

SBI PO 2021 Prelims Exam Memory Based Question Paper

Direction (1-5): What will come in place of the question mark in the following number series?

1. 120 121 113 140 76 ?

- a. 150
- b. 145
- c. 201
- d. 170
- e. None of the above

Answer: c)

Explanation: 120 121 113 140 76 ?

+ 1³ - 2³ +3³ -4³ +5³

Hence, question mark (?) will be replaced by 201.

2. 74 128 102 156 158 212 ?

- a. 270
- b. 280
- c. 290
- d. 300
- e. None of the above

Answer: a)

Explanation: 74 128 102 156 158 212 ?

See the bold part. It makes a series as follows:

74 102 158 270

+28 +56 +112

3. 25 24 27 25 29 26 31 ?

- a. 24
- b. 27
- c. 26
- d. 36
- e. 38

Answer: b)

Explanation: Here the series consists of two series S_1 and S_2 :

S_1 : 25 27 29 31
 └─── +2 ───┘└─── +2 ───┘└─── +2 ───┘

S_2 : 24 25 26
 └─── +1 ───┘└─── +1 ───┘

The next term will be 27.

4. 6 7 18 63 268 1365 ?

- a. 7406
- b. 7516
- c. 8257
- d. 7248
- e. 8226

Answer: e)

Explanation: Here the series is $6 \times 1 + 1^2 = 7$;

$$7 \times 2 + 2^2 = 18;$$

$$18 \times 3 + 3^2 = 63;$$

$$63 \times 4 + 4^2 = 268;$$

$$268 \times 5 + 5^2 = 1365;$$

$$1365 \times 6 + 6^2 = 8226$$

5. 2 9 57 ? 1681 6721 20161

- a. 434
- b. 373
- c. 316
- d. 337
- e. 513

Answer: d)

Explanation: Here the series is $2 \times 8 - 7 = 9$

$$9 \times 7 - 6 = 57$$

$$57 \times 6 - 5 = 337$$

$$337 \times 5 - 4 = 1681$$

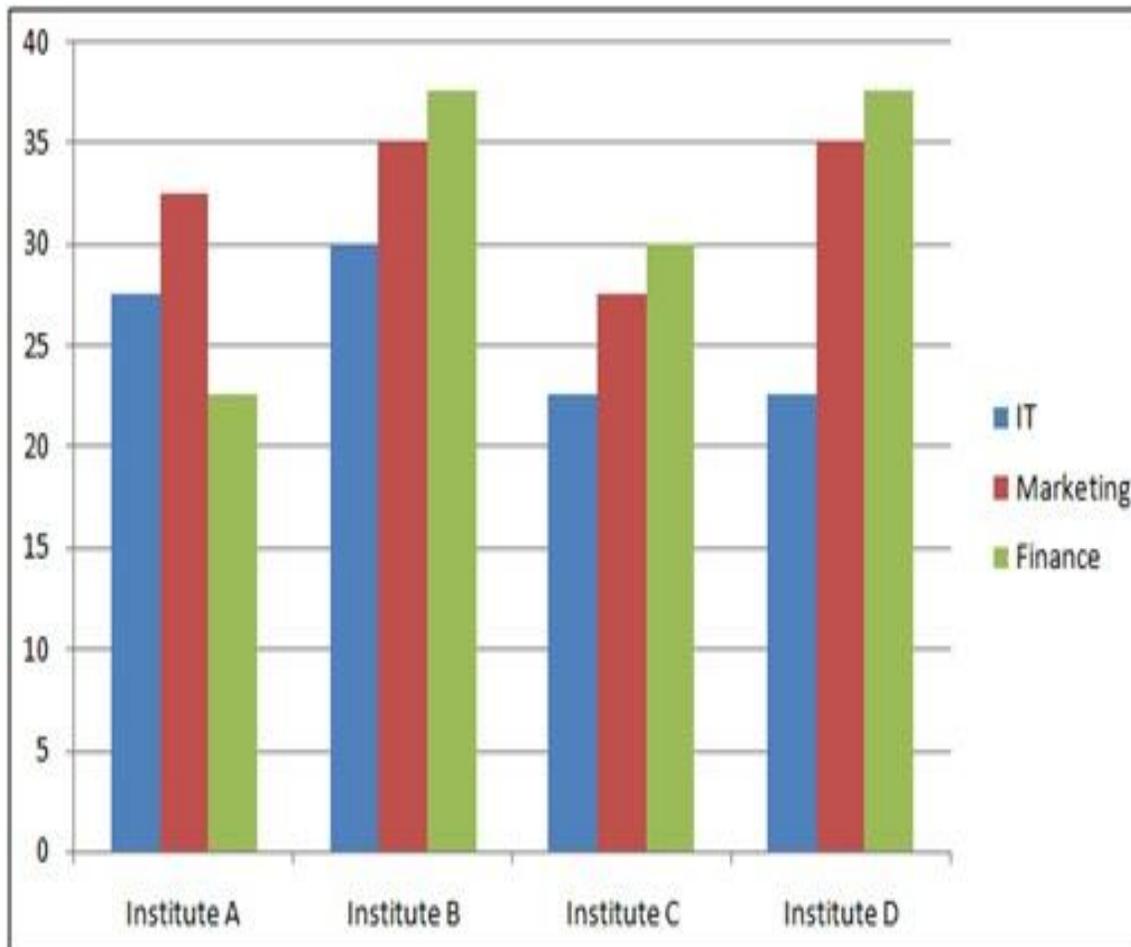
$$1681 \times 4 - 3 = 6721$$

$$6721 \times 3 - 2 = 20161$$

Data Interpretation (Bar Graph)

Directions (6-10): Study the following graph and answer the following questions:

Number of students from various faculties studying in various Management Institutes (in thousands)



6. What is the ratio of the number of Marketing students in Institute A to the number of Finance students in Institute D?

- a. 11:13
- b. 13:15
- c. 9:7
- d. 7:11
- e. None of these

Answer: b)

Explanation: Number of Marketing students in Institute A = 32500

Number of Finance students in Institute D = 37500

The ratio= 32500:37500 =13:15

7. What is the average number of students in each faculty of Institute D?

- a. 30000
- b. 26000
- c. 28500
- d. 31667
- e. None of these

Answer: d)

Explanation: Total number of students in Institute D in all three faculties = 22500 + 35000 + 37500 = 95000

The average student in each faculty = $95000/3=31667$

8. What is the average number of IT students in all the Institutes?

- a. 21625
- b. 25625
- c. 23225
- d. 24575
- e. None of these

Answer: b)

Explanation: The number of IT students in all the Institutes = 27500 + 30000 + 22500 + 22500 = 102500

The average IT students in each Institute = $102500/4 = 25625$

9. What percentage of the total students of Institute C are its IT students?

- a. 36%
- b. 5%
- c. 92%
- d. 13%
- e. None of these

Answer: d)

Explanation: The total number of IT students in Institute C = 22500

Total number of students in Institute C = 80000

Percentage of IT students = $(22500/80000) \times 100 = 28.13\%$

10. What is the difference between the total number of IT and Finance students in all the colleges?

- a. 27500
- b. 24000
- c. 29000
- d. 17500
- e. None of these

Answer: e)

Explanation: Total number of Finance students in all the Institutes = 127500

Total number of IT students in all the Institutes = 102500

Their difference = $127500 - 102500 = 25000$

Circular Arrangement

Directions (11 - 15): Study the following information carefully and answer the questions given below:

Eight friends $F_1, F_2, F_3, F_4, F_5, F_6, F_7$ and F_8 are sitting in a circle facing the centre. All eight friends like different fruits – apple, watermelon, banana, pomegranate, grapes, papaya, guava and strawberry. They are not necessarily seated in the mentioned order.

F_5 is sitting third to the left of F_7 . The person who likes watermelon is to the immediate right of F_5 and F_5 does not like apple. F_2 is sitting fourth to the right of F_8 . Neither F_2 nor F_8 is an immediate neighbour of F_5 . F_6 likes pomegranate colour and is sitting third to the right of person who likes watermelon. The person who likes papaya is sitting second to the left of the person who likes pomegranate. The one who like guava is sitting second to the left of F_5 . F_1 likes banana is sitting exactly between F_6 and F_8 . The person who likes grapes is sitting second to the right of the F_1 . F_3 is sitting third to the left of F_6 .

11. Who amongst the following likes apple colour?

- a. F_1
- b. F_2
- c. F_4
- d. F_7
- e. None of these

Answer: d)

12. What is F_1 's position with respect to F_2 ?

- a. Third to the right
- b. Second to the right
- c. Third to the left
- d. Second to the left
- e. Fourth to the right

Answer: a)

13. How many people are sitting between F_3 and F_8 when counted in an anti-clockwise direction from F_3 ?

- a. One
- b. Two
- c. Three
- d. Four
- e. None

Answer: d)

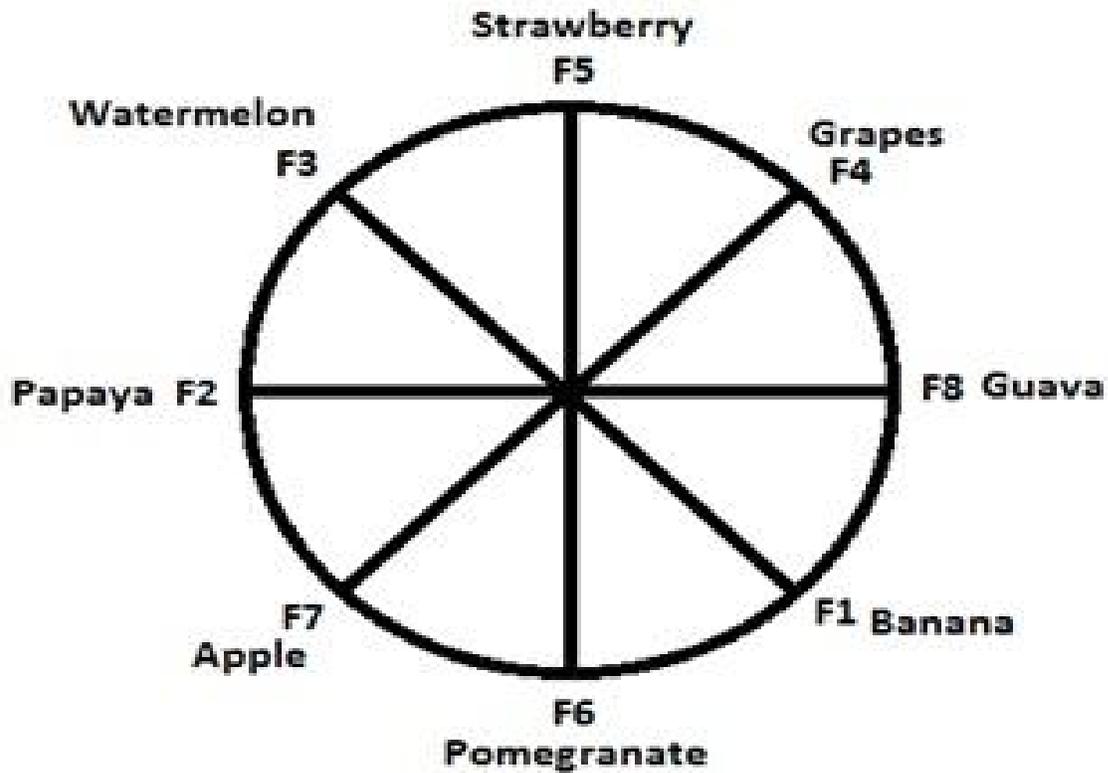
14. Four of the following five pairs are alike in a certain way based on their positions in the above arrangement and so form a group. Which of the following does not belong to the group?
- a. Apple – banana
 - b. Pomegranate – guava
 - c. Grapes – watermelon
 - d. Strawberry – papaya
 - e. Banana – strawberry

Answer: e)

15. Which one of the following statements is false according to the above mentioned arrangement?
- a. F_6 is to the immediate right of the person who like apple.
 - b. F_1 is third to the right of the F_2 .
 - c. F_6 is sitting exactly between the person who like watermelon and grapes.
 - d. F_8 is neither like banana nor strawberry.
 - e. There are only three people between F_5 and F_6 .

Answer: c)

Explanation (11 - 15):



Linear Arrangement

Directions (16 - 20): Read the following information carefully and answer the questions given below:

- I. Eight friends I, J, K, L, M, N, O and P are sitting in two opposite rows, facing each other.
- II. Each row has 4 persons.
- III. I is between N and O and is facing north.
- IV. P is opposite to M who is to the immediate left of J.
- V. K is between L and J.
- VI. P is to the immediate right of O.

16. Who is to the immediate right of K?

- a. J
- b. M

- c. L
- d. L or J
- e. None of the above

Answer: c)

17. Which of the following pair are sitting opposite to each other?

- a. KN
- b. LP
- c. MI
- d. JO
- e. JN

Answer: d)

18. Which of the following pair are sitting diagonally opposite each other?

- a. LN
- b. KI
- c. JO
- d. MP
- e. MO

Answer: e)

19. Who is to the immediate left of I?

- a. N
- b. I
- c. N or I
- d. P
- e. Cannot be determined

Answer: a)

20. Four of the following five pairs are alike in a certain way based on their positions in the above arrangement and so form a group. Which of the following does not belong to the group?

- a. NL
- b. IJ
- c. IK
- d. OJ
- e. PM

Answer: b)

Explanation (16-20):

South Facing Row	L	K	J	M
North Facing Row	N	I	O	P

Arrangement (Ranking)

Directions (21 - 22): Read the following passage and answer the two items that follow:

P, Q, R, S, T and U are sisters. No two sisters are of the same age, but all have birthdays on the same day of the same month. The youngest is 17 years old and the oldest T is 22 years old. U is somewhere between Q and S in age. P is older than Q. R is older than S. P is one year older than R.

21. Which one of the following is possible?

- a. S is 20 years old
- b. U is 18 years old
- c. U is 19 years old
- d. U is 20 years old
- e. None of the above

Answer: b)

22. Who is the second eldest sister?

- a. T
- b. R
- c. P
- d. U
- e. None of the above

Answer: c)

Explanation (21 - 22): Let us rank P, Q, R, S, T and U from 1 to 6, (1 being the eldest and 6 the youngest).

It is given that all of them were born on the same date and same month. The youngest is 17 years old and the oldest is 22 years. Hence, their ages are 17, 18, 19, 20, 21 and 22 years.

Given $P > Q$ and $R > S$ and P is one year older than R. Hence, both Q and S are younger than both P and R. U is between Q and S. Hence, we get the following arrangement.

Rank	Age	Name
1	22	T
2	21	P
3	20	R
4	19	Q/S

5	18	U
6	17	S/Q

Blood Relationship

Directions (23 - 24): Read the following passage and answer (three) items that follow:

P, Q, R, S and T are members of the same family. There are three male members and two female members in the family. There are two fathers, two sons and two wives in the family. The Professor was the, wife of an Engineer who was the son of a Judge. T is not male, neither also a wife of a professional. R is the youngest person in the family and S is the eldest. Q is a male.

23. Which of the following are female members of the group?

- S and Q
- T and Q
- S and P
- T and P
- None of the above

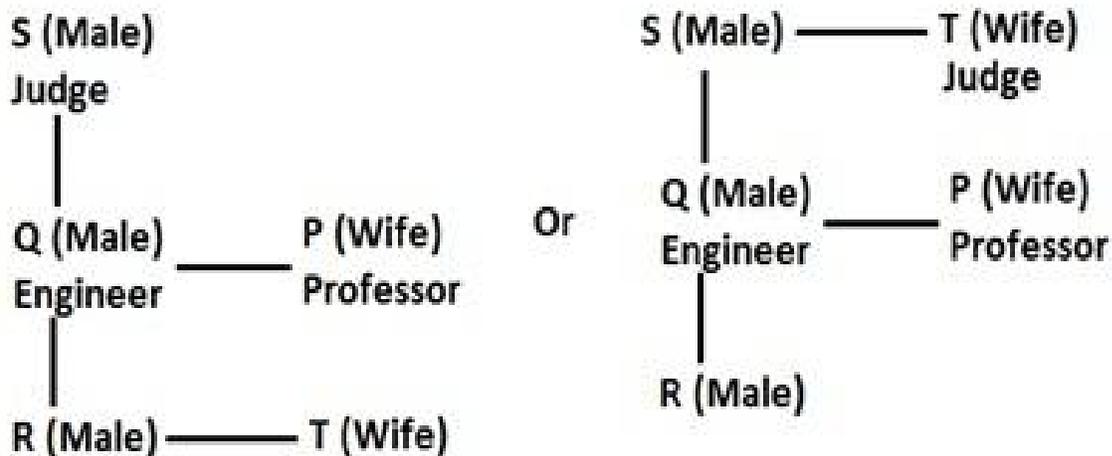
Answer: d)

24. Whose wife is the Professor?

- S
- T
- Q
- R
- None of the above

Answer: c)

Explanation (23 - 24): There are two possibilities:



Reading Comprehension (RC) – Passage

Directions (25-29): Read the following passage and answer the questions that follow:

Rupee has been continuously depreciating for the last few weeks and has touched an all-time low of 56 to dollar. Even though the price of crude oil has not increased in the international market, the cost for the oil marketing companies (OMC) like Indian Oil Corporation (IOCL), Bharat petroleum (BPCL) has been increasing on the account of increased value of dollar. The oil marketing companies have lost around Rs 4300 crores for selling petrol below the cost in the last six months. Since 2010, the petrol has been **deregulated** and OMCs can increase the price of petrol if there is large variation in their costs. The main reason behind increase in the petrol prices is the rise of dollar against rupee. We need to understand why rupee is depreciating against dollar like a free fall. One of the many reasons cited for the depreciation is the ongoing euro crisis. Many institutional investors have moved out their investments in euro to dollar as dollar is considered to be safe haven. In order to be safe, some investment has also moved out of India. But the euro crisis only cannot justify the free fall of rupee. If we see the other currencies like Pound, Yen, Brazilian Real, there has been no significant depreciation, in fact yen has gained against dollar considering one year time frame.

So what are the other significant reasons for depreciating rupee? One of prime reasons is our **burgeoning** fiscal deficit (difference between revenue and expenditure). The fiscal deficit for the year 2011-2012 stood at Rs. 521,980 and it is targeted at Rs. 513,590 crores for the 2012-2013. This huge deficit is primarily because of subsidy offered on food, fertilizer and petroleum. The oil subsidy for the year 2012-2013 is estimated to be Rs 43,580 crores. But we project the losses suffered by OMCs for the current year, this

subsidy will come out to be Rs. 114,000 crores. According to twin deficit **hypothesis**, there is strong linkage between fiscal deficit and trade deficit (imports – exports). The government's fiscal deficit is increasing i.e. government is spending more than it is what it is earning. This is because increased expenditure is not matched by the increased tax rates. Hence, people are left with more money, out of which some of the money is diverted towards the imports which results in more imports than exports leading to trade deficit. The major portion of our imports is oil. Since oil imports have to be paid in dollars, the importers need to buy dollars and sell rupee leading to more demand of dollar and excess of rupee in the market. Considering the demand supply, rupee is continuously losing value; the OMCs have to shell out more rupees for same amount of oil imports.

Now if the prices of oil products are not increased, the deficit will keep on increasing further impacting our economy. An increase in price will result into fall in demand which means that fewer dollars will have to be paid for the oil imports, leading to lower trade deficit which will in turn lead to release of pressure on rupee-dollar rate. Another effect of not increasing the prices of oil products is that, government will need to compensate the OMCs for the subsidy offered. Government will finance this deficit by borrowing from the market leading to crowding out of the private investment which will slow down our economic growth. It may lead to higher interest rates which will increase the common man's EMIs. The prices of petrol have been increased. This will have some effect on trade deficit and rupee-dollar value but in order to have more pronounced effect, the government needs to increase the price of diesel, LPG and kerosene. An increase in prices of these will help government reduce its fiscal deficit, meaning less borrowing from the market leading to more funds available for the private investment. Hence better economic growth. In the age of **coalition** politics, these are harsh decisions which the government may not be willing to take. But these decisions will have to be taken, to prevent our economy from **stagnation**.

25. According to the passage, why petrol price is rising in India?

- I. The burgeoning fiscal deficit of India.
- II. The Euro crisis which has led to depreciating rupee.

Which of the reasons given alone is/are valid?

- a. I only
- b. II only

- c. Both I and II
- d. Neither I nor II
- e. Either I or II

Answer: c)

Explanation: The first paragraph and the second paragraph clearly states that one of the many reasons cited for the depreciation is the ongoing euro crisis and another prime reasons is our burgeoning fiscal deficit.

26. Which of the following statements is incorrect according to the passage?
- a. The fiscal deficit for the year 2011-2012 stood at Rs. 521,980 crores.
 - b. The fiscal deficit targeted for the year 2012-2013 at Rs. 513,590 crores.
 - c. The oil subsidy for the year 2012-2013 is estimated to be Rs 43,580 crores.
 - d. Before 2010, the petrol was deregulated.
 - e. None of the above

Answer: d)

Explanation: It has been clearly mentioned in the first paragraph that since 2010, the petrol has been deregulated and OMCs can increase the price of petrol if there is large variation in their costs. Hence, option d) is incorrect.

27. In reference to the passage, which of the following assumptions can be made?
- I. Increased fiscal deficit of Indian government is due to increased expenditure which is not in accordance with the increased tax rates.
 - II. The fiscal deficit of India increased further as prices of oil products remained unchanged.
- a. I only
 - b. II only
 - c. Both I and II
 - d. Neither I nor II
 - e. Either I or II

Answer: c)

Explanation: Second and third paragraph clearly states that the government's fiscal deficit is increasing i.e. government is spending more than it is what it is earning. This is because increased expenditure is not matched by the increased tax rates. Also, if the prices of oil products are not increased, the deficit will keep on increasing further impacting our economy.

28. According to twin deficit hypothesis:

- a. There is a link between fiscal deficit and trade surplus.
- b. There is a link between fiscal deficit and trade deficit.
- c. There is a link between Debts and trade deficit.
- d. There is a link between fiscal deficit and economic slowdown.
- e. None of the above

Answer: b)

Explanation: According to twin deficit hypothesis, there is strong linkage between fiscal deficit and trade deficit (imports – exports).

29. In order to decrease fiscal deficit:

- I. Limit the import of oil to the minimum possible extent.
 - II. Compensate the OMCs for the subsidy offered.
 - III. Prices of petrol have to be increased along with prices of diesel, LPG and kerosene.
- a. I and II
 - b. II and III
 - c. I only
 - d. III only
 - e. None of the above

Answer: d)

Explanation: The last paragraph clearly states that an increase in prices of diesel, LPG and kerosene will help government reduce its fiscal deficit, meaning less borrowing from the market leading to more funds available for the private investment.

Synonyms based on RC

Directions (30-31): The following questions have a word highlighted from the passage with four words following it. Choose the best word that matches the meaning of the highlighted word as your answer.

30. DEREGULATED

- a. Noninterest
- b. Nonintervention
- c. Nonviolence
- d. Nonworking
- e. None of the above

Answer: b)

Explanation: Both 'Deregulated' and 'Nonintervention' means to remove regulations or restrictions from something.

31. HYPOTHESIS

- a. Calculation
- b. Preposition
- c. Proposition
- d. Existence
- e. None of the above

Answer: c)

Explanation: Both 'Hypothesis' and 'Proposition' means a supposition or proposed explanation made on the basis of limited evidence as a starting point for further investigation.

Antonyms based on RC

Directions (32-33): The following questions have a word highlighted from the passage with four words following it. Choose the best word that is opposite in meaning to the highlighted word as your answer.

32. BURGEONING

- a. Mushrooming
- b. Diminishing
- c. Sprouting
- d. Expanding
- e. Comfortable

Answer: b)

Explanation: 'Burgeoning' means begin to grow or increase rapidly and 'Diminishing' is the exact opposite word.

33. COALITION

- a. Union
- b. Alliance
- c. Severance
- d. Conjunction
- e. None of the above

Answer: c)

Explanation: 'Coalition' means a temporary alliance for combined action, especially of political parties forming a government and 'Severance' is the exact opposite word.

Parajumbles

Directions (34 - 38): Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and then answer the questions which follow.

- Also, sowing data looks healthy – area sown under kharif crop as on July 10 was 61.8% higher than last year.
- And, the surge in pulses inflation invites concern.
- But rains have weakened compared to June.
- So far, the southwest monsoon conditions remain favourable – rainfall at 4% below the long term average, and reasonably well-distributed.

- In items like arhar (tur) and urad, inflation was already at 23% in May (latest data available at the disaggregate level), and in June it is likely to be even higher.
- In the year so far (January to June 2015), pulses inflation has been 13.8% compared to just 4.7% in the same period of 2014.

34. Which of the following sentence should be the 6th (Last) after rearrangement?

- a. A
- b. B
- c. C
- d. D
- e. E

Answer: e)

35. Which of the following sentence should be the 3rd after rearrangement?

- a. A
- b. E
- c. B
- d. D
- e. C

Answer: e)

36. Which of the following sentence should be the 5th after rearrangement?

- a. A
- b. F
- c. C
- d. E
- e. D

Answer: b)

37. Which of the following sentence should be the 1st after rearrangement?

- a. C

- b. B
- c. F
- d. D
- e. A

Answer: d)

38. Which of the following sentence should be the 2nd after rearrangement?

- a. A
- b. B
- c. D
- d. F
- e. C

Answer: a)

Explanation for 34-38: The proper sequence of sentences to make a meaningful paragraph will be 'DACBFE':

- So far, the southwest monsoon conditions remain favourable – rainfall at 4% below the long term average, and reasonably well-distributed.
- Also, sowing data looks healthy – area sown under kharif crop as on July 10 was 61.8% higher than last year.
- But rains have weakened compared to June.
- And, the surge in pulses inflation invites concern.
- In the year so far (January to June 2015), pulses inflation has been 13.8% compared to just 4.7% in the same period of 2014.
- In items like arhar (tur) and urad, inflation was already at 23% in May (latest data available at the disaggregate level), and in June it is likely to be even higher.