SBI Clerk Exam Model Question Paper with Answers

SBI Clerk Exam pattern Exam 2014:

1. General Awareness: 40 points.

2. Quantitative Aptitude: 40 points.

3. Reasoning ability: 40 points.

4. General English: 40 points.

5. Computer Knowledge / Marketing: 40 points.

A) Quantitative Aptitude Questions with Answers

1) If a:b = 2:3 and b:c = 4:3, then find a:b:c

a) 8:12:9

b) 2:3:8

c) 2:3:9

d) 2:3:12

Answer: a

Explanation: a:b=2:3b:c=4:3=(4â34:3â34)=3:94a:b:c=2:3:94=8:12:9

2) The average age of 20 students in a class is 20. When the age of their class teacher commuted with the total age of students, their average age, including the class teacher's raises to 21. If so, what is the age of the class teacher?

a) 40

b) 36

c) 41

d) 44

Answer: c

3) Rajan travels from Kannur to Kozhikode by a car at speed of 60 Km/hour and returns back by hiring a gipsy at a speed of 50 Km/ hour. Then what will be the average speed of his vehicles throughout their to and fro journey.

a) 54-6/11 km/hour

b) 57 km/hour

c) 55-6/11 Km/hour

d) 54-5/11 Km/hour

Answer: a

4) Mr. X complete a piece of work within 8 hours and whereas Mr. Y complete the same piece of work in 6 hours. If both Mr. X & Y operate the same work jointly, in how many hours they complete the same work?

a) 7/14 Hrs

b) 24/7 Hrs

c) 5 hours

d)Not given

Answer: b

5) if x:y = 1:3, then find the value of (7x+3y):(2x+y)

a) 14:5

b) 15:5

c) 16:5

d) 17:5

Answer: Option C

Explanation: let x = 1k and y = 3k, so =7(k)+3(3k)2(k)+1(3k)=16k5k=16:5

6) Raman & Krishnan will complete a job in 6 days and 12 days respectively according to their capacity. Govindan will complete the same of piece of work in a single day that which Raman & Krishnan both do in a single day. If Krishnan and Govindan wishes to complete the same work, in how many days they take to finish the work?

a) 5 days

b) 3 days

c) 4 days

d) 4.5 days

Answer: b

7) A and B together have Rs. 1210. If 4/15 of A's amount is equal to 2/5 of B's amount. How much amount B have.

 a) Rs 484

b) Rs. 480

c) Rs 478

d) Rs 470

Answer: a

8) A train running in 90Km/hour, having 100 meters long, crosses a train running in another track in opposite direction with speed of 54 Km per hours having 140 meters. How many seconds will take the trains to cross each other fully?

a) 6 seconds

b) 9 seconds

c) 8 seconds

d) Not given

Answer: a

B) General English Questions with Answers

Read the passage carefully then answer the questions:

Now the question arises, what is the secret of the longevity and imperishability of Indian culture? Why is it that such great empires and nations is Babylion, Assyria, Greece, Rome and Persia, could not last more than the footprints of a camel m the shifting sands of the desert, while India which faced the same ups and downs, the same mighty and cruel hand of time, is still alive and with the same halo of glory and splendour ? The answer is given by Prof. J. B. Pratt of America. According to him Hindu religion is the only religion in the world which is 'self-perpetuating and self-renewing.' Unlike other religions 'not death, but development' has been the fate of Hinduism. Not only Hindu religion but the whole culture of the Hindus has been growing changing and developing in accordance with the needs of time and circumstance without losing its essential and imperishable spirit. The culture of the vedic ages, of the ages of the Upanishads, the philosophical systems, the Mahabharata, the Smirities, the Puranas, the commentators, the medieval ^aints and of the age of the modern reformers is the same in Spirit and yet very different in form. Its basic principles are so broad based that they can be adapted to almost any environment of development.

1) The author has compared India with all the following except-
a) Greece
b) Rome
c) Babylon
d) Assyria
e) Egypt

Answer: e

2) In what respect is India implied to be superior to all other nations and empires

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a) Material development
b) Cultural advancement
c) Military strength
d) Territorial expansion
e) Empire building

Answer: b

3) What, according to J. B. Pratt, is the secret of the longevity and imperishability of Indian culture ?
a) It has its origin in the remote past
b) It issues from the minds and hearts of its sages
c) It is self-perpetuating and self-renewing
d) It is founded on religion
e) It is founded on morality

Answer:c

4) What changes has the spirit of Indian culture undergone during its long history right from the vedic age down to the present times ?
a) The precedence of moral values was eclipsed at certain periods of time
b) Materialism was the hall-mark of Indian culture during certain periods of time
c) During certain periods military development was the be-all and end-all of Indian culture
d) There is no such thing as any spirit of Indian culture
e) The spirit of Indian culture has practically been the same from the ancient times down to the present

Answer: e

5) What according to the author has always characterised the Hindu religion ?
a) Development
b) Stagnation
c) Sometimes development and sometimes stagnation
d) Lack of moral values
e) 1 Precedence of material over moral values

Answer: a

6) Which other religion has been mentioned in the passage as self-developing and self-renewing as Hindu religion ?
a) Christianity
b) Islam
c) Buddhism
d) Jainism
e) None of these

Answer: e

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7) "Could not last more than the footprints of a camel on the shifting sands of the desert." What does it mean?
a) It lost itself in deserts
b) It was transient
c) It lacked solidity
d) It was limited only to desert areas
e) It lacked cohesion

Answer: b

Pick out the most appropriate equivalent (synonym) of the following words taken from the above passage:

8) Longevity :
a) Living long
b) Diseased life
c) Depressed spirit
d) The period of living
e) Misery

Answer: a

9) Shifting:
a) Piercing
b) Penetrating
c) Changing
d) Mincing
e) Obstructing

Answer:c

Pick out the most appropriate word exactly opposite in meaning of the following words taken from the above passage:

10) Last:
a) End
b) Grow
c) Diminish
d) Increase
e) Finish

Answer: a

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11) Mighty:
a) Forcible
b) Forceful
c) Weak
d) Tough
e) Haughty

Answer: c

12) Glory:
a) Splendour
b) Notoriety
c) Fame
d) Reputation
e) Debasement

Answer: e

C) General Awareness Questions with Answers

1) Maximum number of factories in India are located in __?

a) Gujarat

b) West Bengal

c) Tamil Nadu

c) Maharashtra Tamil Nadu
Answer: c

2) Which of the following entities has been recently granted banking license by the Reserve Bank of India?

 a) Bajaj Finance and IFCI

b) Bandhan Financial Services Pvt Ltd and IDFC

c) India Infoline and INMAC

d) JM Finance and LIC Housing Finance Bandhan Financial Services and IDFC
answer: b

3) According to RBI guidelines, what fraction of the branches are mandatory to be opened in rural areas by newly licensed banks?

 a) 15

b) 25

c) 35

d) 45

Answer: b

4) RBI guidelines on setting up new banks require new banks to hold minimum capital of Rs.500 crore. RBI has made it mandatory for new banks to open at least 25% of branches in rural centres. 5. Who among the following has been appointed as next Prime Minister of France?

a) Manuel Valls

b) Marine Le Pen

c) Anne Hidalgo

d) Jean Claude

Answer: a

5) Lee Kun-hee, who ris facing an arrest warrant in a 1.4 million dollar cheating case is chairman of ____?

a) Nokia

b) Samsung

c) LG

d) IBM

Answer: b

6) The World Autism Awareness Day is observed every year on ____?

a) March 28

b) March 30

c) April 1

d) April 2

Answer: d

7) Who among the following has become the first Indian piston shooter to be rank no.1 in the world ranking, recently?

a) Heena Sidhu

b) Anjali Bhagwat

c) Rani Sarnobat

d) Annu Raj Singh

Answer: a

D) Marketing Questions with Answers

1) Market research is useful for _____?

a) Deciding proper marketing strategies

b) Deciding the selling price

c) choosing the right products

d) choosing the sales person

e) All of these

Answer: e

2) A call means:

a) shout out to somebody

b) profession or business

c) visiting friends

d) visiting prospective customers

e) after-sales service

Answer: d

3) Conversion means:

a) meeting a prospective client

b) interacting with a prospective client

c) converting an employer into an employee

d) converting a seller into a buyer

e) converting a prospective client into a buyer

Answer: e

4. Customization means:

a) acquiring more customers

b) regulating customers

c) special products to suit each customer

d) more products per customer

d) All of these

Answer: c

5) Modern style of marketing include

 a) digital marketing

b) tele-marketing

c) e-commerce

d) e-mails solicitation

e) All of these

Answer: e

6. E-Marketing is the same as

 a) virtual marketing

b) digital marketing

c) real time marketing

d) all of these

e) None of these

Answer: d

7. Value-added services means

 a) costlier products

b) large number of products

c) additional services

d) at par services

e) None of these

Answer: c

8) Efficient Marketing styles require
a) proper planning

b) good communication skills

c) team work

d) knowledge of products

e) All of these

Answer: e

9) The performance of a salesperson depends on

a) salary paid

b) sales incentive paid

c) sizes of the sales team

d) ability and willingness of the salesperson

e) team leader aggressiveness

Answer: d

10) Lead generation means

a) tips for selling tactics

b) tips for better production

c) generating leaders

d) likely sources for prospective clients

e) All of these

Answer: d

E) Reasoning ability Questions with Answers

1) If FRIEND is coded as HUMJTK, how can CANDLE be written in that code?

 a) DEQJQM

b) DCQHQK

c) EDRIRL

d) ESJFME

Answer : c

In the code, the first letter is the second alphabet, the second letter is the third alphabet, the third letter is the fourth alphabet and so on after the corresponding letter in the word.

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2) In a certain code ADVENTURES is written as TRDESAUVEN. How is PRODUCED written in that code ?

a) IUIPGSSRNP

b) IUIPGSRSNR

c) IUINGSSRRP

d) IRIPGSSNRR

Answer : a

The first and sixth, third and eighth, fifth and tenth letters of the word interchange places in the code.

3) If FRAGRANCE is written as SBHSBODFG, how can IMPOSING be written?

a) NQPTJHOJ

b) NQPTJOHJ

c) NQTPJOHJ

d) NQPTJOHI

Answer : d

Each letter in the word is moved one step forward and the first letter of the group. so obtained is put at the end, to obtain the code.

4) If ROBUST is coded as QNATRS in a certain language, which word would be coded as ZXCMP?

a) AWDLQ

b) AYDNQ

c) BZEOR

d) YYBNO

Answer : b

Each letter of the word is one step ahead of the corresponding letter of the code.

5) If PALE is coded as 2134, EARTH is coded as 41590, how can is PEARL be coded in that language?

a) 25430

b) 29530

c) 25413

d) 24153

Answer : d

The letters are coded accordingly P as 2, E as 4, A as 1, R as 5 and L as 3. So PEARL is coded as 24153.

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6) If in a certain code, GLAMOUR is written as IJCNMWP and MISRULE is written as OGUSSNC, then how will TOPICAL be written in that code?

a) VMRJECN

b) VMRHAGJ

c) VMRJACJ

d) VNRJABJ

Answer : c

The first, third and sixth letters of the word are each moved two steps forward, the second, fifth and seventh letters are each are moved two steps backward, while the fourth letter is moved one step forward.

7) If 'eraser' is called 'box', 'box' is called 'pencil', 'pencil' is called 'sharpener', and 'sharpener' is called 'bag', what will a child write with?

a) Eraser

b) Bag

c) Pencil

d) Sharpener

Answer : d

A child will write with a 'pencil', and pencil is called 'sharpener'. So, a child will write with a 'sharpener'.

8) A told B that C is his father's nephew. D is A's cousin but not the brother of C. What relationship is there between D and C ?

a) Father

c) Sisters

c) Aunt

d) Mother

Answer : d.

A has two cousins C and D. Since C is male, D must be female. And, both are the nephew and niece of A's father.

9) A, B, C, D, E, F and G are members of a family consisting of four adults and three children, two of whom, F and G are girls. A and D are brothers and A is a doctor. E is an engineer married to one of the brothers and has two children. B is married to D and G is their child. Who is C ?

 a) E's daughter

b) F's father

c) G's brother

d) A's son

Answer : d

E is married to A or D. But B is married to D. Thus, E is married to A. Thus, A, B, D, E are the four adults and C, F, G are the three children in the family. B and D have a child G. A and E have two children. They are C and F. Now, only F and G are girls. So, C is a boy. Thus, C is A's or E's son.

10) lion: animal : : flower : _____

a) plant

b) roots

c) grass

d) rose

Answer : a

F) Computer KnowledgeQuestions with Answers

1) WWW stands for ?

 a) World Whole Web

b) Wide World Web

c) Web World Wide

d) World Wide Web

Answer: d

2) Which of the following are components of Central Processing Unit (CPU) ?

 a) Arithmetic logic unit,

b) Mouse Arithmetic logic unit,

c) Control unit Arithmetic logic unit,

d) Integrated Circuits Control Unit,

e) Monitor

Answer: b

3) Where is RAM located ?

a) Expansion Board

b) External Drive

c) Mother Board

d) All of above

Answer:C

4) If a computer provides database services to other, then it will be known as ?

a) Web server

b) Application server

c) Database server

d) FTP server

Answer: C

5) Full form of URL is ?

a) Uniform Resource Locator

b) Uniform Resource

c) Link Uniform

d) Registered Link

e) Unified Resource Link

Answer: a

6) _____ controls the way in which the computer system functions and provides a means by which users can interact with the computer.

a) The operating system

b) The motherboard

c) The platform

d) Application software

Answer : a

7) The difference between people with access to computers and the Internet and those without this access is known as the:
a) digital divide.

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b) Internet divide.

c) Web divide.

d) cyberway divide.

Answer : a.

8) Servers are computers that provide resources to other computers connected to a:

a) mainframe

b) supercomputer

c) network

d) client

Answer :c