

SBI PO Exam - Solved Previous Year Question Paper

Reasoning Ability:

Directions (Q. 1-3): Read each statement carefully and answer the following questions:

1. Which of the following expressions will be true if the expression $R > O = A > S < T$ is definitely true?

- 1) $O > T$
- 2) $S < R$
- 3) $T > A$
- 4) $S = O$
- 5) $T < R$

2. Which of the following should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that makes the expression $A < P$ definitely false?

___ ࣘ ___ < ___ > ___

- 1) L, N, P, A
- 2) L, A, P, N
- 3) A, L, P, N
- 4) N, A, P, L
- 5) P, N, A, L

3. Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that makes the expression $F > N$ and $U > D$ definitely false?

F ___ O ___ U ___ N ___ D

- 1) <, <, >, =
- 2) <, =, =, >
- 3) <, =, =, <
- 4) ࣘ, =, =, ࣘ
- 5) >, >, =, <

Directions (Q. 6 - 10): Study the following information and answer the following questions:

A, B, C, D, E, G, and I are seven friends who study in three different standards, namely 5th, 6th, and 7th, such that not less than two friends study in the same standard. Each friend has a different favourite subject, namely History, Civics, English, Marathi, Hindi, Maths and Economics also but not necessarily in the same order. A likes Maths and studies in the 5th standard with only one other friend who likes Marathi. I studies with two other friends. Both the friends who study with I like languages (here languages include only Hindi, Marathi and English). D studies in the 6th standard with only one person and does not like Civics. E studies with only one friend. The one who likes History does not study in the 5th or 6th standard. E does not like languages. C does not like English, Hindi or Civics.

6. Which combination represents E's favourite subject and the standard in which he studies?

- 1) Civics and 7th
- 2) Economics and 5th
- 3) Civics and 6th

- 4) History and 7th
- 5) Economics and 7th

7. Which of the following is I's favourite subject?

- 1) History**
- 2) Civics
- 3) Marathi
- 4) Either English or Marathi
- 5) Either English or Hindi

8. Who among the following studies in the 7th standard?

- 1) G**
- 2) C
- 3) E
- 4) D
- 5) Either D or B

9. Which of the following combinations is definitely correct?

- 1) I and Hindi
- 2) G and English
- 3) C and Marathi**
- 4) B and Hindi
- 5) E and Economics

10. Which of the following subjects does G like?

- 1) Either Maths or Marathi
- 2) Either Hindi or English**
- 3) Either Hindi or Civics
- 4) Either Hindi or Marathi
- 5) Either Civics or Economics

Directions (Q. 11 - 15): Study the information and answer the following questions.

In a certain code language 'economics is not money' is written as 'ka la ho ga', 'demand and supply economics' is written as 'mo ta pa ka', 'money makes only part' is written as 'zi la ne ki' and 'demand makes supply economics' is written as 'zi mo ka ta'.

11. What is the code for 'money' in the given code language?

- 1) ga
- 2) mo
- 3) pa
- 4) ta
- 5) la**

12. What is the code for 'supply' in the given code language?

- 1) Only ta
- 2) Only mo
- 3) Either pa or mo
- 4) Only pa

5) Either mo or ta

13. What may be the possible code for 'demand only more' in the given code language?

- 1) **xi ne mo**
- 2) mo zi ne
- 3) ki ne mo
- 4) mo zi ki
- 5) xi ka ta

14. What may be the possible code for 'work and money' in the given code language?

- 1) pa ga la
- 2) **pa la tu**
- 3) mo la pa
- 4) tu la ga
- 5) pa la ne

15. What is the code for 'makes' in the given code language?

- 1) mo
- 2) pa
- 3) ne
- 4) **zi**
- 5) ho

Directions (Q. 16 - 20): Study the given information and answer the following questions:

When a word and number arrangement machine is given an input line of words and numbers, it arranges them following a particular rule. The following is an illustration of input and rearrangement (All the numbers are two-digit numbers).

Input: 40 made butter 23 37 cookies salt extra 52 86 92 fell now 19

Step I: butter 19 40 made 23 37 cookies salt extra 52 86 92 fell now

Step II: cookies 23 butter 19 40 made 37 salt extra 52 86 92 fell now

Step III: extra 37 cookies 23 butter 19 40 made salt 52 86 92 fell now.

Step IV: fell 40 extra 37 cookies 23 butter 19 made salt 52 86 92 now.

Step V: made 52 fell 40 extra 37 cookies 23 butter 19 salt 86 92 now.

Step VI: now 86 made 52 fell 40 extra 37 cookies 23 butter 19 salt 92

Step VII: Salt 92 now 86 made 52 fell 40 extra 37 cookies 23 butter 19

Step VII is the last step of the above arrangement as the intended arrangement is obtained. As per the rules followed in the given steps, find out the appropriate steps for the given input.

Input: 32 proud girl beautiful 48 55 97 rich family 61 72 17 nice life.

16. How many steps will be required to complete the given input?

- 1) Five
- 2) Six
- 3) **Seven**
- 4) Eight
- 5) Nine

17. Which of the following is the third element from the left end of step VI?

- 1) beautiful
- 2) life
- 3) 61
- 4) nice**
- 5) 17

18. Which of the following is step III of the given input?

- 1) proud 72 girl 48 family 32 beautiful 17 55 97 rich 61 nice life.
- 2) Life 55 girl 48 family 32 beautiful 17 proud 97 rich 61 72 nice
- 3) girl 48 family 32 beautiful 17 proud 55 97 rich 61 72 nice life**
- 4) family 32 beautiful 17 proud girl 48 55 97 rich 61 72 nice life
- 5) girl 48 life 55 family 32 beautiful 17 proud 97 rich 61 72 nice

19. What is the position of 'nice' from the left end in the final step?

- 1) Fifth**
- 2) Sixth
- 3) Seventh
- 4) Eighth
- 5) Ninth

20. Which element is third to the right of 'family' in Step V?

- 1) beautiful
- 2) 17**
- 3) proud
- 4) 97
- 5) 32

General Awareness:

1. Who was the Captain of Australian Cricket Team which currently (March 2013) visited India?

- 1) Michael Clarke**
- 2) Shane Watson
- 3) Shane Warne
- 4) Michael Hussey
- 5) Ricky Ponting

2. Government, as part of the recapitalisation plan, infused capital in State Bank of India recently. Indicate the approximate capital infusion.

- 1) Rs.500 Cr.
- 2) Rs.1,000 Cr.
- 3) Rs.1,500 Cr.
- 4) Rs.2,000 cr.
- 5) Rs.3,000 Cr.**

3. The NRIs while investing in the equity of a company cannot buy more than a prescribed percentage of the paid-up capital of that company. What is the prescribed percentage?

- 1) 2%
- 2) 3%

- 3) 4%
- 4) 5%**
- 5) 6%

4. Every year March 20 is celebrated as what day?

- 1) World Sparrow Day**
- 2) International Women's Day
- 3) World Cuckoo Day
- 4) International Children's Day
- 5) International Mother's Day

5. One of the famous Indian sportspersons released his/her autobiography 'Playing to Win' in November 2012. Name the sportsperson correctly.

- 1) Saina Nehwal**
- 2) Mary Kom
- 3) Yuvraj Singh
- 4) Sachin Tendulkar
- 5) Sushil Kumar

6. Which of the following terms is associated with the game of Cricket?

- 1) Bouncer**
- 2) Love
- 3) Goal
- 4) Mid Court
- 5) Collision

7. Who is the author of the book Women of Vision?

- 1) Ravinder Singh
- 2) Preeti Shenoy
- 3) Amish Tripathi
- 4) Durjoy Dutta
- 5) Alam Srinivas**

8. Prof. Muhammad Yunus, the recipient of the Nobel Peace Prize 2006, is the exponent of which of the following concepts in the field of banking?

- 1) Core Banking
- 2) Micro Credit**
- 3) Retail Banking
- 4) Real Time Gross Settlement
- 5) Internet Banking

9. Invisible export means export of

- 1) Services**
- 2) Prohibited goods
- 3) Restricted goods
- 4) Good as per OGL list
- 5) Other than those given as options

10. The European Union has adopted which of the following as a common currency?

- 1) Dollar
- 2) Dinar
- 3) Yen
- 4) Euro**
- 5) Peso

11. Banks in India are required to maintain a portion of their demand and time liabilities with the Reserve Bank of India. This portion is called

- 1) Reverse Repo
- 2) Cash Reserve Ratio**
- 3) Bank Deposit
- 4) Statutory Liquidity Ratio
- 5) Government Securities

12. Pre-shipment finance is provided by the banks only to

- 1) Credit Card Holders
- 2) Students aspiring for further studies
- 3) Brokers in equity market
- 4) Village Artisans
- 5) Exporters**

13. Banking Ombudsman is appointed by

- 1) Government of India
- 2) State Governments
- 3) RBI**
- 4) ECGC
- 5) Exim Bank

14. The Holidays for the Banks are declared as per

- 1) Reserve Bank Act
- 2) Banking Regulation Act
- 3) Negotiable Instruments Act**
- 4) Securities and Exchange Board of India Act
- 5) Companies Act

15. Interest on Savings deposit nowadays is

- 1) Fixed by the RBI
- 2) Fixed by the respective Banks**
- 3) Fixed by the depositors
- 4) Fixed as per the contract between Bank and the Consumer Court
- 5) Not paid by the Bank

16. Interest below which a bank is not expected to lend to customers is known as

- 1) Deposit Rate
- 2) Base Rate**
- 3) Bank Rate
- 4) Prime Lending Rate

5) Discount Rate

17. The customers by opening and investing in the Tax Saver Deposit Account Scheme in a Bank would get benefit under

- 1) Sales Tax
- 2) Customs Duty
- 3) Excise Duty
- 4) Professional Tax
- 5) Income Tax**

18. In Banking business, when the borrowers avail a Term Loan, initially they are given a repayment holiday and this is referred as

- 1) Subsidy
- 2) Interest waiver
- 3) Re-phasing
- 4) Interest concession
- 5) Moratorium**

19. One of the IT companies from India has become the first Indian Company to trade on NYSE Euronext London and Paris markets from February 2013 onwards. Which is this company?

- 1) Wipro Infotech Ltd.
- 2) L&T Infotech
- 3) HCL Technologies Ltd.
- 4) Infosys Technologies Ltd.**
- 5) Polaris Financial Technology Ltd.

20. BSE (Bombay Stock Exchange), the oldest stock exchange in Asia, has joined hands with one more international index in February 2013. This association has resulted in change of name of BSE index. What is the change of name effected?

- 1) Dow Jones BSE Index
- 2) NASDAQ BSE Index
- 3) S&P BSE Index**
- 4) Euronext BSE Index
- 5) Other than those given as options

21. A non-performing asset is

- 1) Money at call and short notice
- 2) An asset at cease to generate income**
- 3) Cash balance in till
- 4) Cash balance with the RBI
- 5) Balance with other banks

22. RBI released its guidelines for entry of new banks in the private sector in the month of February 2013. One of the norms is at least a prescribed percentage of branches of a new bank should be set up in unbanked rural centres with a population upto 9,999. What is the percentage of such branches prescribed in the norms?

- 1) 10%
- 2) 15%
- 3) 18%

4) 25%

5) Other than those given as options

23. The Union Budget for 2013-14 proposed by the Finance Minister on 28th February 2013 announced introduction of a new variety of bonds by the Government. What is the name of these bonds?

1) Deep Discount Bonds

2) Zero Coupon bonds

3) Bullet Bonds

4) **Inflation Indexed Bonds**

5) Inflation Variable Bonds

24. Government usually classifies its expenditure in terms of planned and non-planned expenditure. Identify which is the correct definition of planned expenditure.

1) It represent the expenditure of all the State Governments.

2) It represents the total expenditure or the Central Government.

3) **It is the expenditure which is spent through centrally sponsored programmes and flagship schemes of the Government.**

4) It represents the expenditure incurred on Defence.

5) Other than those given as options

25. Which of the following organisations is made specifically responsible for empowering Micro, Small and Medium enterprises in India?

1) NABARD

2) RBI

3) **SIDBI**

4) ECGC

5) SEBI

English Language:

Directions (Q. 1-10): Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you locate them while answering some of the questions.

Financial Inclusion (FI) is an emerging priority for banks that have nowhere else to go to achieve business growth. The viability of FI Business is under Question, because while banks and their delivery partners continue to make investments, they haven't seen commensurate returns. In markets like India, most programmes are focussed on customer on boarding, an expensive process which people often find difficult to afford, involving issuance of smart cards to the customers. However, largescale customer acquisition hasn't translated into large-scale business, with many accounts lying dormant and therefore yielding no return on the bank's investment. For the same reason. Business Correspondent Agents, who constitute the primary channel for financial inclusion, are unable to pursue their activity as a full-time job. One major reason for this state of events is that the customer on-boarding process is often delayed after the submission of documents (required to validate the details of the concerned applicant) by the applicant and might take as long as two weeks. By this time initial enthusiasm of applicants fades away. Moreover, the delivery partners don't have the knowledge and skill to propose anything other than the most basic financial products to the customer and hence do not serve their banks' goal to expanding the offering in unbanked markets.

Contrary to popular perception, the inclusion segment is not a singular impoverished, undifferentiated mass and it is important to navigate its diversity to identify the right target customers for various programmes. Rural markets do have their share of rich people who do not use banking services simply because they are inconvenient to access or have low perceived value. At the same time, urban markets, despite a high branch density, have multitude of low wage earners outside the financial net. Moreover, the branch timings of banks rarely coincide with the off-work hours of the labour class.

Creating affordability is crucial in tapping the unbanked market. No doubt pricing is a tool, but banks also need to be innovative in right-sizing their proposition to convince customers that they can derive big value even from small amounts. One way 'of' doing this is to show the target audience that a bank account is actually a lifestyle enabler, a convenient and safe means to send money to family or make a variety of purchases. Once banks succeed in hooking customers with this value proposition they must sustain their interest by introducing a simple and intuitive user application, ubiquitous access over mobile and other touch points, and adopting a banking mechanism which is not only secure but also reassuring to the customer. Technology is the most important element of financial inclusion strategy and an enabler of all others. The choice of technology is therefore a crucial decision, which could make or mar the agenda. Of the various selection criteria, cost is perhaps the most important. This certainly does not mean buying the cheapest package, but rather choosing that solution which by scaling transactions to huge volumes reduces per unit operating cost. An optimal mix of these strategies would no doubt offer an innovative means of expansion in the unbanked market.

1. Which of the following facts is true as per the passage?

- 1) People from rural areas have high perceived value of banking services.
- 2) Cost is not a valid Criterion for technological package selection for financial inclusion initiatives.
- 3) The inclusion segment is a singular impoverished, undifferentiated mass.
- 4) The branch timings of banks generally do not coincide with the off-work hours of the labour class in urban markets.**
- 5) All the given statements are true.

2. According to the passage, for which of the following reasons do the delivery partners fail to serve their bank's goal to expand in the unbanked markets?

- (A) They do not have adequate client base to sell their financial products.
- (B) They do not have adequate knowledge and skills to explain anything beyond basic financial products to the customers.
- (C) They do not have the skills to operate advanced technological aids that are a prerequisite to tap the unbanked market.

1) Only (B)

- 2) Only (C)
- 3) All (A),(B) & (C)
- 4) Only (A)
- 5) Both (B) and (C)

3. According to the passage, for which of the following reasons is the viability of financial inclusion under question?

- 1) Banks always prefer the cheapest package (to cuts cost) while making a choice of technology to be used.
- 2) The Business Correspondent Agents are highly demotivated to pursue their activity as a full-time job.

3) The investments made by banks and their delivery partners are not yielding equal amounts of returns.

4) Banks do not have adequate number of delivery partners required to tap the unbanked market.

5) Banks do not have adequate manpower to explore the diversity of the unbanked market and thereby identify the right target customers for various programmes.

4. In the passage, the author has specified which of the following characteristics of the customer on-boarding process?

1) It involves collection of documents from the applicants in order to validate their details.

2) It involves issuance of smart cards to the customers.

3) It suffers from latency as it takes a long time after submission of documents by the customer.

4) It is an expensive process which people find difficult to afford.

5) All of the given characteristics have been specified

5. What did the author try to highlight in the passage?

(A) The ailing condition of financial inclusion business at present

(B) Strategies that may help banks expand in the unbanked market

(C) Role of government in modifying the existing financial-inclusion policies

1) Both (A) and (B)

2) All (A),(B) and (C)

3) Only (C)

4) Only (A)

5) Only (B)

6. According to the passage, which of the following ways may help banks sustain the interest of their customers after hooking them?

(A) Adoption of a banking mechanism which is not only secure but reassuring to the customers

(B) Increasing the number of delivery partners in rural market.

(C) Introduction of a simple and intuitive user application

1) Only (A)

2) Only (C)

3) Only (B)

4) All (A),(B) and (C)

5) Both (A) and (C)

Directions (Q. 7-8): Choose the word which is MOST SIMILAR in meaning to the word printed in bold as used in the passage.

7. Multitude

1) Impoverished

2) Handful

3) Acknowledged

4) Plenty

5) Solitued

8. Ubiquitous

1) Quintessential

2) Popular

3) Omnipresent

4) Simplified

5) Abnormal

Directions (Q. 9-10) Choose the word which is MOST OPPOSITE in meaning to the word printed in bold as used in the passage.

9. Dormant

1) Emaciated

2) Pertinent

3) Cornered

4) Rejected

5) Active

10. Delayed

1) Perturbed

2) Popularised

3) Expedited

4) Stabilised

5) Repressed

Directions (Q. 11-20): Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you locate them while answering some of the questions.

The evolution of Bring your Own Device (BYOD) trend has been as profound as it has been rapid. It represents the more visible sign that the boundaries between personal life and work life are blurring. The 9 am - 5 pm model of working solely from office has become archaic and increasingly people are working extended hours from a range of locations. At the very heart of this evolution is the ability to access enterprise networks from anywhere and anytime. The concept of cloud computing serves effectively to extend the office out of office. The much heralded benefit of BYOD is greater productivity. However, recent research has suggested that this is the greatest myth of BYOD and the reality is that BYOD in practice poses new challenges that may outweigh the benefits. A worldwide survey commissioned by Fortinet chose to look at attitudes towards BYOD and security from the user's point of view instead of the IT Managers'. Specifically the survey was conducted in 15 territories on a group of graduate employees in their early twenties because they represent the first generation to enter the workplace with an expectation of own device use. Moreover, they also represent tomorrow's influencers and decision makers. The survey findings reveal that for financial organisations, the decision to embrace BYOD is extremely dangerous. Larger organisations will have mature IT strategies and policies in place. But what about smaller financial business? They might not have such well developed strategies to protect confidential data.

Crucially, within younger employee group, 55% of the people share an expectation that they should be allowed to use their own devices in the workplace or for work purposes. With this expectation comes the very real risk that employees may consider contravening company policy banning the use of own devices. The threats posed by this level of subversion cannot be overstated. The survey casts doubt on the idea of BYOD leading to greater productivity by revealing the real reason people want to use their own devices. Only 26% of people in this age group cite efficiency as the reason they want to use their own devices, while 63% admit that the main reason is so they have access to their favourite applications. But with personal applications so close to hand the risks to the business must surely include distraction and time wasting. To support this assumption 46% of people poled acknowledged time wasting as the greatest threat to the organisation, while 42% citing greater exposure to theft or loss of confidential data. Clearly, from a user perspective there is great deal of contradiction surroundng BYOD and there exists an undercurrent of selfishness where users expect to use their own devices, but mostly for personal interest. They recognise the risks to the organisation but are adamant that those risks are worth taking.

11. According to the passage, for which of the following reasons did Fortinet conduct the survey on a group of graduate employees in their early twenties?

(A) As this group represents the future decision makers.

(B) As this group represents the first generation who entered the workforce with a better understanding of sophisticated gadgets.

(C) As this group represents the first generation to enter the workplace expecting that they can use their own devices for work purpose.

1) All (A),(B) and (c)

2) Only (C)

3) Both (A) and (C)

4) Only (A)

5) Only (B)

12. Which of the following is not true BYOD?

1) BYOD enables employees to access enterprise network from anywhere and anytime.

2) Due to evolution of BYOD trend the 9 am- 5 pm model of working solely from office has become outdated.

3) Recent research has confirmed that BYOD boosts organisational productivity.

4) The concept of cloud computing facilitates the BYOD trend.

5) All the given facts are true

13. According to the passage, why would the decision to embrace BYOD prove dangerous to smaller financial businesses?

1) Their employers have poor knowledge about their devices, which in turn poses a threat the confidential data of the organisation.

2) Their employees are more vulnerable to misplacement of devices.

3) They may lack mature IT strategies and policies required to protect confidential data.

4) They cannot afford to deal with damage liability issues of employee-owned devices.

5) Their employees have a tendency to change jobs frequently.

14. According to the passage, the expectation of Younger employees that they should be allowed to use their own devices in the workplace, entails which of the following risks?

A) Younger employees may deliberately transfer confidential data of their companies to rivals if they are not allowed to use their own devices for work purpose.

B) Younger employees may strongly feel like leaving the company if it prevents usage of their own device and join some other company that does not have such stringent policies.

C) Younger employees may consider flouting company policy prohibiting usage of their own devices in the workplace or for work purposes.

1) Only (C)

2) Only (B)

3) Both (A),(C)

4) only (A)

5) All (A),(B) and (C)

15. According to the findings of the survey conducted by Fortinet, why do majority of employees prefer using their own devices for work purpose?

1) As they often find that the devices provided by the company lack quality.

2) As they have access to their favourite applications while working

3) As majority of them believe that output doubles when they use their own devices for work purpose

- 4) As handling data from their own devices reinforces their sense of responsibility
- 5) As it helps them create a brand of their own

16. What is/are the author's main objective(s) in writing the passage?

- (A) To break the myth that BYOD promotes employee efficiency and organisational productivity
- (B) To suggest ways to control subversion across levels of corporate chain of command
- (C) To throw light upon the fact that employees, even after knowing the risks involved, prefer to use their own devices for work purpose, mostly for personal benefits

- 1) Both (A) and (C)**
- 2) All (A), (B) and (C)
- 3) Only (C)
- 4) Only (A)
- 5) Only (B)

Directions (Q. 17-18): Choose the word which is most SIMILAR in meaning to the word printed in bold as used in the passage.

17. Heralded

- 1) Suspected
- 2) Publicised**
- 3) Dragged
- 4) Objective
- 5) Benefit

18. Outweigh

- 1) Control
- 2) Venture
- 3) Perish
- 4) Determine
- 5) Surpass**

Directions (Q. 19-20): Choose the word which is most OPPOSITE in meaning to the word printed in bold as used in the passage.

19. Embrace

- 1) Contradict
- 2) Disobey
- 3) Curtail
- 4) Reject**
- 5) Obscure

20. Subversion

- 1) Compliance**
- 2) Sanity
- 3) Popularity
- 4) Destabilisation
- 5) Clarity

Directions (Q. 21-25): Read each sentence to find out whether there is any grammatical mistake/ error in it. The error, if any, will be in one part of the sentence. Mark the number of that part with error as your answer. If there is 'No error', mark 5)

21. 1) There cannot be any situation where/ **2) somebody makes money in an asset** / 3) located in India and does not pay tax/ 4) either to India or to the country of his origin. / 5) No error

22. 1) India has entered a downward spiral / 2) Where the organised, productive /**3) and law abide sectors are subject to** / 4) savage amounts of multiple taxes. /5) No error

23. 1) The bank may have followed / 2) an aggressive monetary tightening policy /3) but its stated aim of / **4) curbing inflation have not been achieved.** / 5)No error

24. 1) Equal Opportunities for advancement / 2) across the length and breadth /3) of an organisation will / 4) keep many problems away. / **5) No error**

25. 1) A customised data science degree / 2) is yet to become / 3) a standard programme/ **4) to India's Premier educational institutes.** / 5) No error

Directions (Q. 26-30): Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

26. When you want to digitalise a city with millions, you don't betthe odds.

- 1) proceeding, into
- 2) teeming, against**
- 3) undergoing, adhere
- 4) dangling, for
- 5). falling, above

27. The numbers by the legitimate online music service providers indicate that a growing number of users are to buy music.

- 1) morphed, ignoring
- 2) labelled, thriving
- 3) figured, fanatic
- 4) painted, interested
- 5) touted, willing**

28. If India is on protecting its resources, international business appears equally to safeguard its profit.

- 1) dreaded, fragile
- 2) stubborn, weak
- 3) bent, determined**
- 4) approaching, settled
- 5) obsessed, prepared

29. Brands decision-simplicity strategies make full use of available information to where consumers are on the path of decision making and direct them to the best market offers.

- 1) diluting, divulge

- 2) tempting, maintain
- 3) imputing, overdrive
- 4) pursuing, assess**
- 5) employing, trust

30. Lack of financing options, with HR and technological make small and medium enterprises sector the most vulnerable component of our economy.

- 1) except, loophole
- 2) coupled, challenges**
- 3) armed, benefits
- 4) registered, strategies
- 5) strengthened, facilities

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