



SBI PO Mains 2017 Memory Based Question Paper

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1. Recently, RBI revised PCA framework for banks. Here PCA stands for-
A. Prompt Clear Action
B. Primary Corrective Action
C. Primary Corporate action
D. Prompt Corrective Action
E. None of the above
2. Which bank has launched 'Mingle'?
A. SBI
B. ICICI
C. PNB
D. Axis
E. BOB
3. RBI has said in a notification that all existing asset reconstructions companies (ARC) must have minimum net owned corpus of how much amount by March 2019?
A. Rs. 500 crores
B. Rs. 100 crores
C. Rs. 200 crores
D. Rs. 400 crores
E. None of these
4. In the year 2017, the Indian government has revised base year of which of the following indices?
A. CPI
B. WPI
C. IIP
D. b and c only
E. All the above
5. How much fiscal deficit target in terms of GDP percent, fixed by government for financial year 2018?
A. 4.2 Percent
B. 3.7 percent
C. 3.2 Percent
D. 2.9 Percent
E. 2.7 percent
6. Insolvency and Bankruptcy Board of India (IBBI) constituted Technical Committee Under _____ to give recommendations for laying down Technical Standards for performance of core services and other services under IBBI (Information Utilities) Regulations 2017.
A. Dinesh Sharma
B. Asim Dasgupta
C. R B Barman
D. Sushil Mitra
E. None of the above
7. Recently IMF revised India's GDP growth rate forecast from earlier estimated 7.2 Percent to _____.
A. 7 Percent
B. 6.9 Percent
C. 6.8 Percent
D. 6.7 Percent
E. 6.5 Percent
8. Which of the following country hosted the 14th Edition of United Nations International Day of Vesak 2017?
A. Greece
B. France
C. Belgium
D. Sri Lanka
E. None of these
9. Which of the following country has topped in the World Economic Freedom (WEF) Index 2016?
A. Belgium
B. Algeria
C. Hong Kong
D. Switzerland
E. None of these
10. Reserve Bank of India (RBI) tightened the rules around making the JLF more effective, directing banks not to break any rules and to meet all deadlines. Here JLF stands for-
A. Joint Lending Firms
B. Joint Lending Forum
C. Joint Lender's Forum
D. Joint liability Forum
E. Joint litigation Forum
11. US-based think tank GFI in its report titled 'Illicit Financial Flows to and from Developing Countries: 2005-2014', has estimated that \$770 billion worth of black money entered India during 2005-2014. Here GFI stands for-
A. Global Financial Institution
B. Global Financial Investigator
C. General Financial Institution
D. Global Financial Integrity
E. Global Fair Institution
12. Working capital means
A. Current assets – current liabilities
B. Fixed assets – current assets
C. Fixed assets – fixed liabilities
D. Fixed liabilities – current liabilities
13. What do we call the risk of collapse of an entire financial system or entire market?
A. Seismic Risk
B. Systemic Risk
C. Systematic Risk
D. Market Risk
E. Economic Risk
14. The Union Budget 2017-18 has allocated Rs. _____ crore to the flagship MGNREGA program?
A. 48,000
B. 44,000
C. 55,000
D. 42,000
E. 58,000
15. Reverse Repo Rate is a tool used by RBI to
A. Inject Liquidity
B. Absorb Liquidity
C. Increase the liquidity with banking system
D. To keep the liquidity at one level
E. None of the above

16. What is an ante-dated cheque?
 A. A cheque issued without drawer's signature
 B. A cheque with only signature of the drawer
 C. A cheque which has completed three months from its date of issue
 D. A cheque which has completed six months from its date of issue
 E. Cheque is written by drawer and dated at some date in past but not expired
17. Which bank has launched 'Aadhaar Payment Bridge System' (APBS) for small ticket micro-finance loan disbursements?
 A. SBI
 B. ICICI Bank
 C. HDFC
 D. Federal Bank
 E. RBL Bank
18. _____ is the rate at which banks borrow funds overnight from the Reserve Bank of India (RBI) against approved government securities.
 A. CRR
 B. SLR
 C. Call Money
 D. MSF
 E. Repo Rate
19. The National Financial Switch (NFS) facilitates routing of ATM transactions through inter-connectivity between the Bank's Switches, thereby enabling the citizens of the country to utilize any ATM of a connected bank. The National Financial Switch (NFS) is run by _____.
 A. National Payments Corporation of India (NPCI)
 B. Industrial Finance Corporation of India (IFCI)
 C. Institute for Development and Research in Banking Technology (IDRBT)
 D. Reserve Bank of India (RBI)
 E. None of these
20. Name the world's highest wicket-taker in women ODI cricket?
 A. Jhulan Goswami
 B. Mithila Raj
 C. Poonam Raut
 D. Anjum Chopra
 E. Veda Krishnamoorthy
21. Who among the following has been elected as the chairman of 'FIFA governance committee' at the world football governing body's?
 A. Altamas Kabir
 B. R C Lahoti
 C. Mukul Mudgal
 D. P Sathasivam
 E. None of these
22. Non-Banking Financial Company (NBFC) are allowed to accept/renew public deposits for a maximum period of _____.
 A. 12 months
 B. 24 months
 C. 48 months
 D. 60 months
 E. None of these
23. Consider the following statements regarding Payment Banks:
 A) Payment Banks can't advance loans or issue credit cards.
 B) Payment Banks can accept demand deposits up to Rs 5 lakh.
 C) Payment Banks offer remittance services, mobile payments/transfers/purchases.
 D) Payment Banks offer banking services like ATM/debit cards, net banking and third party fund transfers.
 Which of the above options are correct:
 A. A, C and D only
 B. B, C and D only
 C. A and D only
 D. All of the above
 E. Only A & B
24. Recently NITI Aayog has constituted an 'Expert Task Force' to provide a major thrust to job creation by enhancing India's exports. Who will head the task force?
 A. Dr. Rajesh Kumar
 B. Rahul Ranjan Sinha
 C. Dr. Rajiv Kumar
 D. R. B. Barman
 E. None of these
25. Unified Payments Interface (UPI) launched by the National Payments Corporation of India (NPCI) would do the following function-
 1) It would eliminate the need to exchange sensitive information about bank account numbers during a financial transaction.
 2) It allows sharing of a bill among peers.
 3) It allows individual to even request the money from its debtors.
 Select the correct answer-
 A. 1 and 2 only
 B. 2 and 3 only
 C. 1 only
 D. 1, 2 and 3
 E. 3 only
26. Kavinder Singh is related to which game?
 A. Boxing
 B. Archer
 C. Hockey
 D. Shooting
 E. Wrestling
27. The base year for calculating key economic growth from 2004-05 changed to?
 A. 2010-11
 B. 2011-12
 C. 2008-09
 D. 2007-08
 E. 2005-06

28. After the merger of five associates Banks in State Bank of India (SBI), now the total number of ATMs reached across the country is ____.
- A. 60,000 ATMs B. 69,000 ATMs
C. 59,000 ATMs D. 72,000 ATMs
E. 45,000 ATMs
29. The target of digital transactions through UPI, USSD, Aadhar, IMPS for 2017-18 is ____.
- A. 22,00 crore B. 1600 crore
C. 2000 crore D. 2,500 crore
E. 19,00 crore
30. Finland has become the first country in Europe to pay its unemployed citizens a basic monthly income, amounting to ____.
- A. 226 euros B. 324 euros
C. 560 euros D. 421 euros
E. 611 euros
31. Government has approved Rs 681 crore as seed capital for building a total corpus of ____ under the electronic development fund meant to support entrepreneurship and innovation in electronics and IT.
- A. Rs 5,125 crores B. Rs 6,355 crores
C. Rs 5,732 crores D. Rs 6,831 crores
E. Rs 7,233 crores
32. Government of India has changed Cost Inflation Index (CII) base year from 1981 to ____.
- A. 2000 B. 2002
C. 2001 D. 2005
E. 2004
33. Institute for Development & Research in Banking Technology (IDRBT) is in?
- A. Hyderabad B. Bengaluru
C. Chennai D. Mumbai
E. New Delhi
34. Amendment to Section _____ of Negotiable Instruments Acts to include the electronic image of a truncated cheque and a cheque in electronic form.
- A. 7 B. 8
C. 2 D. 5
E. 6
35. The target for agricultural credit in 2017-18 has been fixed at a record level of ____.
- A. Rs. 5 lakh crores B. Rs. 10 lakh crores
C. Rs. 20 lakh crores D. Rs. 25 lakh crores
E. Rs. 15 lakh crores
36. A class of derivative whose value is at least partly derived from one or more underlying stock exchange securities? (Trade, Commodity, Credit, Interest Rate, Equity)
- A. Derivative
B. Stock Derivative
C. Future Derivative
D. Equity Derivative
E. Other than the given options
37. The government has decided to make tax evasion of over _____ under the proposed Goods and Services Tax (GST) the regime as a non-bailable offence.
- A. Rs 6 crore B. Rs 3 crore
C. Rs 5 crore D. Rs 8 crore
E. Rs 10 crore
38. As per report of Stockholm International Peace Research Institute (SIPRI) India's military expenditure in 2016 grew by-
- A. 7 per cent B. 8.5 per cent
C. 8 per cent D. 7.5 per cent
E. 6.5 per cent
39. India Licensing Expo (ILE), India's first and most influential brand licensing show will take place on 20 August 2017 in ____.
- A. Hyderabad B. Bengaluru
C. Chennai D. Mumbai
E. New Delhi
40. Foreign direct investment (FDI) in India grew 18 per cent during 2016 to touch _____ data released by the Department of Industrial Policy and Promotion (DIPP).
- A. \$42 billion B. \$46 billion
C. \$50 billion D. \$39 billion
E. \$49 billion
- Direction (41-45):** Read the following passage carefully and answer the questions that follow.
- At first sight, it looks as though Panchayati raj, the lower layer of federalism in our polity, is as firmly entrenched in our system as is the older and higher layer comprising the Union Government and the States. Like the democratic institutions at the higher level, those at the panchayat level, the Panchayati raj institutions (PRIs), are written into and protected by the Constitution. All the essential features, which distinguish a unitary system from a federal one, are as much enshrined at the lower as at the upper level of our federal system. But look closely and you will discover a fatal flaw. The letter of the Constitution as

well as the spirit of the present polity have exposed the intra-State level of our federal system to a dilemma of which the inter-State and Union-State layers are free. The flaw has many causes. But all of them are rooted in an historical anomaly, that while the dynamics of federalism and democracy have given added strength to the rights given to the States in the Constitution, they have worked against the rights of panchayats.

At both levels of our federal system there is the same tussle between those who have certain rights and those who try to encroach upon them if they believe they can. Thus, the Union Government was able to encroach upon certain rights given to the States by the Constitution. It got away with that because the single dominant party system, which characterised Centre-State relations for close upon two decades, gave the party in power at the Union level many extra-constitutional political levers. Second, the Supreme Court had not yet begun to extend the limits of its power. But all that has changed in recent times. The spurt given to a multi-party democracy by the overthrow of the Emergency in 1977 became a long-term trend later on because of the ways in which a vigorously democratic multi-party system works in a political society which is as assertively pluralistic as Indian society is. It gives political clout to all the various segments which constitute that society. Secondly, because of the linguistic reorganisation of States in the 1950s, many of the most assertive segments have found their most assertive expression as States. Thirdly, with single-party dominance becoming a thing of the past at the Union level, governments can be formed at that level only by multi-party coalitions in which State-level parties are major players. This has made it impossible for the Union Government to do much about anything unless it also carries a sufficient number of State-level parties with it. Indian federalism is now more real than it used to be, but an unfortunate side-effect is that India's Panchayati raj system, inaugurated with such fanfare in the early 1980s, has become less real. By the time the PRIs came on the scene, most of the political space in our federal system

had been occupied by the Centre in the first 30 years of Independence, and most of what was still left after that was occupied by the States in the next 20. PRIs might have hoped to wrest some space from their immediate neighbour, the States, just as the States had wrested some from the Centre. But having at last managed to checkmate the Centre's encroachments on their rights, the States were not about to allow the PRIs to do some encroaching of their own.

By the 1980s and early 1990s, the only national party left, the Congress, had gone deeper into a siege mentality. Finding itself surrounded by State-level parties, it had built walls against them instead of winning them over. Next, the States retaliated by blocking Congress proposals for Panchayati raj in Parliament, suspecting that the Centre would try to use panchayats to bypass State Governments. The suspicion fed on the fact that the powers proposed by the Congress for panchayats were very similar to many of the more lucrative powers of State Governments. State-level leaders also feared, perhaps, that if panchayat-level leaders captured some of the larger PRIs, such as district-level panchayats, they would exert pressure on State-level leaders through intra-State multi-party federalism.

It soon became obvious to Congress leaders that there was no way the Panchayati raj amendments they wanted to write into the Constitution would pass muster unless State-level parties were given their pound of flesh. The amendments were allowed only after it was agreed that the powers of panchayats could be listed in the Constitution. Illustratively, they would be defined and endowed on PRIs by the State Legislature acting at its discretion.

This left the door wide open for the States to exert the power of the new political fact that while the Union and State Governments could afford to ignore panchayats as long as the MLAs were happy, the Union Government had to be sensitive to the demands of State-level parties. This has given State-level actors strong beachheads on the shores of both inter-State and intra-State federalism. By using various administrative devices and non-

elected parallel structures, State Governments have subordinated their PRIs to the State administration and given the upper hand to State Government officials against the elected heads of PRIs. Panchayats have become local agencies for implementing schemes drawn up in distant State capitals. And their own volition has been further circumscribed by a plethora of "Centrally-sponsored schemes". These are drawn up by even more distant Central authorities but at the same time tie up local staff and resources on pain of the schemes being switched off in the absence of matching local contribution. The "foreign aid" syndrome can be clearly seen at work behind this kind of "grass roots development".

41. The central theme of the passage can be best summarized as
- Our grassroots development at the panchayat level is now driven by the "foreign aid" syndrome.
 - Panchayati raj is firmly entrenched at the lower level of our federal system of governance.
 - A truly federal polity has not developed since PRIs have not been allowed the necessary political space.
 - The Union government and State-level parties are engaged in a struggle for the protection of their respective rights.
 - None of these
42. The sentence in the last paragraph, "And their own volition has been further circumscribed...", refers to:
- The weakening of the local institutions' ability to plan according to their needs.
 - The increasing demands made on elected local leaders to match central grants with local contributions.
 - The empowering of the panchayat system as implementers of schemes from State capitals.
 - The process by which the prescribed Central schemes are reformulated by local elected leaders.
 - None of these
43. What is the "dilemma" at the intra-State level mentioned in the first paragraph of the passage?

A. Should the state governments wrest more space from the Union, before considering the Panchayati system?

B. Should rights similar to those that the States managed to get be extended to panchayats as well?

C. Should the single party system which has withered away be brought back at the level of the States?

D. Should the States get "their pound of flesh" before allowing the Union government to pass any more laws?

E. None of these

44. Which of the following most closely describes the 'fatal flaw' that the passage refers to?
- The ways in which the democratic multi-party system works in an assertively pluralistic society like India's are flawed.
 - The mechanisms that our federal system uses at the Union government level to deal with States are imperfect.
 - The instruments that have ensured federalism at one level, have been used to achieve the opposite at another.
 - The Indian Constitution and the spirit of the Indian polity are fatally flawed.
 - None of these
45. Which of the following best captures the current state of Indian federalism as described in the passage?
- The Supreme Court has not begun to extend the limits of its power.
 - The multi-party system has replaced the single party system.
 - The Union, state and Panchayati raj levels have become real.
 - There is real distribution of power between the Union and State level parties.
 - None of these

Direction (46-50): Read the given passage carefully and answer the questions that follow.

The world is leaning on its biggest economy to sustain the global recovery, according to the International Monetary Fund. The fund left its forecast for global growth unchanged in the latest quarterly update to its World Economic Outlook, released Monday in Kuala Lumpur. The world economy will expand 3.4 percent

this year, up from 3.2 percent in 2016, and by 3.6 percent next year, the IMF said. The forecasts for this year and next are unchanged from the fund's projections in April. Beneath the headline figures, though, the drivers of the recovery are shifting, with the world relying less than expected on the US and the UK and more on China, Japan, the euro zone and Canada, according to the Washington-based IMF.

The dollar fell to its lowest in 14 months last week as investors discounted the ability of President Donald Trump's administration to deliver on its economic agenda after efforts by the Republican Senate to overhaul healthcare collapsed. The IMF estimated US growth at 2.1 percent this year and again in 2018, consistent with what the fund said June 27 in its annual assessment of the US 2.3 percent and 2.5 percent, respectively, in 2017 and 2018. The economy expanded by 1.6 percent in 2016. "US growth projections are lower than in April, primarily reflecting the assumption that fiscal policy will be less expansionary going forward than previously anticipated," the IMF said in the latest report. In June, the IMF said it had dropped assumptions of a boost to growth from Trump's plans to cut taxes and increase infrastructure spending. Trump's budget director, Mick Mulvaney, wrote in July that the administration's goal is "sustained 3 percent economic growth," and he named the program "MAGAnomies" after Trump's campaign slogan, "Make America Great Again".

Meanwhile, as the UK works through its Brexit negotiations, the IMF also chopped its forecast for UK growth this year by 0.3 percentage point to 1.7 percent on weaker-than-expected activity in the first quarter. "This forecast underscores exactly why our plans to increase productivity and ensure we get the very best deal with the EU, are vitally important," the UK Treasury said in an emailed statement. "The fundamentals of our economy are strong."

Other countries are picking up the slack. The IMF's projection for growth in China is 6.7 percent for 2017 – the same as its estimate made June 14 in an annual staff report, and up 0.1 point from April's world economic

outlook. For 2018 the fund sees Chinese growth at 6.4 percent, an increase of 0.2 points from three months ago. In the report, the IMF looked for average annual growth of 6.4 percent in China during 2018 through 2020. "Rich market valuations and very low volatility in an environment of high policy uncertainty raise the likelihood of a market correction, which could dampen growth and confidence, said the fund, which also cited China's credit growth and protectionist policies as threats.

While risks to the global outlook are "broadly balanced" in the near term, medium term risks are tilted to the downside, the IMF said. IMF urged advanced countries with weak demand and low inflation to continue supporting growth through monetary and fiscal policy while cautioning central banks against raising borrowing costs too quickly. The fund said widespread protectionism or a "race to the bottom" on financial and regulatory oversight would leave all countries worse off.

46. Which of the following statements can definitely be concluded from the given passage?
 - (i) IMF does not perceive any considerable long term risk to global market in the short term
 - (ii) IMF views China's credit and growth policy as a risk to global outlook
 - (iii) The US can perform well in global outlook by abandoning its protectionist policies
 - A. Both (i) and (ii)
 - B. Both (i) and (iii)
 - C. Only (i)
 - D. Only (ii)
 - E. Only (iii)
47. Which of the following is TRUE in the context of IMF's growth forecast of China?
 - (i) An annual average growth of 6.4 percent during 2018 through 2020
 - (ii) No change in its forecast for 2017 from its Annual Staff report of June 14th
 - (iii) The forecast for 2018 has grown a meager 0.2 percent from previous quarter
 - A. Only (ii) and (iii)
 - B. Only (i) and (ii)
 - C. Only (i) and (iii)
 - D. None of these
 - E. All of the above

48. IMF has cut growth forecast of UK by 0.3 percent. What does it imply for the UK?
- It should increase infrastructure spending and cut taxes
 - It made a mistake to withdraw itself from Europe
 - It should work on its fundamental for faster economic recovery
 - It should ensure best deal out of Brexit negotiations
 - None of these
49. According to the IMF, the advanced countries with weak demand and low inflation should-
- discard their protectionist policies
 - support growth through monetary and fiscal policy
 - keep a check on rapid increase in rate of interest by central banks
- Both (i) and (ii)
 - Both (ii) and (iii)
 - Both (i) and (iii)
 - Only (i)
 - Only (ii)
50. Which of the following factors can be attributed to the fall of dollar to its lowest in the 14 weeks period?
- The US' diminishing role in global recovery
 - The emergence of Japan, China and Euro Zone as the driver of global recovery
 - The protectionist policies of Trump
 - The inability of Trump to keep his economic promises
 - Less expansionary fiscal policy of the US than expected

Direction (51-54): In the given question, two sentences with two blanks in each are followed by five options with two words in each. Select that option as your answer which can fill both the blanks of both the sentences I and II.

51. I. When deciding the term of the loan, base your _____ on the loan's total cost and not _____ payments.
II. The _____ to pay the workers on a monthly basis is very beneficial for small firms to keep a check on their _____ profit.
- Monthly, advance
 - Decision, monthly
 - Determine, yearly
 - Mention, pay
 - None of these

52. I. Cyber-crime is at _____ proportions and the chance that your website, your name and your business can be _____ affected are more of a reality than ever before.
II. An/a _____ of smallpox resulted in the death of a substantial portion of the native population of this country and has _____ affected the population of the nation.
- Epidemic, severely
 - Severely, destroyed
 - Splutter, severely
 - Sagacious, Juxtaposed
 - None of these
53. I. Wood windows will require maintenance and re-painting to _____ appearance and _____ of the wood against rot and insects.
II. Even though they were tired mentally and physically, the soldiers continued to _____ their duty to serve their country with _____ and honour.
- Lurk, germane
 - Maintain, Integrity
 - Garnish, Integrity
 - Profess, Heft
 - None of these
54. I. The Black Student _____ is holding a cultural _____ workshop in the media centre on Saturday.
II. We realized that it was a _____ of people who were against religious _____ in the society.
- Jocular, Adept
 - Convulsion, Niggle
 - Huff, Chasm
 - Caucus, diversity
 - None of these

Direction (55-58): A sentence is divided into three parts I, II and III. For each part a correction statement is given. Determine the part which requires correction and mark it as your answer.

55. Rapid economic ascendance has brought many challenges, / including high inequality; rapid urbanization; challenges of, / environmental sustainability; and external imbalances.
- Rapid economic ascendance has brought on many challenges
 - high inequality; rapid urbanization; challenges to
 - environmental sustainability; and external imbalance
- Only III
 - Both I and II
 - Both I and III
 - Only II
 - Only I

56. The academic literature provides mixed findings, / for the relationship among immigration and crime worldwide, / but finds for the United States that immigration has no impact on the crime rate.
- I. The academic literature provided mixed findings
 II. for the relationship between immigration and crime worldwide,
 III. but finds for the United States that immigration is in no impact on the crime rate.
- A. Only II B. Only III
 C. Both I and II D. Both II and III
 E. Both I and III
57. Fascism has many faces, but the most constant is that the supremacist delusion that the West is the carrier of "universal values"/and that, as exclusive interpreter and custodian of these values; /the West is obligated to act upon watchdog of democracy and human rights throughout the globe.
- I. Fascism has many faces, but the most constant is that of the supremacist delusion that the West is the carrier of "universal values"
 II. and that, as an exclusive interpreter and curator of these values;
 III. the West is obligated to act as a watchdog of democracy and human rights throughout the globe
- A. Both I and II B. Both II and III
 C. All I, II and III D. Only I
 E. Both I and III
58. Several times we sat with the new people and tried to put together agreements / that would accommodate the needs of both of our peoples, / each time it was us who gave privileges to the new people.
- I. Several times we sat with the new people and tried to put forward agreements
 II. That would accommodate the needs for both of our peoples,
 III. each time it was we who gave privileges to the new people.
- A. Only II
 B. Only III
 C. Both II and III
 D. Both I and II
 E. None of these.

Direction (59-61): In the given question, a statement with one blank, followed by three alternatives, is given. Out of the given three alternatives, more than one can fill the given blank. Choose the set of words from the given options which can be used to fill the blank.

59. Despite having a border dispute India and China have _____ thereby creating a 'managed relationship'.
- i. Never exchanged a bullet on the border in the last 40 years
 ii. Preserved accord
 iii. Not been belligerent towards each other
- A. Only i B. Only ii
 C. Both i and iii D. Both ii and iii
 E. All the above
60. The need for rural communities to approach development from a wider perspective has _____ rather than merely creating incentive for agricultural or resource-based businesses.
- i. Made things difficult and more complex
 ii. Been a burdensome and strenuous task
 iii. created more focus on a broad range of development goals
- A. Only i B. Only ii
 C. Only iii D. Both i and ii
 E. All the above
61. The best way to end violence against women and girls is to prevent it from happening in the first place by _____.
- i. addressing its root and structural causes.
 ii. redressing the wounds caused by it.
 iii. Curbing it wherever visible.
- A. Only i B. Only ii
 C. Only iii D. Both i and ii
 E. Both ii and iii

Direction (62-64): In the given question, four statements are given which are connected in different ways in the options given below. Determine the option in which the four statements have been the most appropriately expressed.

62. The weather was stormy. The fishermen had been warned the previous night. The fishermen were in danger. Anyone could have got drowned in such weather.
- A. The weather was so stormy that anyone could have got drowned and the fishermen were in danger, so they had been warned the previous night.

65. **Direction:** In the given question, there are four statements A, B, C and D that have to be arranged in a logical order to make a paragraph between 1 and 6.
- 1) In a move that will encourage banks to lend more for housing and possibly make high-value home loans cheaper, the Reserve Bank of India (RBI) on Wednesday reduced the capital requirement for home loans.
- A) The repo rate is the rate at which it lends to banks, while the reverse repo is the facility through which it borrows from banks.
- B) It also retained the cash reserve requirement (CRR) at 4%.
- C) The RBI has also improved the lendable resources of banks by Rs 50,000 crore by reducing the proportion of deposits that banks have to invest in government bonds.
- D) In its monetary policy review, the RBI retained the repo rate at 6.25% and the reverse repo rate at 6%.
- 6) Significantly, however, the RBI cut its projection for consumer inflation to 2-3.5% in the April to September period, down from 4.5%, and to 3.5-4.5% in October to March, down from 5%.
- A. CDAB B. DABC
C. DBAC D. CBDA
E. BACD
66. **Direction:** In the given question, there are four statements A, B, C and D that have to be arranged in a logical order to make a paragraph between 1 and 6.
- 1) Quaint is not an obvious word to use about America: a country built on revolution, restless expansion and unabashed pursuit of profits.
- A) Often physical settings added to this sense of quaintness.
- B) From Boston to Philadelphia, or to the lovingly-restored Georgian streets of colonial Williamsburg in Virginia many New World candles of liberty looked strikingly like the Old all red-brick mansions cobbled lanes and candle-lit inns, haunted by the host in tricorne hats.
- C) Museums and historic sites depicted the birth of the United States as a morality tale and an Anglo-Saxon family dispute, pitting tyrannical King George and his redcoats against freedom-loving colonial subjects.
- D) Yet for years a cloud of quaintness hung about many of the country's founding places.

6) This can also be found in several other regions of the great America.

- A. DACB B. DCAB
C. BACD D. ABCD
E. DBAC

Direction (67-70): In the following question, a part of the sentence is underlined. Below the sentence alternatives to the underlined part are given at (A), (B), (C), (D) and (E) which may help improve the sentence. Choose the correct alternative.

67. The Sanskrit language is of a wonderful structure; more perfect than the Greek, more copious than the Latin, and more exquisitely refined than either, yet bearing to both of them a stronger affinity.
A. is of a wonderful structure; more perfect than the Greek, most copious than the
B. is of a wonderful structure; more perfect than the Greek, more copious than the
C. is of a wonderful structure; more perfect than the Greek, more copious than the
D. is of a wonderful structure; more perfect than the Greek, more copious than a
E. are of a wonderful structure; more perfect than the Greek, more copious than the
68. Field hockey was considered to be the national game of India, but this had been recently denied by the Government of India, clarifying on a Right to Information Act (RTI) filed that India has not declared any sport as the national game.
A. is considered to be the national game of India, but this has been recently denied
B. was considered to be the national game of India, but this has been recently deny
C. was considerable to be the national game of India, but this has been recently denied
D. was considered to be a national game of India, but this has been recently denied
E. was considered to be the national game of India, but this has been recently denied
69. Indian small screen programming started off in the mid-1970s where at that time there was only one national channel Doordarshan, which was government owned but 1982 saw a revolution in TV programming in India, with the New Delhi Asian games, India saw the colored version of TV, that year.
A. and at that time their was only one national channel

- B. and at that time there was only one national channel
C. and at that time there was alone one national channel
D. and of that time there was only one national channel
E. and at there time there was only one national channel

70. India has some of the most biodiverse regions in the world and hosts four of the world's 35 biodiversity hotspots – or treasure-houses – that is the Western Ghats, the Eastern Himalayas, Indo-Burma and Nicobar Islands.
A. India had some of the most biodiverse regions of the world and
B. India has some of a most biodiverse regions of the world and
C. India has some of the most biodiverse regions of the world and
D. India has some of the most biodiverse region of the world and
E. India has some of the most biodiverse regions of the world or
71. Direction: In the following question, a part of the sentence is printed in bold. Below the sentence alternatives to the bold part are given at (A), (B), (C) and (D) which may help improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E) i.e. No correction required.
- The need for conservation of wildlife in India is often questioned because of the apparently **incorrect priority on the face of direct poverty of the people**.
A. incorrect priority of the fact of direct poverty of the people
B. incorrect priority in the face in direct poverty of the people
C. incorrect priority in the mouth of direct poverty of the people
D. incorrect priority in the face of direct poverty of the people
E. No correction required

Direction (72-75): In the given question, a theme followed by three passages is given. Determine which passage is based on the given theme and mark it as your option. More than one passage can be based on the given theme.

72. Women empowerment

A) With the slogan of women empowerment, the question arises that "are women become really strong" and "is long-term struggle has ended". Many programmes have been implemented and run by the government such as International Women's day, mother's day, etc in order to bring awareness in the society about the true rights and value of the women in the development of the nation. Women need to be progressed in the number of spheres.

B) There is a high level of gender inequality in India where women are ill-treated by their family members and outsiders. Women in India are always subjected to the honour killings and they never given their basic rights for the proper education and freedom. They are the victims who have faced violence and abuse in the male-dominated country.

C) Giving priority to the gender equality facilitates women empowerment all over the country. To get the high-level goal of women empowerment, it should be promoted from the childhood in each and every family. It needs women to be strong physically, mentally and socially.

- A. Only C B. Both A and B
C. Both A and C D. All A, B, C
E. None of the above

73. Competition in the e-commerce sector

A) All of us want to come out on top. We want to see others subordinated to our superiority. Our goal is to dominate. If you do not secretly, or overtly, harbor this desire, then you should not be in e-commerce. If you see some good ideas, note them, and implement them on your own site.

B) If you want to beat your competition, you are going to have to establish the best supply chain and maintain the best wholesaler relationships. This does not always mean the cheapest source. If you choose the cheapest wholesaler or distributor, you may end up compromising on quality or reliability.

C) The market for e-commerce solutions is extremely competitive and we may find ourselves unable to compete effectively. Because there are relatively low barriers to entry in the e-commerce market, we expect continued intense competition as current competitors expand their product offerings and new competitors enter the market.

- A. Only B B. Only C
C. Both A and B D. All A, B, C
E. None of the above

74. Money versus peace of mind

A) Peace of mind is the most important thing in life, nothing can replace it not even heaps of money. Money is just a commodity, it can be earned as well as spent in exchange of worldly pleasures, but peace of mind is a state.

B) Since we have done away with the barter system, we've developed various forms of currency and coins. Money is one of the most important factors determining one's success and life in today's world. It is true that 40% of our happiness depends on our actions. Out of the remaining 60%, 50% is via the genes and 10% via uncontrollable factors. You can't lose the important 40% determiner of your happiness for something called money, can you?

C) Today, everyone is running: some are running after money, some are running after the people they love, some are running after the situations they desire. No one is at a stable position i.e. no one is at peace. Inner peace reflects the peace of mind. In today's era, everyone is extremely busy in making their lives perfect.

- A. Only B B. Only C
C. Only A D. Both B and C
E. All A, B, C

75. Impact of Artificial Intelligence

A) Artificial intelligence today is properly known as narrow AI (or weak AI), in that it is designed to perform a narrow task (e.g. only facial recognition or only internet searches or only driving a car). However, the long-term goal of many researchers is to create general AI (AGI or strong AI). While narrow AI may outperform humans at whatever its specific task is, like playing chess or solving equations, AGI would outperform humans at nearly every cognitive task.

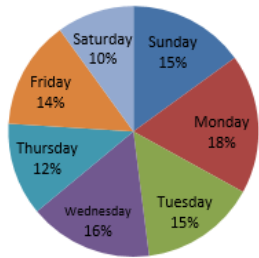
B) Autonomous weapons are artificial intelligence systems that are programmed to kill. In the hands of the wrong person, these weapons could easily cause mass casualties. Moreover, an AI arms race could inadvertently lead to an AI war that also results in mass casualties.

C) One of AI's greatest impacts could be in food production — an industry challenged by a rapidly growing world population, competition for natural resources and plateauing agricultural productivity. The Food and Agriculture Organization of the United Nations (FAO) estimates that the earth's population will balloon to 9.7 billion people on by 2050

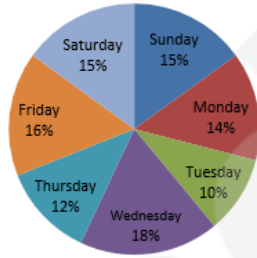
- A. Only A B. Only B
C. Both A and B D. Both A, B, C
E. All A, B, C

Direction (76-80): Study the data given below and answer the following question. The pie charts shown below shows the distance covered by a boat moving upstream and downstream in different days of a week. And the table shows the speed of stream in km/hr. in different days of a week.

Total distance covered in upstream = 1500



Total distance covered in downstream = 1200



Day	Speed of stream
Monday	-
Tuesday	2
Wednesday	-
Thursday	3
Friday	-
Saturday	4
Sunday	2

76. If the time taken by boat to travel upstream on Sunday is equal to the time taken by it to travel downstream on Thursday and the speed of boat in still water on Thursday is 13 kmph then find the speed of boat in still water on Thursday?

- A. 27 kmph B. 25kmph
C. 26 kmph D. 28 kmph
E. Can't determine

77. If the time taken by boat to travel upstream on Monday is $20\frac{2}{5}$ hrs more than the time taken by it to travel downstream on the same day, then find the speed of boat in still stream on Monday if speed of boat in still water is 10 kmph
A. 2.2 kmph B. 1.8 kmph
C. 2.0 kmph D. 2.5 kmph
E. Can't be determined
78. If the speed of boat in still water on Friday was 22 km/hr and the speed of boat in still water on Tuesday was $\frac{10}{11}$ times of Friday and time taken to travel downstream on Friday is $\frac{20}{11}$ hrs more than the time taken by it to travel downstream on Tuesday, then find the speed of stream (in kmph) on Wednesday?
A. 1.5 B. 2
C. 4 D. None of the above
E. Can't be determined
79. The speed of boat in still water on Saturday was 20 km/hr. if the time taken by boat to travel downstream on Saturday is $\frac{25}{32}$ times taken to travel upstream on Sunday, then find the time taken by the boat to cover a distance of 21.25 km upstream when the speed of stream is same as that of Sunday.
A. 3 hrs. B. 2.5 hrs.
C. 4 hrs. D. None of these
E. Can't be determined
80. If the time taken by boat to travel upstream on Sunday is 6 hours more than the time taken by it to travel downstream on Thursday and the speed of boat in still water on Thursday is 13 kmph, then find the upstream speed of boat on Sunday?
A. 17 kmph B. 20 kmph
C. 12 kmph D. 15 kmph
E. Can't be determined

Direction (81-84): There are three bags A, B and C. In each bag there are three types of coloured balls Yellow, Green and Black. In bag A, no. of yellow coloured balls are y and no. of green coloured balls are g. Number of green coloured balls are 4 more than the number of yellow coloured balls. When one ball is picked at random then the probability

of getting black colour ball is $\frac{5}{13}$, The value of y is $18\frac{2}{11}\%$ less than g. In bag B, number of

yellow coloured balls is $22\frac{2}{9}\%$ more than that of bag A. If two balls are picked at random from bag B then the probability of

getting both green colour ball is $\frac{4}{37}$. Total number of balls in bag B is 75. In bag C, the ratio of number of green coloured balls and number of black coloured balls is 7 : 5. Total number of green and black coloured balls is 36. If one ball is picked at random then the probability of getting one

yellow ball is $\frac{7}{13}$

81. If x number of yellow balls from bag B are taken and placed into bag A and 20% of black balls from bag A are taken and placed into in bag B. If we pick one ball from bag B then the

probability that the ball is of black colour is $\frac{11}{26}$. Then find the value of x?

- A. 2
B. 4
C. 1
D. $\frac{1}{2}$
E. $\frac{3}{2}$

82. If one ball picked at random from each of the bag A and bag B then find the probability that both of the balls are of the same colour?

- A. $\frac{1646}{65 \times 75}$
B. $\frac{13}{75}$
C. $\frac{166}{65 \times 7}$
D. None of the above
E. Can't be determined

83. Difference between the number of green balls in bag A and bag C is how much percent more/less than the sum of the number of black balls in bag A and bag C together?

- A. 97.5%
B. 91%
C. 75%
D. 79.5%
E. None of the above

84. Ram counted balls in Bag C and Bag A but mistakenly he counted green balls in bag B instead of C. What is error percentage (approx.)?

- A. 3%
B. 2%
C. 5%
D. 4%
E. 1%

Directions (85-86): Each of A, B, C and D need a unique time to do a certain work. A can do the work in x days and B can do the work in 2x days. A started the work and do it for $22\frac{2}{9}$ days then he is replaced by B and B

completed remaining work in same time as C and D together can complete the whole work. The ratio of the efficiency of C and D is 4 : 5.

85. If C and D work for alternative days starting from C then they can do the total work in $44\frac{1}{2}$ days.

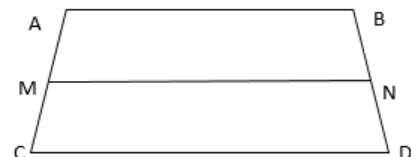
Then find x value?

- A. 33.33
B. 66.66
C. 30
D. 70
E. 80

86. If E and F together work for 24 days then they are replaced by A and B respectively then they can do the remaining work in 20 days. If the efficiency of E and F is 5 : 4, If E and F together complete the whole work then find the difference between the work done by E alone and the total work done by F alone ?

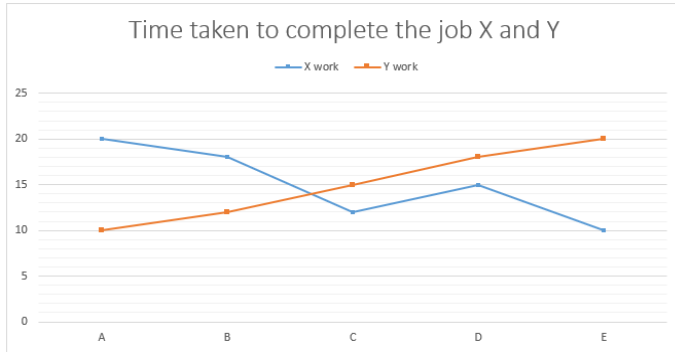
- A. $\frac{1}{7}$
B. $\frac{1}{9}$
C. $\frac{1}{6}$
D. $\frac{3}{7}$
E. $\frac{1}{3}$

87. ABCD is a trapezoid. PQRS and MLKJ are two rhombus. Diagonal of PQRS are 6 cm and 8 cm. One of the angle of MLKJ is 120 degree and the diagonal bisecting that angle measures 15 cm. Side of PQRS = AB, side of MLKJ = CD. Find MN (median of trapezoid)



- A. 15
B. 20
C. 10
D. 12
E. Can't determine
88. A vessel contains 2.5 litres of water and 10 litres of milk. 20% of the contents of the vessel are removed. To the remaining contents, x litres of water is added to reverse the ratio of water and milk. Then y litre of milk is added again to reverse the ratio of water and milk. Find y.
- A. 128
B. 120
C. 60
D. 30
E. 130

Directions (89-92): A,B,C,D and E are five persons to complete jobs X and Y. Line graph shows the data regarding the number of days taken by these persons to complete the job X and Y.



89. A and B working on job Y alternatively for 10 days. C and D worked alternatively for n days. If $\frac{1}{15}$ of the job is remained then how many days c alone can finish the job?
- A. 14
B. 12
C. 13
D. None of the above
E. Can't be determined
90. If A worked on job X for 5 days each and C worked for 3 days. the remaining job was done by E and D. If the ratio of the number of days for which D and E worked is in ratio 1:1, then find the number of days for which C,D and E worked?
- A. 6
B. 3
C. 9
D. 5
E. Can't be determined
91. If the ratio of the number of days for which D and C worked on job Y is 12:5 and completed the work then find the difference between number of days for which C and D worked.
- A. 7
B. 14
C. 21
D. Can't be determined
E. All of above
92. If B worked on job Y with $\frac{4}{9}$ times his work efficiency and assisted by D every 3rd day then find the number of days for which B and D worked to complete the job.
- A. 18
B. 13
C. 16
D. 12
E. None of the above

Directions (93-96): Find the correct relationship between the given quantities:

93. Quantity 1: Find A value where S is an acute angle and $PQ \parallel RS$

Quantity 2: $A = 25$



- A. Quantity 1 < Quantity 2
B. Quantity 2 < Quantity 1
C. Quantity 1 = Quantity 2
D. Can't establish a relation
E. None of the above
94. There are 63 cards in a box numbered from 01 to 63. Every card is numbered with only 1 number.
- Quantity 1:** Probability of picking up a card whose digits, if interchanged, result in a number which is 36 more than the number picked up.
- Quantity 2:** Probability of picking up a card, the number printed on which is a multiple of 8 but not that of 16.
- A. Quantity 1 < Quantity 2
B. Quantity 2 < Quantity 1
C. Quantity 1 = Quantity 2
D. Can't establish a relation
E. None of the above
95. **Quantity 1:** Number of hours in which A, B and C can complete the work if A, B and C alone can finish it in 25, 20 and 15 hours respectively.
- Quantity 2:** Number of hours in which B can finish the work if A working alone finishes it in 20 hours while working together they finish it in 5 hours.
- A. quantity 1 > quantity 2
B. quantity 1 \geq quantity 2
C. quantity 1 \leq quantity 2
D. quantity 1 < quantity 2
E. quantity 1 = quantity 2

96. **Quantity 1:** In an examination, Ankita scored 35 marks less than Puneeta. Puneeta scored 65 more marks than Meenakshi. Rakhi scored 115 marks, which is 20 marks more than Meenakshi's. Simpy scored 108 marks less than the maximum marks of the test. What approximate percentage of marks did Simpy score in the examination, if she got 67 marks more than Ankita?

Quantity 2: The length of a rectangle is increased by 60%. By what percent would the width have to be decreased to maintain the same area?

- A. Quantity1 < Quantity2
B. Quantity1 ≤ Quantity2
C. Quantity1 ≥ Quantity2
D. Quantity1 > Quantity2
E. None of these
97. **Directions:** The question given below is followed by two statements. You have to determine whether the data given in the statements are sufficient for answering the question. You should use the data and your knowledge of Mathematics to choose between the possible answers.
How many students from institute 'A' got the placement?
I. Number of students studying in institutes A and B are in the ratio of 3:4 respectively.
II. Number of students who got placement from institute B is 120% of the number of students who got placement from institute A
III. 80% of the students studying in institute B got placement.
A. I and II both B. Only I
C. Only II D. Any one of the three
E. Question cannot be answered even with the information in all three statements

98. **Direction:** The question given below is followed by some statements. Read the question carefully and determine which of the given statements is/are necessary/required to answer the question.
What is the cost of flooring the rectangular hall?
I. Length and the breadth of the hall are in the ratio of 3:2
II. Length of the hall is 48 m and cost of flooring is ₹ 850 Per sq.m.
III. Perimeter of the hall is 160 m and cost of flooring is ₹ 850 per sq m

- A. I and II B. I and III
C. Only III D. I and either II or III
E. Any two of the three

99. **Directions:** The question given below is followed by two statements. You have to determine whether the data given in the statements are sufficient for answering the question. You should use the data and your knowledge of Mathematics to choose between the possible answers.

What is the rate of interest Percent per annum?

I. An amount doubles itself in 5 yr on simple interest.

II. Difference between the compound interest and the simple interest earned on a certain amount in two years is ₹ 400.

III. Simple interest earned per annum is ₹ 2000

- A. Only I
B. II and III
C. Any two of three
D. Either I alone or II and III together
E. Either I and II or I and III

100. **Direction:** The question given below is followed by some statements. Read the question carefully and determine which of the given statements is/are necessary/required to answer the question.

Find the two-digit number?

I. The difference between the number and the number formed by interchanging the digit is 27

II. The difference between two digits is 3.

III. The digit at unit's place is less than that at ten's place by 3

- A. I and III B. I and either II or III
C. II and III D. All of these
E. None of these

101. **Directions:** The following question is followed by few statements. You have to study the question and all the statements given and decide whether the information provided in the statement(s) is sufficient/required to answer the question or not:

If k is an integer and $x(x - k) = k + 1$, what is the value of x ?

- I. $x < k$
II. $x = k + 1$
III. $x = 3 - k$

- A. Only statement I is sufficient.
 B. Only statement II is sufficient
 C. Any of the two statements out of I, II and III are sufficient
 D. All three are together sufficient
 E. None of these

Direction (102-106): Study the given table carefully and answer the questions that follow.

Given below is a table which tells us about the profit or loss% made on 4 items sold by 6 companies, A, B, C, D, E, and F.

Some of the data is missing in the table which one has to calculate using the given data.

Company	Item I	Item II	Item III	Item IV
A	10%	-	20%	-
B	-	15%	-	20%
C	12%	-	20%	25%
D	$\frac{200}{9}\%$	-	-	15%
E	20%	25%	-	16%
F	15%	$10\frac{2}{3}\%$	-	-

102. The ratio of the selling price of item I and II for company A is 4 : 3. Find the profit or loss% made on item II if the ratio of their cost price was 8 : 9. It is known that company A made profit on item I.
- A. 12.25% profit B. 12.25% loss
 C. $16\frac{1}{3}\%$ profit D. $16\frac{1}{3}\%$ loss
 E. None of these
103. The marked price of items are same for each company. The marked price of items are: Item I – Rs. 2500, item II – Rs. 1750, item III – Rs. 2400, item IV – Rs. 3200. For company C, a discount% of 10% is given on item III while two successive discounts of the equal % was given on item I by company D. Find the successive discount% given by company D if the cost price paid by company C for item III was equal to the cost price paid by company D for item I. Company C made profit on item III while company D suffered loss on item I.
- A. 15% B. 12%
 C. 20% D. 16%
 E. 25%
104. Company F marked item IV at 25% higher than its cost price. Selling price of this item is Rs. 4140. Find the marked price of item IV, if 'd' is discount% and profit% made by selling the item is $(3d - 9)\%$.
- A. Rs. 4400
 B. Rs. 4500
 C. Rs. 4680
 D. Rs. 5140
 E. None of these
105. The selling price of the items sold by Company E was Rs. 2400, Rs. 2100, Rs. 1870 and Rs. 2030 in the order from I to IV. They made a profit on items I and IV while they lost money on item II. Find the profit or loss made on item III if the company made an overall profit of 5% by selling all the items.
- A. Rs. 200 B. Rs. 400
 C. Rs. 500 D. Rs. 420
 E. Rs. 560
106. The average selling price of item I sold by company C and company A is Rs. 3493. The cost price of the item I for company A and company C is in the ratio of 5 : 4. Find the % by which the selling price of this item sold by Company C is greater or less than the selling price of this item sold by company A. Both companies made profit on the item.
- A. 17.2% B. 18.54%
 C. 19.25% D. 20.6%
 E. 21.36%

Directions (107-108): The following information should be used to solve the following 2 questions. The information given in a question or the answer may be used in the other question as the 2 questions are linked. Please solve carefully before proceeding:

3 partners – A, B, and C – invested in a business through different means – cash capital, land assets and equity certificates. Cash invested by the 3 were in the proportion 2:3:7 respectively; land assets were invested in the ratio 4:3:5 respectively; and equity certificates were invested in proportion 1:5:4 respectively.

107. If total cash invested was Rs. 42 lakhs, total land worth invested was Rs. 93 lakhs, total value of equity certificates was Rs. 65 lakhs, and all invested for the same time, then what will be profit share of 'A' if the total profit at the end of 1st cycle is Rs. 1.5 crores?
 A. Rs. 45.65 lakhs B. Rs. 37.755 lakhs
 C. Rs. 33.375 lakhs D. Rs. 29.895 lakhs
 E. None of the above
108. In the next cycle the investments made were doubled but in the same proportion as in the previous cycle. However, the period they were invested changed for this cycle. A invested for 10 months, B invested for 2.5 years and C invested for 20 months. What is C's approximate profit share if the total profit this time was Rs.3 crores?
 A. Rs. 2.25 crores B. Rs. 2.50 crores
 C. Rs. 1.63 crores D. Rs. 1.27 crores
 E. Rs. 2.22 crores

Direction (109-110): Study the following information carefully and answer the question given below:

Two trains A & B are travelling in the same direction at a certain speed. Length of the train A is 300 metres and the speed of the train B is 30km/hr. The train A passes a man who is walking at a speed of 4km/hr along the line in the same direction as 'A' in 30 seconds.

109. If the train A reached the station in 15 minutes after it had passed the man. In what time the man reached the station?
 A. 1 hour B. 1.5 hours
 C. 2 hours D. 2.5 hours
 E. Data insufficient
110. If the train A passes the train B completely in 5.4 minutes find the length of the train B in metres?
 A. 500m B. 750m
 C. 822m D. 850m
 E. 600m

Directions (11-112): Study the following diagram and convert it into other diagrams by implementing the instructions which is given in each step to get next step.

JP4	LT3	KQ5
DW5		RO7
G9	E6	R8

Step 1- Diagonally interchange second letter, if box contain only one letter then consider it as a first letter and no interchange process takes place.

JP4	LT3	KQ5
DO5		RW7
G9	E6	R8

Step 2-

I) if box contain even number

- a) If one letter is consonant and other one is vowel then vowel increase by 4 values and opposite it and consonant letter first opposite then increases by 5 values and interchange both positions.
 b) If both letters are vowel then increases both letters position by 5 values and interchange their positions and opposite both letters.
 c) If both letters are consonant then decreases both letters positions by 6 values and interchange their positions and opposite both letters.
 d) If there is only one letter either vowel or consonant, if letter is vowel then vowel letter decreases by 7 values and opposite this vowel letter and then increases by 6 values. If this letter is consonant then increase letter value by 7 and opposite this consonant letter and then decrease by 6 values.

II) If box contain odd number

- a) If one letter is consonant and other one is vowel then vowel decrease by 4 values and opposite it and consonant letter first opposite then decreases by 5 values and interchange both positions.
 b) If both letters are vowel then decreases both letters position by 5 values and interchange their positions and opposite both letters.
 c) If both letters are consonant then increases both letters positions by 6 values and interchange their positions and opposite both letters.
 d) If there is only one letter either vowel or consonant, if letter is vowel then vowel letter increases by 7 values and opposite this vowel letter and then decreases by 6 values. If this letter is consonant then decrease letter value by 7 and opposite this consonant letter and then increase by 6 values.

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QW4	AI3	DJ5
PR5		XC7
G9	I6	V8

Step 3-is coded in some special pattern

VW4	AI3	GJ5
XR5		PC7
D9	I6	Q8

As per the rules followed in the above step, find out the appropriate steps for the given input and answer the following questions.

DX4	RM9	Z4
CN5		NY8
EG2	K7	BM6

111. Which element comes in step-3 in the second column of third row?
- A. SS8 B. TE6
C. NR2 D. H7
E. None of these
112. Which element replaces IE6 in step-3?
- A. NR2 B. H7
C. TE6 D. SS8
E. None of these

Direction (113-114): In the form of inference/conclusions are based on the passages given below. Each passage is followed by five inferences. You are required to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity. Give answer

More than a decade of abrasion in budgetary assistance and support from the Union government, has seriously affected Indian Railways' capacity to finance its plan expenditures. The situation has come to a pass where the railways must now think of novel and radical ways to get longer mileage from its investments. Significantly the resource crunch has had grievous impact on the railways. As a result, it will not be in a position to acquire necessary equipment and this will seriously affect the railways' capacity to serve the needs of the economy in future.

113. Railways had so far believed in conventional ways in inducing income.

A. If the inference is definitely true, i.e., it properly follows from the statement of facts given.

B. In the inference is probably true though not definitely true in the light of the facts given.

C. If the data are inadequate i.e., from the facts given you cannot say whether the inference is likely to be true or false.

D. If the inference is probably false though not definitely false in the light of the facts given.

E. If the inference is definitely false i.e., it cannot possibly be drawn from the facts given or it contradicts the given facts.

114. The fiscal position of railways in the earlier plan period was better than the current plan period.

A. If the inference is definitely true, i.e., it properly follows from the statement of facts given.

B. In the inference is probably true though not definitely true in the light of the facts given.

C. If the data are inadequate i.e., from the facts given you cannot say whether the inference is likely to be true or false.

D. If the inference is probably false though not definitely false in the light of the facts given.

E. If the inference is definitely false i.e., it cannot possibly be drawn from the facts given or it contradicts the given facts.

Direction (115-117): Study the information given below and answer the questions based on it.

Eight persons A, B, C, D, E, F, G and H are sitting in a straight line and facing north. No two successive persons are sitting together according to the alphabetical order. (I.e. A cannot sit with B, Similarly B cannot sit with either A or C). They like different colours i.e. Red, Blue, Black, Yellow, Brown, Pink, Silver and White, not necessarily in the same order. B is 3rd to the left of C who likes Blue. One person sits between B and the one who likes Black. E is 2nd to the right of C. The one who likes Brown is immediate left of E. One person sits between the one who likes Brown and the one who likes Pink. D likes Red and sits 2nd to the right of F. G is not neighbour of C. A

doesn't like Brown. The one who likes Silver is immediate left of the one who likes White.

115. Who among the following likes Yellow?
- | | |
|------|------|
| A. B | B. A |
| C. E | D. H |
| E. G | |
116. Who among the following is 3rd to the right of the one who likes Blue?
- | | |
|-----------|------|
| A. No one | B. G |
| C. E | D. H |
| E. A | |
117. How many persons sit between B and the one who Red?
- | | |
|------|------|
| A. 0 | B. 1 |
| C. 2 | D. 3 |
| E. 4 | |

Direction (118-120): Study the following information carefully and answer the questions given below:

'#' – Either the hour or minute hand of clock on 3

'\$' – Either the hour or minute hand of clock on 12

'%' – Either the hour or minute hand of clock on 4

'@' – Either the hour or minute hand of clock on 8

'+' – Either the hour or minute hand of clock on 5

Example: Time '#%' represents 3:20PM All the times are in PM.

The first symbol represents hours and second symbol represents minutes

118. A train reaches station at time '% @' If it gets late by 3 hours 35 minutes, then at what time it reaches the station?
- | | |
|-------|-------|
| A. @+ | B. @@ |
| C. @# | D. #+ |
| E. %# | |
119. A person has to catch a train that is scheduled at '@+'. It takes the person 5 hours to reach the railway station from his home. At what time should he leave from his home for the railway station to arrive at the station to reach exactly 5 minutes before the departure of the train?
- | | |
|-------|-------|
| A. #@ | B. @# |
| C. ## | D. #% |
| E. %% | |

120. A train is scheduled to leave the station at '@@'. A person has reached the station 20 minutes before the train's scheduled time. At what time the person has reached the station?
- | | |
|--------|-------|
| A. @# | B. @% |
| C. %@ | D. %# |
| E. \$+ | |

Direction (121-125): Study the information given below and answer the questions based on it.

6 cars- M, N, O, P, Q and R are parked in a straight line not necessarily in the same order. Distance between each car is successive multiple of 3 but not necessarily in the order. The distance between car N and car O is 36m and no car is parked between them. The distance between car M and car O is 102m. Car R is 99m to the right of car N. Only one car is parked between car O and car R. Car M is parked to the immediate left to car P. The distance between car M and car P is 12m more than the distance between car P and car N. The distance between R and M is more than 60m. The distance between car P and car Q is 93m. If car Q moves 20m to the north then takes a left turn and moves 50m then again takes a left turn and moves for 10m and stops at point Z. Car A is 16m to the west of point Z. Car A moves 66m towards west and stops at point Y.

121. In which of the following direction is point Z with respect to car N?
- | | |
|---------------|---------------|
| A. South-east | B. North-east |
| C. North-west | D. South-west |
| E. North | |
122. What is the distance between car P and car R?
- | | |
|---------|---------|
| A. 132m | B. 112m |
| C. 126m | D. 144m |
| E. 99m | |
123. Point Y is in which of the following direction and distance with respect to car M?
- | | |
|--------------------|---------------|
| A. 10m, South | B. 10m, North |
| C. 20m, South | D. 20m, North |
| E. 10m, North west | |
124. What is the distance between point Z and Point Y?
- | | |
|--------|--------|
| A. 82m | B. 88m |
| C. 84m | D. 76m |
| E. 66m | |

125. What is the maximum distance between two cars?
 A. 171m
 B. 175n
 C. 165m
 D. 163m
 E. 172m

Direction (126-127): Each passage is followed by a set of five statements. Answer according to the directions given for each question.

Whenever ISIS carries out a new atrocity, whether it's beheading a group of Egyptian Christians or enslaving Yazidi women in Iraq or burning its victims alive, the big question most people have is: Why on Earth is ISIS doing this? What could possibly be the point? Adding to your list of enemies is never a sound strategy, yet ISIS' ferocious campaign against the Shia, Kurds, Yazidis, Christians, and Muslims who don't precisely share its views has united every ethnic and religious group in Syria and Iraq against them. ISIS is even at war with its most natural ally, al Qaeda in Syria. The Nazis and the Khmer Rouge went to great lengths to hide their crimes against humanity. Instead, ISIS posts its many crimes on social media for global distribution with seemingly no thoughts for the consequences.

126. Which if the above can be safely inferred from the above passage?
 A. The ISIS is not motivated as much by political gains and perceptions as by the coverage its activities attract.
 B. The Nazis and Khymer Rouge were large scale terrorist organisations like the ISIS.
 C. The Nazis and Khymer Rouge had very little access to media that pervaded boundaries since they lived in a world that was much less connected as it is now.
 D. The ISIS is at loggerheads with its natural ally, the Al Qaeda so that it may establish natural superiority in the region of the Levant.
 E. The ISIS is a fundamentalist group that believes that we all live in a post apocalyptic world where concepts of right and wrong do not matter.
127. Before the arrival of new trainer, the sales output in AMS learning system Ltd. had been rising by 20% per year on the average over the past ten years. However, after new training innovations by the trainer (which included computerization of training processes

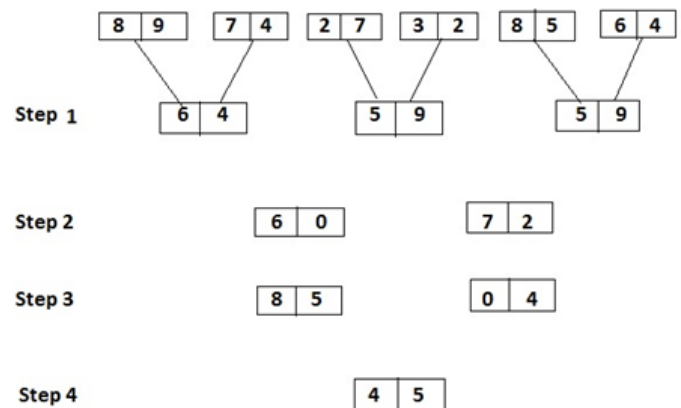
and reduction in the need for additional work force) annual sales output has only risen by 10% this year. It appears that Joe's innovation has caused the reduction in the annual growth rate.

Which of the following, if true, would most seriously weaken the conclusion above?

- A. The investment in computerization has a provision for depreciation of the cost of the computers
 B. Increases in selling price did not follow increases in the cost of the inputs.
 C. The innovation brought in by the new trainer were intended as long term investments and not made for short term profit growth.
 D. General demand for the training provided by the company has declined.
 E. None of these

Direction (128-130): Study the given information carefully and answer the given questions.

An input-output is given in different steps. Some mathematical operations are done in each step. No mathematical operation is repeated in next step but it can be repeated with some other mathematical operation (as multiplication can be used with subtraction in step 1 and same can be used with addition in step 2)



As per the rules followed in the steps given above, find out in each of the following questions the appropriate step for the given input

9 8 4 7 8 2 3 2 9 6 7 2

128. What is the result of addition of numbers obtained in step 3?
 A. 96 B. 97
 C. 98 D. 108
 E. None of these
129. What is the result of multiplication of individual numbers in block obtained in last step?
 A. 14 B. 16
 C. 18 D. 20
 E. None of these
130. What is the result of division of 2nd block and 1st block values in step 2?
 A. 03 B. 04
 C. 02 D. 06
 E. None of these
131. **Direction:** In the given question, a statement is given with some assumptions as options. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.
Statement:
 The school, which used to provide free breakfast to ensure that the students receive at least one proper meal a day, stopped the facility from January as the Charity Society which used to fund the breakfast withdrew the support due to drop in donations. Which of the following is an assumption implicit in the above statement?
 A. The students may not receive any proper meal in a day from January
 B. In future the donation to the Charity Society may further decrease.
 C. The donations received by the Charity Society are used for social welfare.
 D. The families either do not have the ability to provide proper meal to their children or ignorant of what a proper meal is.
 E. None of these.
132. **Direction:** Each of the following question given below consists of a question and three statements. You have to decide whether the data provided in the statements are sufficient to answer the question.
 There are eight persons sitting in the two rows facing each other. In one row, person I, J, K, M are sitting and in other row, persons Q, S, T, U are sitting. Who faces the person U?

Statement 1: Q is sitting second to the left of the person U. K and J are immediate neighbours of each other. M is at one of the extreme ends.

Statement 2: U is sitting opposite to the person who is second to the left of the person K. I is sitting second to the right of the person J. Q and T are immediate neighbours.

Statement 3: K faces Q. T is second to the left of the person S. M is second to the left of person T. S is sitting immediate right of Q

A. Statement I alone is sufficient to answer the question.

B. Statement II alone is sufficient to answer the question.

C. All the statements I, II and III taken together are sufficient to answer the question.

D. Neither of the I, II, III statements are sufficient to answer the question.

E. Any of the two statements taken together are sufficient to answer the question.

133. **Directions:** In each of the following questions, a question is followed by information given in three statements. You have to study the question alone with the statements and decide the information given in which statement is/are sufficient to answer the question.

Eight boxes A, B, C, D, E, F, G and H are kept one above another. Which of the following box is at the bottom position?

I. Two boxes are between D and E. D is above E. Three boxes are between E and B.

II. Box B is just above D. Two boxes are between D and E. Box F is just below box E.

III. Two boxes are between E and G. Box C is above box F.

A. I and II

B. II and III

C. Either I and III or II and III

D. Any of two

E. All of them

134. Read the paragraph and answer the questions given below:

The building owners wants the rent control by government to be removed. They say that the rent will increase but it will be for a short time. The increased rent will lead to more investment in real estate and lead to more number of residential buildings. Thus, the increased supply will lower the rent rapidly.

So, removing the rent control will lower the rent.

Which of the assumption if true will seriously damage the argument?

- A. The increase in rent is necessary due to inflation and economic crisis.
- B. The probability that income from rent will be fully invested in more real estate and constructions.
- C. Government introduced rent control to prevent exploitation due to lack of proper housing especially to people migrating to cities.
- D. The demand will remain the same but the supply will increase.
- E. None of the above

Direction (135-136): Study the following information carefully and answer the questions given below:

Twelve persons A, C, F, H, I, J, K, L, Q, S, T and W are sitting in two squares, such that the larger square have middle and corners seats. The smaller square has only middle seats. The persons sitting on larger square are facing towards the centre and person sitting on smaller square are facing outside the centre. The smaller square is embedded in the larger one. A, who is sitting at one of corners, is sitting second to the right of F. L and S have only one member between them. The one, who is sitting opposite to T, is second to right of J. C and K are immediate neighbors, such that one of them is sitting at one of the middle seat. I is sitting third to the left of Q, who is sitting at one of the middle seat. J is not immediate member of either of K or A. W faces K. H has same members between him and J as between person A and I. W is sitting second to the right of T, who is immediate left of S, who is sitting in smaller square. (Note: The person sitting on Middle seat means that the person is in between two corner seats).

135. Four of the following five are alike in a certain way based on the given seating arrangement and thus form a group. Which one of the following does not belong to group?
- A. L
 - B. S
 - C. I
 - D. J
 - E. None of them

136. Who faces opposite to the person who is sitting second to the left of Q in smaller square?

- A. T
- B. L
- C. S
- D. H
- E. J

Direction (137-138): Study the following information carefully and answer the given questions.

There are equal number of males and females in a family. Family members are A, B, C, D, E, F, G & H. There are also three married couples in the family and two of them are children. F is the sister-in-law of G. G is the daughter of B. A is the son of H and brother of G. F is the mother of C. C is the niece of G. D is the brother-in-law of A. A is the father of E. H is the grandfather of E.

137. What is the relation of D with respect to B?
- A. Son of B
 - B. Grandson of B
 - C. Son-in-Law of B
 - D. Brother-in-law of B
 - E. None of these

138. Who is granddaughter of H?
- A. G
 - B. C
 - C. E
 - D. F
 - E. None of these

139. **Direction:** Each passage is followed by a set of five statements. Answer according to the directions given for each question.

The average American voter does not care about Libya. That may sound harsh, but it's generally true. The average American does however care a great deal about gas prices. So perhaps it is no surprise that as the regime of Moammar Gadhafi falls, American news outlets are trying to explain the news out of Libya within the frame of prices at the pump. Heck, it was the first idea that came to my mind as I thumbed through the morning news.

Adding insult to injury is the amount of fuel being used to conduct these fuel-based military operations in the Middle East. A CNN.com article pointed out recently that, "One out of eight U.S. Army casualties in Iraq was the result of protecting fuel convoys. A post on Scaling Green contained a video of FTI Consulting's Adam Siegel recalling a chat with Gen. Richard Zilmer. In that

conversation, the former commander of troops in the Anbar province of Iraq told Seigel, "I need renewable energy because getting fuel to my base is putting people's lives at risk."

Which of the above statements can be a just explanation for the way American news agencies are portraying the Libyan news?

A. The general American public has several issues closer home related to everyday politics to worry about and does not want to spend precious time worrying about the fall of an African country far away.

B. American news media, as is the tendency of the rest of the Western media indulges in a misguided portrayal of Middle Eastern monarchies and dictatorships.

C. Renewable energy will not require convoys to transport it and hence save American lives.

D. With the dearth of oil in the United States, it is but natural that the USA should look out for its interests and use the prospect of felling a dictatorial regime for gains in oil.

E. American news outlets are pandering to the general public and putting the Libyan crisis in a context that the average American can understand.

140. Study the following paragraph and answer the given question.

BSNL has launched its Customer Acquisition and Customer Communication Management (CACMS) project that digitalizes mission critical, customer-centric business process to provide customer experience across all channels throughout the customer lifecycle.

Which of the following will be an impact of the CACMS launched by BSNL?

A. To centralize the business processes to ensure faster service, accurate customer responses and customer delight.

B. Customer onboarding is now being increased from hours to days

C. Customer onboarding is now being decreased from days to hours

D. Both 1 and 2

E. Both 1 and 3

Direction (141-145): Study the following information carefully and answer the following questions:

There are ten exams to be conducted from 9 to 13 of a month. There are two time slots for every day, morning slot and evening slot. The maximum marks of these exams are from 70 to 160. The maximum marks of every subject are unique. The time durations of the exams is from the range of 1hr to 5hr. The time duration is also unique for each subject. The subjects are Math, English, Physics, Bio, Chemistry, Economics, History, Home Science, Geography and Accounts. The first exam is of math and of 2hrs. The time duration of last exam is 15 minutes more than first exam. The exam of English is of 80 marks and on the same day of the exam of math. Total marks of the exams of first day are 180 marks. There are two exams between history and accounts. The last exam is of accounts and of 110 marks. There are three exams between English and the exam which is of 90 marks. The exam of physics is in morning and it is on an even date. The exam of 3hr and 5hr are on the same day. The sum of timings of math and physics is 5hr. The exam of 130 marks and 90 marks are on the same day. The exam of chemistry is not of 90 marks. The exam of geography is of $4\frac{1}{2}$ hrs. and on the last day. The exam of home science is on an even date and of least marks. The exam of chemistry is before exam of economics. The exam of 150 marks is of maximum time duration. The exam of economics is of economics is of least time duration. The sum of time duration of economics and history is of 5hrs. The exam of Chemistry is of $3\frac{1}{2}$ hrs. duration. The maximum marks of physics is 30 marks less than that of biology. The maximum marks of $4\frac{1}{2}$ hrs. exam is 30 marks more than marks of accounts. History is of maximum marks. The maximum marks of home-science are least of all.

141. Which two exams are scheduled for 10th of the month?

A. Physics and Biology

B. Chemistry and History

C. Geography and Accounts

D. History and Home Science

E. Math and English

142. Find the odd one out?

- | | |
|--------------|------------|
| A. Math | B. Physics |
| C. Chemistry | D. English |
| E. History | |

143. Which of the following is an incorrect statement?

- A. Math is of 100 marks exam
- B. Chemistry is scheduled on 11th of the month
- C. History is of 4 hrs
- D. Accounts is of 140 marks
- E. Biology is of 5 hrs

144. Which statement is correct for Economics exam?

- A. Economics is of 90 marks
- B. Economics exam is on the same day on the exam of chemistry
- C. Economics exam is of 1 hr
- D. The exam of economics is on 11th of the month
- E. All are correct

145. Which is the correct combination of the Exam, time, day and Maximum marks?

- A. Math – 3hr – 9th – 130 marks
- B. Math – 2hr – 9th – 100 marks
- C. Physics – 3hr – 11th – 120 marks
- D. Geography – 4.5 hr – 12th – 140 marks
- E. All are correct

Direction (146-147): Study the information given below and answer the questions based on it.

First 10 numbers starting from 1 is written from top to bottom. The word "COVER" is written in alphabetical order against each even number from top to bottom. Two letters are between C and B. The number of letter is written between M and E is same as O and G. M is written above E. Two letters are written between V and S. (No letter is repeated against any number)

146. If there are 2 alphabets in English alphabetical series between alphabets written against numbers 2 and 4. Then how many alphabets in English alphabetical series are there between the alphabets written against number 2 and 1?

- | | |
|----------|----------|
| A. Four | B. Five |
| C. Six | D. Seven |
| E. Eight | |

147. "G" is written against which of the following number?

- | | |
|--------------|-------------|
| A. Number 7 | B. Number 9 |
| C. Number 10 | D. Number 5 |
| E. Number 1 | |

148. Direction: Read the short passage given below and answer the question that follows it.

Cash is the mother's milk of crime. Its appeal to criminals is clear. Unlike cars or paintings, it can be concealed immediately after being pinched. It has no security features to prevent its being easily and anonymously spent on legal or illegal goods. Unlike nearly any other object that can be stolen, it needs no fence. But a new paper from the National Bureau of Economic Research found that electronic payments led to a drop of 9.8% in the overall crime rate and caused the rates of burglary, assault, and larceny to fall by 7.9%, 12.5%, and 9.6% respectively. The introduction of electronic payments was also associated with a lower number of arrests, an indication that the crime rates decline did not stem from more aggressive policing. The paper said that the shift from cash to cards since 1990 debit-card transactions have risen 27-fold, whereas cash volume has grown by just 4% a year may have also contributed to the decline in crime.

148. Which of the following conclusions can most **properly be drawn** from the information above?

- A. Criminals' need for cash motivates much predatory street crime.
- B. The more payment transactions are digitized, the less opportunity for crime
- C. If cash motivates crime, an absence of cash can reduce crime
- D. A cashless economy leads to a safer society
- E. Instead of cash barter system should be reintroduced.

Direction (149-153): Study the information given below and answer the questions based on it.

There are 10 shelves numbered 1, 2... 10. They are arranged in two rows one above the other. The shelves 1, 2, ..., 5 are in row 1 and rest in row 2, which is above row 1. The shelves are arranged in increasing order of

number given to them. Like the shelf number 1 is placed on extreme left of row 1, then shelf number 2 and so on. Similarly, the shelf number 6 is placed on extreme left of row 2, and so on. Each shelf contains a certain number of glass slabs and photo frames. There is at least one glass slab in each shelf. The length of each glass slab is 16 cm and that of each photo frame is 8 cm. The shelf 2 has length 24cm. There is one shelf between shelf 2 and Green shelf. The Green shelf contains 1 glass slab and 4 photo frames more than shelf 2. The Black shelf is just above the Green shelf. The Black shelf contains same glass slab as Green Shelf and 2 photo frames less than Green shelf. No shelf is between the Blue shelf and the Black shelf. There is one shelf between Blue shelf and Pink shelf. The Pink shelf is not at the extreme right end. The length of Blue shelf and Black shelf is same but Black shelf has 1 glass slab less than Blue shelf. The length of Pink shelf is 16cm less than the Black shelf. The Pink shelf has same photo frames as Yellow shelf. The Yellow shelf is even number shelf in row 1. Total length of shelf 7 and shelf 8 is 88cm. Shelf 7 is white colour which has length more than Pink shelf. The white shelf has same glass slab as Blue shelf. The Brown shelf is just below the Orange shelf.

There is one shelf between Brown shelf and Red shelf. The Orange shelf has same number of glass slabs and photo frames as Pink shelf. The Brown shelf has same glass slab as Yellow shelf and same photo frames as Green shelf. The Violet shelf is immediate next in number to Green shelf. The Violet and Red shelf have same length, and both have 2 glass slabs each. The total length of row 1 is 248cm.

149. Which of the following is the colour of shelf 6?
 A. Green B. Blue
 C. Pink D. Orange
 E. White
150. Which of the following is the length of the Green shelf?
 A. 48cm B. 72cm
 C. 40cm D. 36cm
 E. 56cm
151. What is the total length of shelf 1 and shelf 2?
 A. 70 cm B. 90 cm
 C. 80 cm D. 100 cm
 E. 88 cm

152. What is the colour of the shelf which is just below the Blue shelf?
 A. Violet B. Green
 C. Red D. Yellow
 E. Brown
153. What is the total length of row 2?
 A. 258cm B. 242cm
 C. 240cm D. 252cm
 E. 262cm
154. **Direction:** Read the short passage given below and answer the question that follows it.

Grilling meat gives it great flavour. This taste, though comes at a price, since the process creates free radicals which damage DNA and thus increase the eater's chances of developing colon cancer. But recent research has suggested that to find a way around this problem, one should add beer when barbecuing meat. Free radicals which form from fat and protein in the intense heat of this type of cooking can be stopped by applying chemicals called antioxidants which mop them up.

154. The conclusion above would be more reasonably drawn if which of the following were inserted into the argument as an additional premise?
 A. Beer reduces the health risk of barbecuing meat
 B. Steaks should be left unmarinated
 C. Beer is rich in antioxidants
 D. Unmarinated steaks have more free radicals than those steeped in beer
 E. Steaks can be marinated under proper climatic conditions.
155. Prabir Sengupta was born on 8th May 1963. He has seemed 65 per cent marks in the selection process. He has been working for the past fifteen years in an organization out of which twelve years as Senior Manager-HR after completing his post-graduation in HR with 55 per cent marks. He has successfully implemented HR system in his organization during the last two years.
 A. The candidate is to be selected.
 B. The candidate is Not to be selected
 C. The data provided are Not adequate to take a decision.
 D. The case is to be referred to Executive Director
 E. The case is to be referred to Chairman.



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