

SBI PO (MAINS EXAM)

HELD ON : 31 JULY 2016 [SET - 1]

(BASED ON MEMORY)



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SECTION - I : REASONING & COMPUTER

DIRECTION for questions 1 to 5: Study the following information and answer the questions given below.

Eight people E, F, G, H, J, K, L and M are sitting around a circular table facing the centre. Each of them is of a different profession Chartered Accountant, Columnist, Doctor, Engineer, Financial Analyst, Lawyer, Professor and Scientist but not necessarily in the same order. F is sitting second to the left of K. The Scientist is an immediate neighbour of K. There are only three people between the Scientist and E. Only one person sits between the Engineer and E. The Columnist is to the immediate right of the Engineer. M is second to the right of K. H is the Scientist. G and J are immediate neighbours of each other. Neither G nor J is an Engineer. The Financial Analyst is to the immediate left of F. The Lawyer is second to the right of the Columnist. The Professor is an immediate neighbour of the Engineer. G is second to the right of the Chartered Accountant.

1. Who is sitting second to the right of E ?
1] The Lawyer 2] G 3] The Engineer 4] F 5] K
2. Who amongst the following is the professor?
1] F 2] L 3] M 4] K 5] J
3. Four of the following five are alike in a certain way based on the given arrangement and hence from a group. Which of the following does not belong to that group?
1] Lawyer - K 2] M - Doctor 3] J - Engineer
4] Financial Analyst - L 5] H - Chartered Accountant
4. What is the position of L with respect to the Scientist?
1] Third to the left 2] Second to the right 3] Second to the left
4] Third to the right 5] Immediate right
5. Which of the following statements is true according to the given arrangement?
1] The lawyer is second to the left of the Doctor
2] E is an immediate neighbour of the Financial Analyst
3] H sits exactly between F and the Financial Analyst
4] Only four people sit between the Columnist and F
5] All of the given statements are true

DIRECTION for questions 6 to 10 : Study the following information carefully and answer the given questions :

A, B, C, D, E, F and G are seven friends studying seven different branches of engineering, namely Mechanical, Chemical, Electrical, Electronics, Civil, Computer and Aeronautical Engineering, not necessarily in this order. Each of them studies in three different colleges, X, Y and Z. Not less than two study in any college. D studies Electrical engineering in College X. The one who studies Chemical Engineering does not study in college Z. F studies Aeronautical Engineering in college Y with only B. A does not study in college X and does not study Civil Engineering. E studies Computer Engineering and does not study in college X. G studies Electronics Engineering but not in college X. None in college X studies Mechanical or Civil Engineering.

6. Which of the following groups represents the persons studying in college Z?
1] D, B 2] C, E, G 3] A, G 4] G, E, A 5] None of these
7. In which of the following colleges does C study?
1] X 2] Y 3] Z 4] Either X or Z
5] Cannot be determined
8. Which of the following combinations is correct?
1] A–Civil–Z 2] B–Chemical–Y 3] C–Chemical–Z
4] G –Electronics –Y 5] None of these
9. B studies which of the following branches of engineering ?
1] Chemical 2] Mechanical 3] Civil
4] Cannot be determined 5] None of these
10. Who studies Chemical engineering?
1] B 2] C 3] E 4] A 5] None of these

DIRECTION for questions 11 to 15 : Study the following information carefully to answer the given questions.

J, K, L, M, N, O and P live on seven different floors of a building but not necessarily in the same order. The lowermost floor of the building is numbered 1, the one above that is numbered 2 and so on till the topmost floor is numbered 7. Each one of them also likes a different subject, namely English, History, Commerce, Biology, Accounts, Geography and Computer (but not necessarily in the same order).

- J lives on an odd – numbered floor but not on the floor numbered 3. The one who likes Accounts lives immediately above J. Only two persons live between M and the one who likes Accounts.
 - The one who likes History lives on one of the odd numbered floors above M. Only three persons live between L and the one who likes History. The one who likes commerce lives immediately above L.
 - The one who likes English lives immediately above the one who likes Computer. P lives on an Odd numbered floor.
 - Only one person lives between K and N. K lives on the floors above N. Neither L nor J likes Biology. N does not like commerce.
11. Which of the following subject does J like?
1] Geography 2] Computer 3] Commerce 4] History 5] English
12. Which of the following combinations is True with respect to the given arrangement?
1] Geography - L 2] History - O 3] Computer - P
4] Accounts – M 5] Biology - K
13. If all the persons are made to sit in alphabetical order from top to bottom, the positions of how many persons will remain unchanged ?
1] Four 2] None 3] Two 4] One 5] Three
14. Which of the following statements is true with respect to the given arrangement?
1] The one who likes Computer lives immediately below J.
2] O likes History
3] None of the given options is true
4] Only four persons live between M and P
5] P lives immediately below N.
15. Who among the following lives on the floor numbered 2?
1] K 2] The one who likes English
3] The one who likes Computer 4] M 5] O
-

DIRECTION for questions 16 to 20: Study the following information and answer the questions:

A word and number arrangement machine when given an input line of words and numbers

rearranges them following a particular rule in each step. The following is an illustration of an input and its rearrangement:

Input : number 13 sequence 20 how 15 people 23 base 19 jug 29

Step I : base 19 number 13 sequence 20 how 15 people 23 jug 29

Step II : base 19 how 15 number 13 sequence 20 people 23 jug 29

Step III : base 19 how 15 jug 29 number 13 sequence 20 people 23

Step IV : base 19 how 15 jug 29 number 13 people 23 sequence 20

And Step IV is the last step of the above input. As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.

Input : train 55 only 41 most 35 year 29 first 37 cost 52 share 65

16. How many steps will be required to complete the above input?
1] Four 2] Six 3] Five 4] Seven 5] None of these
17. In step IV what will be the position of 'only' from the left?
1] Fourth 2] Fifth 3] Sixth 4] Seventh 5] Eighth
18. Which of the following steps would be the last step but one?
1] IV 2] V 3] VI 4] VII 5] None of these
19. How many words/numbers are there between 'most' and '65' in the last step?
1] One 2] Two 3] Three 4] Four 5] None of these
20. Which element is third to the right of '35' in step III?
1] most 2] 41 3] only 4] 29 5] None of these

DIRECTION for questions 21 to 25 : In each question below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts. Give answer.

[1] if only conclusion I follows.

[2] if only conclusion II follows.

[3] if either conclusion I or II follows.

[4] if neither conclusion I nor II follows.

[5] if both conclusions I and II follows.

21. **Statements :** Some registers are files.
All registers are folders.
All folders are columns.
- Conclusions :** I. Some registers are not columns.
II. All folders being files is a possibility.
22. **Statements :** All solutions are liquids
No liquid is a mixture.
All mixtures are matters.
- Conclusions :** I. All solutions being matters is a possibility
II. No solution is a mixture.
23. **Statements :** Some pages are pens.
All novels are pages.
No novel is a book.
- Conclusions :** I. Some pens, if they are novels, are also pages.
II. All books being pages is a possibility.
24. **Statements :** All doctors are professors.
Some doctors are intelligent.
No intelligent is poor.
- Conclusions :** I. At least some doctors being poor is a possibility.
II. All doctors, if they are intelligent, are also poor.

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25. **Statements :** No paper is thin.
All thins are circulars.
No circular is a metal..
- Conclusions :** I. All metals being thin is a possibility.
II. Some papers are not circulars.

DIRECTION for questions 26 to 30 : in each question below is given a statement followed by two assumptions numbers I and II. An assumption is something supposed or taken for granted. You have to consider statement and the following assumption and decide which of the following assumption is implicit in the statement. Give answer.

- [1] If only I is implicit.***
- [2] If only II is implicit***
- [3] If either I or II is implicit***
- [4] If neither I nor II is implicit.***
- [5] If both I and II are implicit.***

26. **Statement :** The largest domestic airlines corporation has announced new summer schedules in which more number of flights in trunk routes are introduced.
- Assumption :**
- I. More number of passengers may travel by this airlines corporation during summer months in trunk routes.
 - II. Other airlines companies may also increase the number of flights in all the sectors.
27. **Statement :** The chairman of the company decided to hold a grand function to celebrate Opening ceremony during the next weekend and invited a large number of guests.
- Assumption :**
- I. The company officials may be able to make all the necessary preparations for the opening ceremony celebration.
 - II. majority of the guest invited by the chairman may attend the function
28. **Statement :** The largest mobile manufacturing company slashed the prices of most of the mobiles models by about 15 percent with immediate effect.
- Assumption :**
- I. The company may incur heavy losses due to reduction in prices of the mobile.
 - II. The sales of mobile manufactured by the company may increase substantially in the near future.

29. **Statement :** The school authority decided to start summer vacation courses during summer.

Assumption :

- I. The parents of the school students may protest against the decision of the school authority.
- II. Most of the student may join the courses.

30. **Statement :** The local civic body has increased water supply about 30% to tide over water crisis.

Assumption :

- I. This may reduce the water problems of residence.
- II. Many activities may welcome the civic body's move.

DIRECTION for questions 31 to 35 : In each of the following questions a statement is given followed by two courses of Action. A Courses of Action is taken for improvement, follow up etc. Read the statement carefully and give answer.

[1] If only Course of Action I follows

[2] If only Course of Action II follows

[3] If either Course of Action I or II follows

[4] If neither Course of Action I nor II follows.

[5] If both Course of Action I and II follows

31. **Statement :**

Army has caught some terrorist with heavy arms and warheads in the city.

Course of Action :

- I. Police should be instructed for night patrolling.
- II. The three persons should be set free and their movements should be carefully watched to nab the other criminals.

32. **Statement :**

Weather expert reported that severe drought is to have set in several parts of the country.

Course of Action :

- I. Government should immediately make arrangements for providing financial assistance to these affected.
- II. Food, water and foddors etc. should immediately be sent to all these areas to save the people and cattle.

33. **Statement :**

At least 15 people were killed and many other injured when a bus fell into a river near a bridge.

Course of Action :

- I. The government should takes make arrangements to prevent such incidents.
- II. The bus driver should be arrested immediately to make necessary inquiry.

34. **Statement :**

Due to instability in food prices in present, business expert expect that price of onions can increase in the country.

Course of Action :

- I. The government of the country should purchase and store sufficient quantity of onions in advance to control price.
- II. The government of country should make available network to fan price for the sale of onions period of shortage.

35. **Statement :**

The announced strike of public road transporters made the daily life lame.

Course of Action :

- I. The administrators of the city should consider the demands of the transporters.
- II. The administrators should give the additional facilities of public road transporters during the strike period.

DIRECTION for questions 36 to 45 : Choose the correct alternative.

36. The primary purpose of software is to turn data into _____
1] websites 2] programs 3] information 4] objects 5] None of these
37. When sending an e-mail, the _____ line describes the contents of the message
1] To 2] Subject 3] Contents 4] CC 5] Body
38. The _____ of software contains lists of commands and options :
1] menubar 2] title bar 3] formula bar 4] toolbar 5] None of these
39. Background colour of effects applied on a document is not visible in :
1] Web layout view 2] Print layout view 3] Reading view
4] Print preview 5] None of these

-
40. In Ms-Word the key F-12 opens a
- 1] Save as dialog box 2] Open dialog box
3] Save dialog box 4] Close dialog box 5] None of these
41. FORTRAN is developed and introduced by :
- 1] SONY 2] SEGATE 3] MICROSOFT 4] IBM 5] NETWARE
42. All the element in an array must be of the :
- 1] any data type 2] same data type 3] any condition
4] same name 5] None of these
43. RIP stands for
- 1] Routing Information Protocol 2] Resource Internet Protocol
3] Randomly Interchange Protocol 4] Rapid Internet Protocol 5] None of these
44. When you use two arguments in a function separate them with a _____ .
- 1] .(dot) 2] ,(comma) 3] *(asteric) 4] /(slash) 5] None of these
45. You can see the preview of the document by pressing _____
- 1] Alt + Ctrl + I 2] Alt + Ctrl + S
3] Alt + Ctrl + 1 4] Alt + Ctrl + M 5] None of these

END OF SECTION - I

SECTION - II : QUANTITATIVE APTITUDE

DIRECTION for questions 46 to 50: Study the table and answer the given questions.

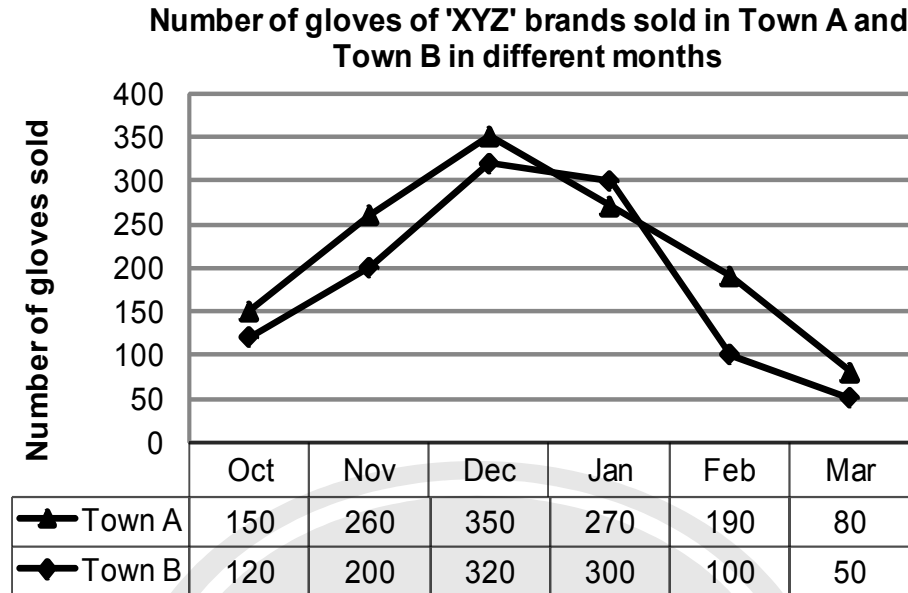
Data related to number of employees in 5 different companies in December, 2012

Company	Total Employees	Total No of Employees		
		Science graduates	Commerce graduates	Arts graduates
A	1050	32%	---	---
B	700	---	31%	40%
C	---	30%	30%	---
D	---	---	40%	20%
E	---	35%	50%	---

Note :

- I. Employees of the given companies can be categorized only in three types: Science graduates, Commerce graduates and Arts graduates.
- II. Few values are missing in the table (indicated by ---). A candidate is expected to calculate the missing value, if it is required to answer the given questions, on the basis of the given data and information.
46. What is the difference between the number of Arts graduate employees and Science graduate employees in Company B?
1] 87 2] 89 3] 77 4] 81 5] 73
47. The average number of Arts graduate employees and Commerce graduate employees in Company E was 312. What was the total number of employees in Company E?
1] 920 2] 960 3] 1120 4] 1040 5] 1080
48. If the respective ratio between the number of Commerce graduate employees and Arts graduate employees in Company A was 10 : 7, what was the number of Arts graduate employees in A?
1] 294 2] 266 3] 280 4] 308 5] 322
49. Total number of employees in Company B increased by 20% from December, 2012 to December, 2013, If 20% of the total number of employees in Company B in December, 2013 was Science graduates, what was the number of Science graduate employees in Company B in December, 2013?
1] 224 2] 266 3] 168 4] 252 5] 238
50. Total number of employees in Company D was 3 times the total number of employees in Company C. If the difference between number of Arts graduate employees in Company D and that in Company C was 180, what was the total number of employees in Company C?
1] 1200 2] 1440 3] 720 4] 900 5] 1080

DIRECTION for questions 51 to 55 : Refer to the graph and answer the given question.



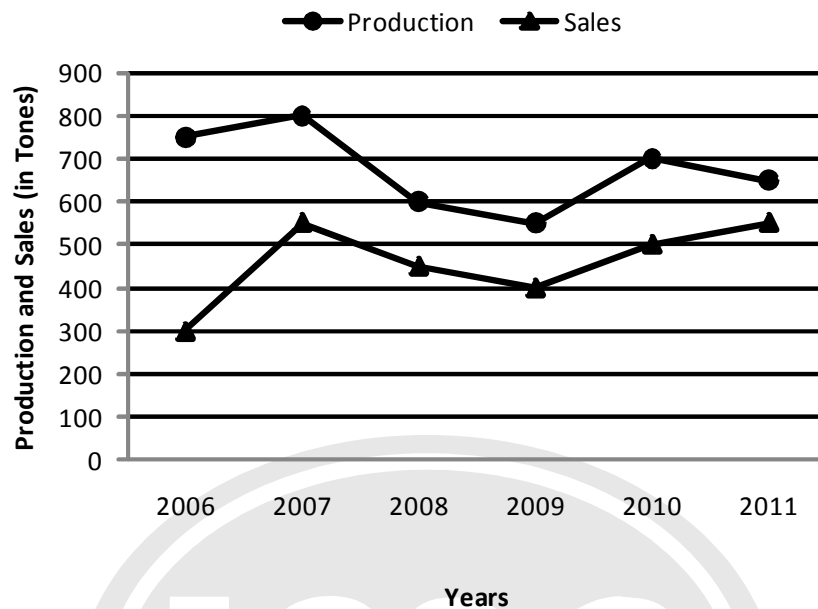
51. The number of gloves sold in Town B increased by what percent from October to December?
- 1] $165\frac{2}{3}\%$ 2] $161\frac{1}{3}\%$ 3] $164\frac{1}{2}\%$ 4] $166\frac{2}{3}\%$ 5] $162\frac{1}{2}\%$
52. What is the difference between the total number of gloves sold in both the towns together in January and the total number of gloves sold in both the towns together in February?
- 1] 280 2] 270% 3] 290% 4] 260% 5] 250%
53. The number of gloves sold in town A in November is hat percent more than the number of gloves sold in Town B in the same months?
- 1] 32% 2] 28% 3] 25% 4] 30% 5] 20%
54. What is the average number of gloves sold in Town A in October, November, December and March?
- 1] 215 2] 220 3] 225 4] 210 5] 205
55. The total number of gloves sold in Town B in September is 20% less than the number of gloves sold in the same town in October. What is the respective ratio between the number of gloves sold in September and those sold in December in the same town?
- 1] 2 : 9 2] 1 : 5 3] 2 : 7 4] 4 : 9 5] 3 : 10

DIRECTION for question 56 to 60 : Study the following information and answer the questions that follows.

The premises of a bank are to be renovated. The renovation is in terms of flooring. Certain areas are to be floored either with marble or wood. All rooms/halls and pantry are rectangular. The area to be renovated comprises of a hall for customer transaction measuring 23 m by 29 m, branch manager's room measuring 13 m by 17 m, a pantry measuring 14 m by 13 m, a record keeping cum server room measuring 21 m by 13 m and locker area measuring 29 m by 21 m. The total area of the bank is 2000 square metres. The cost of wooden flooring is Rs. 170 per square metre and the cost of marble flooring is Rs. 190 per square metre. The locker area, record keeping cum server room and pantry are to be floored with marble. The branch manager's room and the hall for customer transaction are to be floored with wood. No other area is to be renovated in terms of flooring.

56. What is the respective ratio of the total cost of wooden flooring to the total cost of marble flooring?
1] 1879: 2527 2] 1887: 2386 3] 1887: 2527 4] 1829: 2527 5] 1887: 2351
57. If the four walls and ceiling of the branch managers room (The height of the room is 12 metres) are to be painted at the cost of Rs. 190/- per square metre, how much will be the total cost of renovation of the branch manager's room including the cost of flooring ?
1] Rs. 1,36,800 2] Rs. 2,16,660 3] Rs. 1,78,790 4] Rs. 2,11,940 5] None of these
58. If the remaining area of the bank is to be carpeted at the rate of Rs. 110 per square metre, how much will be the increment in the total cost of renovation of bank premises?
1] Rs. 5,820 2] Rs. 4,848 3] Rs. 3,689 4] Rs. 6,890 5] None of these
59. What is the percentage area of the bank that is not to be renovated?
1] 2.2% 2] 2.4% 3] 4.2% 4] 4.4% 5] None of these
60. What is the total cost of renovation of the hall for customer transaction and the locker area?
1] Rs. 2,29,100 2] Rs. 2,30,206 3] Rs. 2,16,920 4] Rs. 2,42,440 5] None of these

DIRECTION for question 61 to 65: Study the following information and answer the questions that follow:



The table given below represents the respective ratio of the production (in tonnes) of Company A to the production (in tonnes) of Company B, and the respective ratio of the sales (in tonnes) of Company A to the sales (in tonnes) of Company B.

Year	Production	Sales
2006	5 : 2	2 : 3
2007	8 : 7	11 : 12
2008	3 : 4	9 : 14
2009	11 : 12	4 : 5
2010	14 : 13	10 : 9
2011	13 : 14	1 : 1

61. What is the approximate percentage increase in the production of Company A (in tonnes) from the year 2009 to the production of Company A (in tonnes) in the year 2010?
- 1] 18% 2] 38% 3] 23% 4] 27% 5] 32%
62. The sales of Company A in the year 2009 was approximately what percent of the production of Company A in the same year?
- 1] 65% 2] 73% 3] 79% 4] 83% 5] 69%
63. What is the average production of Company B (in tonnes) from the year 2006 to the year 2011?
- 1] 574 2] 649 3] 675 4] 593 5] 618

-
64. What is the respective ratio of the total production (in tonnes) of Company A of the total sales (in tonnes) of Company A?
- 1] 81 : 64 2] 64 : 55 3] 71 : 81 4] 71 : 55 5] 81 : 55
65. What is the respective ratio of production of Company B (in tonnes) in the year 2006 to production of Company B in the year 2006 to production of Company B (in tonnes) in the year 2008?
- 1] 2 : 5 2] 4 : 5 3] 3 : 4 4] 3 : 5 5] 1 : 4

DIRECTION for questions 66 to 67 : In this question, two equations numbered I and II have been given. You have to solve both the equations and mark the correct answer.

- [1] $x < y$
[2] $x > y$
[3] $x \geq y$
[4] $x \leq y$
[5] Relationship between x and y cannot be established
66. I. $4x^2 - 29x + 45 = 0$
II. $3y^2 - 19y + 28 = 0$
67. I. $2x^2 - 13x + 21 = 0$
II. $5y^2 - 22y + 21 = 0$

DIRECTION for question 68 to 69: What will come in the place of (?) in the given number series?

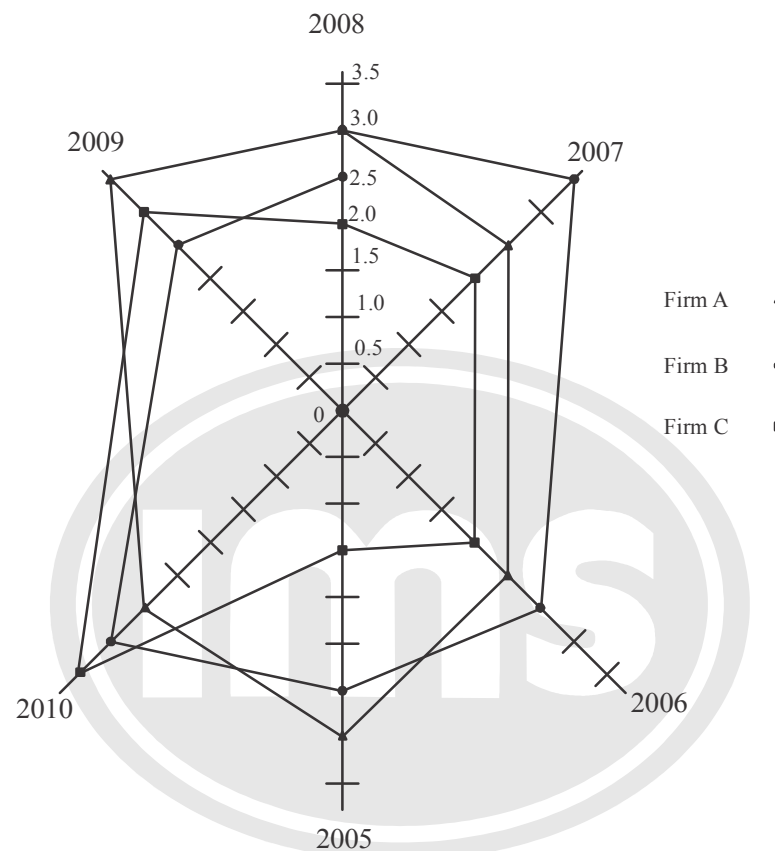
68. 179, 180, 172, 199, ?
- 1] 236 2] 272 3] 240 4] 256 5] 260
69. 14, 6, 5, 6.5, 12, ?
- 1] 29 2] 27 3] 23 4] 33 5] 35

DIRECTION for questions 70 to 71 : What appropriate value will come in the place of the question mark (?) in the given question? (You are not expected to calculate the exact value)

70. $1439 \div 16 \times 14.99 + \sqrt{225} = ?$
- 1] 1315 2] 1365 3] 1215 4] 1465 5] 1265
71. $11.92^2 + 16.01^2 = ?^2 \times 3.85^2$
- 1] 15 2] 2 3] 4 4] 5 5] 12

DIRECTION for questions for 72 to 75 : Answer the following questions after study carefully the given radar graph:

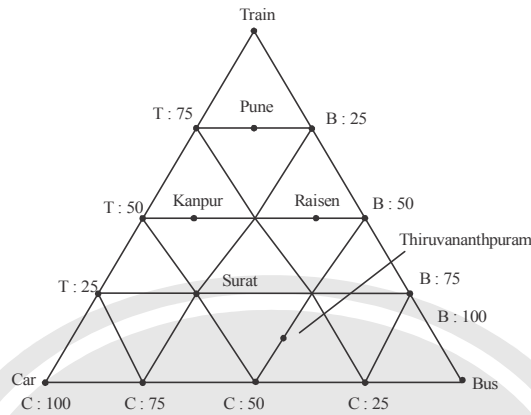
$$\frac{\text{Income} - \text{Expenditure}}{\text{Expenditure}} \times 100$$



72. In the year 2006, the profit of firm A as represented in annual accounting is 20 percent. Find out the expenses made by the firm in that year?
 1] Rs. 250000 2] Rs. 275000 3] Rs. 175000 4] Rs. 150000 5] Rs. 245000
73. If the expenses made by the firm C in the year 2007 was Rs. 1.75 lakh, then what was the percentage of profit in that year?
 1] 38.29% 2] 42.86% 3] 53.41% 4] 58.64% 5] None of these
74. Find the average income made by the firm A in whole period.
 1] Rs. 275000 2] Rs. 3000000 3] Rs. 2750000 4] Rs. 300000 5] None of these
75. What is the increase in percentage of profit of the year 2010 in Company of the previous year?
 1] 2008 2] 2010 3] 2007 4] 2006 5] None of these

DIRECTION for question 76 to 80 : Study the table and information given below and answer the following questions:

A survey was done by the Central Road and Transport Ministry regarding use of medium of transport in five cities. All the information are mentioned in a triangular form. The respective five cities are Pune, Kanpur, Raisen, Surat and Thiruvananthapuram and the number of people considered in survey are 2000, 4000, 6000, 3000 and 8000 respectively. The medium of transportation are take to be trains buses and cars.



76. In which city is the number of users of buses is least?
 1] Surat 2] Raisen
 3] Thiruvananthapuram 4] Pune 5] None of these
77. What is the average number of people residing other than Surat and use trains?
 1] 1880 2] 1950 3] 1750 4] 1920 5] None of these
78. Which means of transportation is used least by the people of all cities?
 1] Train 2] Car 3] Bus 4] [1] and [2] 5] None of these
79. Out of five cities, in which of them, the number of users of cars is less than 30%?
 1] Kanpur and Thiruvananthapuram 2] Pune and Raisen
 3] Pune, Kanpur and Raisen 4] Pune, Kanpur and Surat 5] None of these
80. Which of the following statement is incorrect?
 1] The number of people using train for transportation in Kanpur and Raisen is 50% of the people in them.
 2] In the cities if Surat and Pune, maximum number of people uses buses for transportation.
 3] In the city of Thiruvananthapuram, more than 50% of people uses car.
 4] In the city of Raisen, maximum number of people uses trains instead of buses.
 5] None of these

END OF SECTION - II

SECTION - III : GENERAL KNOWLEDGE

DIRECTION for questions 81 to 120 : Choose the correct alternative.

81. According to RBI, which one of the following is the biggest concern of the country?
1] Debt crisis in Europe 2] Inflation 3] GDP growth
4] Fiscal deficit 5] None of these
82. 'Mid Day Meal Scheme' has been launched to provide cooked food to
1] Children attending school 2] Those who are getting National Old Age Pension
3] Workers of National Rural Employment Act
4] Resident doctors of Govt. Hospitals in rural areas 5] None of these
83. Who amongst the following economists gave the concept of "economies of scale", which says "many goods and services can be produced more cheaply in long series"?
1] Edward C Prescott 2] Amartya Sen 3] Gary S Becker
4] Edmund Phelps 5] Paul Krugman
84. Very often we read in newspapers/magazines about "Sovereign Wealth Funds". Which of the following is/ are the correct description of the same?
A] These are the funds are the reserves of a government or central bank of a country which are invested further to earn profitable returns.
B] These are the funds which were accumulated by some people over the years but were not put in active circulation as they retain them as Black Money for several years.
C] The funds which are created to be used as relief funds or bailout packages are known as sovereign funds.
1] Both B & C only 2] Only B 3] Only C
4] Only A 5] None of these
85. Very often we read about Special economic Zones (SEZs) in newspapers. What is the purpose of promoting SEZs in India?
A] They are established to promote exports.
B] They are established to attract investments from foreign countries.
C] They are established to help the poorest of the poor in India as the activities of these zones are reserved only for the poors and those living below poverty line.
1] Only A 2] Only B 3] Only C 4] Both A and B
5] None of these
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86. Who amongst the following players recently became the first ever Indian to win a World championship in badminton?
- 1] P Gopichand 2] Saina Nehwal 3] Aparna Popat
4] Nandu M Natekar 5] None of these
87. India recently signed an agreement with which of the following countries so that they are allowed to deal smoothly with the problem of fishermen who cross the International Maritime Boundary Line?
- 1] Bangladesh 2] Sri Lanka 3] Pakistan 4] Mynmar 5] None of these
88. As per new revised rules now, Foreign Direct Investment in insurance sector is possible upto the limit of
- 1] 26% 2] 40% 3] 49% 4] 70% 5] None of these
89. The ratio of the Cash Reserves that the banks are required to keep with the RBI is known as
- 1] Liquidity Ratio 2] SLR 3] CRR
4] Net Demand & Time Liability 5] None of these
90. The availability of cash and other cash-like marketable instruments that are useful in purchases and investments are commonly known as
- 1] Cash crunch 2] Liquidity 3] Credit 4] Marketability 5] None of these
91. As per newspaper reports, India's trade gap has been showing a negative growth for the last few months. "Trade Gap" means what?
- 1] Gap between total GDP and total consumption
2] Gap between total imports and total exports
3] Gap between available liquidity and expected demand in next five months
4] Gap between budgeted revenue collection and actual collection of the same
5] None of these
92. Which of the following programmes was launched to tackle special problems faced by those areas which are affected by drought conditions frequently?
- A] Desert Development Programme
B] Drought Prone Areas Programme
C] Watershed Development Programme
- 1] Only A 2] Only B 3] Only C 4] Both A & B 5] All of these
-

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98. Portfolio Management Services (PMS) offered by banks to their customers are subject to regulation by
- 1] Competition commission of India (CCI)
 - 2] Securities and Exchange Boards of India (SEBI)
 - 3] Forward Markets Commission (FMC)
 - 4] Provident Fund and Regulatory Department (PFRD)
 - 5] The Reserve Bank of India
99. Credit/Debit card payments made without actually swiping the credit/debit card but by using details on the card are known as
- 1] Over the counter payment (OTCP) transaction
 - 2] Physical/cash transaction
 - 3] ATM Transaction
 - 4] Card not present Transaction (CNP)
 - 5] POS Transaction
100. A Life insurance Plan wherein the policy holder receives a fixed amount at specific intervals throughout the duration of the policy is known as
- | | |
|--------------------------------------|----------------------|
| 1] Whole life Policy | 2] Unit linked Plan |
| 3] Other than those given as options | 4] Money-Back Policy |
| 5] Fixed term Plan | |
101. As per the reports published in the newspapers, the banks, particularly public sector banks, are tying up with various rating agencies for providing a qualitative assessment of the credit needs of the borrowers. Which amongst the following is/are such credit rating agencies in India?
- | | | | | |
|-----------|-----------|---------------|-----------|-----------------|
| A] CARE | B] CRISIL | C] ULIP | | |
| 1] Only A | 2] Only B | 3] A & B only | 4] Only C | 5] All of these |
102. As per the newspaper reports, the RBI is planning to introduce "Plastic Currency Notes". What is/are the benefits of "Plastic Notes"?
- | | | | | |
|--|-----------|-----------|-----------------|------------------|
| A] Their shelf life will be longer. | | | | |
| B] It will replace plastic money or credit, debit cards which are giving birth to many fraudulent practices. | | | | |
| C] Printing will be cheaper. | | | | |
| 1] Only C | 2] Only B | 3] Only A | 4] All of these | 5] None of these |
-

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103. 'Sub Prime Lending' is a term applied to the loans made to
- 1] Those borrowers who do not have a good credit history.
 - 2] Those who wish to take loan against the mortgage of tangible assets.
 - 3] Those who have a good credit history and are known to bank since 10 years.
 - 4] Those borrowers who are most preferred customers of the bank.
 - 5] None of these
104. As per the reports published in various journals and newspapers, the "small borrowers" in rural areas still prefer to take informal route for their credit needs. Which of the following is the "informal route" of credit in the financial sector?
- 1] Credit cards 2] Loan against gold from financial institute 3] Debit cards
 - 4] Moneylender 5] None of these
105. Basel-II norms are associated with which of the following aspects of the banking industry?
- 1] Risk management
 - 2] Manpower planning
 - 3] Retirement benefits for the employees
 - 4] Corporate governance
 - 5] None of these
106. An insurance scheme for the agriculture sector was introduced by the Govt of India. Which of the following represents the name of the same?
- 1] NAIS 2] RIDF 3] AICIL 4] CACP 5] None of these
107. Which of the following is correct about the Rajiv Gandhi Grameen Vidyutikaran Yojana ?
- A] The scheme was launched in a few backward states only.
 - B] The aim of the scheme was to provide electricity to all villages having a population of 5000 and above.
 - C] The scheme achieved its target in less than 10 years time.
- 1] Only A 2] Only B 3] Only C 4] All of these 5] None of these
108. Some agro-processing units make an advance agreement with the farmers and decide to purchase the entire production of certain fruits, vegetables and medicinal plants on an agreed-upon cost/price. This type of arrangement is known as
- 1] Import farming 2] Crop farming 3] Adoptive farming
 - 4] Loan farming 5] Contract farming
-

SECTION - IV : ENGLISH LANGAUGE

DIRECTION for question 121 to 125: Read the passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

Picking up your fund's latest fact sheet, you notice that the expense ratio is 2.1 percent. Is that good or bad? Can the expense ratio significantly impact returns? Here's the answer.

Expense ratio is the cost incurred to operate a fund. It is the amount you pay a fund — a portion of your invested money — every year to manage your money. Expenses include the costs of selling and buying stocks, fund management fee, agent commissions, registrar fees, and selling and promotional expenses.

While different funds have different expense ratios, the SEBI has **capped** the amount that funds can charge based on the type of fund. Equity funds can charge a maximum of 2.5 per cent whereas a debt fund can charge 2.25 per cent of the average weekly net assets.

Since this charge is made on the total assets of the scheme, your fund NAV is calculated after deducting this charge.

But when do you really need to take note of the expense ratio? Well, it depends on the type of fund you invest in.

Expense ratios for equity funds on an average vary between 2.2 and 2.5 per cent. Considering equity funds that have **delivered** more than 20 per cent in the last 10 years, a one percentage point change in expense ratio does not make a material difference.

In actively managed equity funds, expense ratio is secondary. Funds follow different strategies and have different levels of portfolio **churn** which, in turn, impact returns.

Besides, equity has the **potential** to deliver blockbuster returns which can more than compensate for higher expenses in management.

Take, for instance, large-cap equity funds over the last five years. The top funds — such as HDFC Equity, ICICI Pru Focussed Bluechip or Franklin India Prima Plus — all have among the lowest expense ratios of 2.2-2.3 per cent.

But Birla Sun Life Top 100, whose expense ratio is 2.8 per cent, also ranks at the top. So your aim is to select a consistent, good performing fund instead of worrying about where it ranks on the expense ratio front. If you're considering two funds with similar strategy and performance, use the expense ratio as a differentiator.

Expense ratio makes a notable difference in debt fund returns as these funds do not generate the high returns equity funds do.

For instance, after delivering close to 14-15 per cent returns annually, gilt funds took a knock last year. Returns on gilt funds are down to single digits in the last one year. With a long-term expected return of 8-9 per cent on such funds, expense ratios make a huge difference. A fund with a 1.2 per cent expense ratio will be much higher than one with 2.2 per cent ratio.

-
121. Which of the following should be taken into account while selecting between two funds with similar strategy and performance ?
- A] Expense ratio; the lower the expense ratio the better the results.
 - B] Consistently well-performing funds are better than inconsistent ones.
 - C] Report of credit rating agencies
- 1] Only A & B 2] Only B & C 3] Only A & C 4] Only A 5] Only B
122. Which of the following is not true about expense ratio ? Answer in the context of the passage.
- A] Expense ratio is the cost of managing of fund.
 - B] It is the portion of invested money to manage the money.
 - C] Expense ratio is arrived at by dividing cost price by expenses incurred on producing an article.
- 1] Only A 2] Only B 3] Only C 4] Only A & B 5] Only B & C
123. Find the statement which is not based on the facts mentioned in the passage.
- 1] A debt fund generates higher returns than an equity fund.
 - 2] Amongst HDFC Equity, ICICI Pru Focused Bluechip, Franklin India Prime Plus and Birla Sun Life Top 100, the last is the worst performer in expense ratio.
 - 3] NAV is calculated after deducting the fund management charge.
 - 4] The expense ratio of 2.1 percent is a good indicator for a fund.
 - 5] None of these
124. Which of the following does not form the part of management expenses ?
- 1] The cost of selling and buying stocks
 - 2] Agent commission and registrar fees.
 - 3] Selling and promotional expenses
 - 4] Bank overdrafts
 - 5] None of the above
125. Why is NAV calculated after deducting charges ? Answer in the context of the passage.
- A] Because the charges are calculated on the total assets of the scheme.
 - B] Because NAV is at all affected by small charges.
 - C] Because NAV is the difference of net assets and liabilities.
- 1] Only A 2] Only B 3] Only C 4] Only A & B 5] Only B & C
-

DIRECTION for question 126 to 128: Choose the word(s) which is/are most similar in meaning to the word printed in bold as used in the passage.

126. Capped

- 1] ignored 2] fixed upper limit 3] surpassed
4] introduced 5] cut

127. Delivered

- 1] formed 2] offered 3] introduced 4] produced 5] awarded

128. Churn

- 1] freeze 2] performance 3] mixup 4] simmer 5] movement

DIRECTION for question 129 and 130: Choose the word/group of words is most opposite in meaning of the word/group of words, printed in bold as used in the passage.

129. Material

- 1] unimportant 2] physical 3] concrete 4] spritual 5] objective

130. Potential

- 1] energy 2] power 3] future 4] tendency 5] disadvantage

DIRECTION for question 131 to 135: In the following questions, a sentence has been given with some of its parts in bold. To make the sentence correct, you have to replace the bold part with the correct alternative given below. If the sentence is correct as it is, please give 5) as your answer (i.e. No correction required).

131. The weak are herded like sheep and used as tools in the hands of the strong to serve in the **letter's ends**.

- 1] in the letter's end 2] the later's end 3] the latter's ends.
4] the later ends. 5] No correction required

132. Of the many social evils in the country, the system of dowry **is most worse**.

- 1] is more worse 2] is worse 3] is the worse
4] is the worse 5] No correction required

133. Man is caught in a vicious cycle, where he is **endless try to gratify** his needs

- 1] endlessly try to gratify 2] endlessly trying to gratify
3] lots is more happy than 4] a lot is far happier than
5] No correction required

134. A man who is contented with his **lots is far happy than** a man who is forever seeking happiness through worldly comforts.

- 1] lot is far happier than 2] lots is far happier when
3] lots is more happy than 4] a lot is far happier than
5] No correction required

135. A true friend, a rare breed today, will **stand by you** even in your worst times.

- 1] stand besides you 2] stand with you
3] stand for you 4] stand beside you
5] No correction required

DIRECTION for question 136 to 140: Each question below has two blanks, each blank indicating that something has been omitted. Find out which option can be used to fill up the blank in the sentence in the same sequence to make it meaningfully complete.

136. A group of several hundred people marched towards the eastern part of the city and _____ the fortress prison, where they hoped to find _____ ammunition.

- 1] raged, hidden 2] roared, saved 3] ripped, treasured
4] charged, acquired 5] stormed, hoarded

137. One of the most _____ social reforms of the Jacobin regime was the _____ of slavery in the French colonies.

- 1] reactionary, break up 2] revisionary, cancellations
3] revolutionary, abolition 4] leftist, reversal
5] insurgent, split up

138. The previous constitution of Nepal, which had been adopted in 1990, _____ the fact that the final authority _____ with the king.

- 1] reflected, rested 2] reproduced, alerted
3] repeated, renewed 4] returned, revived
5] brooded, recovered

139. Drama had its earliest beginnings in the corporate life of the village, the _____ form of settlement that took _____ in England.

- 1] reigning, area 2] predominant, place 3] ascendant, venue
4] arbitrary, reservation 5] controlling, position

140. In the year 1605 the famous Gunpowder plot was _____ as a protest against the sharp _____ of the anti-Catholic laws of King James I.

- 1] effected, administration 2] acted, obligation
3] committed, prescription 4] perpetrated, enforcement
5] executed, coercion

DIRECTION for question 141 to 145: Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph and then answer the questions given below.

- A) Regarding a politician who does not keep his word, somebody may contend that people would punish him by not voting him back to power after five years.
- B) In the commercial world, when a person makes a promise and doesn't keep it, he is considered to have committed a fraud, punishable under law.
- C) Why don't they play by the same set of rules for everyone ?
- D) The question is – isn't five years long enough a time in the hands of such a crook politician to destroy the nation ?
- E) None.
- F) But when a politician makes a promise merely to get votes and does not keep his commitment, what's the penalty ?

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

- 1] A 2] B 3] C 4] D 5] F

142. Which of the following will be the **THIRD** sentence after rearrangement ?

- 1] C 2] A 3] B 4] E 5] D

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

- 1] E 2] A 3] F 4] B 5] D

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

- 1] D 2] B 3] F 4] A 5] C

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

- 1] C 2] D 3] E 4] F 5] A

DIRECTION for question 146 to 155: In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningful.

For a change, the Reserve Bank of India (RBI) (146) as market agents (147) it to, and did not change its policy rate from its current level of 8 percent. Except that it has made its policy rate more of a signaling instrument and less of a means of accessing money from the RBI at that rate. The amount that banks can borrow (148) term repos, where the rate is market-determined via auctions, has (149) been raised. Similar market orientation has been (150) for liquidity as well. The RBI, under governor Raghuram Rajan, would like to act out the distinction (151) regulator and administrator.

Just as when it raised interest rates the last time (152) the RBI has fortified the economy against currency (153) through measures that have been (154) without any nerve-racking reference to turbulence. Foreign portfolio investors are being encouraged to (155) in more of the good stuff. Their know-your-customer (KYC) norms are being eased. The local currency future market is being opened up to them.

146. 1] behaved 2] conducted 3] convinced 4] approached 5] talked
147. 1] disliked 2] rejected 3] expected 4] familiar 5] habitual
148. 1] by 2] upon 3] with 4] on 5] though
149. 1] either 2] proportionately 3] definitely 4] permanently 5] never
150. 1] promoted 2] objected 3] pushed 4] promised 5] called
151. 1] between 2] amongst 3] for 4] of 5] about
152. 1] over 2] everywhere 3] around 4] throughout 5] up
153. 1] turmoil 2] bluster 3] havoc 4] fracas 5] turbulence
154. 1] installed 2] instituted 3] inaugurated 4] acted 5] constituted
155. 1] come 2] give 3] take 4] bring 5] plug

END OF SECTION - IV

SBI PO (MAINS EXAM)

HELD ON : 31 JULY 2016

(BASED ON MEMORY)

ANSWER KEY

SECTION - I

1. [2] 2. [4] 3. [3] 4. [2] 5. [1] 6. [4] 7. [1] 8. [5]
9. [3] 10. [2] 11. [4] 12. [1] 13. [2] 14. [4] 15. [3] 16. [3]
17. [1] 18. [5] 19. [2] 20. [3] 21. [2] 22. [5] 23. [5] 24. [1]
25. [4] 26. [1] 27. [5] 28. [2] 29. [2] 30. [1] 31. [4] 32. [5]
33. [1] 34. [5] 35. [5] 36. [3] 37. [2] 38. [1] 39. [4] 40. [1]
41. [4] 42. [2] 43. [1] 44. [3] 45. [1]

SECTION - II

46. [3] 47. [2] 48. [1] 49. [3] 50. [4] 51. [2] 52. [4] 53. [4]
54. [5] 55. [3] 56. [3] 57. [5] 58. [5] 59. [2] 60. [1] 61. [4]
62. [2] 63. [3] 64. [5] 65. [3] 66. [5] 67. [3] 68. [5] 69. [1]
70. [2] 71. [4] 72. [1] 73. [2] 74. [2] 75. [5] 76. [4] 77. [1]
78. [3] 79. [2] 80. [3]



SECTION - III

81. [2] 82. [1] 83. [5] 84. [4] 85. [4] 86. [2] 87. [2] 88. [3]
89. [3] 90. [3] 91. [2] 92. [5] 93. [2] 94. [5] 95. [4] 96. [2]
97. [4] 98. [2] 99. [4] 100. [4] 101. [3] 102. [3] 103. [1] 104. [4]
105. [1] 106. [1] 107. [5] 108. [5] 109. [3] 110. [3] 111. [2] 112. [2]
113. [4] 114. [1] 115. [5] 116. [1] 117. [2] 118. [2] 119. [2] 120. [5]

SECTION - IV

121. [3] 122. [4] 123. [1] 124. [4] 125. [5] 126. [3] 127. [3] 128. [1]
129. [3] 130. [5] 131. [1] 132. [2] 133. [4] 134. [3] 135. [2] 136. [4]
137. [5] 138. [1] 139. [1] 140. [4] 141. [4] 142. [1] 143. [5] 144. [4]
145. [3] 146. [4] 147. [1] 148. [3] 149. [2] 150. [4] 151. [3] 152. [1]
153. [5] 154. [1] 155. [5]

