



Institute of Banking  
Personnel Selection



# **INSTITUTE OF BANKING PERSONNEL SELECTION**

## **RECRUITMENT IN CLERICAL CADRE IN 19 PUBLIC SECTOR BANKS**

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## Institute of Banking Personnel Selection

### Common Written Examination (CWE) Recruitment in Clerical Cadre in 19 Public Sector Banks

**A Common Written Examination (CWE) conducts by the Institute of Banking Personnel Selection (IBPS) as a pre-requisite for selection of personnel for Clerical cadre posts in the Public Sector Banks.**

This system of Common Examination for recruitment of Clerks has been approved by each of the 19 participating Public Sector Banks and the Managing Committee of the Indian Banks' Association (IBA) with the consent of the Government of India. IBPS, an autonomous body, has been authorised by IBA and has received a mandate from the 19 Public Sector Banks listed below to conduct the Common Written Examination. The CWE for Clerical Cadre posts will be conducted twice a year by IBPS.


Any individual who aspires to join any of the above Public Sector Banks as a Clerk or in a post in that cadre, will necessarily be required to take the CWE. Prospective candidates who wish to appear for the CWE will have to apply to IBPS and should carefully read the advertisement regarding eligibility criteria, online registration process, pattern of examination, issuance of call letters and score cards. Candidates who appear for the CWE will be able to check their status after the examination. Scorecards will be issued to candidates who secure minimum qualifying marks and above in each test of the examination.

It should, however, be noted that successful candidates in the CWE who have been issued scorecards and who meet the stipulated eligibility criteria are then required to apply to any of the participating banks they wish to as and when individual banks call for applications, quoting their personal details and their CWE scores. Each bank will then individually shortlist candidates and carry out their own selection processes such as Interviews etc. for final selection.

Each participating Public Sector Bank will independently issue a separate recruitment notification, specifying their vacancies and stipulating the eligibility criteria in terms of age, educational qualification, proficiency in Official Language of the State/UT for which vacancies he wishes to apply, experience (if any), minimum required level of IBPS score in each test and on Total Score (if any) etc. Since clerical cadre recruitment would be on State- wise basis, candidates can apply for vacancies in one State/ UT only. It will therefore be necessary that candidates appear for examination in one of the centres of a particular State/UT where they would like to apply for employment i.e. they have to appear for the examination from a centre for that particular State/UT as mentioned in **Annexure I**. The candidate may also be required to possess proficiency in the Official Language of the State/UT for which vacancies he wishes to apply to be eligible as per the notifications of the Participating Banks

### Important Links

#### IBPS: CWE - Examination Centers

 <http://www.bankpoclerk.com/community/ibps/cwe-exam-centers>


#### IBPS: CWE - Written Exam Structure

 <http://www.bankpoclerk.com/community/ibps/cwe-written-exam-structure>

#### IBPS: CWE - Eligibility & Educational Qualifications

 <http://www.bankpoclerk.com/community/ibps/cwe-eligibility-education-qualifications>

#### IBPS: CWE - Participating Banks

 <http://www.bankpoclerk.com/community/ibps/cwe-participating-banks>

#### OFFICIAL NOTIFICATION (2011)

 [http://www.ibps.in/career\\_pdf/CWE-Clerk.pdf](http://www.ibps.in/career_pdf/CWE-Clerk.pdf)

**Dear Aspirants,**

**We are Providing topicwise Sample Questions for your reference. This will help you to understand the exam pattern.**

**Best of Luck!!  
BANKPOCLEARK.COM Team**

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# **SAMPLE PRACTICE PAPER**

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## Current Affairs

### NILEKANI PANEL SUBMITS REPORT ON CASH TRANSFER SCHEME

UIDAI Chairman Nandan Nilekani submitted the report of the committee headed by him regarding direct transfer of subsidy to the beneficiaries, to the Finance Minister Pranab Mukherjee. The interim report of the task force on direct transfer of subsidies on Kerosene, LPG and Fertilisers suggested creation of a Core Subsidy Management System (CSMS) for maintaining information on entitlements and subsidies for all beneficiaries. The CSMS, as indicated in the report, will provide increased transparency in the movement of goods, level of stocks, prediction and aggregation of demand and identification of beneficiaries.

#### Nilekani Panel on Cash Transfer Scheme

##### Highlights of Recommendations Made in Interim Report Submitted by the Panel

###### LPG

**Phase I:** Cap consumption of subsidised cylinders (Policy decision of government and not a specific task force recommendation).

**Phase II:** Consumers buy LPG at market price, with direct transfer of subsidy to their bank account.

**Phase III:** Identify and target segmented customers for subsidy.

###### Fertiliser

**Phase I:** Information visibility up to the retailer level.

**Phase II:** Direct transfer of subsidy to the retailer.

**Phase III:** Farmers buy fertilisers at market price, with direct transfer of subsidy to their bank account.

###### Kerosene

**Phase I:** Cash transfer through state governments.

**Phase II:** Cash transfer to accounts of beneficiaries.

Report recommends creation of centralised software for the product and service transfer. The poors have been recommended to get the share of subsidies directly through bank branches, Automated Teller Machines (ATMs), business correspondents, the internet or mobile banking channels.

Pilot projects for such direct cash transfers have been recommended to begin in seven places— Tamil Nadu, Assam, Maharashtra, Haryana, Delhi Rajasthan and Orissa—from October 2011.

### COUNTRY'S EXPORTS REGISTER 45.7% GROWTH IN Q 1 OF 2011-12

Country's exports in June 2011 rose for the third month in a row by growing 46.4 per cent to \$ 29.2

billion, driven by high-end products such as engineering goods. Imports increased 42.4 per cent to \$ 36.2 billion. About one-third of this import bill was accounted for by petroleum, oil and lubricant. This resulted trade deficit at \$ 7.7 billion.

During the first quarter of 2011-12 (i.e. April-June 2011), exports rose 45.7% to \$ 79 billion. With imports growing 36.2% to \$ 110.6 billion, the trade deficit stood at \$ 7.7 billion.

Export sector's good performance was well supported by various industries like engineering, oil, electronics, drugs, chemicals and readymade garments. The main components in the import bill

on the other hand were oil, gold and silver, machinery, electronics and pearls/ precious stones. Oil import bill has been a major head in country's total import bill. During the first quarter of 2011-12, oil imports rose 18 per cent to \$ 30.5 billion and it is projected to be around \$ 120-130 billion during the entire financial year 2011-12. Machinery imports valued at \$ 9 billion showing 49 per cent growth. With 71 per cent growth electronics imports went to \$ 7.6 billion.

It may be recalled that during last year 2010-11, merchandise exports had grown 37.55% to \$ 246 billion compared with 2009-10 while imports were up 21.6 per cent at \$ 350 billion, resulting trade deficit at \$ 104 billion.

The government has set a target of \$ 500 billion worth of exports by 2014 and doubling of India's share of global exports by 2020.

### RBI ASKS GOVERNMENT TO IMPROVE EXPENDITURE QUALITY

RBI in its quarterly review of Monetary and Credit Policy 2011-12 pointed out the risk of high fiscal deficit pushing up inflation and consequently it suggested central government to improve the quality of expenditure to contain demand in the economy.

## Trade Figures (Ap11)

Exports—The Break-up			Imports—The Break-up		
Sector	Value (\$ b) (% growth)		Sector	Value (\$ b) (% growth)	
Engineering	23	94	Oil	30.5	18
Oil	14	60	Pearls, gems	7.5	10
Gems & jewellery	9.25	19	Gold & silver	17.7	200
Readymade garments	3.6	34	Machinery	9	49
Manmade yarn & fabrics	1.2	30	Electronics	7.6	71
Cotton yarn & fabrics	1.5	9.1	Chemicals	4.5	19
Electronics	2.8	69	Coal	3.7	27
Drugs & pharma	3.08	25	Iron & steel	2.7	-10
Chemicals	2.9	52	Transport equipment	2.5	34
Plastics & linoleum	1.5	50	Ores & scrap	3.4	37
Leather	1.1	26	Vegetable Oil	2	55
Mica, coal & ores	2.7	270	Resins & plastics	1.8	0
Marine products	0.6	27	Fertilisers	1.28	-28

As per RBI's viewpoint, the large fiscal deficit has been a key source of demand pressures, therefore, fiscal consolidation is critical to maintain inflationary pressure in the economy.

The government can support RBI's efforts to achieve low and stable inflation by re-allocating resources to finance supply bottle-necks in food and infrastructure.

#### Outstanding Liabilities and Gross Fiscal Deficit (as % of GDP)

Year	Outstanding Liabilities	Gross Fiscal Deficit
2009-10	53.7	5.4
2010-11	49.9	4.7
2011-12 (BE)	48.5	4.6

Despite the hike in administered prices of fuel products, RBI still finds an element of suppressed inflation in the economy. As per RBI's estimates, about 1 per cent of gross domestic product is still to be financed and becomes a major portion of this subsidy Bill. This subsidy Bill will result in inflationary pressure which, according to RBI is a major concern on the part of the government.

#### FOOD ACCOUNTS LARGEST SHARE IN CONSUMER'S SPENDING : NSSO

NSSO's 66th round of survey household consumer expenditure reveals that Indians are still spending a major chunk of their expenditure on food items. The survey, covering the period from July 2009 to June 2010 shows an average rural household to have allocated 53.6 per cent of its monthly consumption expenditure on food items. The corresponding share for urban household was less, at 40.7 per cent. According to the latest figures on consumption expenditure, per capita consumption expenditure in a month was 88 per cent more in case of urban India compared to rural

India during 2009-10, a trend which was more or less five years ago.

#### Share of Food in Total Consumption Expenditure (in%)

Year	Rural	Urban
1987-1988	64.0	56.4
1993-1994	63.2	54.7
1999-2000	59.4	48.1
2004-2005	55.0	42.5
2009-2010	53.6	40.6

Per capita expenditure on consumption for the bottom 10 per cent of the people in rural areas was five times less than the top 10 per cent of the people while in case of urban parts, it was 10 per cent less.

Survey results show that cereals still make up the largest chunk of an average Indian household's consumption budget—15.6 per cent in rural and 9.1 per cent in urban areas.

This is followed by fuel and light (9.5 per cent in rural and 8 per cent in urban), milk and milk products (8.6 per cent and 7.8 per cent), vegetables (6.2 per cent and 4.3 per cent) and clothing (4.9 per cent and 4.7 per cent).

The survey has estimated the all-India average monthly per capita expenditure at ₹ 1,053.64 in rural and ₹ 1,984.46. The States among the top in spending are Kerala (₹ 1,835.22 in rural and ₹ 2,412.58 in urban areas), Punjab (₹ 1,648.92 and ₹ 2,108.79), Haryana (₹ 1,509.91 and ₹ 2,321.49) and Maharashtra (₹ 1,152.79 and ₹ 2,436.75).

The States at the bottom of the consumption chart are Bihar (₹ 780.15 and ₹ 1,237.54), Chhattisgarh (₹ 783.57 and ₹ 1,647.32), Orissa (₹ 818.47 and ₹ 1,548.36) and Jharkhand (₹ 825.15 and ₹ 1,583.75).

**INSTITUTIONAL CREDIT DISBURSEMENT TO AGRICULTURE  
SECTOR SHOWS BIG RISE IN 2010-11**

Institutional credit disbursement to agriculture sector during 2010-11 registered a big rise. As against the target of ₹ 3,75,000 crore for agriculture credit in 2010-11, the banking system disbursed ₹4,26,531 crore to the agriculture sector, thereby exceeding the target by around 13.7 per cent. As per the data released by the Ministry of Agriculture, out of the total disbursed credit of ₹ 4,26,531 crore, Commercial Banks, Cooperative Banks and Regional Rural Banks contributed ₹ 3,14,182 crore, ₹ 69,076 crore and ₹ 43,273 crore respectively. Thus during 2010-11, the share of Commercial Banks, Cooperative Banks and Regional Rural Banks in total disbursed credit stood at 73.7 per cent, 16.2 per cent and 10.1 per cent respectively.

During 2009-10, as against the target of ₹ 3,25,000 crore for agriculture credit, the banking system disbursed ₹ 3,84,514 crore to the agriculture sector, thereby exceeding the target by about 18 per cent. For the financial year 2011-12, the target of disbursing agriculture credit to farmers in ₹ 4,75,000 crore. It is worth noting that government is providing concessional crop loans to farmers from the year 2006-07. The farmers who repay loans well in time get concession on their crop loans. In 2009—10, this concession was 1% which was raised to 2% in 2010- 11. For 2011-12, it now stands at 3%.

**Flow of Institutional Credit to Agriculture Sector**

(in ₹ crore)

Agency	2009-10		2010-11	
	Target	Actual Credit Disbursement	Target	Actual Credit Disbursement
Commercial Banks	2,50,000	2,85,000	2,80,000	3,14,182
Cooperative Banks	45,000	63,497	55,000	69,076
Regional Rural Banks	30,000	35,217	40,000	43,273
<b>Total</b>	<b>3,25,000</b>	<b>3,84,514</b>	<b>3,75,000</b>	<b>4,26,531</b>

1. Which one of the following Public Sector Organisations has offered largest ever equity offer ?
  1. SAIL
  2. Coal India
  3. Power Grid
  4. Shipping Corporation of India
  5. None of these
2. Through which one of the following sources domestic funds are raised by Companies ?
  - (a) IPO only
  - (b) FPO only
  - (c) Commercial papers
  1. Only (a) and (b)
  2. All (a), (b) and (c)
  3. Only (a), and (c)
  4. Only (a)
  5. Only (c)
3. Which one of the following was the reason owing to which Govt. want Reserve Bank of India to tighten prudential norms for NBFCs?
  1. To reduce liquidity in the market
  2. It is as per Basel II requirements
  3. It is as per Bank for International Settlement (BIS) directives
  4. It is to protect NBFCs from any impact of possible economic slowdown
  5. None of these
4. In the financial year 2009-10, which one of the following Banks has made highest Total dividend Payout?
  1. SBI
  2. PNB
  3. Bank of India
  4. Canara Bank
  5. None of these
5. In respect of which one of the following countries, India has proposed non payments for import of crude oil ?
  1. Iran
  2. Iraq
  3. Kuwait
  4. Sudan
  5. U.A.E.

**Answers**

1.(2)    2.(3)    3.(4)    4.(5)    5. (1)



# Numerical Ability

1. The sum of three consecutive natural numbers each divisible by 3 is 72. What is the largest among them?

1. 25      2. 26      3. 27  
4. 30      5. 26

**Answer: (3)**

2. The numerator of a non-zero rational number is five less than the denominator. If the denominator is increased by eight and the numerator is doubled, then again we get the same rational number. The required rational number is:

1.  $\frac{1}{8}$       2.  $\frac{4}{9}$       3.  $\frac{2}{8}$   
4.  $\frac{3}{8}$       5.  $\frac{3}{8}$

**Answer: (5)**

3. Find the greatest number that will divide 640, 710 and 1526 so as to leave 11, 7, 9 as remainders respectively.

1. 36      2. 37  
3. 42      4. 29  
5. 47

**Answer: (2)**

4. Jayesh is as much younger than Anil as he is older than Prashant. If the sum of the ages of Anil and Prashant is 48 years, what is Jayesh's age in years?

1. 29      2. 30      3. 24  
4. 25      5. 28

**Answer: (3)**

5. A bag contains one rupee, 50-paise and 25-paise coins in the ratio 2 : 3 : 5. Their total value is Rs. 114. The value of 50 paise coins is:

1. Rs. 28      2. Rs. 36  
3. Rs. 49      4. Rs. 72  
5. Rs. 50

**Answer: (1)**

6. A tempo is insured to the extent of  $\frac{4}{5}$  of its original value. If the premium on it at the rate of 1.3 percent amounts to Rs. 910, the original value of the tempo is:

1. Rs. 78,000      2. Rs. 78,500  
3. Rs. 80,000      4. Rs. 85,000  
5. Rs. 87,500

**Answer: (5)**

7. By selling 45 lemons for Rs. 40, a man loses 20%. How many should he sell for Rs. 24 to gain 20% in the transaction?

1. 19      2. 18      3. 24  
4. 22      5. 23

**Answer: (2)**

8. In a ratio, which is equal to 3 : 4, if the antecedent is 12, then the consequent is:

1. 10      2. 16      3. 20  
4. 22      5. 18

**Answer: (2)**

9. A, B and C are employed to do a piece of work for Rs. 529. A and B together are supposed to do  $\frac{19}{23}$  of the work and B and C together  $\frac{8}{23}$  of the work. What amount should A be paid?

1. Rs. 320      2. Rs. 345      3. Rs. 355      4.  
Rs. 380      5. None of these

**Answer: (2)**

10. A boy rides his bicycle 10 km at an average speed of 12 km/hr and again travels 12 km at an average speed of 10 km/hr. His average speed for the entire trip is approximately :

1. 10.4 km/hr      2. 10.8 km/hr  
3. 12 km/hr      4. 14 km/hr  
5. 13 km/hr

**Answer: (2)**

11. From a pack of 52 cards, two cards are drawn together at random. What is the probability of both the cards being kings?

1.  $\frac{1}{19}$       2.  $\frac{27}{29}$       3.  $\frac{35}{256}$       4.  $\frac{1}{221}$       5.  $\frac{35}{121}$

**Answer: (4)**

12. An automobile financier claims to be lending money at simple interest, but he includes the interest every six months for calculating the principal. If he is charging an interest of 10%, the effective rate of interest becomes:

1. 13%      2. 10.25%      3. 15%  
4. 11%      5. None of these

**Answer: (2)**

13. A towel, when bleached, was found to have lost 20% of its length and 10% of its breadth. The percentage of decrease in area is:

1. 11%      2. 12%      3. 20%  
4. 28%      5. 33%

**Answer: (4)**

14. What is the difference in exports between the periods March to May and June to August (in \$ million)?

1. 418      2. 592      3. 5790  
4. 585      5. None of these

**Answer: (4)**

15. If the exports of company B in the year 2003 were Rs. 77 crore, then, what were the imports of the company in that year?

1. 86 crore      2. 107.5 crore  
3. 103.95 crore      4. 101 crore  
5. None of these

**Answer: (3)**



# Mental Ability

## Verbal

1. If Step IV reads 'to restrict the use of air conditioners', which of the following will definitely be the input?

(1) use to of the air conditioners restrict  
 (2) restrict the to of air conditioners use  
 (3) the air conditioners of restrict use to  
 (4) Can't be determined  
 (5) None of these

**Directions:** Read the following information carefully and answer the questions given below:

A famous museum issues entry passes to all its visitors for security reasons. Visitors are allowed in batches after every one hour. In a day there are six batches. A code is printed on entry pass which keeps on changing for every batch. Following is an illustration of pass-codes issued for each batch.

**Batch I:** clothes neat and clean liked are all by

**Batch II:** by clothes neat all are and clean liked

**Batch III:** liked by clothes clean and neat all are and so on...

2. If pass-code for the third batch is 'night succeed day and hard work-to for', what will be the pass-code for the sixth batch?

(1) work hard to for succeed night and day  
 (2) hard work for and succeed night to day  
 (3) work hard for to succeed night and day  
 (4) hard work for to succeed night and day  
 (5) None of these

3. If 'visit in zoo should the time day' is the pass-code for the fifth batch, zoo we the should visit day time in' will be the pass-code for which of following batches?

(1) II            (2) IV            (3) I  
 (4) III           (5) VI

4. Sanjay visited the museum in the fourth batch and was issued a pass-code 'to fast rush avoid not do very run'. What would have been the pass-code for him had he visited the museum in the second batch?

(1) rush do not avoid to run very fast  
 (2) rush not do-avoid to run very  
 (3) avoid rush not do to run very fast  
 (4) Date inadequate  
 (5) None of these

5. Subodh went to visit the museum in the second batch. He was issued a pass-code 'length the day equal of an night are'. However, he could not visit the museum in the second batch as he was a little late. He then preferred to visit in the fifth batch. What will be the new pass-code issued to him?

(1) and of are night the length equal day  
 (2) and are of night the length equal day  
 (3) and of are night the equal day length  
 (4) and of are the night length day equal  
 (5) None of these

6. If ass-code for the second batch is 'to confidence hard you leads work and success', what will be the pass-code for the fourth batch?

(1) leads success to you hard confidence and work  
 (2) leads success you to hard confidence and work  
 (3) leads success to you hard confidence work and  
 (4) leads to success you hard confidence and work  
 (5) None of these

7. If the pass-code issued for the last (sixth) batch is 'and pencil by all boys used are pen', what will be the pass-code for the first batch?

(1) pencil and pen are used by all boys  
 (2) pen and pencil used are by all boys  
 (3) pen and pencil are used by all boys  
 (4) Pencil and pen are used all by boys  
 (5) None of these

8. If the pass-code for the sixth batch is 'not go the way to of out do', what will be the pass-code for the third batch?

(1) Of do to out go not way the  
 (2) of to do out not go way the  
 (3) of to go out do not way the  
 (4) Data inadequate  
 (5) None of these

**Directions:** Study the following information to answer the given questions:

A word rearrangement machine when given an input line of words, rearranges them following a particular rule in each step. The following is an illustration of input and the steps of rearrangement:

**Input:** Over you pat me crow easy to.

**Steps:** (I) pat over you crow easy to me

**Steps:** (II) crow pat over you to me easy

**Steps:** (III) over crow pat to me easy you

**Steps:** (IV) to over crow pat easy you me and so on.

As per the rule followed in the above steps, find out the appropriate step for the given input in the following questions:

9. If Step II of an input is 'ge su but he for game free', what would be step VI?

(1) a for but fine he game su  
 (2) for free ge game su he but  
 (3) free ge for but game su he  
 (4) he ge su but game free for  
 (5) None of these

10. If step IV of an input is 'blue navy kit lime se get', which of the following would definitely be the input?

(1) navy get lime out kit se blue  
 (2) lime navy get kit se blue out  
 (3) lime blue navy kit get out se  
 (4) kit blue navy se get out lime  
 (5) None of these

11. Input: but calm free are so not eat. Which of the following will be the 3rd step for this input?

(1) so free but calm eat are not  
 (2) but calm are free not so eat  
 (3) are but calm free not eat so  
 (4) but so free eat are not calm  
 (5) None of these

12. If step V of an input is 'put down col in as mach sa', what would be the 8<sup>th</sup> step?

- (1) down in put much sa as col
- (2) in put down cot much sa as
- (3) much in put down sa as col
- (4) col put down as much sa in
- (5) None of these

13. Input: rim bye eat klin fe to low Which of the following steps would be 'fe low rim to bye klin eat'?

- (1) VIth (2) vth (3) IVth
- (4) IIIrd (5) None of these

**Directions:** A word arrangement machine, when given a particular input, rearranges it following a particular rule. The following is the illustration of the input and the steps of arrangement:

**Input:** Put pocket hand watch he for them.

**Step I:** Put for he watch hand pocket them.

**Step II:** Put he for watch pocket hand them.

**Step III:** Put hand pocket watch for he them.

**Step IV:** Put pocket hand watch he for them.

And so on goes the machine. Study the logic and answer the questions that follow:

14. If Step III of a given input be 'fly sky birds my su fur say', what is the seventh step of the input?

- (1) fly sky birds my su fur say
- (2) fly birds sky my fur su say
- (3) fly fur su my birds sky say
- (4) fly su fur my sky birds say
- (5) None of these

15. If Step VII of an input is 'slow ran dhurwa pat hak dig vi', what is step V of that input?

- (1) slow dig hak pat dhurwa ran vi
- (2) slow hak dig pat ran dhurwa vi
- (3) slow hak dig pat ran dhurwa vi
- (4) slow ran dhurwa pat hak dig vi
- (5) None of these

## Answers

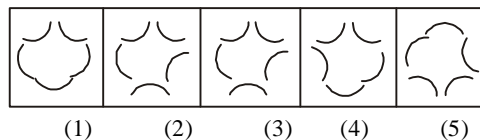
1. (2) 2. (3) 3. (4) 4. (1) 5. (1) 6. (1)  
 7. (3) 8. (5) 9. (3) 10. (1) 11. (4) 12. (5)  
 13. (2) 14. (1) 15. (2)

## Non Verbal

1. Problem figures



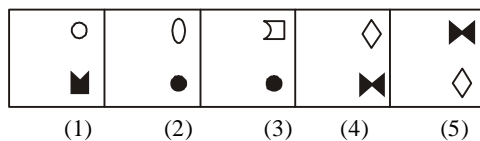
Answer figures



2. Problem figures



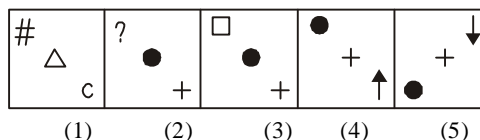
Answer figures



3. Problem figures



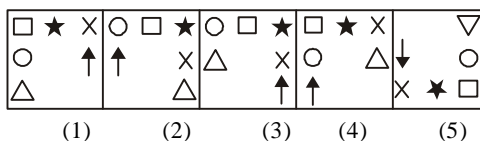
Answer figures



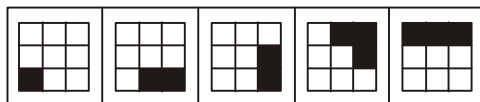
4. Problem figures



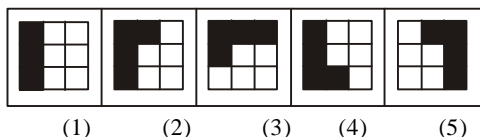
Answer figures



5. Problem figures



Answer figures



## Answers

1. (2) 2. (3) 3. (3) 4. (4) 5. (2)

## English Language

*Direction: In the following passage, there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, four words are suggested. One of which fills the blank appropriately. Find out appropriate word in each case.*

The Reserve Bank has taken a bold (46) in the development of money, the government securities and the foreign exchange markets in (47) of their critical role in overall growth and development of the economy and (48) in the transmission mechanism of monetary policy. The approach has been one of simultaneous movements on several fronts, graduated and callibrated, with an (49) on institutional and infrastructural development and improvements in market microstructure. The pace of reforms was contingent (50) putting in place appropriate systems and procedures, technologies and market practices. Initiatives taken by the Reserve Bank have brought about a (51) transformation of various segments of the financial market. These developments by improving the depth and liquidity in domestic financial markets have (52) to better price discovery of interest rates and exchange rates, which, in turn, hae led to greater (53) in resource allocation in the economy. The increase in size and depth of financial market has (54) the way for (55) use of indirect instruments.

1. (1) interest (2) participation  
(3) step (4) role  
(5) None of these
2. (1) point (2) tune  
(3) view (4) pursuit  
(5) None of these
3. (1) decisively (2) reluctantly  
(3) visibly (4) particularly  
(5) None of these
4. (1) equilibrium (2) emphasis  
(3) appeasement (4) overload  
(5) None of these
5. (1) by (2) for  
(3) against (4) upon  
(5) None of these
6. (1) trivial (2) jubilant  
(3) fastidious (4) significant  
(5) None of these
7. (1) addressed (2) contributed  
(3) initiated (4) evolved  
(5) None of these
8. (1) measures (2) activism  
(3) debacle (4) efficiency  
(5) None of these
9. (1) paved (2) repaired  
(3) dug (4) elevated  
(5) None of these

10. (1) revolutionised (2) indiscriminate  
(3) flexible (4) arbitrary  
(5) None of these

### Answers

- |         |        |        |        |        |
|---------|--------|--------|--------|--------|
| 1. (3)  | 2. (4) | 3. (4) | 4. (2) | 5. (4) |
| 6. (4)  | 6. (2) | 7. (1) | 8. (1) | 9. (3) |
| 10. (3) |        |        |        |        |

## Computer Knowledge

1. **Buffer is device/storage area–**
  1. Where data are temporarily stored
  2. Where data is permanently stored
  3. Where data error occurs
  4. All of the above
  5. None of these
2. **A network geometric arrangement in which a single connecting line is shared by a number of nodes is called–**
  1. Car Topology
  2. Bus Topology
  3. Truck Topology
  4. All of the above
  5. None of these
3. **An error in a computer program is referred as–**
  1. Bug
  2. Bit
  3. Virus
  4. All of the above
  5. None of these
4. **Circuits that provide a communication path between two or more devices of a digital computer system is–**
  1. Car
  2. Bus
  3. Truck
  4. All of the above
  5. None of these
5. **A fixed number of adjacent bits that represent a particular character or symbol are referred as–**
  1. Byte
  2. Octal
  3. Bubble
  4. All of the above
  5. None of these
6. **Cache memory is a–**
  1. Small buffer storage
  2. Permanent storage
  3. Main memory
  4. All of the above
  5. None of these
7. **The total number of digits (symbols) available to represent numbers in a positional number system is referred as–**
  1. Number system
  2. Base
  3. Power
  4. All of the above
  5. None of these
7. **Cache memory is–**
  1. Smaller and faster than main storage
  2. Bigger and slower than main storage
  3. Smaller but slower than main memory
  4. Bigger and faster than main memory
  5. None of these
8. **Cache memory–**
  1. Is a Static RAM
  2. Increases the speed of processing by making current programs and data available to the CPU at a rapid rate
  3. Both 1. and 2. are true .
  4. Both 1. and 2. are false
  5. None of these
9. **Following is false for BASIC–**
  1. Beginners All-Purpose Symbolic Instruction Code
  2. High-level interactive programming language
  3. Works in time sharing environment
  4. Low level object oriented language
  5. None of these
10. **A unit for measuring data transmission speed that describes the capacity of a carrier is referred as–**
  1. Baud
  2. Bit
  3. Bond
  4. All of the above
  5. Batch
11. **A process of trying out a new product by independent users before it is finally manufactured/developed–**
  1. Alpha test
  2. Beta Test
  3. Gamma test
  4. All of the above
  5. None of these
12. **A selection, choice, or condition involving two possibilities is referred as–**
  1. Unary
  2. Binary
  3. Octal
  4. All of the above
  5. None of these
13. **Base band System is–**
  1. A networking system
  2. Where the channel support a single digital signal
  3. Both 1. and 2. are true
  4. All of the above
  5. None is true
14. **One of the early coding systems, based on the idea of converting each digit of a decimal number into its binary equivalent rather than converting the entire decimal value into a pure binary form is–**
  1. ASCII code
  2. BCD
  3. ASCII-8
  4. All of the above
  5. None of these
15. **In Batch processing–**
  1. Several computer programs runs one after another without human interaction to run each program individually
  2. Several computer programs runs one after another with human interaction to run each program individually
  3. Selected computer programs runs one after another with human interaction to run each program individually
  4. All of the above
  5. None is true
16. **BISYNC is–**
  1. Binary synchronous
  2. A process of transmitting data
  3. A half-duplex, character oriented, synchronous data communication transmission method
  4. All of the above
  5. None of these
17. **A device that is used to transmit data from one location to another is referred as–**
  1. Storage
  2. Memory
  3. Carrier
  4. All of the above
  5. None of these
18. **Programs developed by an outside supplier and provided to the user in a machine readable form is known as–**
  1. Canned programs
  2. Beta program

- 3. Alpha program
- 4. All of the above
- 5. None of these

## Answers

**19. A binary numbers are represented by–**

- 1. Digits 0 and 1
- 2. Digits 0, 1, ..., 8
- 3. Digits AB, C,...
- 4. All of the above
- 5. None of these

- |         |         |         |         |         |
|---------|---------|---------|---------|---------|
| 1. (1)  | 2. (2)  | 3. (1)  | 4. (2)  | 5. (1)  |
| 6. (1)  | 7. (2)  | 8. (1)  | 9. (3)  | 10. (4) |
| 11. (1) | 12. (2) | 13. (2) | 14. (3) | 15. (2) |
| 16. (1) | 17. (4) | 18. (3) | 19. (1) | 20. (1) |
| 21. (1) | 22. (1) | 23. (1) | 24. (1) | 25. (2) |

**20. BIOS is responsible for**

- 1. Handling the particulars of input/output operations
- 2. Output operations
- 3. Input operations
- 4. All of the above
- 5. None of these

**21. BIOS is an abbreviation for–**

- 1. Binary Input/Binary Output
- 2. Binary synchronous
- 3. Binary digit
- 4. All of the above
- 5. None of these

**22. BISYNC is an abbreviation for–**

- 1. Binary Input/Binary Output
- 2. Binary synchronous
- 3. Binary digit
- 4. All of the above
- 5. None of these

**23. The overall design, construction, organization and interconnecting of the various components of a computer system is referred as–**

- 1. Computer Architecture
- 2. Computer Flowchart
- 3. Computer Algorithm
- 4. All of the above
- 5. None of these

**24. A number system with a base of two is referred as–**

- 1. Unary number system
- 2. Binary number system
- 3. Octal number system
- 4. All of the above
- 5. None of these

**25. Call statement–**

- 1. A program statement which transfers program control to a subroutine.
- 2. A program statement that does not transfers program control to a subroutine
- 3. Void statement
- 4. All of the above
- 5. None of these



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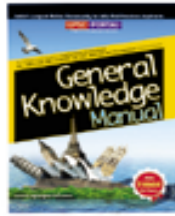
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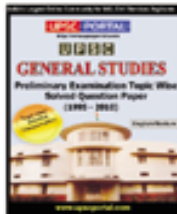


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