## IBPS CLERKS MODEL TEST-1

## REASONING

1. How many such digits are there in the number 5314679 each of which is as far away from the beginning of the number as when the digits are rearranged in descending order within the number ?
(1) None
(2) One
(3) Two
(4) Three
(5) More than three
2. If ' + ' means ' - ', ' - means ' $x$ ', ' $x$ ' means ' $\div$ ' and ' $\div$ ' means ' + ', then what is the value of $9-7+85 \times 17 \div 15$ ?
(1) 73
(2) 83
(3) 79
(4) 68
(5) None
3. Each vowel in the word MOUNTAIN is replaced by the next letter in the English alphabet and each consonant is replaced by the previous letter in the English alphabet, which of the following will be the fourth letter to the left of seventh from the left end ?
(1) T
(2) V
(3) N
(4) P
(5) None
4. 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) 56
(2) 35
(3) 49
(4) 42
(5) 51
5. 'MP' is related to 'HK' in the same way as 'HK' is related to
(1) CE
(2) CF
(3) CG
(4) DG
(5) None
6. 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) Jasmine
(2) Rose
(3) Dahlia
(4) Marigold
(5) Lotus
7. 'Jackal' is related to 'Carnivorous' in the same way as 'Goat' is related to
(1) Omnivorous (2)
(3) Herbivorous
(4) Multivorous
(5) None
8. If 'blue' is called 'red', 'red' is called 'green', 'green' is called 'black' and 'black' is called 'white', what is the colour of grass ?
(1) Red
(2) Black
(3) White
(4) Green
(5) None
9. In a certain code, RAID is written as \%\#*\$, RIPE is written as \%*@®. How is DEAR written in that code?
(1) @○\#\%
(2) \$@\#\%
(3) @\$\#\%
(4) \$®\#\%
(5) None
10. 'Radish' is related to 'Root' in the same way as 'Brinjal' is related to
(1) Fruit
(2) Stem
(3) Flower
(4) Root
(5) None

Directions (G. Nos. 11-15): Each of the questions below consists of a question and two statements numbered I and II are given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and give the answers
(1) if the data in Statement I alone is sufficient to answer the question, while the data in Statement II alone is not sufficient to answer the question.
(2) if the data in Statement II alone is sufficient to answer the question, while the data in Statement I alone is not sufficient to answer the question.
(3) if the data either in Statement I alone or in Statement II alone are sufficient to answer the question.
(4) if the data even in both the Statements I and II are not sufficient to answer the question.
(5) if the data in both the Statements I and II together are necessary to answer the question.
11. How many children are there in the group ?
I. Sangita has scored more marks than 12 children in the group.
II. Reena has scored less than Sangita.
12. What is the value of $36 \$ 4 * 8$ ?
I. P\$Q means divide $P$ by G .
II. A*B means multiply A by B.
13. What is Samir's rank from the top in the class of 30 students ?
I. Sudhir, who is four ranks above Samir, is fifteenth in rank from the bottom.
II. Samir is three ranks below Neeta, who is eighteenth from the bottom.
14. Who among $L, N, F, G$ and $Q$ was the first to reach the college ?
I. F reached before $L$ and $G$ but not before $Q$, who was not the first to reach.
II. N reached before $F$ and $G$ and $L$ reached after $F$.
15. In the code language, what is the code for 'fat'?
I. In the code language, 'she is fat' is written as 'he ra ca'.
II. In the same code language, 'fat boy' is written as 'ra ka'.

Directions (6. Nos. 16-20) Study the following information carefully and answer the questions given below.

P, Q, R, S, T, V and W are seven friends. Each of them likes a particular fruit, viz. Apple, Banana, Pear, Guava, Orange, Mango and Watermelon and each of them has a favourite city, viz. Mumbai, Pune, Delhi, Kolkata, Chennai, Hyderabad and Cochin. The choices of fruit and favourite city of the seven friends are not necessarily in the same order.
Q likes Mango and his favourite city is Chennai. The one whose favourite city is Pune likes Watermelon. T's favourite city is Kolkata. R likes Guava and his favourite city is not Mumbai. W's favourite city is Cochin and he does not like either Banana or Pear. The favourite city of the one who likes Orange is Hyderabad. T does not like Pear. P's favourite city is neither Pune nor Hyderabad. S does not like Watermelon.
16. Who likes Apple?
(1) W
(2) T
(3) V
(4) P
(5) Data inadequate
17. Which fruit does P like ?
(1) Apple
(2) Orange
(3) Pear
(4) Watermelon
(5) None
18. Which is R's favourite city ?
(1) Mumbai
(2) Pune
(3) Hyderabad
(4) Delhi
(5) None
19. Which of the following combinations of Person-Fruit-City is incorrect?
(1) R-Guava-Kolkata
(2) V-Watermelon-Hyderabad
(3) T-Banana-Cochin
(4) S-Guava-Delhi
(5) All are incorrect
20. Which is V's favourite city?
(1) Hyderabad
(2) Pune
(3) Mumbai
(4) Data inadequate
(5) None

Directions (8. Nos. 21-25) In the following questions, the symbols @, \#, \$, $\%$ and \& are used with different meanings as follows ' P @ Q ' means ' P is neither smaller nor equal to Q '.
'P \# Q' means ' P is not greater than G '.
' P \$ Q ' means ' P is not smaller than Q '.
' $\mathrm{P} \% \mathrm{Q}$ ' means ' P is neither greater nor smaller than Q '.
' $P \& Q$ ' means ' $P$ is neither greater nor equal to $Q$ '.
In each of the following questions assuming the given statements to be true, find out which of the two conclusions I and II given below them is/are definitely true.
Give answer
(1) if only conclusion I is true
(2) if only conclusion II is true
(3) if either conclusion I or conclusion II is true
(4) if neither conclusion I nor conclusion II is true
(5) if both conclusions I and II are true
21. Statements : G\#H, H\$K, K@M

Conclusions : I. M \# G II. G \& M
22. Statements: F \$ D, H \# M, M \% D

Conclusions : I. F \$ H II. F @ H
23. Statements: R\&M, M\#L, L\$Q

Conclusions : I. M \% Q II. M @ Q
24. Statements : F\#R, Q\$R, Q\&M

Conclusions : I. F \# Q
II. R \& M
25. Statements: D\&T, R\#T, R\$M

Conclusions: I. M \& T
II. M \% T

Directions ( $\mathbf{G}$. Nos. 26-30): Study the following information carefully and answer the questions given below.

An organization wants to recruit System Analysts. The following conditions apply The candidate must
(i) be an engineering graduate in Computer/IT with at least 60\% marks.
(ii) have working experience in the field of Computer at least for 2 years after acquiring the requisite qualification.
(iii) have completed minimum 25 years and maximum 30 years of age as on 1.12.2012. (iv) be willing to sign a bond for Rs. 50000 .
(v) have secured minimum $55 \%$ marks in selection test. However, if a candidate fulfills all other conditions except
(A) At (i) above, but is an Electronics Engineer with 65\% or more marks, the case is to be referred to the General Manager (GM)-IT.
(B) At (iv) above, but has an experience of at least 5 years as a Software Manager, the case is to be referred to the VP.

In each question below, detailed information of candidate is given. You have to carefully study the information provided in each case and take one of the following courses of actions based on the information and the conditions given above. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 01.12.2012. You have to indicate your decision by marking answers to each question as follows. Mark answer
(1) if the case is to be referred to VP
(2) if the case is to be referred to GM
(3) if the data provided is not sufficient to take a decision
(4) if the candidate is to be selected
(5) if the candidate is not to be selected
26. Ms. Suneeta is an IT Engineer with $60 \%$ marks at graduation as well as in selection test. She is working as a Software Engineer for last 3 years after completing Engineering degree and has completed 27 years of age. She is willing to sign the bond of Rs. 50000.
27. Rakesh Rao is a Computer Engineer graduate and thereafter is working as a Software Manager for past 6 years. He has secured $72 \%$ marks at graduation and $67 \%$ marks in selection test. His date of birth is 5th December 1983. He is not willing to sign the bond for Rs. 50000.
28. Ram Kumar is an Engineering graduate in Computers with 78\% marks passed out in 2006 at the age of 23 years. Since then he is working as a Software Manager in an engineering firm. He doesn't want to sign the bond for Rs. 50000. He has cleared the selection test with $72 \%$ marks.
29. Nishant is an Electronics Engineer passed out in June 2009 at the age of 22 years. Since then he is working as a Programmer in a software company. He has passed the selection test with $66 \%$ marks and is willing to sign the bond.
30. Kalyani is an Engineer with $72 \%$ marks in Telecommunication. She has just completed 27 years of age. She has cleared the selection test with $59 \%$ marks. She is willing to sign the bond.
Directions (0. 31-35): In each of the questions below are given four statements followed by three conclusions numbered I, II \& III. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically
follows from the given statements disregarding commonly known facts.
31.

## Statements

All chillies are garlics.
Some garlics are onions.
All onions are potatoes.
No potato is ginger.
Conclusions : I. No onion is ginger.
II. Some garlics are potatoes.

1) Only I follows
III. Some chillies are potatoes.
2) Only I \& III follow
3) Only II follows
4) Only I \& II follow
32. Statements : Some keys are locks.

Some locks are numbers.
All numbers are letters.
All letters are words.
Conclusions : I. Some locks are letters. II. Some words are numbers. III. All numbers are words.

1) Only I \& II follow 2)Only II \& III follow
4)Only I \& either II or III follow 5) All follow
33. Statements: Some windows are doors.

All doors are walls.
No wall is roof.
All roofs are shelters.
Conclusions : I. Some windows are walls. II. No wall is shelter.

1) None follows 2) Only II \& III follow 3) Only I \& III follow
2) Only I follows
3) None
34. Statements : All bottles are jars.

Some jars are pots.
All pots are taps. No tap is tank.
Conclusions : I. No pot is tank.
II. Some jars are tanks.
III. Some bottles are pots.

1) Only I \& III follow
2) Only I \& II follow
3)Only II \& III follow
3) All follow
4) None
35. Statements : Some fish are crocodiles.

Some crocodiles are snakes.
No snake is tortoise.
All tortoises are frogs.
Conclusions : I. No snake is frog.
II. Some snakes are fish.
III. Some fish are frogs.

1) None follows 2) Only I \& II follow 3) Only II \& III follow
4)Only I \& III follow
5)None

Directions ( $\mathbf{~ ( . 3 6 - 4 0 ) : ~ S t u d y ~ t h e ~ f o l l o w i n g ~ i n f o r m a t i o n ~ c a r e f u l l y ~ t o ~ a n s w e r ~ t h e s e ~ q u e s - ~}$ tions:

Eight friends J, K, L, M, N, O, P and Q are sitting around a circle facing the center. $J$ is not the neighbour of $N, L$ is third to the right of $K, ~ Q$ is second to the left of $N$ who is next to the right of $\mathrm{L}, \mathrm{O}$ is not the neighbour of N or K and is to the immediate left of $P$.
36. Which of the following is the correct position of L ?

1) To the immediate right of N
2) To the immediate right of $Q$
3) To the immediate left of $J$
4) To the immediate left of $Q$
5) None
37. Which of the following pair of persons represent O's neighbours ?
1) L \& N
2) $P \& K$
3) $M \& P$
4) $N \& P$
5) None
38. Which of the following groups has the first person sitting between the other two persons ?
1) PKJ
2) JQL
3) QNL
4) LMN
5) None
39. Who is to the immediate right of $K$ ?
1) J
2) $P$
3) Q
4) Cannot be determined
5) None
40. Who is to the immediate left of O ?
1) $P$
2) L
3) Q
4) J
5) None

## ENGLISH LANGUAGE

DIRECTIONS (41-55) Read the following passage carefully and answer the question given below it. Certain words are printed in bold to help you to locate them while answering some of the questions.
Compulsory sport in schools has often provoked bitter controversy and both parents and their children have expressed themselves forcefully on the subject. Their chief arguments have been based on the accepted fact that both mentally and physically youngsters are widely different. A child through disinclination or through inability to play any game well prefers not to join in school games, should be allowed to follow his own particular bent, preferably by doing extra work on a subject within the school curriculum, or taking part in the activities of one of the school societies. Those who are unsuited to any particular game or physical efforts because of a frail physique or bodily defect should be given more sympathetic consideration.

While those pleas from the parents deserve a kindly hearing, the good of the children as a whole must be kept in mind. If we are not careful, the logical conclusion will be reached where only those who excel in athletics will take part in school games, and nobody would accept that as sensible. This must also be borne in mind that both parents and children are apt to exaggerate conditions and the former only too often become overconcerned for the safety and well-being of their offspring. Too many times have those 'excused games' been found involved in adventures requiring far more physical effort and danger than the games from which they have been excused. Experts have declared that in games and athletics with the possible exception of the 'tug-of-war', the body will stop functioning long before any physical harm can be caused.

## QUESTIONS:

41. Compulsory sport in schools has been a subject of controversy by--
1) The parents
2) The children
3) The parents, children and teachers
4) (a) and (b) above
5) (a), (b) and (c) above
42. According to certain people including parents and children, a child not inclined to participate in games--
1) Must be exempted from games
2) Should not be considered for exemption from games
3) Should be allowed to follow any extra-curricular activity in lieu of games
4) Should be fined and then exempted from games
5) Should be asked to take an indoor games of his choice.
43. The main point of controversy is-
1) Mental and physical differences among the youngsters
2) Financial inability of the parents
3) Disturbances in the education
4) Feeling of indiscipline
5) Lack of respect for elders
44. A sympathetic consideration is needed for those-
1) Who have no inclination towards games
2) Who are unable to participate in games because of poor health and some bodily defect
3) Who cannot spare any time for games due to their being particular about studies.
4) Who are not allowed by their parents to take part in games
5) Who are found less fit for games
45. Conditions put forth by children and parents for avoiding games are-
1) Genuine
2) False
3) Exaggerated
4)Imaginary
4) Worth consideration
46. Only those who are proficient in games should take part in them . This argument-
1) Is not acceptable almost to anyone
2) Is acceptable almost to all
3) Does not hold good in the eyes of those who are very particular about studies of their children
4) Is not acceptable to sports loving persons
5) Is not acceptable by anybody as sensible
47. Parents exaggerate the condition because-
1) They are particular about the studies of their children
2) They become over-concerned for the well being of their children
3) They are much particular for the well being of their children
4) For (b) and (c) above
5) None of the above
48. The phrase 'excused games' means-
1) Games played by those who are exempted from compulsory school games
2) Game from which players generally avail exemption
3) Games for which players often seek excuses
4) Games for which no excuse is permissible
5) Games which are open to children
49. A suitable heading to the above may be-
1) Games in schools
2) Children and games
3) Compulsory sports in schools
4) Importance of games in schools
5) Controversy over school games

DIRECTIONS ( $\mathbf{Q}$ Nos. 50-52)- Choose the word which is most nearly the same in meaning as the word given in bold as used in the passage.
50. Provoked:

1. Invoked
2. Evoked
3. Incited
4. Instigated
5. Excited.
6. Feeble
7. Tough
8. Turgid
4.Cold
9. Contumacious.
10. Exaggerate:
11. Vociferate
12. Vibrate
13. Adumbrate
14. Expatiate
15. Stretch beyond the truth.
16. Frail:

DIRECTIONS ( $\mathbf{Q}$ Nos. 53-55)- Choose the word which is most opposite in meaning of the word given in bold as used in the passage.
53. Accepted:

1. Rational
2. Allowed:
3. Permitted
4. Granted 3. Rejected
5. Prevaricated 5. Vindicated.
6. Bitter:
7. Turgid 2. Melodious 3. Sweet 4. Acrimonious 5. Defamed.
8. Insinuated. 3. Ignored
9. Rejected
10. Hindered.

DIRECTIONS ( $\mathbf{Q}$ Nos. 56-60)- Read each sentence to find out whether there is any grammatical error in it. The error if any, will be in one part of the sentence. The number of the part is the answer. If there is no error, the answer is (5) i.e., "No Error" ( Ignore the errors of punctuation if any)
56. The manager/ whom I know/ has equipped me with/ all the requisite to obtain a loan.
1
2 No Error. 5
57. We must sharpen / our tools as and when needed / in order to keep our self/ $\stackrel{1}{2} \stackrel{2}{\text { prepared for the competition./ No Error. }}$

## 4

58. How many /applications/ you have received /so far? / No Error. $\begin{array}{llllll}1 & 2 & 3 & 4 & 5\end{array}$
59. If he has /studied harder/ he would have had /a better job today /No Error.

1 | 1 | 2 | 4 | 5 |
| :--- | :--- | :--- | :--- | :--- |

60. She said that/ her brother who lived in/ the United States/ is getting married./
1

No Error.
5
DIRECTIONS ( $\mathbf{O}$ Nos. 61-65)- Which of the phrases / phrasal verb (1) (2) (3) and (4) given below should replace the phrase / phrasal verb given in bold in the following sentences to make the sentences grammatically meaningful and correct if the sentences are correct as there are and NO correction is required, mark 5 as the answer.
61. My grandparents prefer train than bus to travel.

1. Prefer from
2. Prefer to
3. Prefer for
4.Prefering to
4. The children are playing the games in the ground from the morning.

1 . are, since $\quad 2$. have been, for 3 .has been, since 4. have been, since
63. The doctor had visited the patient last evening and informed him that, he must undergo the Surgery at the earliest possible.
1.Call on
2.Calling on
3. Called on
4. Called off.
64. Sam burnt his fingers trying a business in which he had little experience.

1. Lost something 2 . Gained profits 3 . Fingers injured in fire accident.
2. Got a breakeven point.
3. My brother hardly worked during his final examination.
1.Worked hard 2.Working hard 3.not at all Worked 4.some what worked

DIRECTIONS ( $\mathbf{G}$ Nos. 66-70)- Re arrange the following six sentences (A), (B), (C), (D), (E) $\&(F)$ and the proper sequence to form a meaningful paragraph: then answer the questions given below hem
A) They look charming especially at the time of sunrise and sun set.
B) Water adds uncommonly to the beauty of the country side.
C) Particularly, these tanks are large, though shallow and silt - laden.
D) But watery landscape looks dark on a cloudy day or after sun -set.
E) The streams, the ponds and the tanks in south India present the beauty of water.
66. Which of the following will be the FIFTH sentence?

1) A
2) E
3) C
4) D
5 ) B
67. Which of the following will be the FIRST sentence ?
1) $B$
2) D
3) C
4) A
5) E
68. Which of the following will be the THIRD sentence ?
1) C
2) A
3) D
4) B
5) E
69. Which of the following will be the FOURTH sentence ?
1) B
2) C
3) A
4) E
5) D
70. Which of the following will be the SECOND sentence ?
1) A
2) $B$
3) C
4) D
5) E

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.
Above all, be of single aim, have a $\qquad$
$\qquad$ And useful purpose, and devote yourself......(72).....to it. Let nothing draw you aside; remember that 'The double minded man is $\qquad$ .(73). $\qquad$ .in all his ways'. Be eager to learn but slow....(74)....have a thorough understanding of your work and let it be your own; and as you proceed, ever following the inward guide, the $\qquad$ (75) $\qquad$ .voice, you will pass on from victory to victory, and will rise step by step to higher resting places, and your ever broadening outlook will gradually.......(76)......to you the essential beauty and purpose of life. Self -purified, health will be your; faith- protected, successes will be your; self - governed, power will be your and all that you do will.....(77).......for seasing to be a disjointed unit, self-enslaved, you will be in harmony with the Great Law, working no longer against, but with, the universal life, the Eternal God. And what health you gain it will remain with you; what success you achieve will be $\qquad$ ..(78)........ influence and power you $\qquad$ .(79) will continue to increase through the ages, for it will be a part of that...(80)......principle which supports the universe.
71.

1) Legal
2) Legitimate
3) Genuine
4) True
5) Beneficial
72. 73) Decidedly
2) Practically
3) Unreservedly
4) Seriously
73. 
3) Profoundly
4) Floating
5) Unstable
6) Instable
7) Vacillating
74. 75) To beg
2) To forget
3) To ignore
4) To neglect
5) To be careless
75. 
1) Dauntless
2) Infallible
3) Unshakable
4) Incorruptible
5) Unfailing
76. 77) Demonstrate
2) Disclose
3) Resurrect
4) Revamp
5) Reveal.
77. 
1) Prosper
2) Flourish
3) Burgeon
4) Promote 5) Stabilize eveal.
78. 79) Bewilderning to
2) Outside
3) Beyond
4) Limited by
5) Unrestricted by.
79. 80) Command
2) Exercise
3) Practise
4) Carry
5) Wield
80. 81) Unchangeable
2) Inexorable
3) Irrefutable
4) Inscrutable 5) Irredeemable

## NUMERICAL ABILITY

Directions (Q. Nos. 81-90) What should come in place of the question mark (?) in the following questions ?
81. $998711-362-74563-8526-66156=$ ?
(1) 849104
(2) 849014
(3) 849284
(4) 981416
(5) None
82. $\sqrt{11236} \times \sqrt{8649}=$ ?
(1) 9888
(2) 10044
(3) 9858
(4) 9646
(5) None
83. $2.5 \times 4.8 \div ?=30$
(1) 1.4
(2) 0.2
(3) 1.2
(4) 0.4
(5) None
84. $16.23 \times 12.9+17.32=$ ?
(1) 294.0036
(2) 490.4706
(3) 226.687
(4) 432.795
(5) None
85. $(73)^{2}-(41)^{2}+(29)^{2}=$ ?
(1) 4344
(2) 4321
(3) 4489
(4) 4649
(5) None
86. $\left[(6)^{3} \times(9)^{2}\right] \div 18=$ ?
(1) 1458
(2) 972
(3) 8748
(4) 162
(5) None
87. $\sqrt[3]{941192}=$ ?
(1) 101
(2) 98
(3) 96
(4) 99
(5) None
88. $999 \times 99 \times 9=$ ?
(1) 891009
(2) 890019
(3) 890190
(4) 890109
(5) None
89. $7410+?-3652-1479=11820$
(1) 9451
(2) 9527
(3) 9441
(4) 9541
(5) None
90. $32 \%$ of $860 \times ?=61920$
(1) 252
(2) 255
(3) 215
(4) 205
(5) None

Directions (6. Nos. 91-95) What approximate value should come in place of the question mark (?) in the following questions ?
(Note You are not expected to calculate the exact value.)
91. $85.05 \%$ of $2102=$ ?
(1) 1755
(2) 1785
(3) 1795
(4) 1750
(5) 1775
92. $(22.01)^{2}-(17.95)^{2}=$ ?
(1) 168
(2) 152
(3) 160
(4) 155
(5) 172
93. $33.003 \times 25.005 \div 5.001=$ ?
(1) 165
(2) 162
(3) 161
(4) 160
(5) 168
94. $8999-315 \times 8.005=$ ?
(1) 6550
(2) 6520
(3) 6460
(4) 6480
(5) 6570
95. $27.07 \times 1499.09 \div 24.99=$ ?
(1) 1560
(2) 1590
(3) 1630
(4) 1640
(5) 1620

Directions (Q.Nos. 96-100) What should come in place of the question mark (?) in the following number series ?
96. 127, 63, ?, 15, 7, 3
(1) 32
(2) 24
(3) 31
(4) 30
(5) 26
97. $25,49, ?, 121,169$
(1) 81
(2) 99
(3) 100
(4) 64
(5) 36
98. 3, 8, 27, 112, ?, 3396
(1) 565
(2) 452
(3) 560
(4) 1530
(5) 525
99. $6,7,9,13,21$, ?
(1) 25
(2) 29
(3) 37
(4) 32
(5) None
100. 5, 7, ?, 9, 7, 11, 8, 13
(1) 8
(2) 9
(3) 19
(4) 7
(5) None
101. The population of a town is 198000 . It increases by $7 \%$ in the 1 st year and decreases by $5 \%$ in the 2 nd year. What is the population of the town at the end of 2 yr ?
(1) 211860
(2) 201267
(3) 222453
(4) 198900
(5) None
102. Mr Natwarlal gave $50 \%$ of the money he had to his wife and the remaining amount he distributed equally among his three sons. If each son got Rs. 3250, what was the total amount he had?
(1) Rs. 13000
(2) Rs. 19500
(3) Rs. 16250
(4) Cannot be determined (5) None 103. If $x+y=20$ and $x y=84$, what is the value of $(x)^{2}+\left(y^{2}\right)$ ?
(1) 232
(2) 400
(3) 128
(4) Cannot be determined (5) None
104. In how many different ways can the letters of the word 'ABILITY' be arranged ?
(1) 5040
(2) 720
(3) 1260
(4) 2420
(5) None
105. If $(31)^{3}$ is subtracted from the square of a. number, it comes 1893. What is the number?
(1) 31684
(2) 174
(3) 30276
(4) 178
(5) None
106. Vinita bought a watch with $24 \%$ discount on the selling price. If the watch cost her Rs. 779. What is the original selling price of the watch ?
(1) Rs. 1000
(2) Rs. 950
(3) Rs. 1040
(4) Cannot be determined
(5) None of the above
107. Shyam invests an amount of Rs. 5690 @ $5 \%$ per annum for 3 yr . What approximate amount of compound interest will be obtain at the end of 3 yr ?
(1) Rs. 854
(2) Rs. 799
(3) Rs. 843
(4) Rs. 787
(5) Rs. 897
108. Samantha, Jessica and Roseline begin to jog around a circular stadium, They complete their revolutions in $84 \mathrm{~s}, 56 \mathrm{~s}$ and 63 s respectively. After how many seconds will they be together at the starting point?
(1) 336
(2) 504
(3) 252
(4) Cannot be determined
(5) None of the above
109. Asmita invests an amount of Rs. 9535 @ 4\% per annum to obtain a total amount of Rs. 11442 on simple interest after a certain period. For how many years did she invest the amount to obtain the total sum?
(1) 10 yr
(2) 2 yr
(3) 5 yr
(4) 4 yr
(5) None
110. The cost of 13 kg of sugar is Rs.195. The cost of 17 kg of rice is Rs. 544 and the cost of 21 kg of wheat is Rs.336. What is the total cost of 21 kg of sugar, 26 kg of rice and 19 kg of wheat?
(1) Rs. 1461
(2) Rs. 1306
(3) Rs. 1500
(4) Rs. 1636
(5) None
111. Ms Shipra Garg invests Rs. 85812 at the rate of $9 \%$ per annum for 5 yr to earn interest. What total amount will Miss Shipra Garg get after 5 yr?
(1) Rs. 145427
(2) Rs. 156427.4
(3)Rs. 138427
(4) Rs. 124427.4
(5) None of the above
112. The product of two consecutive even numbers is 16128 . Which is the larger number ?
(1) 132
(2) 128
(3) 124
(4) 126
(5) None
113. The owner of a gift's shop charges $44 \%$ more than the cost price. A customer paid Rs. 648 for a wallet. What was the cost price of this wallet?
(1)Rs. 575
(2) Rs. 435
(3) Rs. 450
(4) Rs. 515
(5) None
114. Find the average of the following sets of scores. $178,863,441,626,205,349,462,820$
(1) 505
(2) 441
(3) 349
(4) 493
(5) None
115. The difference between $38 \%$ of a number and $24 \%$ of the same number is 135.10 . What is $40 \%$ of that number?
(1) 394
(2) 370
(3) 378
(4) 386
(5) None
116. 16 men can complete a piece of work in 8 days. In how many days can 12 men complete the same piece of work ?
(1) 10
(2) $9 \frac{1}{3}$
(3) $10 \frac{2}{3}$
(4) Cannot be determined (5) None
117. Kishan has some hens and some cows. If the total number of animal heads are 59 and the total number of feet are 190. How many cows does Kishan have?
(1) 36
(2) 32
(3) 23
(4) Cannot be determined (5) None 118. If the numerator of a fraction is increased by $200 \%$ and the denominator is increased
by $160 \%$, the resultant fraction is $\frac{7}{13}$. What is the original fraction?
(1) $\frac{7}{15}$
(2) $\frac{2}{15}$
(3) $\frac{8}{15}$
(4) $\frac{5}{7}$
(5) None
119. If $(41)^{2}$ is added to the square of a number the answer so obtained is 7457 . What is the number ?
(1) 76
(2) 63
(3) 81
(4) 82
(5) None
120. What is the least number to be added to 4700 to make it a perfect square ?
(1) 74
(2) 69
(3) 76
(4) 61
(5) None

## GENERAL AWARENESS

121. Debt market
(1) covers issue as well as trading of debt instruments (e.g., bonds, debentures etc)
(2) is a place where only treasury bills are traded
(3) deals in only government debts
(4) All of the above
(5) None of the above
122. The term 'moral suasion' refers to
(1) The moral duty of a borrower to deal with only one bank
(2) The banker's duty of secrecy as regards the affairs and accounts of his customers
(3) The advice given by Reserve Bank to banks/financial institutions in the matter of their lending and other operations with the objective that they might implement or follow it
(4) All of the above
(5) None of the above
123. The term 'BSR' refers to
(1) Bank's Selling Rate
(2) Basic Statistical Returns
(3) Annual returns submitted by banks to RBI in respect of priority sector advances
(4) Quarterly statement of advances to agriculture
(5) None of the above
124. The drawee of a cheque is always a
(1) company
(2) firm
(3) customer
(4) banker (5) None of these
125. Who among the following has not been nominated as member of the Rajya Sabha?
(1) Sachin Tendulkar
(2) Rekha
(3) Anu Aga
(4) Kumarmangalam Birla
(5) None of these
126. "What is the total Agriculture Lending Target stipulated for the Domestic Scheduled Commercial Banks for the FY 2013-14?
1) $18 \%$ of Adjusted Net Bank Credit
2) $40 \%$ of Adjusted Net Bank Credit
3) $25 \%$ of Adjusted Net Bank Credit
4) $28 \%$ of Adjusted Net Bank Credit
5) $12 \%$ of Adjusted Net Bank Credit
127. When a Company opts to use 'Green Shoe' option with regard to it's IPO (Initial Public Of fer), it means that?
1) The Company decides to allot Share only in Electronic Format as a 'Go Green' initiative
2) The Company decides to allot less Shares than number of Shares proposed in the Public Issue
3) The Company decides to cancel the IPO anticipating poor response to the issue
4) The Company decides to allot more Shares than number of Shares proposed in the Public Issue
5) None of the above
128. Recent news about tapering of "Guantitative Easing(GE)" by USA Federal Reserve is causing worries for India. What is Quantitative Easing?
1) Ban on Securities trading by a Central Bank to manage Money supply in the Economy
2) Securities selling by a Central Bank to reduce Money supply in the Economy
3) Securities buying by a Central Bank to increase Money supply in the Economy
4) Central Bank increasing Interest Rates to reduce Money supply in the Economy
5) None of the above
129. CIBIL (Credit Information Bureau of India Ltd) maintains Credit Information pertaining to?
1) An individual's payments pertaining to loans and Credit cards
2) A Corp orate's payments pertaining to loans and Over drafts
3) An individual's payments pertaining to loans and Debit cards
4) An individual's applications to Financial Institutions for loans and Credit Cards
5) None of the above
130. 'Hindalco Industries Ltd' which is recently in news is a subsidiary of which Industrial group?
1) Aditya Birla Group
2) Reliance Group
3) Tata's
4) Godrej Industries 5) None of the above
131. Immediate Payment Service (IMPS)?
i. Is a service to transfer money immediately between two Accounts within the same bank or across banks.
ii. Requires both sender $<\&$ receiver of money to be registered for mobile banking service with their banks
iii. Requires both sender \& receiver of money to have MMID(Mobile Money Identifier) issued by their banks
1) Only statement ' $i$ ' of the above is correct
2) Only statement 'iii' of the above is correct
3) Statements 'i' \& 'ii' of the above are correct
4) Statements 'i', 'ii' \& 'iii' of the above are correct
5) None of the statements is correct
132. Who is the pr esent CMD of Bank of Baroda?
1) S L.Bhansal 2) S.S Mundra 3) M.Narendra
2) Ajay Kumar 5) None
133. BRICS is the acronym for an association of 5 major emer ging national economies. The 5 Countries are?
1) Britain, Russia, India, China \& Sweden
2) Brazil, Russia, India, Canada \& Sweden
3) Brazil, Russia, India, China \& South Africa
4) Bangladesh, Russia, India, China \& Sweden
5) Britain, Russia, India, Canada \& Sweden
134. Which of the following pairs is NOT matched?
1) General Insurance - United India Insurance Co.
2) Banking - State Bank of India
3) Credit Ratings - CRISIL 4) Life Insurance - LIC of India
4) Telecom - Larsen \& Toubro
135. Br. M.S. Swaminathan is the author of?
1) The End of Poverty
2) Small is Beautiful
3) Development as Freedom
4) Towards Hunger Free India
5) Argumentative Indian
136. Name the Curr ency of Scotland?
1) US Dollar
2) Scottish Dollar
3) British Pound
4) Scottish Peso
5) None of the above
137. Ravuri Bharadwaja the 2012 Jnanpith Award winner, passed away on October 18, 2013. Which of the following books is not written by him?
1) Pakudurallu 2) Kadambari
2) Jeevana Samaram
3) Ragini
4) Viswambhara
138. The wholly-owned Government of India entity IIFCL is involved in providing long term finances. What is the expansion of this term IIFCL ?
1) Infrastructure Indian Finance Company Limited
2) International Indian Finance Company Limited
3) Integrated Infrastructure Finance Company Limited
4) India infrastructure Finance Company Limited
5) other than those given as options
139. Telecom operator Aircel has entered into a strategic partnership with a smart phone maker wherein handsets would come with bundled offer of low call rates, free internet usage and contents like video, songs, game for the first three months from Aircel. The strategic partner is_
1) Apple
2) Karbonn
3) Samsung
4)Nokia
4) Micromax
140. The prestigious annual award 'Saraswati Samman' for outstanding literary works in any Indian language for the year 2013 was conferred upon_
1) ismat Chughtai for Urdu literature
2) Ramakant Rath for his poetry Shree Radha
3) Manoj Das for his novel Amruta Phala (The Nectar Fruit)
4) sunil Gangopadhyay for his novel Pratham Alo
5) Sugathakumari for her poetry collection Manalezhuthu
141. A committee set-up by Government of India to suggest ways to improve India's position in the World Bank's "Doing Business Report" was headed by_
1) Other than those given as options
2) к V. Kamath
3) M. Damodaran
4) J.H. Malegam 5)Arvind Mayaram
142. In the financial year 2013-14. the Finance Minister has announced interest subvention of $1 \%$ on housing loans up to
1) Rs. 20 lakh 2) Rs. 15 lakh 3) Rs. 10 lakh
2) Rs. 25 lakh
3) Other than those given as options
143. What is the maximum number of partners required for the purpose of carrying business other than the Banking?
1) 20
2) 7
3) 25
4) 10
5) 12
144. Which of the following Banks has its Head Office at Bangalore?
1) Corporation Bank
2) Vyaya BanK
3) Indian Overseas Bank
4) Indian Bank
5) Syndicate Bank
145. What is the maximum investment limit in Senior Citizens Savings Scheme, 2004 ?
1) Rs. 10 lakh
2) Rs. 5 lakh
3) Other than those given as options
4) Rs. 20 lakh
5) Rs. 15 lakh
146. The author of the fantasy adventure novel 'Life of Pi ' is
1) Yann Martel
2) William Goldings
3) Rudyard Kipling
4) Tom Alter 5) steevWaugh
147. Which film has bagged the National Film Award for best feature film?
(1) Anumati
(2) Paan Singh Tomar
(3) Dhag
(4) Spirit
(5) None
148. "Water Conservation Day" observed on
(1) 20th November
(2) 19th November
(3) 24 th November
(4) 31st October
(5) None
149. Who is the author of the book 'A Soldier's General'?
(1) General VK Singh
(2) General JJ Singh
(3) Admiral Nirmal Kumar Verma
(4) Air Chief Marshal AK Browne
(5) None
150. Which of the following countries has its currency as 'Euro'?
(1) Estonia
(2) Belgium
(3) Germany
(4) Greece
(5) All of these
151. Which of the following countries is not a member of 'SAARC?
(1) Angola
(2) Pakistan
(3) Bangladesh
(4) Bhutan
(5) Nepal
152. Which of the following is an example of financial assets?
(1) National Saving Certificates
(2) Infrastructure Bonds
(3) Indira Vikas (4) Krishi Vikas
(5) All of the above
153. Mutual Funds fall within supervisory purview of
(1) SBI
(2) RBI
(3) SEBI
(4) IRDA
(5) None
154. Indian Financial System comprises of
(1) Scheduled Commercial Banks
(2) Non-Banking Financial Institutions
(3) Urban Cooperative Banks
(4) All of the above
(5) None
155. Basel norms are important international regulatory stipulations. It is meant for which sector?
(1) Insurance
(2) Banking
(3) Micro finance(4) Pension funds
(5) None
156. Which of the following institutions is not directly associated with the financial sector in India?
(1) Bombay Stock Exchange
(2) B1FR
(3) SEBI
(4) Planning Commission
(5) None
157. The gilt-edged market refers to the market for
(i) Government securities
(ii) Semi-government securities
(iii) Corporate securities Select the correct answer
(l)Only(i)
(2) (i) and (ii)
(3) (ii) and (iii)
(4) (i), (ii) and (iii)
(5) Only (iii)
158. In the term repo, the term of the loan is greater than
(1) 30 days
(2) 20 clays
(3) 60 days
(4) 90 days
(5) None
159. NBFCs are an important part of the Indian financial system. What is the full form of this term?
(1) New Banking Financial Companies
(2) Non-Banking Financial Companies
(3) Neo Banking Financial Confederation
(4) Non-Banking Fiscal Companies
(5) All of the above
160. Which of the following is a fully owned subsidiary of RBI ?
1) NABARD
2) NHB
3) SIDBI
4) IFCI Ltd
5) None

## COMPUTER KNOWLEDGE

161. Which of the following is an example of an optical disk?
1) Digital versatile disks
2) Magnetic disks
3) Memory disks
4) Data bus disks
5) None
162. The main job of a CPU is to $\qquad$ .
1) carry out program instructions 2) store data in formation for future use
2) process data /information
3) Both (1) and (3)
4) None
163. $\qquad$ are attempts by individuals to obtain confidential information from you by falsifying their identity.
1) Phishing trips
2)Computer viruses
2) Special function cards
3) Scanners
4) Keyboards
164. An example of a processing device would be $\qquad$ .
1) a magnetic ink reader
2) a tablet PC
3) special function cards
4) scanners
5) keyboards
165. Which of the following Is not a type of computer software which can be bought?
1) Off-the-shelf 2) Tailor-made 3) Custom-developed
2) Off-the-shelf with alterations 5) All of these can be purchased
166. You can use $\qquad$ to copy selected text and $\qquad$ to paste it in a document.
1) CTRL + C, CTRL + V
2) CTRL + C, CTRL + P
3) CTRL + S, CTRL + S
4) $\mathrm{SHIFT}+\mathrm{C}, \mathrm{ALT}+\mathrm{P}$
5)CTRL + D, CTRL+A
167. Video processors consist of and $\qquad$ , which store and process images.
1) CPU, VGA 2) CPU, memory
2) VGA, memory
4)VGL DVI
5)VGA,VGI
168. The main memory of a computer can also be called
1) Primary storage
2) Internal memory
3) Primary mernory
4) All of these
5) None
169. Computer software can be defined as $\qquad$
1) the computer and its associated equipment.
2) the instructions that tell the computer what to do.
3) computer components that act to accomplish a goal
4) an interface between the computer and the network
5) the interaction between the computer and its database.
170. When speaking of computer input and output, input refers to
1) any data processing that occurs from new data input into computer
2) retrieval of data or information that has been entered into the computer.
3) data or information that has been entered into the computer
4) the transmission of data that has been entered into the computet 5)Both(3)and (4)
171. A $\qquad$ Is a set of rules.
1) resource locator
2) domain
3) hypertext
4) URL
5) protocol
172. The connection between your computer at home and your local ISP is called 1) the last mile 2) the home stretch
3) the home page
4) the backbone
5) the vital mile
173. All of the logic and mathematical calculations done by the computer happen in/on the $\qquad$ .
1) system board
2) mother board
3) central control unit
4) central processing unit
5) memory
174. There arc several primary categories of procedures. Which of the following is not a primary category of procedures?
1) Testing
2) Backup and recovery
3) Firewall development
4) Design
5) None
175. The operating system called UNIX is typically used for
1) Desktop computers
2) Laptop computers
3) Super computers
4) Web servers
5) All of these
176. The $\qquad$ file format is a method of encoding pictures on a computer.
1) HTML
2)JPEG
2) FTP
3) URL
5)DOC
177. Press to move the insertion point to the Address box, or to highlight the URL in the Address box
1)ALT+D
2)ALT + A
3) $\mathrm{SHIFT}+\mathrm{TAB}$
4) $\mathrm{TAB}+\mathrm{CTRL}$
5)CTRL $+S$
178. Computer systems are comprised of
1) hardware, programs, information, people and networks
2) hardware, software, procedures, networks, and people
3) hardware, programs, information, people and procedures
4) hardware, programs, processors, procedures, networks and people
5) hardware, programs, processors, procedures and people
179. The earliest calculating devices are:
1) Clock
2) Difference Engine
3) Abacus 4) Calculator
4) None
180. The basic operations performed by a computer are:
1) Arithmetic Operations
2) Logical Operations
3) Storage and relative
4) All of the above
5) None
181. For connection of the internet, you will need:
1) An IP address
2) ATCP/IP connection
3) An ISP
4) All of the above
5) None
182. The server on the Internet is also known as a;
1) Repeater
2) Host
3) Gateway
4) ISP
5) None
183. A user can get files from another computer on the Internet by using:
1) FTP
2) UTP
3) HTTP
4) 1 and 2 both
5) None
184. In reality, Internet protocol recognizes only:
1) A postal mail address
2) A location of the host
3) An IP address
4) Server
5) None
185. The ground station in VSAT communication is called:
1) HTTP
2) Multiplexer 3) Hub
3) Repeater
4) None
186. A small network making up the Internet and also having a small numbers of computers with in it is called:
1) Host
2) Address
3) Sub domain 4) Domain
4) None
187. Computers on the Internet owned and operated by education institution from part of the:
1) Com domain 2) Edu domain3) Mil domain
2) In domain
3) None
188. For a small web site, one needs 10 buy space from the:
1) Network administrator
2) Telephone exchange
3) ISP
4) Internet Society
5) None
189. A host on the Internet finds another host by its:
1) Postal address
2) Electronic address
3) IP address
4) Name
5) None
190. What do you need to put your web pages on the WWW?
1) A connection to the Internet
2) A web Browser
3) A web Server
4) All of the above
5) None
191. DOS stands for
1) Drive operating system
2) Disk operating system
3) Device operating system
4) Union
5) None
192. In keyboard. F2 key stands for
1) Run
2) Save
3) Compile
4) None
5) None
193. GUI stands for
$\begin{array}{ll}\text { I) General user interpretation } & \text { 2) Global user interlace }\end{array}$
3) Generalized user information 4) Graphical user interface 5) None
194. Physical components of a computer constitutes
1) Hardware
2) Software
3) Firmware
4) All of these
5) None
195. On visual display unit (VDU) character s printed on each line is
1) 60
2) 69
3) 79
4) 80
5) None
196. RAM is also called
1) Static memory
2) Volatile memory
3) Both of the above
4) Phosphorus
5) None
197. A number system with base 8 is
1) Decimal number system
2) Binary number system
3) Octal number system
4) Hexadecimal number system
5) None
198. Set of rules governing the transfer of data between computer co-peripherals (or) with in a computer is called as
1) Protocol
2) Program
3) Instruction
4) Compile
5) None
199. In RAM. we can perform
1) Only read operation
2) Both read and write operation
3) Neither read nor write operation
4) Only write operation
5)None
200. Bit is a
1) Binary digit
2) Octal digit 3) Decimal digit
3) Hexadecimal digit 5) None

## IBPS (CWE) CLERKS-III-MT : 1 KEY

| 1.1 | 2.1 | 3.2 | 4.3 | 5.2 | 6.5 | 7.3 | 8.2 | 9.4 | 10.5 | 11.4 | 12.5 | 13.3 | 14.1 | 15.5 |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 16.1 | 17.3 | 18.4 | 19.5 | 20.2 | 21.4 | 22.1 | 23.4 | 24.5 | 25.3 | 26.4 | 27.1 | 28.1 | 29.3 | 30.5 |
| 31.3 | 32.5 | 33.4 | 34.5 | 35.1 | 36.2 | 37.3 | 38.5 | 39.1 | 40.5 | 41.4 | 42.3 | 43.1 | 44.2 | 45.3 |
| 46.5 | 47.4 | 48.1 | 49.3 | 50.5 | 51.1 | 52.5 | 53.3 | 54.5 | 55.3 | 56.2 | 57.3 | 58.3 | 59.1 | 60.4 |
| 61.2 | 62.4 | 63.3 | 64.1 | 65.3 | 66.4 | 67.1 | 68.1 | 69.3 | 70.5 | 71.2 | 72.4 | 73.3 | 74.1 | 75.2 |
| 76.5 | 77.1 | 78.3 | 79.5 | 80.1 | 81.1 | 82.3 | 83.4 | 84.3 | 85.3 | 86.2 | 87.2 | 88.4 | 89.4 | 90.5 |
| 91.2 | 92.3 | 93.1 | 94.4 | 95.5 | 96.3 | 97.1 | 98.1 | 99.3 | 100.5 | 101.2 | 102.2 | 103.1 | 104.5 | 105.4 |
| 106.5 | 107.5 | 108.2 | 109.3 | 110.5 | 111.4 | 112.2 | 113.3 | 114.4 | 115.4 | 116.3 | 117.1 | 118.1 | 119.1 | 120.4 |
| 121.1 | 122.3 | 123.2 | 124.3 | 125.4 | 126.1 | 127.4 | 128.3 | 129.1 | 130.1 | 131.4 | 132.2 | 133.3 | 134.5 | 135.4 |
| 136.3 | 137.5 | 138.4 | 139.5 | 140.5 | 141.3 | 142.5 | 143.1 | 144.2 | 145.5 | 146.1 | 147.2 | 148.2 | 149.2 | 150.5 |
| 151.1 | 152.5 | 153.3 | 154.4 | 155.2 | 156.4 | 157.2 | 158.1 | 159.2 | 160.2 | 161.1 | 162.4 | 163.1 | 164.2 | 165.2 |
| 166.1 | 167.2 | 168.1 | 169.2 | 170.3 | 171.5 | 172.3 | 173.5 | 174.3 | 175.5 | 176.2 | 177.1 | 178.2 | 179.3 | 180.4 |
| 181.3 | 182.3 | 183.1 | 184.3 | 185.2 | 186.3 | 187.2 | 188.3 | 189.3 | 190.4 | 191.2 | 192.2 | 193.4 | 194.1 | 195.4 |
| 196.2 | 197.3 | 198.1 | 199.3 | 200.1 |  |  |  |  |  |  |  |  |  |  |

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