

SBI Clerk 2014 Question Paper and Answers: Section wise Questions

QUANTITATIVE APTITUDE

1. A Vessel contains 60 litres of milk, 6 litres of milk is taken out and 6 litres of water is added to the vessel. Again 6 litres of milk from the vessel is withdrawn and 6 litres of water is added to the vessel. The ratio of milk and water in the resulting mixture in the vessel is

- 1) 81 : 19
- 2) 71 : 29
- 3) 61 : 39
- 4) 61 : 29
- 5) None of these

2. The present age of Rakshak is twice the present age of Sonal. Five years hence,

Sonal's age will be twice the present age of Arati. Five years ago, the ratio of the

ages of Arati and Kiran was 2 : 3 respectively. Kiran's present age is 20 years. Find Rakshak's present age.

- 1) 45 years
- 2) 50 years
- 3) 35 years
- 4) 40 years
- 5) None of these

3. Simple interest on a certain sum at a certain rate for 2 years in Rs.160 and compound interest on the same sum at the same rate and for the same period is

Rs.170. The rate of interest per annum is:

- 1) 12%
- 2) 12.5%
- 3) 8%
- 4) 9%
- 5) None of these

4. Neha Chaudhary bought some goods for Rs.10000. She sold half of the goods at

a loss of 25%. At what percent of profit should she sell the remaining goods so that she gets a gain of 38% on the whole transaction?

- 1) 75% 2) 85% 3) 101%
4) 105% 5) None of these

5. The cost price of 8 chairs is same as that of 5 tables. The total cost of 6 chairs

and 2 tables is Rs.3680. Find the cost of 6 tables.

- 1) Rs.3840 2) Rs.3850 3) Rs.3860
4) Rs.3845 5) None of these

Directions (6 – 15): What will come in place of the question mark (?) in each of the following questions?

6.

$$\frac{(4.5)^2 \times (3.6)^2}{(0.9)^2 \times (0.5)^2 \times (?)^4} = 1$$

- 1) 3
2) 5
3) 7
4) 6
5) 8

7.

$$4\frac{4}{5} - 3\frac{3}{5} - 5\frac{5}{6} + 6\frac{6}{7} = ?$$

- 1) $2\frac{47}{210}$ 2) $2\frac{41}{210}$ 3) $3\frac{47}{210}$
 4) $3\frac{41}{210}$ 5) None of these

8. $11/51$ of $13/15$ of $17/19$ of ? = $286/3$

- 1) 560 2) 570 3) 580
 4) 590 5) None of these

9. $\sqrt{1600} + \sqrt{576} = ?$

- 1) 3969 2) 3096 2) 2096
 4) 4096 5) None of these

10. $878.34 - ? + 345.43 = 579.39$

- 1) 644.38 2) 654.38 3) 649.38
 4) 654.49 5) None of these

11. $1.64 + 0.64 + 0.064 - 0.8 - 0.08 = ?$

- 1) 1.644 2) 1.464 2) 2.464
 4) 1.466 5) None of these

12. $285.5 \times 2.4 + 24.6 \times 36.4 = ? \times 0.8$

- 1) 1875.5 2) 1795.8 3) 1975.8
 4) 1888.6 5) None of these

13. $592 = 492 = 2? \times 33 \times 5$

- 1) 4 2) 1 3) 2
 4) 3 5) None of these

14. $13.5 \times 5 + 245 \times 0.5 + 677.5 = 59.1 \times ?$

- 1) 14.7 2) 15.8 3) 16.5
4) 21.7 5) None of these

15. $40\% \text{ of } 1476 + 25\% \text{ of } ? = 12933 \div 20$

- 1) 215 2) 225 3) 235
4) 216 5) None of these

16. A boatman rows downstream a distance of 30 km in 6 hours and upstream a

distance of 24 km in 6 hours. The ratio of speed of boat in still water and speed of current is

- 1) 9 : 1 2) 8 : 1 3) 9 : 2
4) 8 : 3 5) None of these

17. The part of work done by A in 1 day is $\frac{1}{5}$ th of the part of work done by B in

1 Day. A's 1 day's work is $\frac{3}{4}$ th of C's 1 day's work. C alone can complete the work in 24 days. In how many days will B alone do the same work?

- 1) $\frac{42}{5}$ days 2) $\frac{32}{5}$ days 3) $\frac{22}{5}$ days
4) 17 days 5) None of these

18. A, B and C together start a business. The ratio of investment of A and B is 7 : 8

and that of B and C is 4 : 9. B gets a share of Rs. 7104 in annual profit. What is C's share in the profit?

- 1) Rs.16984 2) Rs.16894 3) Rs.15894
4) Rs.14894 5) None of these

19. The present population of a city P is thrice the present population of city Q. Two years hence, the population of city Q will be 18513. If the rate of growth of population of city Q is 10% per annum, what is the present population of city P

- 1) 48500 2) 45500 3) 49500
4) 45900 5) None of these

20. Vishal invested $\frac{2}{11}$ th part of his monthly income in stocks share and that of

$\frac{1}{4}$ th part in mutual fund. He spent the remaining amount on domestic needs and apparel in the ratio 5 : 3 respectively. The expenditure on domestic needs was Rs.2100. What is his annual income?

- 1) Rs.84480 2) Rs.85480 3) Rs.86480
- 4) Rs.83480 5) None of these

21. The distance between Shaurya's house and Pratyusha's house is 18 km. Shaurya's speed is $\frac{3}{4}$ th of that Pratyusha. Shaurya takes one hour in going to Pratyusha's house. What is the speed of Pratyusha?

- 1) 18 kmph 2) 24 kmph 3) 30 kmph
- 4) 32 kmph 5) None of these

22. In a piggy bank there are 1 rupee, 50 paise and 25 paise coins. The respective ratio of their numbers is 10 : 8 : 5. In piggy bank there is a total sum of Rs. 976. How many 25 paise coins are there in the piggy bank?

- 1) 256 2) 360 3) 320
- 4) 640 5) None of these

23. The salary of Sarthak is 40% of that of Sarvagya. Harish's salary is 60% of that

of Sarthak. By what per cent is Sarvagya's salary more than that of Harish?

- 1) 317 2) 217 3) 228
- 4) 281 5) None of these

24. The perimeter of a square plot is equal to the perimeter of a rectangular plot

which is 23 metre long and 19 metre broad. What will be the diagonal of the square plot?

- 1) $17\sqrt{2}$ m 2) $21\sqrt{2}$ m 3) $22\sqrt{2}$ m
- 4) $23\sqrt{2}$ m 5) None of these

25. A tank is fitted with two inlet pipes A and B and an outlet pipe C. Pipe A can fill the empty tank in 12 minutes. While pipe B alone can fill it in 18 minutes. Pipe C can empty the full tank in $45/4$ minutes. If all three pipes are opened simultaneously, in what time will the empty tank be filled?
1) 16 minutes 2) 18 minutes 3) 20 minutes
4) 22 minutes 5) None of these

26. The sum of 68 numbers is 3474. The average of first 22 numbers is 61 and that of last 19 numbers is 44. What will be the average of remaining numbers?
1) 44 2) 48 3) 46
4) 50 5) 52

Directions (27 – 31): What will come in place of the question mark (?) in the following number series?

27. 5 12.5 32.5 105 427.5 ?
1) 2145 2) 2045 3) 2245
4) 2005 5) None of these

28. 20 38 74 146 290 ?
1) 576 2) 578 3) 580
4) 574 5) None of these

29. 12 13 21 85 597 ?
1) 4683 2) 4663 3) 4693
4) 4863 5) None of these

30. 400 800 880 896 899.2 ?

- 1) 889.48 2) 898.48 3) 899.64
4) 899.84 5) None of these

31. 40 20 30 75 262.5 ?

- 1) 1181.25 2) 1182.25 3) 1281.25
4) 1161.25 5) 1811.25

32. If $(7x/12) - 12 = 23 + (3x/8)$, find the value of x.

- 1) 164 2) 168 3) 165
4) 180 5) 140

33. The diameter of a wheel is 42 cm. How many revolutions will be made by the wheel in covering a distance of 4092 metre?

- 1) 3600 2) 3200 3) 3100
4) 3300 5) None of these

34. Ankur invested a sum of Rs.16800 for four years in a scheme A. The rate of interest in scheme A is 8% per annum compounded yearly for the first two years

and 10% for the third and fourth years compounded yearly. What will be the compound interest at the end of 4 years?

- 1) Rs.6810 2) Rs.6910 3) Rs.6540
4) Rs.6210 5) Rs.6740

Directions (35 – 40): Read the following table carefully and answer the questions given below it.

Stores/ Years	M	N	O	P	Q	R
2001	750	478	575	670	595	852
2002	680	780	760	490	675	780
2003	575	470	720	870	835	820
2004	482	670	665	790	485	645
2005	515	720	829	585	650	855

35. What is the respective ratio between the total number of sun glasses sold by store

M in the years 2001, 2002 and 2003 and that sold by store P in the same years?

- 1) 401 : 406 2) 201 : 203 3) 131 : 139
4) 411 : 406 5) None of these

36. By what per cent is the number of sun glasses sold by store N in the year 2005

less than that sold by store R in the year 2003?

- 1) 10% 2) 12% 3) 14%
4) 15% 5) 20%

37. What is the respective ratio between the average number of sun glasses sold by

store P and store Q during all the give years?

- 1) 271 : 276 2) 217 : 216 3) 227 : 216
4) 113 : 115 5) None of these

38. By what per cent approximately is the total number of sun glasses sold by store

P in the years 2003, 2004 and 2005 more than that sold by store Q in the same years?

- 1) 14% 2) 16% 3) 18%
- 4) 12% 5) 17%

39. What is the average number of sun glasses sold by store R ?

- 1) 760 2) 790 3) 810
- 4) 820 5) 829

40. How many sun glasses were sold by all the stores in the year 2003?

- 1) 5190 2) 4190 3) 4290
- 4) 5290 5) None of these

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ENGLISH LANGUAGE

Directions (41 – 45): In the following questions, each sentence has two blanks;

each blank indicating that something has been omitted. Choose the set of words

for the blanks which best fits the meaning of the sentence as a whole.

41. An analysis of booking data by online travel portal has shown 40 per cent

of city residents for hill stations for weekend breaks.

- 1) conduct, opted 2) conducted, opt 3) given, opted
- 4) collected, opted 5) conducted, chose

42. Mobile operators are allowed to network infrastructure like cellphone towers, which has them reduce cost, but not air waves.

- 1) sharing, helping 2) shared, helped 3) share, help
4) collect, helped 5) collect, helped

43. I a friend named Ankur who a horse ranch in the city.

- 1) have, owns 2) got, sells 3) need, holds
4) possess, runs 5) has, buys

44. Traffic was on the express way on Saturday as local residents the road.

- 1) disturbed, blocked 2) disrupted, blocked
3) blocked, stopped 4) jammed, block
5) disrupting, blockage

45. The incident place when the victim asked a of youths for money.

- 1) had, group 2) take, group 3) took, group
4) took, herd 5) was taken, group

Directions (46 – 50): Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is 'No error' the answer is (5). (Ignore errors of punctuation if any)

46. Earlier this year (1)/ some foreign nations (2)/ was caught (3)/ bringing in drugs in shoe cavity. (4)/ No Error (5).

47. Our country looks all set to throw open (1)/ its door to foreign investors in infrastructure, (2)/ as the nation seeks to help (3)/ improved the creaky transportation facility. (4)/ No Error (5).

48. The company holds (1)/ the patent of the technology (2)/ which enable them to extract (3)/ precious metals from e-waste. (4)/ No Error (5).

49. It was strange (1)/ when people started (2)/ congratulate me (3)/ on completion of my dissertation. (4)/ No Error (5).

50. Business confidence is by the upswing (1)/ as companies are betting (2)/ on a turnaround in the economy (3)/ and improvement in the investment. (4)/ No Error (5).

Directions (51 – 55): In the following questions, a sentence/ apart of the sentence is printed in bold. Below are given alternatives to the bold sentence/ part of the sentence at (1), (2), (3) and (4) which may improve the sentence. Choose the correct alternative. In case no improvement is needed, your answer is (5).

51. Traders and Mandi Market Committees are not threatening by the Government's move to override the APMC laws.

- 1) scared 2) afraid 3) over powered
- 4) threatened 5) No Correction required

52. Indian firms are benefit strongly from the surge in mergers and acquisitions and amid heightened activity thanks to the business optimism generated by new government.

- 1) benefiting weakly 2) benefiting strongly

- 3) benefited weakly 4) feeling strongly
5) No correction required

53. Inspire scoring very high in the examination, Suresh failed to secure admission

in the college of his choice.

- 1) but 2) despite 3) even
4) since 5) No correction required

54. The commerce aircraft manufacturing business is a rarefied zone.

- 1) commercial 2) trade 3) businesses
4) trading 5) No Correction required

55. Signs that the Indian Economy is readying to become research basis are every where, and come from both the government and the private sector.

- 1) became researches basis 2) to become research basis
3) for becoming research basis 4) to become research based
5) No correction required

Directions (56 – 60): Rearrange the following six sentences/ group of sentences

(A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful

paragraph; then answer the questions given below them.

A) All the labourers and the soldiers turned around and saw a hut just a few steps

away from the palace gate.

B) Then suddenly his eyes fell on something and he shouted, "What is that? I did

not see that before".

C) Before inviting the King to see the palace, the minister decided to take a final look. "Splendid!" the minister exclaimed, looking at the palace.

D) Many labourers were put to work and in a few days the palace was ready.

E) Once, Veer decided to build a palace on a river bank and ordered his ministers

to survey the site and start the construction.

F) King Veer was known for his justice and kindness in whose kingdom, everyone was leading a happy and content life and his people loved him and were proud of him.

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

1) A 2) B 3) C

4) D 5) F

57. Which of the following sentences should be the SECOND sentence after rearrangement?

1) A 2) B 3) C

4) D 5) E

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

1) A 2) B 3) C

4) D 5) E

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

1) A 2) B 3) C

4) D 5) E

57. Which of the following sentences should be the LAST sentence after rearrangement?

1) A 2) B 3) C

4) D 5) E

Directions (61 – 70): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage, against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

The assessment of humanity's ...(61) ... in the next 100 years, which has taken 21 months to complete, argues strongly that to achieve long and healthy lives for all 9 billion people ...(62) ... to be living in 2050, the twin issues of population and ...(63) ... must be pushed to the top of political and economic agenda. Both issues have been largely ...(64) ...by politicians and played down by environment and development for 20 years.

"The number of people living on the planet has never been higher, their levels of consumption are ...(65) ...and vast changes are taking place in the environment. We ...(66) ... choose to rebalance the use of resources ...(67) ... a more egalitarian pattern of consumption... or we can choose to do nothing and to ...(68) ... into a downward spiral of economic and environmental ills ...(69) ...to a more unequal and inhospitable future.

At today's rate of population increase developing countries will have to build the equivalent of a city of a million people every five days from now to 2050, says the report. "Global population growth is ...(70) ...for the next few decades. By 2050, it is

projected that today's population of 7 billion will have grown by 2.3 billion, the equivalent of new China and an India".

61. 1) prospective 2) perception 3) prospects 4) aims 5) prospecting

62. 1) expect 2) expecting 3) expectation 4) expected 5) aspirations

63. 1) consumption 2) resumption 3) revamp 4) reconstruction 5) expenditure

64. 1) ignoring 2) ignored 3) cared 4) attended 5) attention

65. 1) unprecedented 2) limited 3) useful 4) surprised 5) amazed

66. 1) would have 2) should be 3) can 4) are 5) have

67. 1) to 2) by 3) for 4) with 5) walk

68. 1) drifted 2) drift 3) flew 4) flowing 5) walk

69. 1) led 2) held 3) leading 4) going 5) doing

70. 1) evitable 2) inevitable 3) inevitably 4) viable 5) dispensable

Directions (71 – 80): Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

During the last few years, a lot of hype has been heaped on the BRICS (Brazil, Russia, India, China and South Africa). With their large populations and rapid growth, these countries, so the argument goes, will soon become some of the largest

economies in the world and, in the case of China, the largest of all by as early as 2020.

But the BRICS, as well as many other emerging-market economies-have recently experienced a sharp economic slowdown. So, is the honeymoon over?

Brazil's GDP grew by only 1% last year, and may not grow by more than 2% this

year, with its potential growth barely above 3%. Russia's economy may grow by barely 2% this year, with potential growth also at around 3%, despite oil prices being

around \$ 100 a barrel. India had a couple of years of strong growth recently (11.2% in 2010 and 7.7% in 2011) but slowed to 4% in 2013. China's economy grew

by 10% a year for the last year and risks a hard landing. And South Africa grew by

only 2.5% also year and may not grow faster than 2% this year.

Many other previously fast growing emerging market economies for example.

Turkey, Argentina, Poland, Hungary and many in Central and Eastern Europe – are

experiencing a similar slow down. So, what is ailing the BRICS and other emerging markets?

First, most emerging-market economies were overheating in 2010-11, with growth above potential and inflation rising and exceeding targets. Many of them thus

tightened monetary policy in 2011, with consequences for growth in 2012 that have

carried over into this year.

Second, the idea that emerging-market economies could fully decouple from economic weakness in advanced economies was farfetched: recession in the eurozone,

near-recession in the United Kingdom and Japan in 2011-2012, and show

economic growth in the United States were always likely to affect emerging-market

performance negatively -via trade, financial links, and investor confidence. For example, the ongoing eurozone downturn has hurt Turkey and emerging-market

economies in Central and Eastern Europe, owing to trade links.

Third, most BRICS and a few other emerging markets have moved toward a variant of state capitalism. This implies a slowdown in reforms that increase the private sectors productivity and economic share, together with a greater economic role

for state-owned enterprises (and for state-owned banks in the allocation of credit and

savings), as well as resource nationalism, trade protectionism, import substitution

industrialisation policies, and imposition of capital controls.

This approach may have worked at earlier stages of development and when the global financial crisis caused private spending to fall; but it is now distorting economic activity and depressing potential growth. Indeed, China's slowdown reflects an economic model that is, as former Premier Wen Jiabao put it, "unstable,

unbalanced, uncoordinated, and unsustainable", and that now is adversely affecting

growth in emerging Asia and in commodity-exporting emerging markets from Asia to

Latin America and Africa. The risk that China will experience a hard landing in the

next two years may further hurt many emerging economies.

Fourth, the commodity super-cycle that helped Brazil, Russia, South Africa and many other commodity-exporting emerging markets may be over. Indeed, a boom

would be difficult to sustain, given China's slowdown, higher investment in energy-saving technologies, less emphasis on capital and resource-oriented

growth

models around the world, and the delayed increase in supply that high prices induced.

The fifth, and most recent, factor is the US Federal Reserve's signals that it might

end its policy of quantitative easing earlier than expected, and its hints of an eventual

exit from zero interest rates, both of which have caused turbulence in emerging economies' financial markets. Even before the Fed's signals, emerging-market equities

and commodities had underperformed this year, owing to China's slowdown.

Since

then, emerging-market currencies and fixed-income securities (government and corporate bonds) have taken a hit. The era of cheap or zero-interest money that led to

a wall of liquidity chasing high yields and assets – equities, bonds, currencies, and

commodities – in emerging markets is drawing to a close.

Finally, while many emerging market economies tend to run current-account surpluses, a growing number of them – including Turkey, South Africa, Brazil and

India are running deficits. And these deficits are now being financed in riskier ways:

more debt than equity: more short-term debt than long-term debt; more foreign-currency

debt than local-currency debt; and more financing from fickle cross-border interbank flows.

These countries share other weaknesses as well: excessive fiscal deficits, above-target inflation, and stability risk (reflected not only in the recent political turmoil in Brazil and Turkey, but also in South Africa's labour strife and India's political and electoral uncertainties). The need to finance the external deficit and to

avoid excessive depreciation (and even higher inflation) calls for raising policy

rates

or keeping them on hold at high levels. But monetary tightening would weaken already-slow growth. Thus, emerging economies with large twin deficits and other

macroeconomic fragilities may experience further downward pressure on their financial markets and growth rates.

These factors explain why growth in most BRICS and many other emerging markets has slowed sharply. Some factors are cyclical, but others -state capitalism, the

risk of a hard landing in China, the end of the commodity super-cycle are more structural. Thus, many emerging markets' growth rates in the next decade may be

lower than in the last – as may the outsize returns that investors realised from these

economies' financial assets (currencies, equities, bonds and commodities).

Of course, some of the better managed emerging-market economies will continue to experience rapid growth and asset outperformance. But many of the BRICS, along with some other emerging economies, may hit a thick wall, with growth

and financial markets taking a serious beating.

71. Which of the following statement(s) is/are true as per the given information in the passage?

A) Brazil's GDP grew by only 1% last year, and is expected to grow by approximately 2% this year.

B) China's economy grew by 10% a year for the last three decades but slowed to 7.8% last year.

C) BRICS is a group of nations – Brazil, Russia, India, China and South Africa.

1) Only A 2) Both A and B 3) Both B and C

4) Both A and C 5) All A, B and C

72. Which of the following statements is not true in the context of the given information in the passage?

- 1) Russia's economy may grow barely 2% this year, with potential growth also at around 4%.
- 2) The ongoing eurozone downturn has hurt Turkey and emerging market economies in Central and Eastern Europe, owing to trade links.
- 3) Most emerging-market economies were overheating in 2010-11, with growth above potential and inflation rising and exceeding targets.
- 4) Most BRICS and a few other emerging markets have moved toward a variant of state capitalism.
- 5) None of these

73. What should be the most appropriate title of the passage in your opinion?

- 1) Flourishing BRICS and Ailing Emerging Markets
- 2) Ailing BRICS and other Emerging Markets
- 3) Slowdown of Global Economy
- 4) China and World Economy
- 5) None of these

74. Which of the following is not a factor responsible for economic slowdown in BRICS and others emerging-market economies as cited by the writer of the passage?

- 1) Slow economic growth in the United States, recession in the eurozone, near recession in the United Kingdom and Japan in 2011-2012.
- 2) The commodity super cycle that helped Brazil, Russia, South Africa etc. may be over.
- 3) The US Federal Reserve's signal that it might and its policy of quantitative easing earlier than expected.
- 4) A growing number of emerging-market economies are running deficits are being financed in riskier ways.
- 5) Stable, balanced, co-ordinated and sustainable growth.

75. The need to finance the external deficit and to avoid excessive depreciation in

emerging markets calls for

- 1) raising policy rates
- 2) keeping policy rates on hold at high levels
- 3) Either (1) or (2)
- 4) Tightening monetary policy
- 5) None of them

Directions (76 – 78): Choose the word/ group of words which is most similar in meaning to the word group of words printed in bold as used in the passage.

76. Far-fetched

- 1) believable 2) unbelievable 3) besieged
- 4) behighted 5) distant

77. Take a serious beating

- 1) to be difficult to do 2) to be easy to do
- 3) a very heavy defeat 4) to be better
- 5) to take lead

78. Turbulence

- 1) sudden changes 2) turf war 3) tumulus
- 4) confusion 5) turmoil

Directions (79 – 80): Choose the word/ group of words which is most opposite in meaning to the word/ group of words printed in bold as used in the passage.

79. Fickle

- 1) unstable 2) stable 3) often changing
4) meagre 5) voluminous

80. Depressing

- 1) very sad 2) unenthusiastic 3) enthusiastic
4) discouraging 5) hollow

REASONING ABILITY

Directions (81 – 85): In these questions, relationship between different elements in shown in the statements.

The statements are followed by two conclusions

Given answer (1) if only Conclusion I is true

Given answer (2) if only Conclusion II is true

Given answer (3) if either Conclusion I or II is true

Given answer (4) if neither Conclusion I nor II is true

Given answer (5) if both Conclusions I and II are true

81. Statements: $A \geq B = C \leq D$

Conclusions: I. $A \geq C$

II. $D > A$

82. Statements: $P < Q = M \geq N < O$

Conclusions: I. $Q > O$

II. $P < M$

83. Statements: $T > R < S = U > V; U \geq M$

Conclusions: I. $M \geq R$

II. $T \leq M$

84. Statements: $Q \leq P \geq M \leq N = T, N \leq O$

Conclusions: I. $O \geq T$

II. $O \leq Q$

85. Statements: $D > E = F \leq C \geq P < Q$

Conclusions: I. $E < Q$

II. $F \geq P$

Directions (86 – 90): Study the following information carefully and answer the questions given below.

In a certain code language, bank for my conductor is written as 'ya ri vi pa'.

'for conductor is my' is written as 'ri vi pa da'

'my computer is yours is written as 'da vi pi du'

'it yours tablet' is written as 'yu du ca'

86. Which of the following is the code for 'conductor'?

1) da 2) ri 3) ya

4) pa 5) ri or pa

87. Which of the following may represent 'ya pi du'?

1) my computer tablet 2) yours computer bank

3) yours tablet bank 4) computer for bank

5) my tablet conductor

88. What is the code for 'my'?

1) ri 2) pa 3) du

4) vi 5) da

89. What does the code 'pa' stand for?

1) for 2) conductor 3) my

4) bank 5) Cannot be determined

90. In the code language 'my computer' can be coded as:

- 1) pi vi 2) pi da 3) vi ri
- 4) pi ya 5) du pi

Directions (91 – 95): In each question below are two statements followed by two conclusions numbered I and II. You have to take the two given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the two statements disregarding commonly known facts.

Give answer (1) if only conclusion I follows

Give answer (2) if only conclusion II follows

Give answer (3) if either conclusion I or conclusion II follows

Give answer (4) if neither conclusion I nor conclusion II follows

Give answer (5) if both conclusion I and conclusion II follows

91. Statements: Some apples are oranges

Some oranges are potatoes

Conclusions: I. No orange is apple

II. At least some potatoes are oranges

92. Statements: No pen is pencil

No pencil is ink

Conclusions: I. Some ink are pens

II. Some pens being ink is a possibility

93. Statements: No elephant is horse

All bulls are horses.

Conclusions: I. No bull is elephant
II. Some bulls being elephant is a possibility

94. Statements: Some books are papers

No appear is bottle

Conclusions: I. No bottle is book

II. Some bottles being book is a possibility

95. Statements: Some mobiles are tablets

No tablet is personal computer

Conclusions: I. No personal computer is mobile

II. Some personal computers are mobiles

Directions (96 – 100): Study the following information carefully and answer the questions given below:

Ten people are sitting in two parallel rows containing five people each, in such a way that there is an equal distance between adjacent people. In Row -1, V, W, X, Y

and Z are seated and all of them are facing south. In Row -2, H, I, J, K and L are

seated and all of them are facing north. Therefore, in the given seating arrangement

each member seated in a row faces another member of the other row.

Y is sitting to the immediate left of W. H is to the immediate left of person who faces V. L is sitting third to the right of J. Z is at the extreme end of the line. X faces

L. W is sitting second to the right of the person who faces K. J is at the extreme end of the line.

96. Who amongst the following is sitting second to the left of V?

- 1) Y 2) X 3) W
- 4) Z 5) None of these

97. Who amongst the following sit at the extreme ends of the two rows?

- 1) I, J, W, Z 2) X, Z, J, L 3) W, X, K, J
- 4) Z, Y, J, H 5) W, Z, J, L

98. Which of the following statements is true regarding K?

- 1) K sits third to the right of J
- 2) K is not an immediate neighbour of H
- 3) K sits second to the left of I
- 4) K faces Y
- 5) There are three persons to the left of K.

99. Which of the following statements is true regarding J?

- 1) J is at extreme right position 2) J is sitting between H and L
- 3) J faces V 4) K is an immediate neighbour of J
- 5) None is true

100. Who among the following sits exactly between X and Y?

- 1) W 2) V
- 3) Z 4) Cannot be determined
- 5) There is no person between X and Y

Directions (101 – 105): Study the following information carefully and answer the questions given below:

Seven friends – A, B, C, D, E, F and G – joined different languages courses viz, Marathi, Hindi, Bengali, Odiya, Telugu, Gujarati and Malayalam on the seven different days of the same week from Monday to Sunday, but not necessarily in the

same order.

Only three friends joined courses after D. Only two friends joined courses between D and the one who joined Bengali language. Only three friends joined language courses between the persons who joined Bengali and Odiya languages. Only

one friend joined between G and the person who joined Telugu language. G joined

courses neither on Tuesday nor on Wednesday. Neither G nor E joined Odiya language. Only three friends joined language courses between G and C. A joined

language course on the day immediately before the one who joined Malayalam

language. Neither D nor E joined Malayalam language. B joined Hindi language.

A

did not join Gujarati language.

101. On which of the following days of the week A did join the language course?

- 1) Tuesday 2) Monday 3) Friday
- 4) Wednesday 5) Thursday

102. Who among the following did join the Bengali language course?

- 1) A 2) D 3) F
- 4) G 5) E

103. Who among the following joined the Odiya language course?

- 1) C 2) D 3) F
- 4) A 5) Either A or F

104. Which of the following combinations of Day-Person-Course is not correct?

- 1) Wednesday – F – Odiya 2) Saturday – G – Gujarati
- 3) Thursday – D – Telugu 4) Monday – C – Bengali
- 5) Friday – B – Hindi

105. Who among the following joined the language course on the last day of the week, i.e., Sunday?

- 1) E 2) F 3) C
- 4) G 5) B

Directions (106 – 108): Study the following information and answer the questions given below:

A and B are husband and wife. C is son of B. D is son of C. C is married to P. P is mother of M. R is daughter of M. M is mother of T.

106. Who among the following is the grandson of A?

- 1) C 2) D 3) M
- 4) T 5) P

107. Who among the following is the grand daughter of C?

- 1) R 2) T 3) D
- 4) M 5) None of these

108. Who among the following is mother-in-law of P?

- 1) A 2) B 3) M
- 4) Either A or B 5) None of these

Directions (109 – 111): Study the following information carefully and answer the questions given below:

Among five persons – M, N, O, P and Q – each having different height. N is taller than O but shorter than M. Q is taller than only P. The second tallest person is

165 cm tall while the second shortest is 155 cm tall.

109. Who among the following is the tallest?

- 1) Q 2) O 3) M
- 4) N 5) None of these

110. Who among the following may be 160 cm tall?

- 1) O 2) N 3) Q
- 4) P 5) None of these

111. Who among the following is shorter than N but taller than Q?

- 1) P 2) M or O 3) M
- 4) O 5) None of these

Directions (112 – 115): Study the following information carefully and answer the questions given below:

M, V, K, D, T, J and R are seven friends studying in different classes – IIIrd, IVth, Vth, VIth, VIIth, VIIIth, and IXth standards. Each of them has different favourite colours yellow, blue, red, white, black, green and violet. J likes red and studies in class Vth, R likes violet and studies in Class IIIrd. M studies in class VIIIth and does not like either green or yellow. K likes white and does not study either in VIIth or in IVth. D studies in VIth and likes black. T does not study in IVth. V does not like green.

112. In which standard does K study?

- 1) IIIrd 2) Vth 3) IVth
- 4) VIIth 5) None of these

113. What is M's favourite colour?

- 1) Red 2) Yellow 3) Green
- 4) Blue 5) None of these.

114. In which standard does 'V' study?

- 1) IVth 2) IXth 3) VIIth
- 4) Data inadequate 5) None of these.

115. What is V's favourite colour?

- 1) Green 2) Red 3) Yellow
- 4) Data inadequate 5) None of these

116. Statement: The Government is working on a proposal to double the investment

threshold that defines micro, small and medium enterprises (MSMEs).

Which of the following cannot be a possible effect of the above proposal if it is accepted?

- 1) The MSMEs would grow at rapid pace as many small entities prefer to be small for the fear of losing out the tax benefits.
- 2) If the sizes of companies are bigger then they are less vulnerable and their issues can be addressed in a better way.
- 3) The MSMEs would discard its basic structure and these would come in direct competition with the bigger companies.
- 4) The step would enable more companies to get tax benefits currently available to MSMEs.
- 5) Technological upgradation and more R & D would be available to MSMEs.

117. Effect: The Reserve Bank of India has increased the priority sector housing loans to Rs.40 lakh per unit. Which of the following can be a possible cause of the above statement?

- 1) The Government is facing great challenge to provide affordable housing to the needy people.

- 2) The definition of affordability in most of the cities has changed and more funds are needed to purchase a dwelling unit.
- 3) Real estate developers are focusing on high-end luxury segment and ignoring the lower segment.
- 4) The costs of building materials have surpassed the prices of land for housing.
- 5) Banking industry has sought permission to finance land purchase also.

118. Statement: The Income Tax authorities carried out raids at three different business houses in the city last week.

Which of the following can be a possible effect of the above statement?

- 1) The three business houses are regular defaulters in payment of their income tax.
- 2) The Income Tax department had received a tip off about the illegal activities going on in the three business houses.
- 3) The Government decided to look into the matter and has appointed an inquiry committee.
- 4) Other business houses took immediate action to clear off all their income tax dues in order to avoid a raid on their establishments.
- 5) The authorities intend to conduct raids in several other business houses in the vicinity.

Directions (119 – 120): Read the following information carefully and answer the questions given below:

Point B is 4 meters towards the North of point A
Point E is 8 meters towards the East of point B.
Point C is 5 meters towards the East of Point A.
Point D is 9 meters towards the West of point C.

119. How far should one walk from point A in order to reach point D?

- 1) 4 meters 2) 9 meters 3) 5 meters
- 4) 14 meters 5) 8 meters.

120. If a person walks 4 meters towards the South from point E and then walks after

taking a right turn, which of the following points would he reach first?

- 1) A 2) B 3) C
- 4) D 5) None of these

SBI Clerk 2014 Question Paper and Answers: Sectionwise Questions

Answers

1-1; 2-2; 3-2; 4-3; 5-1; 6-4; 7-1; 8-2; 9-4; 10-1; 11-2; 12-3; 13-3; 14-5; 15-2; 16-1;
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73-2; 74-5; 75-3; 76-2; 77-1; 78-1; 79-2; 80-3; 81-1; 82-2; 83-4; 84-1; 85-4; 86-5;
87-2; 88-4; 89-5; 90-1; 91-2; 93-1; 94-2; 95-3; 96-4; 97-1; 98-3; 99-5; 100-2; 101-2; 101-2;
102-5; 103-3; 104-4; 105-1; 106-2; 107-1; 108-4; 109-3; 110-1; 111-4; 112-5; 113-4; 114-1; 115-3; 116-3; 117-2; 118-4; 119-1; 120-3.