

State Bank Of India Clerk Exam 8-11-2009

TEST-I GENERAL AWARENESS

- Many times we read in financial newspapers/magazines about Systematic Investment Plans (SIPs). SIPs are an investment option also operated in the mode of ____.
(1) Mutual Funds
(2) Small Savings Schemes in Post Office
(3) National Pension Fund
(4) National Saving Certificates
(5) None of these
- Which of the following banks has created a network of 15000 branches and still growing?
(1) State Bank of India
(2) ICICI Bank
(3) Punjab National Bank
(4) Axis Bank
(5) None of these
- Which of the following is NOT associated with the operations of Defence Forces in India?
(1) Sukhoi-30 (2) MIG-29
(3) Tejas (4) SARAS
(5) Astra
- The Democratic Party of which of the following countries through its manifesto for the coming general elections has called for a child allowance, higher unemployment benefits, lower road tolls, and a radical shake up of the system that gives civil servants a huge influence over politicians?
(1) USA (2) China
(3) France (4) Japan
(5) India
- Which of the following was put into orbit by the ISRO for the first time in the microwave band?
(1) Edusat (2) TECSAR
(3) PSLV (4) ANUSAT
(5) RITSAT
- Who amongst the following has suggested to the banks in India to give details of fund transfers to customers via SMS/E-mails?
(1) Reserve Bank of India (RBI)
(2) India Banks* Association (IBA)
(3) Indian Institute of Banking and Finance
(4) Securities and Exchange Board of India
(5) None of these
- Which of the following new schemes is launched to make India Slum free in next five year's time?
(1) Rahul Gandhi Slum Re-Development Scheme
(2) Indira Awas Yojana
(3) Jawaharlal Nehru Awas Yojana
(4) National Slum Re-Development Scheme
(5) Rajiv Awas Yojana
- As per the new guidelines, which of the following taxes is/are now abolished?
(A) Wealth Tax
(B) Fringe Benefit Tax
(C) Commodity Transaction Tax
(1) Only A
(2) Only B
(3) Only C
(4) All A, B and C
(5) Only B and C
- Which of the following in India added a record 16 million new customers in a month's time recently?
(1) Banking Industry
(2) FM Radio Channels
(3) Telecom Industry
(4) Photo fixed Voters Identity Cards
(5) None of these
- As per the Union Budget 2009-10 a National level Authority is set up for cleaning which of the following rivers?
(1) Chambal (2) Narmada
(3) Cauvery (4) Ganga
(5) Godavari
- Which of the following is/are the highlights of the Union Budget 2009-10 presented by Mr. Pranab Mukherjee?
(A) Allocation for rural jobs under NREGS hiked by 144% to make it Rs. 39100 crore for the year.
(B) Target for Farm Credit set at Rs. 3.25,000 crores, which is an increase of Rs. 38,000 crores.
(C) Hike in rates of Income Tax at all the levels/all the slabs by 10%.
(1) Only A
(2) Only B
(3) Only A and B
(4) All A, B and C
(5) None of these
- A new Foreign Bank Sarasin & Co. has launched its operations in India recently. This is a bank based in ____
(1) USA (2) Switzerland
(3) France (4) Germany
(5) None of these
- India has a plan to achieve a target of 200,000 MW power generation through which of the following modes by the year 2050?
(1) Solar only
(2) Thermal only
(3) Nuclear only
(4) Hydro only
(5) All of these
- Which of the following awards was given to Dr. G Madhavan Nair recently?
(1) Man of the year
(2) Bharat Ratna
(3) Businessman of the year
(4) Best Public Servant of the - year
(5) None of these
- The President of which of the following countries got an opportunity to interact with an American president after a gap of almost fifty years recently at an international summit?
(1) Cuba (2) Brazil
(3) Russia (4) Austria
(5) Belgium

16. Which of the following two countries are now ready to cooperate with each other and extend their trade ties after a long gap of about six decades ?
- (1) Japan-USA
 - (2) India - Bangladesh
 - (3) Japan - Sri Lanka
 - (4) China-Taiwan
 - (5) None of these
17. Which of the following political parties got an overwhelming majority in recent general election of South Africa ?
- (1) The Democratic Forum of Africa
 - (2) The Labour Party of Africa
 - (3) The African National Congress
 - (4) The National Democratic Alliance of Africa
 - (5) None of these
18. Which of the following facilities is located in Russia's Angarsk at Siberia and remains in news very often ? Russia's_____.
- (1) Uranium enrichment plant
 - (2) Space Research Centre
 - (3) Spying Agency KGB's Headquarters
 - (4) Biggest naval base
 - (5) None of these
19. Russia decided to boost its military ties with which of its neighbouring countries and is planning to have at least 25 joint manoeuvres and war games in the current year ?
- (1) India
 - (2) China
 - (3) Poland
 - (4) Slovakia Republic
 - (5) None of these
20. Which of the following awards is given to Pt. Jasraj recently ?
- (1) Kalidas Samman
 - (2) Saraswati Samman
 - (3) PadmaBhushan
 - (4) Bharat Ratna
 - (5) None of these
21. The Leftist Coalition made up of the Social Democratic Alliance and the Left Green Movement got a good victory in the recently held general elections in_____.
- (1) Nepal (2) Iceland
 - (3) Macedonia (4) Mexico
 - (5) North Korea
22. Yongbyon Nuclear complex is the nuclear facility of which of the following nations and was in news recently ?
- (1) Bangladesh
 - (2) Nepal
 - (3) North Korea
 - (4) South Korea
 - (5) None of these
23. Which of the following is Statutory Liquidity Ratio (SLR) at present ?
- (1) 10% (2) 15%
 - (3) 20% (4) 24%
 - (5) 33%
24. Which of the following is most preferred cross border trade point between India and Pakistan as the maximum transaction takes place from there ?
- (1) Bikaner (2) GangaNagar
 - (3) Wagah (4) Mujaffarabad
 - (5) None of these
25. Which of the following is **NOT** amongst the top five purchaser of energy sold by other states in India ?
- (1) Andhra Pradesh
 - (2) West Bengal
 - (3) Kamataka
 - (4) Maharashtra
 - (5) Tamil Nadu
26. China has decided to boost up its trade ties with which of the following poor Himalayan countries by extending its aid by 50% ?
- (1) Bangladesh
 - (2) Nepal
 - (3) Myanmar
 - (4) Pakistan
 - (5) Afghanistan
27. How much amount Micro, Small and Medium Enterprises (MSMEs) got from Government of India as a relief package recently?
- (1) Rs. 5,000 crore
 - (2) Rs. 6,000 crore
 - (3) Rs. 8,000 crore
 - (4) Rs. 9,000 crore
 - (5) Rs. 12,000 crore
28. Which of the following is a chemical fertilizer ?
- (1) Zinc oxide
 - (2) Silver chloride
 - (3) Naptha
 - (4) Calcium carbonate
 - (5) Murate of Potash (MOP)
29. Which of the following is the book written by Vikram Seth ?
- (1) The Sea
 - (2) Magic Seeds
 - (3) My Life
 - (4) Two Lives
 - (5) Namesake
30. Constitutional Amendments 73 and 74 are associated with_____.
- (1) Creation of the post of Ombudsman in banks
 - (2) Right to Information Act
 - (3) Panchayat Raj Institutions
 - (4) Pay and Perks to the President of India
 - (5) None of these
31. Wimbledon Trophy is associated with the game of_____.
- (1) Lawn Tennis
 - (2) Cricket
 - (3) Chess
 - (4) Golf
 - (5) Hockey
32. Which of the following countries occupies the top position in the Human Development Report 2009, released by the United Nations Development Programme (UNDP) ?
- (1) Norway (2) Australia
 - (3) Iceland (4) Japan
 - (5) America
33. The short term loans given to the farmers are the loans given normally for a period of_____.
- (1) three months
 - (2) six months
 - (3) nine months
 - (4) one year
 - (5) fifteen months
34. The famous "123 Agreement" is closely associated with_____.
- (1) subsidy to agricultural products
 - (2) import of pharma products
 - (3) purchase of aircrafts from France
 - (4) Nuclear Energy
 - (5) None of these
35. Which of the following is the biggest programme launched for school children has been very successful
- (1) AntyodayaYojana
 - (2) Food for Work
 - (3) Mid Day Meal
 - (4) ASHA
 - (5) None of these

36. Davis Cup is associated with the game of ____.
- (1) Cricket
 - (2) Hockey
 - (3) Lawn Tennis
 - (4) Football
 - (5) None of these
37. Which of the following State Governments launched Jawahar Knowledge Centres to train rural youth ?
- (1) Delhi
 - (2) Karnataka
 - (3) Andhra Pradesh
 - (4) Tamil Nadu
 - (5) None of these
38. India started its five year planning with effect from the year ____.
- (1) 1955 (2) 1951
 - (3) 1960 (4) 1965
 - (5) 1948
39. The Head of the Reserve Bank of India is designated as the ____.
- (1) Chief Executive Officer
 - (2) Managing Director
 - (3) Chief Banking Officer
 - (4) Dy. Governor
 - (5) Governor
40. Which of the following normally grown in hilly areas on mountain slope as it is not a crop of plains ?
- (1) Tea (2) Wheat
 - (3) Banana (4) Roses
 - (5) All of these

TEST-II

ENGLISH LANGUAGE

Directions (41-52): 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.

Long ago there was a poor Brahmin named Krishnan. He could not find enough work to do. Sometimes, he and his family had to **go** without food. At last Krishnan decided to leave his village in search of work. Early next morning, he left the house. He walked the whole day until he came to a thick jungle. He was tired, thirsty and hungry. While looking around for water to drink, he found a well. He went to the well and looked in. There he saw a jaguar, a monkey; a snake and a man. They had all fallen into the well. "O, noble Brahmin," the jaguar called out to him, "Please help me out, so that I

can go back to my family." "But you are a jaguar," said Krishnan. "How do I know you will not kill me ?" "Don't be afraid of me, I promise I will not do you any harm," replied the jaguar. Krishnan reached into the well and pulled out the jaguar. The jaguar thanked him and said, "I'm Shersingh. I live in a cave in the mountain. I shall be most delighted if I can repay my debt to you someday." Krishnan then heard the monkey calling out to him from the well. The Brahmin at once pulled the monkey out. The monkey thanked the Brahmin. "If you are ever in need of food, just drop in at my place below that big mountain. Bali is my name." Now the snake called out to him for help. "Help you !" exclaimed Krishnan. "You are a snake. What if you bite me ?" "I shall never bite you," said the snake. So Krishnan pulled the snake out of the well. The snake said, "Remember, if you are ever in any difficulty, just call out my name —Naagesh, and wherever you are, I shall find you." The jaguar, the monkey and the snake took leave of the Brahmin. But before they left, they spoke to him about the man in the well. "Please do not help him," said Shersingh. "If you do," said Naagesh, "you will be in trouble yourself ." As soon as they left, the man in the well began to call out for help. Krishnan felt sorry for the man and pulled him out of the well. Thank you for your kindness," said the man. "I am Seth Ghanshyamdas. I am a goldsmith. If you ever need my help, don't hesitate to visit my **humble** house near the city." The goldsmith then left for home.

After some time, the Brahmin **continued** his journey. But he could not find any work. He then remembered Shersingh, Bali, Naagesh and Seth Ghanshyamdas. He thought it was time to **seek** their help. He first went to Bali. The monkey was overjoyed to see him. He gave him a warm welcome and offered him some really delicious fruits. The Brahmin told him how grateful he was. Now Krishnan went to see Shersingh, the jaguar. As soon as Shersingh saw Krishnan coming, he ran out to welcome him. He gave Krishnan a beautiful gold necklace and other precious jewellery. Krishnan thanked Shersingh for the jewellery and parted. His journey had at last brought him luck, he thought. He would be able to sell the ornaments for a good price.

But who could help him to sell the ornaments ? He then remembered Seth Ghanshyamdas. He went to him. The goldsmith was glad to see Krishnan. I have come to ask for your help," said Krishnan. "Here are some ornaments. Please give me a good price for them." Seth Ghanshyamdas took the jewellery and examined it carefully. "I shall certainly help you," he said, "But let me show them to another goldsmith. Please wait here, I will be right back." He then went out with the ornaments. Seth at once rushed to the Palace of the King. He said, "A man brought these ornaments to me and asked me to sell them. But they are the ornaments I made for the Prince who is missing." "Who is this man ? Where is he ?" thundered the King. This rogue must have murdered my little Prince and robbed his jewels !" "He is a Brahmin named Krishnan, Your Majesty," replied the goldsmith, "and he is there, in my house." The King called for his most dreaded soldiers. "Arrest the Brahmin who is in the goldsmith's house and throw him into the darkest dungeons of the kingdom," roared the King. The King's guard stormed into the goldsmith's house and seized Krishnan. Krishnan was thrown into a dark dungeon to await his execution. He then remembered the words of Naagesh, the snake. So he called out to him. Suddenly, almost like magic, Naagesh slithered his way down a narrow window into the dingy cell. "O, Lord !" hissed Naagesh, "how did you manage to get yourself arrested ?" Krishnan cried and then told the snake what had happened. "I have a plan," hissed Naagesh. "I shall creep into the Queen's room and bite her," said Naagesh. "She will faint. No matter what they do, she will remain asleep. The poison will remain in her body until you place your hand on her forehead," explained Naagesh. He then left Krishnan and went to the palace. He crept into the Queen's room and bit her. The Queen fainted. The sad news that the Queen had been bitten by a snake spread all over the Kingdom. Vaidyas came from far and near, but their medicines had no effect. No one could revive the Queen. Finally, the King declared that anyone who could cure the Queen would be **handsomely** rewarded. Many people went to the palace but all of them failed, can cure the Queen," Krishnan told the guards. At once they took him to the

palace and the King took him to the Queen. Krishnan sat beside the Queen and placed his hand on her forehead. Soon, she opened her eyes and sat up. The King was overjoyed and shed tears of happiness. He embraced Krishnan and thanked him. "Your Majesty," said Krishnan, "I was sent to prison for a crime I did not commit." Krishnan told the King the whole story. The King was fuming with rage when he heard what the goldsmith had done. He at once had the goldsmith arrested. The King then presented Krishnan with a large house and a thousand pieces of gold. Krishnan sent for his family and they all lived happily ever after.

- 41.** Why was Krishnan afraid to save Naagesh from the well ?
- (1) As Naagesh had threatened him with dire consequences.
 - (2) As he thought Naagesh would eat him.
 - (3) As he thought Naagesh would bite him once he was out of the-well
 - (4) As he thought that Naagesh would capture him as soon as he got out of the well.
 - (5) None of these
- 42.** What did the King do to save the Queen after even the Vaidyas failed to revive her ?
- (1) He punished the snake for having harmed the Queen
 - (2) He announced a reward to anyone who could cure the Queen
 - (3) He immediately called for Krishnan to cure the Queen
 - (4) He asked his guards to immediately look for someone who could cure the Queen
 - (5) None of these
- 43.** What did Seth Ghanshyamdas tell the King about Krishnan ?
- (1) That Krishnan had brought fake ornaments for selling
 - (2) That Krishnan was an honest Brahmin who had left his village
 - (3) That Krishnan had killed the Prince
 - (4) That Krishnan had brought those ornaments for selling which had been made for the missing Prince
 - (5) None of these
- 44.** What did the King do on learning the truth about Krishnan and Seth Ghanshyamdas ?
- (1) He put Krishnan back in the dungeon as he still held Krishnan responsible for the Prince's death
 - (2) He called for Krishnan's wife and family
 - (3) He presented gold to Krishnan and also a house to live in
 - (4) He congratulated the snake on his efforts to save Krishnan
 - (5) None of these
- 45.** What plan did Naagesh have to save Krishnan from the dungeon?
- (1) That he would sneak Krishnan out of the dungeon without anyone noticing.
 - (2) That he would bite the King and make him unconscious.
 - (3) That he would bite Krishnan and make everyone believe that he was dead.
 - (4) That he would enter the Queen's chamber and scare her.
 - (5) None of these
- 46.** What did Bali do after seeing Krishnan at his house ?
- (A) He gave Krishnan directions to Shersingh's house.
 - (B) He welcomed Krishnan to his house.
 - (C) He offered tasty fruits to Krishnan.
- (1) Only (A)
 - (2) Only (B)
 - (3) Only (C)
 - (4) Only (B) and (C)
 - (5) Only (A) and (C)
- 47.** Why did the jaguar, the monkey and the snake tell Krishnan not to save the man in the well ?
- (1) As the man in the well was a goldsmith
 - (2) As the man in the well had cheated the snake, the monkey and the jaguar
 - (3) As the man in the well was a thief
 - (4) As the snake the monkey and the jaguar hated the man as they had known him for a very longtime
 - (5) None of these
- 48.** Why did Krishnan go to meet Seth Ghanshyamdas ?
- (1) As he thought that Seth Ghanshyamdas could help him in selling the ornaments gifted to him by Shersingh
 - (2) As he knew that Seth Ghanshyamdas had contact with the King which could prove to be beneficial
 - (3) As Seth Ghanshyamdas had requested Krishnan to sell ornaments only to him
 - (4) As Krishnan was extremely fond of Seth Ghanshyamdas
 - (5) None of these
- 49.** Why did Krishnan decide to leave his village ?
- (1) As he could not find much work in his own village and his family had to starve sometimes because of it.
 - (2) As his family had requested him to do so.
 - (3) As his village people had asked him to leave their village and look for work somewhere else.
 - (4) As he wanted to search for food in a village different from his own.
 - (5) None of these
- 50.** What can possibly be the moral of the story ?
- (1) Trust oneself before trusting others
 - (2) A good deed never goes unrewarded
 - (3) You cannot change people but you can change yourself
 - (4) Try and try until you succeed
 - (5) One must be the change one wishes to see in this world
- Directions (51 - 53):** 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.
- 51. HUMBLE**
- | | |
|-------------|------------|
| (1) elegant | (2) polite |
| (3) modest | (4) real |
| (5) vast | |
- 52. SEEK**
- | | |
|--------------|---------------|
| (1) hunt for | (2) watch for |
| (3) mention | (4) ask for |
| (5) force | |
- 53. GO**
- | | |
|------------|-----------|
| (1) report | (2) live |
| (3) send | (4) leave |
| (5) depart | |

Directions (54 - 55): 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.

54. HANDSOMELY

- (1) meagerly
- (2) tidily
- (3) ugly
- (4) raggedly
- (5) plenty

55. CONTINUED

- (1) remanded
- (2) presented
- (3) rested
- (4) carried on
- (5) stopped

Directions (56 - 60): Rearrange the following six 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) On touring the whole world and finding no couple who was perfectly happy, the young couple understood that it is very difficult to find perfect happiness anywhere in the world.

(B) There was a young couple who led a very happy life together.

(C) One day, they heard that a wise old man had come to town; he could solve all kinds of problems and guide people.

(D) The wise old man told them; Travel around the world and seek a man and a woman who are perfectly happy as a couple."

(E) So the couple decided to visit the wise old man and tell him their worry.

(F) The only thing that they worried about was, whether their happiness would last forever or would they too have to face problems.

56. Which of the following should be the **LAST (SIXTH)** sentence after rearrangement ?

- (DA) (2)B
- (3) D (4) E
- (5)F

57. Which of the following should be the **THIRD** sentence after rearrangement ?

- (DA) (2)B
- (3) C (4) D
- (5)E

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

- (DB) (2)C
- (3) D (4) E
- (5)F

59. Which of the following should be the **SECOND** sentence after rearrangement ?

- (DA) (2)B
- " (3) C (4) D
- (5)F

60. Which of the following should be the **FIRST** sentence after rearrangement ?

- (DA) (2)B
- (3) C (4) D
- (5)E

Directions (61 - 65): Which of the phrases (1), (2), (3) and (4) given below each sentence should replace the phrase printed in **bold** in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, mark (5) as the answer.

61. He told his employer of his plans to leave the business to lead a **more leisure life.**

- (1) more leisurely life
- (2) many leisurely life
- (3) many leisuired life
- (4) more leisurely live
- (5) No correction required

62. All she could think about was the beautiful dress and how she could earn enough money to buy it.

- (1) All she can think
- (2) All she could thought
- (3) All she can thought
- (4) All she can thinking
- (5) No correction required

63. A young and successful executive was travelling down a neighbourhood street, going **a bit to fast** in his new car.

- (1) a bit too fastly
- (2) a bit as fast
- (3) a bit to fastly
- (4) a bit too fast
- (5) No correction required

64. Padma could convince anyone with her talks as she had the **gift of the gabbing.**

- (1) gifting of the gabbing
- (2) gift of the gab
- (3) gifting of the gab
- (4) gift off the gab
- (5) No correction required

65. For countries undergoing a recession, large cuts in public spending seem to be **the ordering of the day.**

- (D) be tl^e ordering of days
- (2) being the order of the day
- (3) be the order of the day
- (4) being the ordering of days
- (5) No correction required

Directions (66-70): In each question below, a sentence with four words printed in **bold** type is given. These are numbered as (1), (2), (3) and (4). One of these four words printed in **bold** may be either **wrongly spelt or inappropriate** in the context of the sentence. Find out the word which is wrongly spelt or inappropriate, if any. The number of that word is your answer. If all the words printed in **bold** are correctly spelt and also appropriate in the context of the sentence, mark (5) i.e. 'All correct' as your answer.

66. When the young artist **returned** (D)/to his village, his family held a **festive** (2)/dinner on its lawn to celebrate his **triumphant** (3)/ **homecoming.** (4)/ All correct (5).

67. She trusted Mira with all her **heart** (1)/ and thus **handled** (2)/ over her **life's** (3)/ savings to her **instantly.** (4)/ All correct (5)

68. It is **difficult** (1)/ to see the **picture** (2)/ when you are **inside** (3)/ the **frame.** (4)/ All correct (5)

69. Had she not **suppressed** (1)/ all the details of her Company's **project,** (2)/her Company would have **bagged** (3)/ the **contract.** (4)/ All correct (5)

70. The **whole** (1)/ time she walked with her child in her arms the only **thing** (2)/ that **worried** (3)/ her was her son's **feature.** (4)/ All correct (5).

Directions (71-80): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

One day a father of a very wealthy family (71) his son on a trip to the country with the purpose of (72) his son how the poor people live so he could be thankful for his wealth. They spent a (73) of days and nights on the farm

of what would be considered a (74) poor family. On their (75) from their trip, the father asked his son, "How was the trip?" "It was great, Dad." "Did you see how poor people can be?" the father asked. "Oh yeah" said the son. "So what did you (76) from the trip?" asked the father. The son answered, "I saw that we have one dog and they had four. We have a pool that (77) to the middle of our garden and they have a creek that has no end." "We have imported lanterns in our garden and they have the stars at night." "Our patio reaches to the front yard and they have the (78) horizon" "We have a small piece of land to live on and they have fields that go beyond our sight." "We have (79) who serve us, but they serve others." "We buy our food, but they grow theirs." "We have walls around our (80) to protect us; they have friends to protect them." With this the boy's father was speechless. Then his son added, Thanks dad for showing me how poor we are."

71. (1) mould (2) showed
(3) took (4) beat
(5) drag
72. (1) trusting (2) showing
(3) presenting (4) requestir
(5) tell
73. (1) few (2) many
(3) two (4) couple
(5) much
74. (1) very (2) astutely
(3) major (4) some
(5) sorrow
75. (1) return
(2) walking
(3) lane
(4) journey
(5) leave
76. (1) believe (2) learn
(3) reveal (4) think
(5) saw
77. (1) leak (2) watery
(3) stands (4) reaches
(5) swims
78. (1) last (2) lucky
(3) more (4) scene
(5) whole
79. (1) relatives (2) man
(3) servants (4) mother
(5) computers
80. (1) pillars (2) country
(3) minds (4) selves
(5) property

TEST-III QUANTITATIVE APTITUDE

Directions (81-95) : What will come in place of the question mark (?) in the following questions ?

81. $\frac{5}{9}$ of 504 + $\frac{3}{8}$ of 640 = ?
(1) 520 (2) 480
(3) 460 (4) 540
(5) None of these
82. $\frac{4}{9}$ of $\frac{3}{8}$ of $\frac{2}{7}$ of 294 = ?
(1) 24 (2) 14
(3) 16 (4) 22
(5) None of these
83. 16% of 250 + 115% of 480 = ?
(1) 522 (2) 588
(3) 582 (4) 498
(5) None of these
84. $16.45 \times 2.8 + 4.5 \times 1.6 = ?$
(1) 56.23 (2) 56.32
(3) 53.26 (4) 53.66
(5) None of these
85. 55% of 860 + ?% of 450 = 581
(1) 24 (2) 28
(3) 32 (4) 36
(5) None of these
86. $1740 \div 12 \times 4070 \div 110 = ?$
(1) 5635 (2) 5365
(3) 5465 (4) 5445
(5) None of these
87. $72.42 + 385.66 + 4976.38 = ?$
(1) 5234.46 (2) 5434.46
(3) 5434.66 (4) 5244.66
(5) None of these
88. $8\frac{5}{9} \times 4\frac{3}{5} - 6\frac{1}{3} = ?$
(1) $32\frac{11}{45}$ (2) $33\frac{11}{45}$
(3) $32\frac{1}{45}$ (4) $33\frac{1}{45}$
(5) None of these
- $5760 \div 45 \times 15 = ?$
(1) 1890 (2) 1828
(3) 1820 (4) 1928
(5) None of these
- $9845 - 3896 + 486 = ? - 1128$
(1) 7365 (2) 7463
(3) 7536 (4) 7653
(5) None of these
- $22^2 + \sqrt{7} = 529$
(1) 45 (2) 2045
(3) 2025 (4) 48
(5) None of these

92. $\frac{17 \times 4 + 4^2 \times 2}{90 + 5 \times 12} = ?$

- (1) $\frac{25}{54}$ (2) $\frac{22}{57}$
(3) $\frac{11}{27}$ (4) $\frac{13}{27}$
(5) None of these
93. $2520 \div 14 \div 9 = ?$
(1) 22 (2) 18
(3) 20 (4) 16
(5) None of these
94. $8\frac{2}{5} \times 5\frac{2}{3} + ? = 50\frac{1}{5}$
(1) $3\frac{3}{5}$ (2) $2\frac{2}{5}$
(3) $3\frac{2}{5}$ (4) $2\frac{3}{5}$
(5) None of these
95. 3.2% of 250 + 1.8% of 400 = ?
(1) 14.8 (2) 15.75
(3) 14.75 (4) 15.2
(5) None of these
- Directions (96-100):** What will come in place of the question mark (?) in the following number series ?
96. 11 13 16 20 ?
(1) 24 (2) 26
(3) 28 (4) 27
(5) None of these
97. 7 13 25 49 ?
(1) 99 (2) 97
(3) 89 (4) 87
(5) None of these
98. 608 3Q4 152 76 ?
(1) 39 (2) 36
(3) 38 (4) 37
(5) None of these
99. 8 9 20 63 ?
(1) 256 (2) 252
(3) 246 (4) 242
(5) None of these
100. 5 6 10 19 ?
(1) 28 (2) 37
(3) 36 (4) 35
(5) None of these
101. Difference between the digits of a two digit number is 5 and the digit in the unit's place is six times the digit in the ten's place. What is the number ?
(1) 27 (2) 72
(3) 16 (4) 61
(5) None of these

102. Find the average of the following set of numbers.

- 132, 148, 164, 128, 120, 136
 (1) 142 (2) 136
 (3) 138 (4) 144
 (5) None of these

103. Which set of the following fractions is in descending order ?

- (1) $\frac{7}{8}, \frac{5}{7}, \frac{2}{3}, \frac{3}{5}$ (2) $\frac{3}{2}, \frac{5}{7}, \frac{2}{3}, \frac{5}{7}$

- (3) $\frac{8}{7}, \frac{7}{5}, \frac{3}{3}, \frac{5}{7}$ (4) $\frac{3}{5}, \frac{5}{7}, \frac{7}{8}$

(5) None of these

104. Populations of two villages X and Y are in the ratio of 5 : 7 respectively. If the population of village Y increases by 25000 and the population of village X remains unchanged the respective ratio of their populations becomes 25 : 36. What is the population of village X ?

- (1) 6,25,000 (2) 6,75,000
 (3) 8,75,000 (4) 9,00,000
 (5) None of these

105. The 56% of a number is less than its 72% by 56. What is 70% of that number ?

- (1) 300 (2) 235
 (3) 240 (4) 350
 (5) None of these

106. A 240 metre long train crosses a 300 metre long platform in 27 seconds. What is the speed of the train in kmph ?

- (1) 66 (2) 60
 (3) 76 (4) 64
 (5) None of these

107. Vandana sells an article for Rs. 3240 and earns a profit of 20%. What is the cost price of the article ?

- (1) Rs. 2,800 (2) Rs. 2,820
 (3) Rs. 2,750 (4) Rs. 2,700
 (5) None of these

108. 16 men can complete a piece of work in 7 days. In how many days will 28 men complete the same work ?

- (1) 6 days (2) 8 days
 (3) 3 days (4) 4 days
 (5) None of these

109. Sum of five consecutive even numbers is 380. What is the second number in ascending order ?

- (1) 76 (2) 78
 (3) 74 (4) 72
 (5) None of these

110. Cost of 6 dozen apples and 8 dozen bananas is Rs 1400. What will be the cost of 15 dozen apples and 20 dozen bananas ?

- (1) Rs. 3,200 (2) Rs. 3,500
 (3) Rs. 3,600 (4) Rs. 4,200
 (5) None of these

111. Beena and Meena started a boutique investing amounts of Rs. 35,000 and Rs. 56,000 respectively. If Beena's share in the profit earned by them is Rs. 45,000, what is the total profit earned ?

- (1) Rs. 81,000 (2) Rs. 1,27,000
 (3) Rs. 72,000 (4) Rs. 1,17,000
 (5) None of these

112. Simple interest accrued on an amount in eight years at the rate of 11 p.c.p.a. is Rs. 57,200. What was the principal amount ?

- (1) Rs. 72,000 (2) Rs. 82,000
 (3) Rs. 75,000 (4) Rs. 65,000
 (5) None of these

113. Mr. Sharma invested an amount of Rs. 25,000 in fixed deposit at

compound interest at the rate of 8 p.c.p.a. for two years. What amount Mr. Sharma will get on maturity ?

- (1) Rs. 28,540 (2) Rs. 29,160
 (3) Rs. 29,240 (4) Rs. 28,240
 (5) None of these

114. Four-seventh of a number is equal to 40% of another number. What is the ratio between the first number and the second number respectively ?

- (1) 5 : 4 (2) 4 : 5
 (3) 10 : 7 (4) 7 : 10
 (5) None of these

115. Nandkishore gives 35% of the money he had to his wife and gave 50% of the money he had to his sons. Remaining amount of Rs. 11,250 he kept for himself. What was the total amount of money Nandkishore had ?

- (1) Rs. 63,750 (2) Rs. 75,000
 (3) Rs. 73,650 (4) Rs. 72,450
 (5) None of these

Directions (116 - 120) : Study the following table carefully to answer these questions.

Number of Students studying five different disciplines from five Institutes

Discipline	Art	Commerce	Science	Management	Computer Science
Institute A	350	260	450	140	300
B	240	320	400	180	320
C	460	300	360	160	380
D	440	480	420	120	340
E	280	360	340	200	330

116. Number of students studying Commerce from Institute D is what per cent of the total number of students studying all the disciplines together from this Institute ?

- (1) $28\frac{1}{3}$ (2) $26\frac{2}{3}$
 (3) $24\frac{2}{3}$ (4) $24\frac{1}{3}$
 (5) None of these

117. What is the average number of students studying all disciplines together from Institute E ?

- (1) 312 (2) 310
 (3) 302 (4) 304
 (5) None of these

118. What is the ratio between total number of students studying Science from Institutes C and D together and the total number of

students studying Computer Science from these two Institutes together respectively ?

- (1) 13 : 12 (2) 12 : 13
 (3) 13 : 15 (4) 15 : 13
 (5) None of these

119. What is the average number of students studying Commerce from all the Institutes together ?

- (1) 356 (2) 360
 (3) 348 (4) 340
 (5) None of these

120. Total number of students studying Arts from Institutes A and B together is **approximately** what per cent of the total number of students studying Computer Science from these two Institutes ?

- (1) 84 (2) 85
 (3) 88 (4) 90
 (5) None of these

TEST-IV REASONING ABILITY

- 121.** In a certain code BROWN is written as 531@% and MEAN is written as 26©%. How is ROBE written in that code ?
 (1) 3®!6 (2) 3516
 (3) 3156 (4) 3©16
 (5) None of these
- 122.** In a row of forty students R is fifth from the right end and there are ten students between R and D. What is the D's position from the left end of the row ?
 (1) 26th (2) 23rd
 (3) 24th (4) 25th
 (5) Data inadequate
- 123.** Among A, B, C, D and E each having scored different marks in an examination, B scored more than C and E and less than A and D. C's marks are not the lowest. Who scored the lowest marks ?
 (D-D (2) C
- MT*MB** (4) Data inadequate
 (5) None of these
- 124.** How many pairs of digits are there in the number 9431658 each of which has as many digits between them in the number as when the digits are rearranged in ascending order ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three
- 125.** How many meaningful English words can be made with the letters VLEI using each letter only once in each word ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three
- 126.** How many such pairs of letters are there in the word OVERWHELM each of which has as many letters between them in the word as in the English alphabet ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three
- 127.** What should come next in the following letter series ?
 A C E G I K M O B D F H J L N
 A C E G I K M B D F H J L A
 (D **B** (2) C
 (3) F (4) D
 (5) None of these
- 128.** In a certain code ORBITAL is written as CSPHMBU. How is CHARGER written in that code ?/
 (1) BIDQSFH (2) BIDSSFH
 (3) BIDQQDF (4) DIBQSFH
 (5) None of these
- 129.** Four of the following five are alike in a certain way and so form a group. Which is the one that **does not** belong to that group ?
 (1) 196 (2) 256
 (3) 529 (4) 576
 (5) 324
- 130.** Four of the following five are alike in a certain way and so form a group. Which is the one that **does not** belong to that group ?
 (1) RPN (2) WSU>
 (3) HDF (4) LHJ
 (5) QMO
- 131.** If '+' means 'divided by'; '-' means 'added to'; 'x' means 'subtracted from' and '÷' means 'multiplied by'; then
 $26 - 15 + 5 \times 4 + 2 = ?$
 (1) 15 (2) 20
 (3) 25 (4) 18
 (5) None of these
- Directions (132-137) :** Study the following arrangement carefully and answer the questions given below:
 R 5 # 3 \$ M D P 1 4 F © A 6 E W
 J 2 @ 8 K 8 Q 7 % U T I * V 9
- 132.** Which of the following is the seventh to the left of the nineteenth from the left end of the above arrangement ?
 (D D (2) U
 (3) © (4) 8
 (5) None of these
- 133.** What should come next in the following series based on the above arrangement ?
 53\$ P4F 6WJ 88Q ?
 (1) UI* (2) UT*
 (3) UIV (4) UTV
 (5) None of these
- 134.** How many such consonants are there in the above arrangement each of which is immediately preceded by a letter and immediately followed by a number ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three
- 135.** If all the symbols in the above arrangement are dropped, which of the following will be the sixteenth from the right end ?
 (D F (2) W
 (3) J (4) 8
 (5) None of these
- 136.** How many such symbols are there in the above arrangement each of which is immediately preceded by a number and immediately followed by a consonant ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three
- 137.** How many such vowels are there in the above arrangement each of which is immediately preceded by a symbol and immediately followed by a number ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three
- Directions (138-143) :** In the following questions, the symbols 5, \$, •, @ and © are used with the following meanings as illustrated below :
 'P \$ Q' means 'P is neither equal to nor greater than Q'.
 'P © Q' means 'P is neither equal to nor smaller than Q'.
 'P 8 Q' means 'P is neither greater than nor smaller than Q'.
 'P @ Q' means 'P is not smaller than Q'.
 'P * Q' means 'P is not greater than Q'.
- In each question three statements showing relationship have been given, which are followed by three conclusions I, II and III. Assuming that the given statements are true, find out which conclusion(s) is/are **definitely true**?
- 138. Statements:**
 B © N, N @ R, F * R
Conclusions: I. B © R
 II. F • N
 III. R \$ B
 (1) Only I and II are true
 (2) Only I and III are true
 (3) Only II and III are true
 (4) All I, II and III are true
 (5) None of these
- 139. Statements:**
 D \$ M, M * B, B 8 J
Conclusions : I. J © D
 II. B @ D
 III. J @ M
 (1) Only I and II are true
 (2) Only I and III are true
 (3) Only II and III are true
 (4) All I, II and III are true
 (5) None of these

140. Statements : F • T, T \$ N, N @ R

Conclusions : I. R \$ T
II. N © F
III. F \$ R

- (1) None is true
- (2) Only I is true
- (3) Only II is true
- (4) Only III is true
- (5) Only II and III are true

141. Statements: W8K, K©F, F\$M

Conclusions : I. M © K
II. W @ F
III. F@W

- (1) Only I is true
- (2) Only II is true
- (3) Only III is true
- (4) Only II and III are true
- (5) None is true

142. Statements: M@D, D5K, K©R

Conclusions: I. R \$ M
II. K 5 M
III. K \$ M

- (1) Only I is true
- (2) Only II is true
- (3) Only III is true
- (4) Only either II or III and I are true
- (5) Only either II or III is true

143. Statements: F@T, T8K, K•D

Conclusions: I. D @ F
II. F @ K
III. D O T

- (1) Only II and III are true
- (2) Only I and III are true
- (3) Only I and II are true
- (4) All I, II and III are true
- (5) None of these

Directions (144-149): Study the following information carefully and answer the questions given below :

P, A, D, Q, T, M, R and B are sitting around a circle facing at the centre. D is third to the left of T who is fifth to the right of P. A is third to the right of B who is second to the right of D. Q is the second to the left of M.

144. Who is second to the right of M ?

- (1) B
- (2) R
- (3) T
- (4) Q
- (5) None of these

145. Who is to the immediate right of D ?

- (1) M
- (2) Q
- (3) B
- (4) Data inadequate
- (5) None of these

146. Who is third to the right of P ?

- (1) D
- (2) M
- (3) R
- (4) Data inadequate
- (5) None of these

147. Who is second to the left of D ?

- (1) A
- (2) Q
- (3) B
- (4) P

(5) Data inadequate

148. In which of the following pairs the first person is sitting to the immediate right of the second person ?

- (1) DM
- (2) BT
- (3) RA
- (4) PQ

(5) PA

149. Which of the following pairs represents the immediate neighbours of A ?

- (1) PT
- (2) PB
- (3) T9
- (4) PD
- (5) None of these

Directions (150-155): In each question below are three statements followed by three conclusions numbered I, II and III. You have to take the three 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 three given statements disregarding commonly known facts. Then decide which of the answers (1), (2), (3), (4) and (5) is the correct answer.

150. Statements:

Some bikes are cars.
Some cars are trains.
Some trains are buses.

Conclusions:

I. Some buses are cars.
II. Some trains are bikes.
III. Some buses are bikes.

- (1) None follows
- (2) Only I follows
- (3) Only II follows
- (4) Only III follows
- (5) Only I and II follow

151. Statements:

All dogs are cats.
Some cats are rats.
All rats are mats.

Conclusions:

I. Some mats are cats.
II. Some mats are dogs.
III. Some rats are cats.

- (1) Only I follows
- (2) Only II follows
- (3) Only III follows
- (4) Only I and III follow
- (5) None of these

152. Statements:

All cups are benches.
Some benches are drums.
All drums are kites, j

Conclusions:

I. Some kites are cups.
II. Some kites are benches.
III. Some drums are cups.

- (1) None follows
- (2) Only I follows
- (3) Only II follows
- (4) Only III follows
- (5) Only II and III follow

153. Statements:

Some boxes are walls.
No wall is road.
All roads are rivers.

Conclusions:

I. Some rivers are walls.
II. Some roads are boxes.
III. No wall is river.

- (1) Only I follows
- (2) Only either I or III follows
- (3) Only III follows
- (4) Only II follows
- (5) Only II and III follow

154. Statements:

Some tables are chairs.
All chairs are houses.
All houses are tents.

Conclusions:

I. All houses are chairs.
II. Some tents are chairs.
III. Some houses are tables.

- (1) Only I and II follow
- (2) Only I and III follow
- (3) Only II and III follow
- (4) All I, II and III follow
- (5) None of these

155. Statements:

All pens are sticks.
All sticks are rings.
All rings are rods.

Conclusions:

I. Some rings are pens.
II. Some rods are sticks.
III. Some rods are pens.

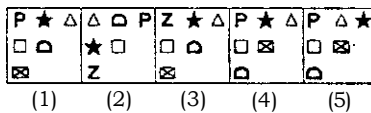
- (1) Only I and II follow
- (2) Only I and III follow
- (3) Only II and III follow
- (4) All I, II and III follow
- (5) None of these

Directions (156 - 160): In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued ?

156. Problem Figures



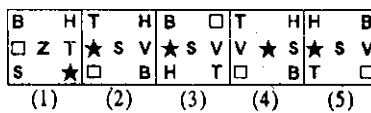
Answer Figures



157. Problem Figures



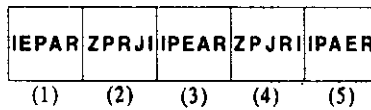
Answer Figures



158. Problem Figures



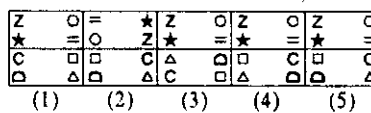
Answer Figures



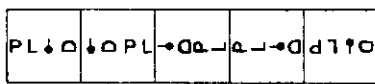
159. Problem Figures



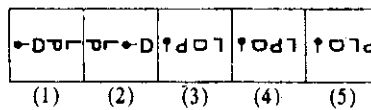
Answer Figures



160. Problem Figures



Answer Figures



TEST-V

MARKETING APTITUDE/COMPUTER KNOWLEDGE

- 161. CPU stands for_____
 - (1) Computer Processing Unit
 - (2) Central Processing Unit
 - (3) Computer Protection Unit
 - (4) Central Processing Upload
 - (5) None of these
- 62. The primary purpose of software is to turn data into_____.
 - (1) web sites
 - (2) information
 - (3) programs
 - (4) objects
 - (5) None of these
- 163- A compiler translates a program written in a high-level language into_____.
 - (1) Machine language
 - (2) an algorithm
 - (3) a debugged program
 - (4) Java
 - (5) None of these
- 164. What is correcting errors in a program called ?
 - (1) Compiling
 - (2) Debugging

- (3) Grinding
 - (4) Interpreting
 - (5) None of these
165. The_____of a system includes the programs or instructions.
 - (1) hardware
 - (2) icon
 - (3) information
 - (4) software
 - (5) None of these
166. Back up of the data files will help to prevent_____.
 - (1) loss of confidentiality
 - (2) duplication of data
 - (3) virus infection
 - (4) loss of data
 - (5) None of these
167. Text in a column is generally aligned_____.
 - (1) justified
 - (2) right
 - (3) centre
 - (4) left
 - (5) None of these
168. The background of any World document_____.
 - (1) is always white colour
 - (2) is the colour you preset under the Option menu
 - (3) is always the same for the entire document
 - (4) can have any colour you choose
 - (5) None of these

- (1) is always white colour
 - (2) is the colour you preset under the Option menu
 - (3) is always the same for the entire document
 - (4) can have any colour you choose
 - (5) None of these
- > 9 . In order to save an existing document with a different name you need to_____.
 - (1) Retype the document and give it a different name
 - (2) Use the Save as... command
 - (3) Copy and paste the original document to a new document and then save
 - (4) Use Windows Explorer to copy the document to a different location and then re-name it
 - (5) None of these
170. Which one of the following software applications would be the most appropriate for performing numerical and statistical calculations ?
 - (1) Database
 - (2) Document processor
 - (3) Graphics package
 - (4) Spreadsheet
 - (5) None of these
171. What would you do to highlight a word ? You position the cursor next to the word, and then_____.
 - (1) Drag mouse while holding button down
 - (2) Click mouse once
 - (3) Roll mouse around
 - (4) Roll and then click mouse
 - (5) None of these
172. A_____contains specific rules and words that express the logical steps of an algorithm.
 - (1) programming language
 - (2) syntax
 - (3) programming structure
 - (4) logic chart
 - (5) None of these
173. What is the default file extension for all Word documents ?
 - (1) TXT
 - (2) WRD
 - (3) FIL
 - (4) DOC
 - (5) None of these
- Which is the part of the computer system that one can physically touch ?
 - (1) data
 - (2) operating systems

- (3) hardware
(4) software
(5) None of these
- 175.** An page preview mode__.
- (1) You can see all pages of your document
(2) You can only see the page you are currently working
(3) You can only see pages that do not contain graphics
(4) You can only see the title page of your document
(5) None of these
- 176.** Cross selling is very effective in the sale of one of the following
- (1) Debit cards
(2) Credit cards
(3) Internet banking
(4) Auto loans
(5) All of these
- 177.** Cross selling means_____.
- (1) one salesman selling to another salesman
(2) selling across territories
(3) selling across countries
(4) selling additional products to existing customers
(5) All of these
- 178.** Target market for Debit Cards is
- (1) all existing account holders
(2) all sales persons
(3) allNRI's
(4) all HNI's
(5) All of these
- 179.** Market Penetration can be possible through_____.
- (1) more calls to the same buyers
(2) more calls to many buyers
(3) surrogate marketing
(4) alternate marketing
(5) All of these
- 180.** Cross selling can be resorted to, by_____
- (1) all sales persons
(2) all employees
(3) all employers'
(4) outsourced agencies
(5) all service providers
- 181.** Reusable optical storage will typically have the acronym_____.
- (1) CD (2) DVD
(3) ROM (4) RW
(5) None of these
- 182.** _____is processed by the computer into information.
- (1) Data (2) Numbers
(3) Alphabets (4) Pictures
(5) None of these
- 183.** A _____ is an electronic device that process data, converting it into information.
- (1) computer (2) processor
(3) case (4) stylus
(5) None of these
- 184.** Market innovations means_____.
- (1) design new products
(2) new styles of marketing
(3) new ideas in sales steps
(4) Only (1) and (2)
(5) All (1), (2) and (3)
- 185.** File extensions are used in order to_____.
- (1) name the file
(2) ensure the filename is not lost
(3) identify the file
(4) identify the file type
(5) None of these
- 186.** Market penetration connotes_____.
- (1) Covering a wide area of the Market for sales
(2) Entering the buyers' houses
(3) Entering the sellers' houses
(4) Entering all shops and business houses
(5) All of these
- 187.** The most common type of storage devices are_____.
- (1) persistent (2) optical
(3) magnetic (4) flash
(5) None of these
- 188.** SME means
- (1) Small And Medium Enterprises
(2) Small Marketing Enterprises
(3) Small Scale Marketing Entities
(4) Small And Medium Establishments
(5) All of these
- 189.** For successful marketing_____.
- (1) Only the sales person sells
(2) Only finance Department-sells
(3) Only front office persons sell
(4) Only back office persons sell
(5) The whole organisation sells
- 190.** Savings Accounts with zero balance can be opened for_____.
- (1) persons below BPL
(2) under Financial Inclusion scheme
(3) students
(4) as per Bank's Policies
(5) None of these
- 191.** "Outsourcing" means service rendered by_____.
- (1) outside agencies
(2) other departments of the company
(3) employees, other than the sales persons
(4) marketing department
(5) All of these
- 192.** In modern day marketing, the benefits of selling extend to_____.
- (1) Only products and services
(2) Only after sales services
(3) Lifelong relationship with the buyer
(4) All of these
(5) None of these
- 193.** One of the following is not a target group of SME loans_____.
- (1) all professionals
(2) large industries
(3) truck operators
(4) beauty parlours
(5) hotels and restaurants
- 194.** The performance of a salesperson can be enhanced by_____.
- (1) increasing the sales incentives
(2) increasing the number of products to be sold
(3) appropriate training
(4) All of these
(5) None of these
- 195.** Team building is required_____.
- (1) only for lead generation
(2) only for after sales service
(3) for cross selling
(4) All of these
(5) None of these
- 196.** For sustained relationship with the buyer, one of the following is necessary_____.
- (1) Continuity
(2) Consistency
(3) Understanding
(4) Empathy
(5) All of these
- 197.** Sales Promotion involves - Find the **incorrect** option J_____.
- (1) Building Product Awareness
(2) Creating Interest
(3) Providing Information
(4) Designing new products
(5) None of these
- 198.** Target market for Home Loans is
- (1) all builders
(2) all housing societies
(3) agriculturists
(4) All of these
(5) None of these

199. Lead generation is_____.

- (1) a pre-sales function
- (2) a function of the customer
- (3)** a function of the manufacturing department
- (4) a postsales function
- (5) All of these

200. Financial Inclusion means_____.

- (1) Opening Accounts of Finance Companies
- (2) Financial Analysis of Balance sheet figures
- (3)** Opening Accounts of HNI's
- (4) Opening Accounts of NRI's
- (5) Opening Accounts of under-privileged persons