurring deposits.
- Q12. Senior Citizen Savings Scheme (SCSS) Account is an individual of the Age of _____ or more may open the account.
 (a) 60 years (b) 55 years (c) 70 years
 (d) 50 years (e) 65 years
 S12. Ans.(a)
 Sol. Senior Citizen Savings Scheme (SCSS) Account- An individual of the Age of 60 years or more may open the account.