



## IBPS Clerk 2011 2nd Shift

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## Reasoning

### Instructions

For the following questions answer them individually

### Question 1

In a certain code, 'BUILT' is written as '5#32@' and 'TRIBE' is written as '@935 © '.How is 'RULE' written in that code ?

- A 9#2 ©
- B 92# ©
- C @#2 ©
- D @2# ©
- E None of these

**Answer:** A

### Explanation:

The letters B, I and T are repeated in both the words. The only letters that are not repeated are R, U, L and E. Hence the code letters that are not repeated in the both the words are selected to get the code for RULE.

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### Question 2

How many meaningful English words can be formed starting with S, with the second, the fourth, the fifth and the eighth letters of the word PERISHED using each letter only once in each word?(to be counted from left)

- A None
- B One
- C Two
- D Three
- E More than three

**Answer:** B

### Explanation:

The letters to be used are S, S, I D, E

The only word that can be formed using these letters are SIDES.

### Question 3

The positions of how many digits in the number 837912 will remain unchanged after the digits within the number are rearranged in descending order?(from left to right)

- A None
- B One
- C Two
- D Three
- E More than three

**Answer: B**

**Explanation:**

The positions of all the numbers except 7 will change as the number becomes 987321 when arranged in the descending order.

**Question 4**

How many such pairs of letter are there in the word STREAMING each of which has many letters between them in the word as in English alphabet ? (in both forward and backward directions)

- A None
- B One
- C Two
- D Three
- E More than three

**Answer: D**

**Explanation:**

S,T  
I,G  
T,N  
are the 3 pairs that have the same number of alphabets between them as in the English Alphabetical Series.

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**Question 5**

In a certain code 'CLEAR' is written as 'SBFMD' and 'BONDS' is written as 'TEOPC' How is 'STALE' written in that code ?

- A DKZSR
- B BUTFM
- C TUBMF
- D FMBUT
- E None of these

**Answer: D**

**Explanation:**

The letters are replaced by the next ones in the alphabetical series and then inverted from last to first. Hence, STALE is written as FMBUT.

**Instructions**

Study the following arrangement of numbers letters and symbols carefully and answer the question given below

R @ 2 9 T V A Y 5 © # J 1 P 8 Q \$ E 3 ★ H % 6 W 4 I δ U Z

**Question 6**

Four of the following five are alike in a certain way based on their positions in the above arrangements and so form a group. Which is the one that does not belong to that group ?

- A JP ©

B EQ★

C WI%

D 9V@

E 1#5



**Answer: E**

**Explanation:**

In options a, b, c and d, the symbol in first position is between the second and third symbol. In option E, this pattern is not followed. Hence, it is the odd one out.

**Question 7**

Which of the following is the fifth to the right of the nineteenth element from the right end ?

A P

B V

C W

D 8

E None of these

**Answer: E**

**Explanation:**

R	@	2	9	T	V	A	Y	5	@	#	J	1	P	8	Q	\$	E	3	H	%	6	W	4	I	U	Z
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	----	---	---	---	---	---	---	---	---	---	---

From the right end, the nineteenth element is # . The fifth element to the right of it is Q. So the required answer is Q which is not there in any of the options so answer is option 5.

## IBPS Clerk Important Questions PDF

**Question 8**

How many such numbers are there in the given arrangement each of the which is immediately preceded by a consonant and immediately followed by a symbol but not both?

A One

B Two

C Three

D Four

E More than four

**Answer: C**

**Explanation:**

R	@	2	9	T	V	A	Y	5	@	#	J	1	P	8	Q	\$	E	3	H	%	6	W	4	I	δ	U	Z
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	----	---	---	---	---	---	---	---	---	---	---	---

The numbers which have been either preceded by a consonant or followed by a symbol but not both are 8 4 1

So the correct option is option 3

### Question 9

If the positions of the last eighteen elements in the given arrangement are reversed, which of the following will be the seventeenth from the left end ?

- A E
- B P
- C W
- D 6
- E None of these

**Answer:** C

#### Explanation:

Original Sequence: R @ 2 9 T V A Y 5 © # J 1 P 8 Q \$ E 3 ★ " id="MathJax-Element-1-Frame" role="presentation" tabindex="0">★ H % 6 W 4 I δ " id="MathJax-Element-2-Frame" role="presentation" tabindex="0">δ U Z

Sequence after reversing the positions of last 18 elements is R @ 2 9 T V A Y 5 © # Z U δ I 4 W 6 % H ★ 3 E \$ Q 8 P 1 J

So the element at 17th position from the left is W. Thus option 3 is the correct choice.

### Question 10

How many such vowels are there in the given arrangement each of which is either immediately followed by a symbol or immediately preceded by a symbol ?

- A None
- B One
- C Two
- D Three
- E Four

**Answer:** D

#### Explanation:

Given Sequence: R @ 2 9 T V A Y 5 © # J 1 P 8 Q \$ E 3 ★ H % 6 W 4 I δ U Z

The vowels which are either immediately preceded by a symbol or immediately followed by a symbol are: E U and I

So the correct option choice is option 3.

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### Instructions

Study the following information carefully and answer the question given below

A,B,C,D,E,F,G, and H are sitting around a circular table facing the centre not necessarily in the same order F is fourth to the left of A and second to the right of C. B is second to the left of A and A is to the immediate right of G E who is not an immediate neighbour of B is fourth to the left of D.

### Question 11

Which of the following is correct ?

- A F is third to the left of B
- B H is third to the left of D
- C C is third to the left of B

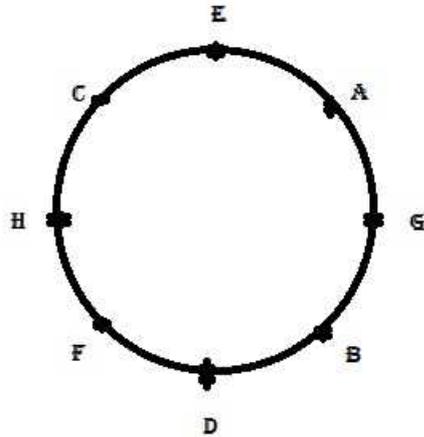
D E is third to the left of F

E All are correct

**Answer: D**

**Explanation:**

Based on the information in the question, the positions of the group are as shown in the diagram. That explains the answer.



**Question 12**

What is H's position with respect to G ?

A Fifth to the right

B Third to the left

C Third to the right

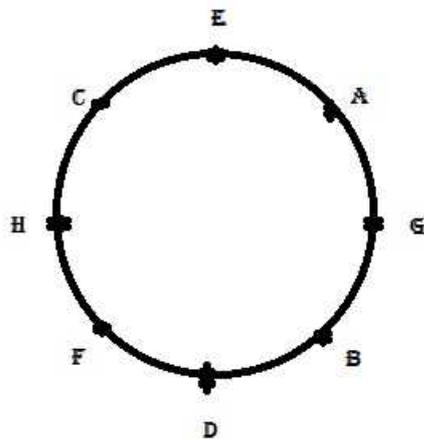
D Fifth to the left

E Fourth to the left

**Answer: E**

**Explanation:**

Based on the information mentioned in the passage, the positions of the group are as shown in the diagram. That explains the answer.



**Question 13**

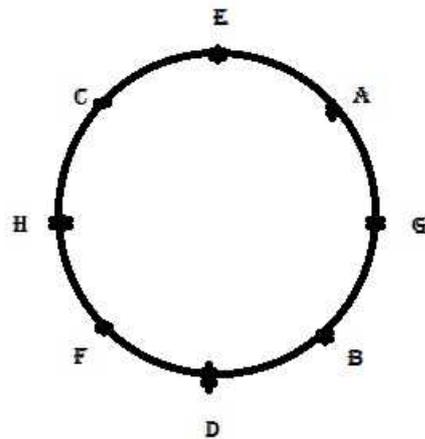
Who is second to the right of E ?

- A C
- B H
- C G
- D A
- E Data inadequate

**Answer:** B

**Explanation:**

Based on the information mentioned in the passage, the positions of the group are as shown in the diagram. That explains the answer.



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**Question 14**

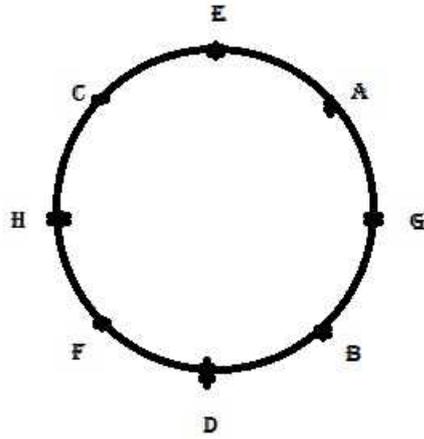
**Who is the immediate right of F ?**

- A D
- B H
- C B
- D C
- E None of these

**Answer:** A

**Explanation:**

Based on the information mentioned in the passage, the positions of the group are as shown in the diagram. That explains the answer.



**Question 15**

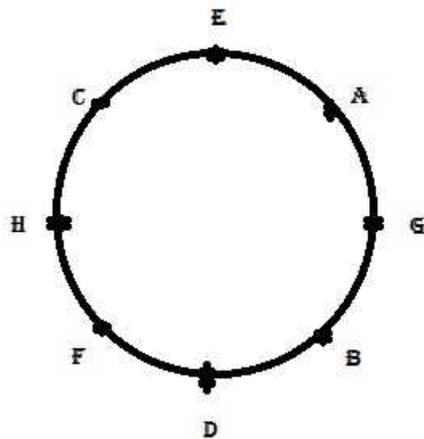
Which of the following pairs represent the immediate neighbours of A ?

- A EB
- B GC
- C EG
- D ED
- E None of these

**Answer:** C

**Explanation:**

Based on the information mentioned in the passage, the positions of the group are as shown in the diagram. That explains the answer.



**Instructions**

In the following question the symbols ©, δ, ★ and % are used with the following meaning as illustrated below.

- 'P δ Q' means 'P is not greater than Q'
- 'P % Q' means 'P is not smaller than Q'
- 'P © Q' means 'P is neither greater than nor smaller than Q'
- 'P \$ Q' means 'P is greater than Q'
- 'P ★ Q' means 'P is smaller than Q'

Now in each of the following questions assuming the given statements to be true find which of the two Conclusions I and II given below them is/are definitely true ?

Give answer

a: If only Conclusion I is true

b: If only Conclusion II is true

c: If either Conclusion I or II is true

d: If neither Conclusion I nor II is true

e: If both Conclusion I and II are true

**Question 16**

**Statement** R\$J, J%M, M © K

**Conclusions** I.K © J II.K ★J

**A** If only Conclusion I is true

**B** If only Conclusion II is true

**C** If either Conclusion I or II is true

**D** If neither Conclusion I nor II is true

**E** If both Conclusion I and II are true

**Answer:** C

**Explanation:**

The statements are :

$$R > J, J \geq M, M = K$$

After combining the above inequalities, we get :

$$R > J \geq M = K$$

Conclusions :

$$K = J \text{ and } K < J$$

Since,  $K \leq J$

Thus, either conclusion I or II is true.

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**Question 17**

**Statements** DδR, M\$R, M © F

**Conclusions** I.F\$D II.F\$R

**A** If only Conclusion I is true

**B** If only Conclusion II is true

**C** If either Conclusion I or II is true

**D** If neither Conclusion I nor II is true

**E** If both Conclusion I and II are true

**Answer:** E

**Explanation:**

Statements :

$$D \leq R, M > R, M = F$$

After combining above inequalities, we get :

$$M = F > R \geq D$$

Conclusions :

$$F > D \text{ [true]}$$

$$F > R \text{ [true]}$$

Thus, both conclusions are true.

#### Question 18

Statements H © F, F\$R, R★K

Conclusions I.R★H II.K\$F

- A If only Conclusion I is true
- B If only Conclusion II is true
- C If either Conclusion I or II is true
- D If neither Conclusion I nor II is true
- E If both Conclusion I and II are true

**Answer:** A

**Explanation:**

Statements :

$$H = F, F > R, R < K$$

$$\Rightarrow H = F > R \text{ and } K > R$$

Conclusions :

$$R < H \text{ [true]}$$

$$K > F \text{ [cannot be determined]}$$

Thus, only conclusion I is true.

#### Question 19

Statements: B%D, D★T, TδR.

Conclusions:

I.B\$T

II.R\$D

- A If only Conclusion I is true
- B If only Conclusion II is true
- C If either Conclusion I or II is true
- D If neither Conclusion I nor II is true
- E If both Conclusion I and II are true

**Answer:** B

**Explanation:**

The given relation can be written as  $B \geq D < T \leq R$

The statements can be written as (i)  $B > T$  (ii)  $A > M$

Hence, option B is the right answer.

**Question 20**

**Statements**  $M \geq N$ ,  $N < A$ ,  $A > B$

**Conclusions** I.  $B < N$  II.  $A > M$

- A If only Conclusion I is true
- B If only Conclusion II is true
- C If either Conclusion I or II is true
- D If neither Conclusion I nor II is true
- E If both Conclusion I and II are true

**Answer:** D

**Explanation:**

Statements :

$$M \geq N, N < A, A > B$$

Conclusions :

$$B < N \text{ [cannot be determined]}$$

$$A > M \text{ [cannot be determined]}$$

Thus, both conclusions are not true.

**Instructions**

Each of the following question consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided the statement are sufficient to answer the question Read the statements and Give answer

- a: If the data in Statement I alone are sufficient to answer the question while the data in Statement II alone are not Sufficient to answer the question
- b: If the data in Statement II alone are sufficient to answer the question While the data in Statement I alone are not Sufficient to answer the question
- c: If the data either in Statement I alone or in Statement II alone are sufficient to answer the question
- d: If the data in both the statements I and II together are not Sufficient to answer the question
- e: If the data in both the Statements I and II together are necessary to answer the question

**Question 21**

**Village P is towards which directions of village R ?**

**I. Village R is to the South-East of village T and T is to the North of village P.**

**II. Village Q is the South of village P and to the South-West of village R.**

- A If the data in Statement I alone are sufficient to answer the question while the data in Statement II alone are not Sufficient to answer the question
- B If the data in Statement II alone are sufficient to answer the question While the data in Statement I alone are not Sufficient to answer the question
- C If the data either in Statement I alone or in Statement II alone are sufficient to answer the question
- D If the data in both the statements I and II together are not Sufficient to answer the question
- E If the data in both the Statements I and II together are necessary to answer the question

**Answer:** D

**Explanation:**

I : Village R is south east of Village T and there is no specific information about position of village P.

Thus, I alone is insufficient.

Similarly, in II, there is no specific information about position of R.

Thus, II alone is insufficient.

I & II : We know, that T is north of P and Q is south of P. Thus, T, P & Q are in a straight vertical line in that order.

There is still not specific info about position of P. P can be to the west or north-west or south-west of R.

Thus, I & II together are **not** sufficient.

### Question 22

Who among A,B,C, D and E, each having a different heights is the third tallest ?

I.E is shorter than only B

II. C is taller than only A

- A** If the data in Statement I alone are sufficient to answer the question while the data in Statement II alone are not Sufficient to answer the question
- B** If the data in Statement II alone are sufficient to answer the question While the data in Statement I alone are not Sufficient to answer the question
- C** If the data either in Statement I alone or in Statement II alone are sufficient to answer the question
- D** If the data in both the statements I and II together are not Sufficient to answer the question
- E** If the data in both the Statements I and II together are necessary to answer the question

**Answer: E**

### Explanation:

I : E is shorter than only B.

=> B is the tallest and E is the second tallest. =>  $B > E > A, C, D$ .

Since, we can't find the third tallest, I alone is insufficient.

II : C is taller than only A.

=> A is the shortest and C is the fourth tallest. =>  $B, D, E > C > A$

Since, we can't find the third tallest, II alone is insufficient.

I & II : From I and II, we get

$B > E > D > C > A$ .

=> D is the third tallest.

Thus, I & II together are sufficient.

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### Question 23

How many sister does K have ?

I. M is sister of K

II. K's mother has three children

- A** If the data in Statement I alone are sufficient to answer the question while the data in Statement II alone are not Sufficient to answer the question
- B** If the data in Statement II alone are sufficient to answer the question While the data in Statement I alone are not Sufficient to answer the question
- C** If the data either in Statement I alone or in Statement II alone are sufficient to answer the question

- D If the data in both the statements I and II together are not Sufficient to answer the question
- E If the data in both the Statements I and II together are necessary to answer the question

**Answer: D**

**Explanation:**

I : We do not know about any other children. Thus, I alone is insufficient.

II : We do not know the gender of the three children. Thus, II alone is insufficient.

I & II : Combining I & II, we get that K has 2 other siblings, one being M(female).

We do not know the gender of the 2nd sibling.

Thus, I & II even together are **not** sufficient.

**Question 24**

**In a row of thirty students facing North, what is R's position from the left end ?**

**I. There are twelve students between R and Q**

**II. T is tenth from the right end there are sixteen students between T and R.**

- A If the data in Statement I alone are sufficient to answer the question while the data in Statement II alone are not Sufficient to answer the question
- B If the data in Statement II alone are sufficient to answer the question While the data in Statement I alone are not Sufficient to answer the question
- C If the data either in Statement I alone or in Statement II alone are sufficient to answer the question
- D If the data in both the statements I and II together are not Sufficient to answer the question
- E If the data in both the Statements I and II together are necessary to answer the question

**Answer: B**

**Explanation:**

I : We do not know the position of Q. Hence, we can't determine the position of R.

Thus, I alone is insufficient.

II : T is tenth from right end in a row of 30 students.

=> T's position from left end =  $30 + 1 - 10 = 21$ st

Since, there are 16 students between T and R, => R is to the left of T.

Position of R from left end = 4th.

**Thus, II alone is sufficient.**

**Question 25**

**How is 'go' written in code language ?**

**I. 'go over there' is written as 'pa da na' in that code language.**

**II. 'go and sit' is written as 'sa ka pa' in that code language**

- A If the data in Statement I alone are sufficient to answer the question while the data in Statement II alone are not Sufficient to answer the question
- B If the data in Statement II alone are sufficient to answer the question While the data in Statement I alone are not Sufficient to answer the question
- C If the data either in Statement I alone or in Statement II alone are sufficient to answer the question
- D If the data in both the statements I and II together are not Sufficient to answer the question

E If the data in both the Statements I and II together are necessary to answer the question

**Answer: E**

**Explanation:**

Clearly, I alone & II alone is insufficient.

I & II : Combining I & II, the common word is go.

=> code for go = 'pa'

Thus, I & II together are sufficient.

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### Instructions

Study the following information carefully and answer the question given below

Following are the conditions for selecting Accounts Officer in the Organization

The candidate must

(i) be at least 21 yr and not more than 26 yr as on 1.11.2011

(ii) be a commerce graduate (B.com) with atleast 55% marks

(iii) have work experience of at least 2 yr in the Accounts Department of an organization

(iv) have secured at least 50% marks in the Selection process In the case of a candidate who fulfils all the conditions except

(a) at (i) above but at least 21 yr old and not more than 28 yr old and has work experience of 5 yr as Accounts Assistant in an organization his/her case is to be referred to GM-Accounts

(b) at (ii) above but has secured at least 50% marks graduation and has secured at least 55% marks in selection process his/her case is to be referred VP-Accounts.

In each question below details of one candidate are provided You have to take one of the following courses of actions based on the conditions given above and the information provided in each question and mark the number of that course of action as your answer You are not to assume All these cases are given to you as on 1.11.2011

Give answer

a: If the case is to be referred to GM-Accounts

b: If the case is to be referred to VP-Accounts

c: If the candidate is to be selected

d: If the candidate is not to be selected

e: If the data provided are inadequate to taken a decision

Now read the information provided in each question and mark your answer accordingly

### Question 26

**Umesh Choksi was born on 25th November, 1989 He has secured 60% aggregate marks in B.com and 65% mark in the Selection Process He has been working in the Accounts Department of an organization for the past 3 yr**

A If the case is to be referred to GM-Accounts

B If the case is to be referred to VP-Accounts

C If the candidate is to be selected

D If the candidate is not to be selected

E If the data provided are inadequate to taken a decision

**Answer: C**

**Explanation:**

The candidate fulfils all the four conditions. ie

(i) be at least 21 yr and not more than 26 yr as on 1.11.2011

(ii) be a commerce graduate (B.com) with atleast 55% marks

(iii) have work experience of at least 2 yr in the Accounts Department of an organization

(iv) have secured at least 50% marks in the Selection process

Hence, he should be selected.

**Question 27**

Pratibha Kale was born on 6th June 1988. She has secured 60% aggregate marks in B.com and 49% marks in the Selection Process. She has been working in the Accounts Department of an Organization for the past 3 yr.

- A If the case is to be referred to GM-Accounts
- B If the case is to be referred to VP-Accounts
- C If the candidate is to be selected
- D If the candidate is not to be selected
- E If the data provided are inadequate to taken a decision

**Answer: D**

**Explanation:**

Pratibha has a very low score in the selection process. The minimum required score is 50%, whereas she scored only 49%. So, she will not be selected.

**Question 28**

Arun Patil has secured 55% aggregate marks in graduation He has been working for past 4 yr in the Accounts Department of an organization. He has secured 50% marks in the Selection Process He was born on 12th July, 1988.

- A If the case is to be referred to GM-Accounts
- B If the case is to be referred to VP-Accounts
- C If the candidate is to be selected
- D If the candidate is not to be selected
- E If the data provided are inadequate to take a decision

**Answer: E**

**Explanation:**

Arun scored 55% in graduation but there is no mention about his major in Graduation. He will be selected only if he majored in Commerce. Since that information is not available, the data provided is inadequate to take a decision.

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**Question 29**

Prabha Dixit was born on 18th April 1985. She has been working as Accounts Assistant in an organization for the past 5 yr She has secured 60% aggregate marks in B.com and 55% marks in the Selection Process.

- A If the case is to be referred to GM-Accounts
- B If the case is to be referred to VP-Accounts
- C If the candidate is to be selected
- D If the candidate is not to be selected
- E If the data provided are inadequate to taken a decision

**Answer: A**

**Explanation:**

Since Prabha is between 26 and 28 years old and has 5 years work experience as an accounts assistant, she qualifies to be considered

by GM Accounts for review.

**Question 30**

**Amul Verma has secured 50% aggregate marks in B.com and 60% marks in the Selection Process He has been working in the Accounts Department of an organization for past 4 yr He was born on 2nd January 1987.**

- A If the case is to be referred to GM-Accounts
- B If the case is to be referred to VP-Accounts
- C If the candidate is to be selected
- D If the candidate is not to be selected
- E If the data provided are inadequate to taken a decision

**Answer: B**

**Explanation:**

Since Amul has between 50 and 55% in graduation and more than 55% in the selection process, his profile can be considered by VP Accounts for review.

**Instructions**

Study the following information carefully and answer the question 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 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.

**Question 31**

**Who likes Apple?**

- A W
- B T
- C V
- D P
- E Data inadequate

**Answer: A**

**Explanation:**

If we arrange the given information we get the following table,

P - Pear - Mumbai

Q - Mango - Chennai

R - Guava - Delhi

S - Orange - Hyderabad

T - Banana - Kolkata

V - Watermelon - Pune

W - Apple - Cochin

The person who likes Apple is W.

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### Question 32

Which fruit does P like ?

- A Apple
- B Orange
- C Pear
- D Watermelon
- E None of these

**Answer:** C

### Explanation:

If we arrange the given information we get the following table,

P - Pear - Mumbai

Q - Mango - Chennai

R - Guava - Delhi

S - Orange - Hyderabad

T - Banana - Kolkata

V - Watermelon - Pune

W - Apple - Cochin

Hence P likes Pear.

### Question 33

Which is R's favourite city ?

- A Mumbai
- B Pune
- C Hyderabad
- D Delhi
- E None of these

**Answer:** D

### Explanation:

If we arrange the given information we get the following table,

P - Pear - Mumbai

Q - Mango - Chennai

R - Guava - Delhi

S - Orange - Hyderabad

T - Banana - Kolkata

V - Watermelon - Pune

W - Apple - Cochin

R's favourite city is Delhi.

**Question 34**

**Which of the following combinations of Person-Fruit-City is incorrect ?**

A R-Guava-Kolkata

B V-Watermelon-Hyderabad

C T-Banana-Cochin

D S-Guava-Delhi

E All are incorrect

**Answer: E**

**Explanation:**

If we arrange the given information we get the following table,

P - Pear - Mumbai

Q - Mango - Chennai

R - Guava - Delhi

S - Orange - Hyderabad

T - Banana - Kolkata

V - Watermelon - Pune

W - Apple - Cochin

Hence all the combinations are incorrect.

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**Question 35**

**Which is V's favourite city ?**

A Hyderabad

B Pune

C Mumbai

D Data inadequate

E None of these

**Answer: B**

**Explanation:**

If we arrange the given information we get the following table,

P - Pear - Mumbai

Q - Mango - Chennai

R - Guava - Delhi

S - Orange - Hyderabad

T - Banana - Kolkata

V - Watermelon - Pune

W - Apple - Cochin

V's favourite city is Pune.

**Instructions**

In each question below are two statements followed by two conclusions numbered I and II. You have to take the two given statements to be true even if they seem to be at variance from known facts and then decide which of the given Conclusions logically commonly follows from the given statements disregarding commonly known facts ?

Give answer

- a: If only Conclusion I follows
- b: If only Conclusion II follows
- c: If either Conclusion I nor II follows
- d: If neither Conclusions I nor II follows
- e: If both Conclusion I and II follow

**Question 36**

**Statements** Some gears are wheels. All wheels are brakes.

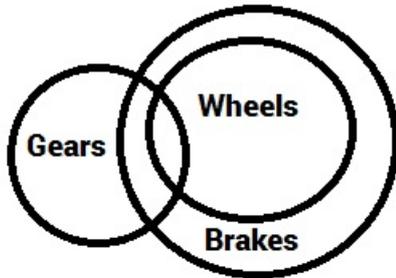
**Conclusions**

- I. No brake is gear.
- II. At least some gears are brakes.

- A If only Conclusion I follows
- B If only Conclusion II follows
- C If either Conclusion I nor I follows
- D If neither Conclusions I nor II follows
- E If both Conclusion I and II follow

**Answer:** B

**Explanation:**



We use elimination to find an exception to the generality of the conclusions. Thus we prove they are not implied. The diagram below satisfies all the statements but contradicts the conclusion I. Since we found an exception, the conclusion is not true in "every" case. Thus it is not implied.

We can draw many scenarios using Venn diagrams. Conclusion II holds in every case. So, it is implied.

**Question 37**

**Statements:** No month is a year. No year is a second.

**Conclusions**

- I. All months are seconds.
- II. No second is month.

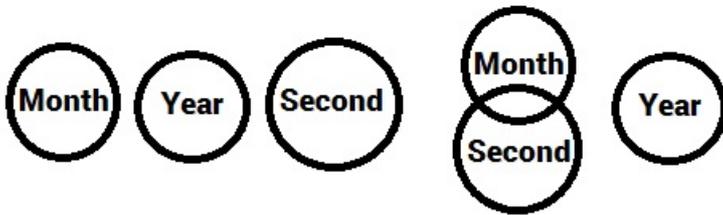
- A If only Conclusion I follows
- B If only Conclusion II follows
- C If either Conclusion I nor I follows

D If neither Conclusions I nor II follows

E If both Conclusion I and II follow

Answer: D

Explanation:



Use the left diagram (3 circles on the left) to contradict conclusion I.

Use the right diagram (3 circles on the right) to contradict conclusion II.

We use elimination to find an exception to the generality of the conclusions. Thus we prove they are not implied. The diagrams above satisfy all the statements but contradict both the conclusions. Since we found an exception, the conclusions are not true in "every" case. Thus they are not implied.

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Question 38

Statements No plane is hill. Some hills are towns.

Conclusions

I.No town is plane.

II.Some towns are plane.

A If only Conclusion I follows

B If only Conclusion II follows

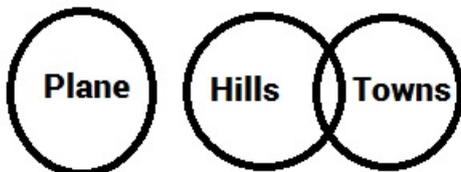
C If either Conclusion I nor I follows

D If neither Conclusions I nor II follows

E If both Conclusion I and II follow

Answer: C

Explanation:



Irrespective of the diagram, conclusions I and II are universally complimentary i.e. one of the two always has to be implied but both can't be true at the same time. Hence we use "either" and "or".

Question 39

Statement: All metals are liquids. All liquids are gases

Conclusions:

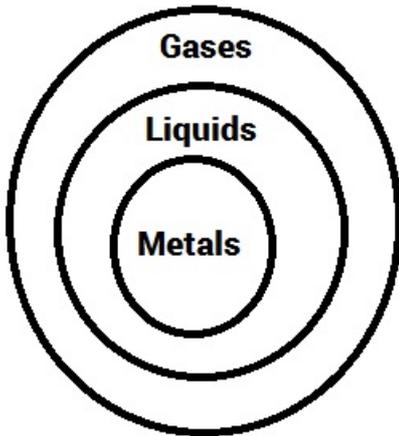
I.All metals are gases

II.At least some gases are liquids

- A If only Conclusion I follows
- B If only Conclusion II follows
- C If either Conclusion I nor I follows
- D If neither Conclusions I nor II follows
- E If both Conclusion I and II follow

Answer: E

Explanation:



We can draw many scenarios using Venn diagrams that satisfy the statements and check for the conclusions. Conclusions I and II hold in every case. So, they are implied.

Question 40

Statements: Some cities are towns. Some villages are cities

Conclusions:

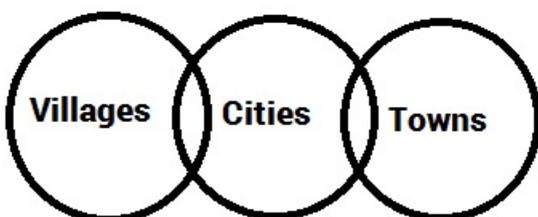
I. At least some villages are towns.

II. No village is a town

- A If only Conclusion I follows
- B If only Conclusion II follows
- C If either Conclusion I nor I follows
- D If neither Conclusions I nor II follows
- E If both Conclusion I and II follow

Answer: C

Explanation:



Irrespective of the diagram, conclusions I and II are universally complimentary ie. one of the two always has to be implied but both can't

be true at the same time. Hence we use "either" and "or".

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### Quant

#### Instructions

What should come in place of the question mark (?) in the following question ?

#### Question 41

$$5 \times ? = 8042 \div 4$$

- A 396.1
- B 6433.6
- C 10052.5
- D 402.1
- E None of these

**Answer:** D

#### Explanation:

$$5 \times ? = 8042 \div 4$$

$$\text{So, } ? = 8042 \div 20$$

## IBPS Clerk Previous Papers (Download PDF)

#### Question 42

$$206 \times 71 - 12080 = ?$$

- A 2546
- B 2654
- C 2564
- D 2645
- E None of these

**Answer:** A

#### Explanation:

$$206 \times 71 = 14,626$$

$$14,626 - 12,080 = 2,546$$

#### Question 43

$$\frac{3}{7} \div \frac{9}{14} \times \frac{6}{11} = ?$$

- A  $\frac{5}{22}$
- B  $\frac{9}{11}$

- C  $\frac{4}{11}$
- D  $\frac{7}{22}$
- E None of these

**Answer: C**

**Explanation:**

$$7 \div 14 \times 11 = \frac{3}{7} \times \frac{14}{9} \times \frac{6}{11}$$

$$\text{This equals, } \frac{3}{7} \times \frac{14}{9} \times \frac{6}{11} = \frac{2}{3} \times \frac{6}{11}$$

$$\text{This equals } \frac{2}{3} \times \frac{6}{11} = \frac{4}{11}$$

Hence, the correct option is option (c)

**Question 44**

$$\sqrt{?} + 22 = \sqrt{2601}$$

- A  $\sqrt{841}$
- B  $(841)^2$
- C  $\sqrt{22}$
- D 22
- E None of these

**Answer: E**

**Explanation:**

$$\sqrt{2601} = 51$$

$$\sqrt{?} + 22 = 51$$

$$\text{So, } \sqrt{?} = 29$$

$$? = 29^2 = 841$$

## IBPS Clerk Important Questions PDF

**Question 45**

$$2\frac{4}{5} - 1\frac{3}{8} + 3\frac{1}{2} = ?$$

- A  $5\frac{17}{40}$
- B  $4\frac{37}{40}$
- C  $2\frac{27}{40}$
- D  $3\frac{11}{40}$
- E None of these

**Answer: B**

**Explanation:**

$$2\frac{4}{5} - 1\frac{3}{8} + 3\frac{1}{2} = \frac{14}{5} - \frac{11}{8} + \frac{7}{2}$$

$$= \frac{197}{40}$$

**Question 46**

14% of 905+?=287

- A 158.7
- B 160.3
- C 153.1
- D 162.5
- E None of these

**Answer: B**

**Explanation:**

14% of 905+?=287

$$? = 287 - 14\% \times 905 = 160.3$$

**Question 47**

$2073.5 \div (22 \times 14.5) = ?$

- A 5.5
- B 6.5
- C 4.5
- D 3.5
- E None of these

**Answer: B**

**Explanation:**

$$2073.5 \div (22 \times 14.5) = 4147 \div 2 \div (22 \times 14.5)$$

Which equals  $4147 \div 2 \div (11 \times 29)$

$$4147 = 11 \times 13 \times 29$$

Hence, the given expression equals  $(11 \times 13 \times 29) \div 2 \div (11 \times 29)$

$$\text{This equals } 13 \div 2 = 6.5$$

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**Question 48**

$6824 + 7864 = ? \times 40$

- A 376.4
- B 359.2
- C 363.4
- D 367.2
- E None of these

**Answer: D**

**Explanation:**

Let the required number be equal to  $X$ .

$$\text{So, } 6824 + 7864 = X \times 40$$

$$\text{Hence, } 14688 = X \times 40$$

$$\text{Therefore, } X = 14688 \div 40 = 3672 \div 10 = 367.2$$

**Question 49**

$$10000 \div 100 \div 10 = ?$$

- A 1
- B 0.1
- C 1000
- D 100
- E None of these

**Answer:** E

**Explanation:**

$$10000 \div 100 \div 10 = (10000 \div 100) \div 10$$

$$\text{This equals } 100 \div 10 = 10$$

**Question 50**

$$(49)^2 \times (7)^8 \div (343)^3 = (7)^?$$

- A 3
- B 13
- C 7
- D 9
- E None of these

**Answer:** A

**Explanation:**

Let the required number be  $X$ .

$$\text{So, } (49)^2 \times (7)^8 \div (343)^3 = (7)^X$$

$$\text{Hence, } 7^4 \times 7^8 \div 7^9 = 7^X$$

$$\text{Hence, } 7^{4+8-9} = 7^X$$

$$\text{Therefore, } 7^3 = 7^X$$

$$\text{Hence, } X = 3$$

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**Question 51**

$$7825 - 9236 + 5234 = ? \times 25$$

- A 152.92
- B 152.29
- C 125.29

D 125.92

E None of these

**Answer: A**

**Explanation:**

Let the required number be equal to  $X$ .

Therefore,  $7825 - 9236 + 5234 = X \times 25$

Hence,  $3823 = X \times 25$

Therefore  $3823 \times 4 = X \times 100$

So,  $15292 = X \times 100$

Hence,  $X = 152.92$

**Question 52**

**58% of 450 - ?% of 250 = 181**

A 44

B 40

C 32

D 38

E None of these

**Answer: C**

**Explanation:**

Let the required number be  $X$ .

Hence, 58% of 450 -  $X\%$  of 250 = 181

58% of 450 = 261

Therefore,  $261 - X\%$  of 250 = 181

Hence,  $X\%$  of 250 = 80

So,  $X = 80 \times 100 \div 250 = 32$

**Question 53**

**17.7% of 286 = ?**

A 62.262

B 48.266

C 64.626

D 50.622

E None of these

**Answer: D**

**Explanation:**

$17.7\%$  of 286 =  $17.7 \times 286 / 100 = 5062.2/100$

This equals 50.622

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**Question 54**

$$13.5 \times 16.3 \times 12.8 = ?$$

- A 2861.46
- B 2168.46
- C 2816.64
- D 2186.64
- E None of these

**Answer:** C

**Explanation:**

$$13.5 \times 16.3 \times 12.8 = ?$$

$$\text{This equals } 13.5 \times 16.3 \times 12.8 = 220.05 \times 12.8$$

$$\text{This equals } 2816.64$$

**Question 55**

$$525.25 + 52.52 + 5.2 = ?$$

- A 578.79
- B 528.97
- C 588.97
- D 582.79
- E None of these

**Answer:** E

**Explanation:**

We need to find the value of  $525.25 + 52.52 + 5.2$

$$52.52 + 5.2 = 57.72$$

$$525.25 + 57.72 = 582.97$$

**Instructions**

What approximate value should come in place of the question mark ? in the following question (Note.You are not expected to calculate the exact value.)

**Question 56**

$$(12.999)^3 = ?$$

- A 1800
- B 1650
- C 2000
- D 2500
- E 2200

**Answer:** E

**Explanation:**

In order to find the approximate value of  $(12.999)^3$ , let us first approximate  $12.999 \approx 13$

So, the given expression looks like this  $13^3 = 169 \times 13 = 2197 \approx 2200$

Hence, the correct answer is option (e)

**Question 57**

$$50550 \div 50 \div 5 = ?$$

- A 350
- B 150
- C 300
- D 250
- E 200

**Answer:** E

**Explanation:**

Let us find the value of  $50550 \div 50 \div 5$  one step at a time.

$$50550 \div 50 = 1011$$

$$1011 \div 5 = 202.2 \approx 200$$

Hence, the correct answer is option (e)

**Question 58**

$$49.0003 \div 74.999 = ?$$

- A 0.05
- B 0.2
- C 1
- D 0.7
- E 2

**Answer:** D

**Explanation:**

In order to find the approximate value of  $49.0003 \div 74.999$ , let us approximate the individual values first.

$$49.0003 \approx 49 \text{ and } 74.999 \approx 75$$

$$\text{Hence, the given expression is approximately equal to } 49 \div 75 = 0.65 \approx 0.7$$

Hence, the correct answer is option (d)

**Question 59**

$$23.003 \times 22.998 + 100.010 = ?$$

- A 630
- B 550
- C 700
- D 720

E 510

**Answer: A**

**Explanation:**

In order to approximate the value of the expression  $23.003 \times 22.998 + 100.010$ , let us approximate the individual values first.

$23.003 \approx 23$  and  $22.998 \approx 23$  and  $100.010 \approx 100$

So, the approximate value of the expression becomes  $23 \times 23 + 100 = 529 + 100 = 629 \approx 630$

Hence, the correct option is option (a)

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**Question 60**

$125.009 + 69.999 + 104.989 = ?$

A 420

B 300

C 285

D 415

E 325

**Answer: B**

**Explanation:**

In order to find the approximate value of  $125.009 + 69.999 + 104.989$ , let us approximate the individual values first.

$125.009 \approx 125$

$69.999 \approx 70$

$104.989 \approx 105$

Hence, the value of the expression becomes  $125 + 70 + 105 = 300$

So, the correct answer is option (b)

**Instructions**

What should come in place of the question mark ? in the following number series ?

**Question 61**

2, 14, 84, 420, 1680, 5040, ??

A 9940

B 7680

C 10080

D 5040

E None of these

**Answer: C**

**Explanation:**

Each number in the series is a multiple of the previous number.

For example,  $14 = 2 \times 7$

$84 = 14 \times 6$

$420 = 84 \times 5$   
 $1680 = 420 \times 4$   
 $5040 = 1680 \times 3$

Therefore, the number which comes next is  $5040 \times 2 = 10080$

**Question 62**

**3, 5, 8, 13, 21, 34, ??**

- A 72
- B 47
- C 55
- D 64
- E None of these

**Answer: C**

**Explanation:**

The given series is a fibonacci series where a given term is the sum of the previous two terms.

For example,  $8 = 3 + 5$

$13 = 5 + 8$

$21 = 8 + 13$

$34 = 13 + 21$

So, the number that comes next is  $21 + 34 = 55$

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**Question 63**

**1, 2, 6, 21, ??, 445, 2676**

- A 88
- B 67
- C 62
- D 84
- E None of these

**Answer: A**

**Explanation:**

Each number in the given series is following the below pattern.

$2 = 1 \times 1 + 1$

$6 = 2 \times 2 + 2$

$21 = 3 \times 6 + 3$

$2676 = 6 \times 445 + 6$

The number in the question mark will be  $4 \times 21 + 4 = 88$

**Question 64**

**27, 125, ??, 729, 1331, 2197, 3375**

- A 512

- B 447
- C 216
- D 343
- E None of these

**Answer:** D

**Explanation:**

Each number in the given series is the cube of an odd number.

For example,  $27 = 3^3$

$125 = 5^3$

$729 = 9^3$

$1331 = 11^3$

$2197 = 13^3$

$3375 = 15^3$

So, the number missing is  $7^3 = 343$

**Question 65**

10400, 2600, 650, ??, 40.625, 10.15625, 2.5390625

- A 185.5
- B 162.5
- C 164.75
- D 156.25
- E None of these

**Answer:** B

**Explanation:**

Each number in the series is equal to the previous number divided by four.

For example,  $10400 = 2600 \times 4$

$2600 = 650 \times 4$

$40.625 = 10.15625 \times 4$

$10.15625 = 2.5390625 \times 4$

So, the number missing is  $650/4 = 162.5$

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**Instructions**

For the following questions answer them individually

**Question 66**

The average of four consecutive odd numbers A, B, C and D respectively is 24. What is the product of B and D ?

- A 483
- B 675
- C 621

D 525

E None of these

**Answer: C**

**Explanation:**

Let the four consecutive odd numbers be  $a$ ,  $a+2$ ,  $a+4$  and  $a+6$ .

So, their sum is  $4a+12 = 96$

Or  $a = 21$

So, the four odd numbers are 21, 23, 25 and 27

So, the required product is  $23 \times 27 = 621$

**Question 67**

Swati walks 150 m everyday. How many kilometers will she walk in three weeks ?

A 2.04

B 5.92

C 4.18

D 3.15

E None of these

**Answer: D**

**Explanation:**

The number of days in 3 weeks is  $3 \times 7 = 21$

Swati walks 150 metres everyday.

Hence, the distance covered by Swati in 3 weeks equals  $150 \times 21 = 3150$  metres

1000 metres equal one kilometre. Hence, the distance covered by Swati in 3 weeks is 3.15 km

**Question 68**

The area of a square is thrice the area of a rectangle. If the area of the square is 225 sq cm and the length of the rectangle is 15 cm what is the difference between the breadth of the rectangle and the side of the square ?

A 8 cm

B 10 cm

C 12 cm

D 6 cm

E None of these

**Answer: B**

**Explanation:**

area of square =  $(side)^2 = 225$

Side of square = 15 cm

It is given that area of square is thrice area of rectangle, so

$225 = 3 \times L \times B$  where L and B are length and breadth of rectangle.

Given that length of rectangle is 15 cm so  $B = 5$  cm

Side of square - Breadth of rectangle =  $15 - 5 = 10$  cm



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### Question 69

Find the average of the following set of scores  
125, 236, 334, 486, 564, 625, 702, 800

- A 448
- B 484
- C 524
- D 542
- E None of these

**Answer: B**

#### Explanation:

The total of the given set of numbers equals  $125+236+334+486+564+625+702+800 = 3872$   
As they are eight numbers, their average becomes  $3872/8 = 484$

Answer is option B

### Question 70

A truck covers a certain distance in 12 h at the speed of 70 km/h. What is the average speed of a car which travels a distance of 120 km more than the truck in the same time ?

- A 76 km/h
- B 85 km/h
- C 82 km/h
- D 78 km/h
- E None of these

**Answer: E**

#### Explanation:

The distance travelled by the truck in 12 hours equals  $12 \times 70 = 840$  km  
Hence, the car travels  $840 + 120 = 960$  kms in 12 hours.

So, the average speed of the car equals  $\frac{960}{12} = 80$  kmph

### Question 71

The difference between 55% of a number and 14% of the same number is 8610 What is 85% of that number ?

- A 17850
- B 16820
- C 18020
- D 19450
- E None of these

**Answer: A**

**Explanation:**

Let the number be X.

So,  $55\% * X - 14\% * X = 8610$

Therefore,  $41\% * X = 8610$

Or  $X = 8610 * 100 / 41 = 21000$

Therefore, 85% of the number is  $85\% * 21000 = 17,850$

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**Question 72**

Kirti's monthly income is two-third of Sneha's monthly income Sneha's annual income is Rs 432000. What is Kirti's annual income ?(In some cases monthly income and in some cases annual income is used)

- A Rs 292000
- B Rs 263500
- C Rs 248200
- D Rs 288000
- E None of these

**Answer: D**

**Explanation:**

Sneha's annual income is Rs. 432000

So, her monthly income is  $\frac{1}{12} * 432000 = 36000$

So, Kirti's monthly income is  $\frac{2}{3} * 36000 = 24000$

Therefore, Kirti's annual income is  $24000 * 12 = 288000$

Hence, the annual income of Kirti is Rs. 288000

**Question 73**

At present, Palash is three times Arnav's age. After 7 years, Palash will be twice Arnav's age. What is the ratio of Palash's current age and Arnav's age after fourteen years?

- A 1
- B 3
- C 2
- D 1.5
- E None of these

**Answer: A**

**Explanation:**

Let the current ages of Palash and Arnav be P and A respectively.

So,  $P = 3A$

After 7 years, Palash will be twice Arnav's age. So,  $P+7 = 2(A+7)$

So,  $3A + 7 = 2A + 14$  or  $A = 7$

Hence,  $P = 21$  years

Arnav's age after fourteen years is  $7+14 = 21$

Hence, the required ratio is  $21:21 = 1$

**Question 74**

Paresh got 102 marks in Hindi, 118 marks in Science, 104 marks in Sanskrit, 114 marks in Maths and 96 marks in English. The maximum marks of each subject are 120. How much overall percentage of marks did Paresh get ?

- A 89
- B 82
- C 77
- D 71
- E None of these

**Answer:** A

**Explanation:**

The total marks obtained by Paresh is  $102+118+104+114+96 = 534$

The total marks that could have been obtained is  $120*5 = 600$

So, the overall percentage obtained by Paresh is  $534/600 * 100 = 89\%$

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**Question 75**

Six women alone can complete a piece of work in 10 days whereas 10 children alone take 15 days to complete the same piece of work. How many days will 6 women and 10 children together take to complete the piece of work ?

- A 7
- B 8
- C 6
- D 4
- E None of these

**Answer:** C

**Explanation:**

6 women take 10 days to complete a piece of work.

So, the amount of work done by 6 women in 1 day is  $\frac{1}{10}$

10 children take 15 days to complete a piece of work.

So, the amount of work done by 10 children in 1 day is  $\frac{1}{15}$

So, the amount of work done by 6 women and 10 children in 1 day is  $\frac{1}{10} + \frac{1}{15} = \frac{1}{6}$

Hence, the number of days taken by 6 women and 10 children to complete the piece of work is 6 days.

**Question 76**

Suhas sold an item for Rs 7500 and incurred a loss of 25%. At what price should he have sold the item to have gained a profit of 25% ?

- A Rs 13800
- B Rs 12500
- C Rs 11200

D Cannot be determined

E None of these

**Answer: B**

**Explanation:**

The selling price of the item is 7500 and the loss is 25%.

Let the cost price be C.

$$\text{So, } \frac{C-7500}{C} = \frac{25}{100}$$

Hence, C = 10,000. To make a profit of 25%, the selling price should be 125% \* 10000 = Rs. 12500

**Question 77**

**On Teacher's Day sweets were to be equally distributed amongst 540 children. But on that particular day 135 children remained absent hence each child got 2 sweets extra. How many sweets was each child originally supposed to get ?**

A 4

B 8

C 10

D 6

E Cannot be determined

**Answer: D**

**Explanation:**

Let the number of sweet that were supposed to have been distributed originally for each child be X.

So, total number of sweets = 540\*X

However, as only 540-135 = 405 students came, each student received X+2 sweets.

So, total number of sweets = 405\*(X+2)

As these two are equal, 540\*X = 405\*(X+2)

Or, 4X = 3(X+2)

So, X=6

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**Question 78**

**Maria earned a profit of 30% on selling an article for Rs 6110. What was the cost price of the article ?**

A Rs 5725

B Rs 4080

C Rs 5250

D Rs 4400

E None of these

**Answer: E**

**Explanation:**

Let the cost price of the article be C.

As the profit percentage is 30%, the selling price of the article is 1.3C

But, 1.3C = 6110

So,  $C = 6110/1.3 = \text{Rs. } 4700$

As this is not given in the options, the correct answer is option (e)

**Question 79**

In an examination it is required to get 55% of the aggregate marks to pass. A student gets 520 marks and is declared failed by 5% marks. What are the maximum aggregate marks a student can get ?

- A 960
- B 1250
- C 1040
- D Cannot be determined
- E None of these

**Answer:** C

**Explanation:**

The marks the students gets is 520.

As the students failed by 5%, percentage of marks received by the student is  $55 - 5 = 50\%$

Hence, the maximum aggregate marks that a student could have received is  $520 \times 100 / 50 = 1040$

**Question 80**

The diameter of a circle is 7.7 cm What is the circumference of the circle ?

- A 26.4 cm
- B 24.2 cm
- C 28.4 cm
- D 22.2 cm
- E None of these

**Answer:** B

**Explanation:**

diameter = 7.7 cm

Radius = Diameter/2 =  $7.7/2$

Circumference =  $2 \pi R = 2 \times 3.14 \times 3.85 = 24.178 \text{ cm} \sim 24.2 \text{ cm}$

## IBPS Clerk Previous Papers (Download PDF)

**Question 81**

In how many different ways can letters of the word "BELIEVE" be arranged ?

- A 840
- B 1680
- C 2520
- D 5040
- E None of these

**Answer: A**

**Explanation:**

BELIEVE

The total number of alphabets in the word 'BELIEVE' is 7.

There are three 'E's in these seven letters.

Hence, the number of different ways the letters of the word 'BELIEVE' can be arranged is  $\frac{7!}{3!} = 7 * 6 * 5 * 4 = 840$

**Question 82**

The compound interest accrued on an amount at the end of two years at the rate of 16% per annum is Rs 3041.28. What is the amount ?

- A Rs 10500
- B Rs 9000
- C Rs 7250
- D Rs 8800
- E None of these

**Answer: D**

**Explanation:**

Let the principal be P.

Hence,  $CI = P(1 + 16\%)^2 - P = 1.3456P - P = 0.3456P = 3041.28$

$P = 3041.28 / 0.3456 = 8800$

**Question 83**

The simple interest accrued in 9 yr on a principle of Rs 24250 is 162% of the principal. What is the rate of interest per cent per annum ?

- A 22
- B 16
- C 18
- D Cannot be determined
- E None of these

**Answer: C**

**Explanation:**

Let the rate of interest be r.

Hence,  $SI = PrT / 100 = 162P / 100$

$r * 9 / 100 = 162 / 100$

$r = 18\%$

## IBPS Clerk Important Questions PDF

**Question 84**

A 420 m long train crosses a pole in 70 seconds. What is the speed of the train ?

- A 5 m/s
- B 7 m/s
- C 4.5 m/s
- D Cannot be determined
- E None of these

**Answer: E**

**Explanation:**

Time taken by the train to cross the pole is 70 seconds.  
The length of the train is 420 metres.

Hence, the speed of the train is  $\frac{420}{70} = 6$  seconds.

**Question 85**

Neela, Saroj and Paulami start running around a circular stadium and complete one round in 10 s, 6 s, and 14 s, respectively. In how much time will they meet again at the starting point ?

- A 3 min, 30 s
- B 2 min 28 s
- C 4 min 45 s
- D 1 min 40 s
- E None of these

**Answer: A**

**Explanation:**

Neela completes one round around the circular stadium in 10 seconds.  
Saroj completes one round around the circular stadium in 6 seconds.  
Paulami completes one round around the circular stadium in 14 seconds.

Hence, the three of them meet again at the starting point in LCM(10,6,14) seconds.  
The least common multiple (LCM) of 10,6 and 14 is 210 seconds.  
So, the three of them meet again after 210 seconds which is 3 minutes 30 seconds.

**Question 86**

A rectangular field has its length and breadth in the ratio of 6:5 respectively A man riding a bicycle completes one lap of this field along its perimeter at the speed of 19.8 km/h in 2 min What is the area of the field ?

- A 19200 sq m
- B 27000 sq m
- C 32500 sq m
- D Cannot be determined
- E None of these

**Answer: B**

**Explanation:**

here the speed of cycle is given = 19.8 km/hr =  $19.8 \times \frac{5}{18}$  m/s = 5.5 m/s

Time = 2 min = 120 sec

Distance = speed × time

Distance =  $5.5 \times 120 = 660$  m

As length : breadth = 6:5

Length =  $6y$

Breadth =  $5y$

Perimeter = 660 m

$22y = 660$

$y = 30$  m

So length = 180 m

Breadth = 150 m

Area =  $180 \times 150 = 27000$  sq mtr

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### Question 87

Out of the fractions  $\frac{4}{5}, \frac{8}{9}, \frac{6}{7}, \frac{1}{3}, \frac{3}{8}$  what is the sum of the largest and smallest fractions ?

A  $\frac{8}{27}$

B  $\frac{3}{5}$

C  $\frac{1}{7}$

D  $\frac{7}{29}$

E None of these

Answer: E

#### Explanation:

In order to find the sum of the largest and smallest numbers, let us first arrange the number in ascending order.

The LCM of the denominators of the fractions  $\frac{4}{5}, \frac{8}{9}, \frac{6}{7}, \frac{1}{3}, \frac{3}{8}$  is the LCM of 5, 9, 7, 3, 8 = 2520

Hence, the fractions with the denominator 2520 look as below

$\frac{4}{5} = \frac{2016}{2520}$   
 $\frac{8}{9} = \frac{2240}{2520}$   
 $\frac{6}{7} = \frac{2160}{2520}$   
 $\frac{1}{3} = \frac{840}{2520}$   
 $\frac{3}{8} = \frac{945}{2520}$

Hence, the smallest of the fractions is  $\frac{1}{3}$  and the largest is  $\frac{8}{9}$  and their sum equals  $\frac{11}{9}$

As this is not given in the options, the correct answer is option (e)

### Question 88

What will come in place of both the question marks ? in the following question?

$(?)^{2.7} = \frac{(28)}{98} = (?)^{0.3}$

A 7

- B 14
- C 8
- D 12
- E None of these

**Answer: B**

**Explanation:**

Let the number to replace the question mark be equal to  $X$

$$\text{So, } \frac{(X)^{2.7}}{98} = \frac{(28)}{(X)^{0.3}}$$

Multiplying the denominators on both sides, we get  $X^{2.7+0.3} = 98 \times 28$

$$\text{So, } X^3 = 98 \times 28 = 14 \times 14 \times 14$$

Hence,  $X = 14$  and the correct answer is option (b)

**Question 89**

The average height of four girls was recorded as 150 cm. If the average of the heights of three girls out of the four was 148 cm. What was the height of the fourth girl ?

- A 156 cm
- B 168 cm
- C 170 cm
- D 162 cm
- E None of these

**Answer: A**

**Explanation:**

The average height of the four girls is 150 cm.

Hence, the total height of the four girls is  $150 \times 4 = 600$  cm.

The average height of three of the four girls is 148 cm.

Their total height is  $148 \times 3 = 444$  cm

Hence, the height of the fourth girl is  $600 - 444 = 156$  cm

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**Question 90**

What would be the area of a circle whose circumference is 35.2 cm?

- A 67.22 sq cm
- B 75.54 sq cm
- C 98.56 sq cm
- D 86.75 sq cm
- E None of these

**Answer: C**

**Explanation:**

circumference of circle =  $2\pi R = 35.2$

R is the radius of circle

R = 5.6 cm

Area of circle =  $\pi(R)^2 = 3.14 \times (5.6)^2 = 98.56$  sq cm

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### Verbal

#### Instructions

Read the following passage to answer the given question based on it. Some words/phrases are printed in bold to help you locate them while answering some of the questions.

A Russian proverb advises us not to buy a house but the neighbourhood. While till some years ago it was impossible to “dictate” who lived with you in the same quarters, today when you think of buying a home you could actually create your own dream neighbourhood thanks to the Internet and the group buying model which has been applied in different industries from cars to baby merchandise to pet care products. Now the trend is **catching on** in the real estate sector with many sites as well as broking firms offering groups deals on real estate projects in India.

The way it works is simple. Take xyz.com for example. This is an online and offline “integrated” platform which showcases property. It uses social media networks to let buyers know about possible good deals and leaving it to them to do some viral marketing. Once a large group of buyers is thus formed xyz.com introduces it to the developer and helps negotiate a suitable discount.

Since the developer doesn't have to pay for the marketing, it is willing enough to pay these companies a transaction fee which is a percentage of the total value of the deal. For the buyers it offers the best rates at no fee thus making it a win-win proposition for all involved.

The developers also benefit by getting substantial cash flow giving them a good amount of working capital. In today's real estate scenario, bulk buying could be the answer to the market slump and the long awaited cash flow, says the Founder of xyz.com. Sometimes the discount size is not to be sneered at. Discount on group buying vary from 5-30 per cent the average divergence from market rate being 25-30 per cent. Customer buy-in is the model. But is it a temporary **fad** ?

In a way, the online group buying set-up is similar to the model developers share with speculators who buy in bulk even before the project gets kick started and get discounts of 30-40 per cent. They pay 50 per cent of the property value upfront. Group buying companies prove more beneficial for developers as they get away with providing lesser discount than to speculators.

Some sound a note of caution on the trend. Present conditions are conducive for this business model as group buying works well in a situation where stocks are moving slowly markets are jittery and there is ample supply. It may not work in a seller's market. Another caution is Very often the builders do not offer the best inventory to the group in terms of location and utility. The buyers have to use their **astute** judgement to avoid such traps.

#### Question 91

The discount size on group buying compared to usual discount to speculators is usually

- A less
- B more
- C equal
- D unpredictable
- E much higher

Answer: E

#### Explanation:

The discount offered to bulk buyers is much more as builder doesn't have to invest in marketing. Hence, it's a win-win situation for both the bulk buyers and the builder.

Therefore, the correct option is option E.

#### Question 92

Which of the following may be the objective of the passage ?

- A To reveal less discounts being offered by the developers
- B To highlight the problems of housing industry
- C To highlight the importance of neighbourhood in one's life
- D To provide information on group buying trends of property
- E To inform the buyers about ample supply of property

**Answer:** D

**Explanation:**

The passage astutely lays down various advantages and disadvantages of buying property in groups. He also gives in the current trends associated with this. Therefore, the correct option is option D.

**Question 93**

**Group buying of real is done**

- A mainly offline
- B only offline
- C only through brokers
- D either online or offline
- E in a secret manner only

**Answer:** D

**Explanation:**

Group buying is offered by the real estate brokers. It is done via online websites as well. Therefore, the correct option is option D.

**Question 94**

**xyz.com are the**

- A developers
- B financiers
- C loan providers
- D speculators
- E None of these

**Answer:** E

**Explanation:**

As per the first line of the second paragraph, xyz.com is an online and offline broking platform. Therefore the correct option is option E.

**Question 95**

The group buying model certainly did not start with

- A cars
- B real estate
- C pet care products
- D baby products
- E motorcycles

**Answer:** E

**Explanation:**

As stated at the start of the passage, the group buying concept is popular in baby care products, pet care products, cars and real estate.

However, it can be certainly said that this project did not start with cars. Therefore, option E is correct.

**Question 96**

Which of the following best describe the meaning of the Russian proverb being quoted ?

- A It is better to rent a house than to buy it
- B Don't buy a single flat buy multiple live in them
- C Fools build houses wise-people live in them
- D Buy houses after negotiating the deal
- E None of these

**Answer:** E

**Explanation:**

Russian proverb quoted is 'not to buy house but to buy a neighbourhood'. Therefore, option E is correct.

**Question 97**

Which of the following is one of the question posed in the passage ?

- A Is group-buying model a temporary fad ?
- B Is the builder offering you the best inventory ?
- C Should we buy a house or the neighbourhood ?
- D Are present market conditions conducive for this business ?
- E Speculators vs Group Buyers ?

**Answer:** A

**Explanation:**

Towards the end of the paragraph, author does pose the question whether the group buying is temporary fad. Therefore the option A is correct.

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### Question 98

Which of the following is true in the context of the passage ?

- A The buyers though have to pay higher fee and price get their dream neighbourhood
- B The customer buy-in model is not dependant on market conditions
- C Group buying companies don't buy with the same objective as that of speculators
- D The builders/developers offer the best available property to the group buyers
- E The speculators generally pay 30-40% of the property value upfront even before the project gets started

**Answer: C**

#### **Explanation:**

Developers have to more discount to speculators. Speculators buy with the objective of making profit and they pay upfront for starting the project.

Group buying companies generally buy for residential purpose.

The intention of both the parties is different.

Option C is correct option.

### Question 99

In which of the following situations Customers buy-in model may not work ?

- A Buyer's market
- B When markets are booming with ample supply
- C When there is short supply
- D When houses are comparatively cheap
- E It is a mode for all seasons

**Answer: C**

#### **Explanation:**

The group buying model works only when the supply is healthy.

If the requisite property is low in supply but high in demand then the model may not work

Therefore, option C is correct.

### Question 100

Which of the following is not true in the context of the passage ?

- A The speculators also buy in bulk
- B Social media network is used for marketing group buying
- C The group buying companies take a transaction fee from both buyers as well as developers
- D The speculators get a better deal in terms of discount as compared to that of other group buying companies
- E The present conditions as given in the passage are not so good for developers of real estate

**Answer: E**

**Explanation:**

There is no such statement made in the passage which would enable us to draw inference that developers are facing slump or recession.  
Therefore, the correct option is option E.

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**Question 101**

Choose the word (s) which is most nearly the same in meaning of the word/group of words printed in bold as used in the passage.

**Dictate**

- A Read
- B Manipulate
- C Speak
- D Wish
- E Control

**Answer:** E

**Explanation:**

Dictate means order or command.  
It is closely used in reference to controlling somebody or something.  
Therefore, the correct option is option E.

**Question 102**

Choose the word (s) which is most nearly the same in meaning of the word/group of words printed in bold as used in the passage.

**Catching on**

- A Continue on
- B Get interested
- C Enthusiastic about
- D become popular
- E Get involved

**Answer:** D

**Explanation:**

'Catching on' is a phrase which means gaining popularity or becoming famous.  
Therefore, option D is correct.

**Question 103**

Choose the word (s) which is most nearly the same in meaning of the word/group of words printed in bold as used in the passage.

**Fad**

- A Period
- B Trend
- C Focus

D Luxury

E Face

**Answer: B**

**Explanation:**

Fad generally refers to a phenomenon that becomes popular in short period of time.

It also means trend.

Therefore, option B is correct.

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**Question 104**

Choose the word which is most opposite in meaning of the word printed in bold as used in the passage

**Astute**

A Intelligent

B Sharp

C Insider

D Statute

E Naive

**Answer: E**

**Explanation:**

Astute means clever or sharp.

Opposite of that would be naive.

Therefore, the correct option is option E.

**Question 105**

Choose the word which is most opposite in meaning of the word printed in bold as used in the passage

**Integrated**

A Inorganic

B Refreshed

C Isolated

D Volatile

E Impersonal

**Answer: C**

**Explanation:**

Integrated means composed or coordinated.

Opposite of 'integrated' would be isolated.

Therefore, option C is correct.

**Instructions**

Which of the phrases a: b: c: and d: given below should replace the phara given in bold in the following sentence to make the sentence grammatically meaningful and correct ? If the sentence is correct as it is and 'No correction required' mark e: as the answer.

**Question 106**

**He behaved though it was his fault but we knew he was not responsible for it.**

- A even though it was
- B though it was not
- C as if it was
- D despite it was not
- E No correction required

**Answer: C**

**Explanation:**

Here, the phrase used is incorrect.

The correct usage would be 'as if it'.

The sentence would read as:

He behaved **as if it was** his fault but we knew he was not responsible for it.

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**Question 107**

**She never felt that it was not of her business to get involved in somebody else's family matter.**

- A were not of her business
- B was none of her business
- C was of not her business
- D was not of her business
- E No correction required

**Answer: B**

**Explanation:**

The phrase used is incorrect.

The correct use of phrase is 'none of her business'.

The sentence would read as:

She never felt that it **was none of her business** to get involved in somebody else's family matter.

**Question 108**

**Being born in a certain family is not in our control**

- A Be born
- B Taking born
- C By birth
- D Being borned
- E No correction required

**Answer: E**

**Explanation:**

The sentence is grammatically correct with no errors.  
Hence, it does not require any correction.

**Question 109**

**I was taken back by his sudden comment on this issue**

- A would be taken back by
- B was taken backwards by
- C was taken back for
- D was taken aback by
- E No correction required

**Answer: D**

**Explanation:**

The phrase used is grammatically incorrect.  
The correct usage of phrase is: was taken aback.  
The sentence would read as:  
I **was taken aback** by his sudden comment on this issue.

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**Question 110**

**In a matter of seconds we come to know of what is happening anywhere in the world.**

- A came to know of
- B come to be known of come to know of
- C come to know off
- D are coming to know of
- E No correction required

**Answer: D**

**Explanation:**

The highlighted phrase is used in grammatically incorrect manner.  
The correct sentence would read as:  
In a matter of seconds **we are coming to know** of what is happening anywhere in the world.  
Therefore, the correct option is option D.

**Instructions**

In each of these questions two sentence I and II are given Each sentence has blank in it Five words a; b; c; d; and e: are suggested Out of these only one fits at both the places in the context of each sentence Number of that word is the answer.

**Question 111**

- I. He is.....with whatever little he has.
- II. They kept the.....of the communication a secret.

- A happy
- B matter
- C gist

D content

E sense

**Answer: D**

**Explanation:**

The correct word which matches the context of both the statements is 'content'.  
In the first statement, it is used to mean satisfied.  
In the second statement, it means constituent or component.  
Therefore, the correct option is option D.

**Question 112**

I. It is hard to believe the.....of operations involved in this activity.

II. The map is drawn to a..... of 1 inch to 50 km.

A magnitude

B size

C scale

D proportion

E significance

**Answer: C**

**Explanation:**

Here, 'scale' matches the context of both the statements.  
In the first sentence it means magnitude while in the second sentence it is used to mean proportion.  
Therefore, the correct option is option C.

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**Question 113**

I. Heavy snow did.....the rescue efforts.

II. The food was kept in a.....

A delay

B bundle

C basket

D hamper

E holder

**Answer: D**

**Explanation:**

Here, the word which suits both the contexts is 'hamper'.  
In the first sentence, it means create hurdle or obstruct. In the second sentence it is used to mean 'basket'.  
Therefore, the correct option is option D.

**Question 114**

**I.They left.....after breakfast.**

**II.It is difficult to find a.....person for this job.**

- A right
- B immediately
- C suitable
- D best
- E soon

**Answer: A**

**Explanation:**

Here, the correct word which matches the context of both the sentence is 'right'.

In first sentence, it means immediately.

In the second sentence, it means appropriate.

Therefore, the correct option is option A.

**Question 115**

**I.He would always do.....was told by his superiors.**

**II.He appeared on stage. ....a narrator of the drama.**

- A as
- B what
- C about
- D whatever
- E always

**Answer: A**

**Explanation:**

Here, the preposition which suits both the context well is 'as'.

Therefore, the correct option is option A.

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**Instructions**

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

**Question 116**

**In our daily life we frequently(1)/observe(2)/how disruptive(3)/innovations(4)/are wiping out businesses All correct (5).**

- A 1
- B 2
- C 3

D 4

E 5

Answer: A

**Explanation:**

There is spelling error in part 1.

The word 'frequently' has been misspelt.

The correct option is option A.

**Question 117**

We decided(1)/to look after (2)/the mistake(3)/by just ignoring(4)/it All correct(5).

A 1

B 2

C 3

D 4

E 5

Answer: B

**Explanation:**

The error is in part 2 of the sentence.

The preposition 'after' has been wrongly used instead of 'at'.

Therefore, the correct option is option B.

**Question 118**

The accommodation,(1)/though (2)/was in a good locality(3)/the construction (4)/work was not good. All correct(5).

A 1

B 2

C 3

D 4

E 5

Answer: B

**Explanation:**

The error is in part 2 of the sentence.

The preposition 'though' is wrongly used instead of 'although'.

Therefore, the correct option is option B.

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**Question 119**

Despite(1)/the obvious(2)/advantage(3)/is it really worthwhile(4)/All correct(5).

A 1

B 2

- C 3
- D 4
- E 5

**Answer:** E

**Explanation:**

The sentence is grammatically correct without any error. Therefore, the correct option is option E.

**Question 120**

We also gained (1)/ample(2)/experience (3)in the banking sector(4)/All correct(5).

- A 1
- B 2
- C 3
- D 4
- E 5

**Answer:** E

**Explanation:**

The sentence is grammatically correct without any spelling errors. The correct option is option E.

**Instructions**

Read each sentence to find out whether there is any grammatical mistake/error in it the error any will be in one part of the sentence Mark the number of the part with error as your answer.If there is 'No error' mark(5).

**Question 121**

To run a company effectively (1)/it is very important (2)/in knowing the strengths and weaknesses(3)/of the employees (4)No error(5)

- A 1
- B 2
- C 3
- D 4
- E 5

**Answer:** C

**Explanation:**

There is grammatical error in sentence 3. The correct usage would be 'to know..'. Therefore, the correct option is option C.

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**Question 122**

The land records(1)/of this district (2)/will be computerised(3)/by next year (4)/No error(5).

- A 1
- B 2
- C 3
- D 4
- E 5

Answer: E

**Explanation:**

The sentence is grammatically correct with no spelling errors. Therefore, the correct option is option E.

**Question 123**

The Head Office has (1)/issued instructions that (2)/the performance of all Zonal Managers (3)/have to assess by a committee(4)/No error(5).

- A 1
- B 2
- C 3
- D 4
- E 5

Answer: D

**Explanation:**

There is grammatical error in part 4 of this sentence, Simple present tense has been wrongly used instead of 'present perfect tense'. Therefore, the correct usage would be: The Head Office has issued instructions that the performance of all Zonal Managers have to be assessed by a committee. Hence, option D is correct option.

**Question 124**

She has promised to(1)/donate the funds to (2)/establish a library in many (3)/villages in India.(4)/No error(5).

- A 1
- B 2
- C 3
- D 4
- E 5

Answer: C

**Explanation:**

Here, there is grammatical error in part 3 of the sentence. The correct sentence would read as: She has promised to donate the funds to establish libraries in many villages in India. Therefore, the correct option is option C.

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### Question 125

We have already (1)/submitted our application (2)/and expect to receive(3)/our licence in thirty days(4)/No error(5).

- A 1
- B 2
- C 3
- D 4
- E 5

Answer: E

#### Explanation:

The sentence is grammatically correct and there is no error in it. Therefore, the correct option is option E.

### Question 126

In order to claim (1)/any tax benefit you(2)/have to submit the Fixed Deposit (3)/issued by the Bank. (4)/No error(5)

- A 1
- B 2
- C 3
- D 4
- E 5

Answer: E

#### Explanation:

There is no spelling error in any part of the sentence. The sentence is also grammatically correct. Therefore, the correct option is option E.

### Question 127

During I was in (1)/college I preferred(2)/eating out to (3)/the simple food in the hostel (4)/No error(5).

- A 1
- B 2
- C 3
- D 4
- E 5

Answer: A

#### Explanation:

There is error in part 1 of the sentence.

The correct sentence would read as:

When I was in college I preferred eating out to the simple food in the hostel.

The correct option is option A.

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### Question 128

Banks which do not (1)/meet its priority sector (2)/targets are required to (3)/pay high penalties.(4)/No error(5).

A 1

B 2

C 3

D 4

E 5

Answer: B

### Explanation:

There is grammatical error in part 2 of the sentence.

Therefore, the correct sentence would read as:

Banks which do not meet their priority sector targets are required to pay high penalties.

Therefore, the correct option is option B.

### Question 129

This year a large number of frauds(1)/have been prevented by(2)/alert clerical staff who insisted(3)/that customers provided valid identity proof(4)/No error(5)

A 1

B 2

C 3

D 4

E 5

Answer: D

### Explanation:

There is grammatical error in part 4 of the sentence.

The past tense of the verb has been wrongly used.

Therefore, the correct sentence would read as:

This year a large number of frauds have been prevented by alert clerical staff who insisted that customers **provide** valid identity proof.

Hence, the correct option is option D.

### Question 130

As the price of (1)/gold is higher(2)/you should keep (3)/your jewellery in a locker (4)/No error(5).

A 1

B 2

C 3

D 4

E 5

**Answer: B**

**Explanation:**

There is grammatical error in part 2 of the sentence.

Comparative degree has been wrongly used.

The correct usage would read as:

As the price of gold is **high** you should keep your jewellery in a locker.

**Instructions**

In the following passage there are blanks each of which has been 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.

In the 1980s Japan was regarded as a highly developed country

However in recent years Japan's growth has (91) and the recent earthquake and tsunami have (92) devastated the country. As their nation (93) to cope with the disaster its youth are (94) to meet the challenges. Many young Japanese have become (95) not only contributing essential items and money (96) also co-ordinating rescue efforts Few people (97) that Japan's young people would bring about its (98) after all nearly one in ten youth were unemployed many (99) only part-time and young people were only supposed to have (100) on their minds.

Often it takes a huge crisis to make a society change to achieve its potential.

**Question 131**

91

A stop

B decrease

C drop

D declined

E fell

**Answer: D**

**Explanation:**

Here, the text is implying that the growth rate has reduced.

In this context, the usage of the word 'declined' is correct.

Therefore, option D is correct.

**Question 132**

92

A too

B also

C not

D caused

E complete

**Answer: B**

**Explanation:**

The correct preposition which suits the context is 'also'.

Therefore, the correct option is option B.

**Question 133**

93

- A competes
- B efforts
- C need
- D struggling
- E tries

**Answer:** E

**Explanation:**

Here, the context is that the nation is competing and at the same time trying. Therefore, the word which suits the context is 'tries'. The correct option is option E.

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**Question 134**

94

- A together
- B started
- C rising
- D co-operative
- E failing

**Answer:** C

**Explanation:**

The correct word which suits the context is 'rising'. The Japanese youth are taking the challenge head on and putting in effort to develop. Therefore, the correct option is option C.

**Question 135**

95

- A knowledgeable
- B heroes
- C volunteer
- D jobless
- E powerful

**Answer:** C

**Explanation:**

Here, the correct word which suits the context is 'volunteer'.  
The Japanese youth is coming on their own to rebuild Japan.  
The correct option is option C.

**Question 136**

96

- A without
- B even
- C instead
- D but
- E besides

**Answer:** D

**Explanation:**

Here, there is add on to the initial stated fact.  
Therefore, the correct conjunction is 'but also'.  
Hence, the correct option is option D.

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**Question 137**

97

- A thought
- B dream
- C realise
- D know
- E perceived

**Answer:** A

**Explanation:**

The word in the blank should be in the past tense as the word used later on in the sentence "would bring" is in the past tense. The word which correctly suits the context is 'thought'. Perceived can't be followed by that. So, perceived can't be used in the sentence. Therefore, the correct option is option B.

**Question 138**

98

- A changes
- B downfall
- C renewal
- D reforms

E independence

**Answer: C**

**Explanation:**

The Japanese society is on the verge of transformation. It's main catalyst is the youth. Here, the word 'renewal' suits the context well. Therefore, the correct option is option C.

**Question 139**

99

A worked

B earning

C employee

D wages

E hire

**Answer: A**

**Explanation:**

Here, the word which suits the context is 'worked'. In the previous sentence, author talks about employment. We also get the idea as author mentions part-time working population. Hence, the correct option is option A.

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**Question 140**

100

A business

B troubles

C fun

D responsibility

E worries

**Answer: D**

**Explanation:**

The youth would naturally have their 'responsibilities' on their mind as they society is looking upto them for the renewal of Japan. Therefore, the correct option is option D.

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### General Awareness

**Instructions**

For the following questions answer them individually

**Question 141**

India has agreed to provide financial help to which of the following countries so that it can also implement its 10th Five Year's Plan (2008-3) successfully ?

- A Afghanistan
- B Myanmar
- C Pakistan
- D Nepal
- E Bhutan

**Answer: E**

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**Question 142**

Which of the following States is a major producer of sugar in India ?

- A Goa
- B Punjab
- C Jammu & Kashmir
- D Himachal Pradesh
- E Maharashtra

**Answer: E**

**Question 143**

A bank branch receives a counterfeit note of Rs 100 from the customer which customer wants it back Which of the following action should be taken by the Bank ?

- A will return to customer
- B will impound and not return
- C will ask for exchange of note
- D will replace with genuine note
- E will check all the notes in possession with the customer which are not being deposited also

**Answer: B**

**Question 144**

Which of the following is not a mode of foreign capital inflow in India ?

- A FDI
- B NRI deposits
- C FII

D No frills accounts

E None of these

**Answer: D**

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### Question 145

Exporters and importers in India are required to know FEMA rules What does the letter M denoted in the term FEMA ?

A Money

B Material

C Mega

D Management

E Micro

**Answer: D**

### Question 146

China has asked India to suspend operations of ONGC Videsh in South China sea ONGC Videsh is an organization engaged in

A Oil exploration

B Fishing and Pearl Culture

C Research in oceanography

D development of Ports and Shipyards

E providing technology for converting sea water into potable water

**Answer: A**

### Question 147

In India which of the following have the highest share in the disbursement of credit to agriculture and allied activities ?

A Commercial Banks

B Cooperative Banks

C Private Sector Banks

D Microfinance Institutions

E Regional Rural Banks

**Answer: A**

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**Question 148**

**Prime Minister of India visited which of the following places in september 2011 to address the General Assembly of the United Nations Organization ?**

- A New York
- B Washington DC
- C Rome
- D Vienna
- E Paris

**Answer: A**

**Question 149**

**Which of the following banks was not nationalized in 1969 ?**

- A Punjab National Bank
- B Bank of India
- C State Bank of India
- D Bank of Baroda
- E Bank of Maharashtra

**Answer: C**

**Question 150**

**Bad debts mean which of the following ?**

- A Amounts owed to a company that are going to be paid within a month
- B Amounts owed to a company that are not going to be paid
- C Amounts owed to a company that are going to be paid within 1 year
- D Amounts owed to a company that are not going to be paid within 3 years
- E Amount owed to a company that are going to be paid within 6 months

**Answer: B**

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**Question 151**

**Pakistan has raised objection over the construction of Kishanganga Hydro Power Project being developed in**

- A Rajasthan
- B Jammu & Kashmir
- C Gujarat
- D Punjab

E Himachal Pradesh

**Answer: B**

**Question 152**

**Who among the following is the Leader of the Opposition in the present Rajya Sabha ?**

A Sharad Joshi

B Ravi Shankar Prasad

C Arun Jaitley

D Ak Antony

E None of these

**Answer: C**

**Question 153**

**Which of the following is not a bank or finance company ?**

A ABN Amro

B HSBC

C Lufthansa

D BNP Paribas

E Barclays

**Answer: C**

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**Question 154**

**What is the maximum permissible limit for investment in PPF account in a financial year ?**

A Rs 1 lakh

B Rs 70000

C Rs 50000

D Rs 600000

E There is no limit

**Answer: B**

**Question 155**

**In our country a cheque remains valid for payment for.....from the date of issue**

A 3 months

B 6 months

- C 9 months
- D 12 months
- E 18 months

**Answer: B**

**Question 156**

The Government of India has acquired RBI stake in one of the major banks of India Which of the following is the bank ?

- A AXIS Bank
- B IDBI Bank
- C ICICI Bank
- D State Bank of India
- E None of these

**Answer: B**

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**Question 157**

Lasith Malinga is a famous player associated with the game of

- A Hockey
- B Badminton
- C Lawn Tennis
- D Cricket
- E Football

**Answer: D**

**Question 158**

Credit Cards are known as

- A hard money
- B easy money
- C soft money
- D plastic money
- E real money

**Answer: D**

**Question 159**

Who among the following is the President of Nepal at present and was in news recently ?

- A Ram Baran Yadav
- B Baburam Bhattarai
- C Gyanendra Shah
- D Madhav Kumar Nepal
- E None of these

**Answer: A**

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### Question 160

Which of the following is one of the sites from where rockets are launched by ISRO the Space Agency of India ?

- A Sriharikota
- B Tarapore
- C Guwahati
- D Trombay
- E Jaitapur

**Answer: A**

### Question 161

Burhanuddin Rabbani who died recently was the former President of

- A Pakistan
- B Afghanistan
- C Iraq
- D Iran
- E Bangladesh

**Answer: B**

### Question 162

Which of the following books is written by Salman Rushdie ?

- A The Golden Gate
- B The God of Small Things
- C The Immortals
- D Satanic Verses
- E Two Lives

**Answer: D**

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### Question 163

Sex Ratio (number of females per 1000 males) as per recent data released by the census commission of India is

- A 930
- B 980
- C 976
- D 941
- E 990

Answer: D

### Question 164

On domestic term deposits bank in our country generally offer additional rate of interest on term deposits from

- A minors
- B married women
- C government employees
- D rural residents
- E senior citizens

Answer: E

### Question 165

Which of the following instruments cannot be transferred from one person to another by endorsement ?

- A Fixed Deposit Receipt
- B Cheque
- C Bill of Exchange
- D Promissory Note
- E None of these

Answer: A

### Question 166

Crossing applies to which of the following instruments?

- A Cheques
- B Bills
- C Promissory Notes
- D Hundies

E Fixed Deposit receipts

**Answer: A**

**Question 167**

**Which of the following terms is not associated with the game of Football ?**

A Dead ball

B Back pass

C Corner kick

D Maiden over

E Goal line

**Answer: D**

**Question 168**

**Which of the following is a Development Bank ?**

A HDFC Bank

B National Housing Bank

C Central Bank of India

D Saraswat Cooperative Bank

E HSBC Bank

**Answer: B**

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**Question 169**

**The second Africa India Forum Summit 2011 was organized in May 2011 in**

A Sun City

B New Delhi

C Addis Ababa

D Nairobi

E Pretoria

**Answer: C**

**Question 170**

**Which of the following assets can be mortgaged ?**

A Stock

B Book Debts

- C National Savings Certificates
- D Shares
- E Land and Building

**Answer: E**

**Question 171**

pre shipment packing credit advances are generally given by banks to

- A farmers
- B retail Traders
- C Professionals
- D Exporters
- E transport operators

**Answer: D**

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**Question 172**

Among the banks in our country which of the following is not a foreign bank ?

- A farmers
- B retail Traders
- C Professionals
- D exporters
- E transport operators

**Answer: E**

**Question 173**

India has an extensive Nuclear Energy Pact with which of the following countries which will enable it to build many nuclear power stations in the country ?

- A Russia
- B USA
- C Japan
- D Germany
- E China

**Answer: A**

**Question 174**

Which of the following is the unit of electric current ?

- A Kelvin
- B Mole
- C Candela
- D Erg
- E Ampere

**Answer: E**

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### Question 175

Which of the following countries is a member of south Asian Association for Regional Cooperation (SAARC) ?

- A Azerbaijan
- B Nepal
- C Qatar
- D Oman
- E Vietnam

**Answer: B**

### Question 176

Which of the following is the currency of Iran ?

- A Dinar
- B Rial
- C Lari
- D Rufiyaa
- E Dirham

**Answer: B**

### Question 177

Which of the following is a foreign bank having offices/branches in India ?

- A Yes Bank
- B HDFC Bank
- C IDBI Bank
- D Karnataka Bank
- E Standard Chartered Bank

**Answer: E**

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Question 178

The Headquarters of the International Court of Justice is located in ?

- A Vienna
- B London
- C Tokyo
- D Paris
- E The Hague

Answer: E

Question 179

What are teaser loans ?

- A Fixed rate of interest charged by banks
- B Floating rate of interest charged by banks
- C Rate of interest in the initial period is very less and increase steeply in later years
- D Rate of interest in the later years goes down substantially
- E None of the above

Answer: C

Question 180

Which of the following Awards is given for excellence in the field of Cinema ?

- A Kalidas Samman
- B Dadasaheb Phalke Award
- C Saraswati Samman
- D Ashok Chakra
- E Kirti Chakra

Answer: B

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Question 181

BCCI is an organization working in the field of

- A sports
- B Science & Technology
- C Space Research

- D Social Welfare
- E World Peace

**Answer: A**

**Question 182**

**Which of the following is not a Public Sector Undertaking ?**

- A Eastern Coal Fields Ltd.
- B Cotton Corporation of India Ltd.
- C Bharat Bhari Udyog Nigam Ltd.
- D ACC Ltd.
- E Goa Shipyard Ltd.

**Answer: D**

**Question 183**

**Who among the following is not a Minister in Union Cabinet ?**

- A Kamal Nath
- B Sharad Pawar
- C SM Krishna
- D Ambika Soni
- E Mamata Banerjee

**Answer: E**

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**Question 184**

**Amitabh Bachchan was given Best Actor Award in 57th National Film Awards for 2010 for his acting in the film**

- A Baabul
- B Cheeni Kum
- C Paa
- D Buddha Hoga Tera Baap
- E Bhoothnath

**Answer: C**

**Question 185**

**Which of the following is not the name of the sensitive index of any global stock exchange ?**

- A Nasdaq

- B Nikkei
- C Kospi
- D Dow Jones
- E SEBI

**Answer: D**

**Question 186**

**Who among the following is not a well known author of Indian origin ?**

- A Kiran Desai
- B Shobha De
- C Gagan Narang
- D Chetan Bhagat
- E Vikram Seth

**Answer: C**

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**Question 187**

**Which of the following Cups/Trophies is associated with the game of Lawn Tennis ?**

- A Rothmans Trophy
- B Thomas Cup
- C Wimbledon Trophy
- D Deodhar Trophy
- E Indira Gold Cup

**Answer: C**

**Question 188**

**Which of the following aptly describes the business of insurance ?**

- A Insurance is about collective bearing of risk
- B Insurance pays to one person from money collected from another person
- C Insurance is about disaster management
- D Insurance is about paying for other's mistakes
- E None of these

**Answer: A**

**Question 189**

Which of the following welfare schemes is launched by the Government of India ?

- A Jeevan Aadhar
- B Komal Jeevan
- C Mid Day Meal Yojana
- D Jeevan Amrit
- E Jeevan Mitra

**Answer: C**

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**Question 190**

Which of the following Awards was given to VVS Laxman in 2011 by the Government of India ?

- A Padma Shri
- B Padma Vibhushan
- C Arjuna Award
- D Sportman of the year
- E Rajiv Gandhi Khel Year

**Answer: A**

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### Computer Knowledge

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**Question 191**

The operation of combining two cells into a single cell in Excel is referred to as

- A join cells
- B merge cells
- C merge table
- D join table
- E None of these

**Answer: B**

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**Question 192**

Which of the following can be used to store a large number of files in a small amount of storage space ?

- A File adjustment
- B File copying
- C File reading
- D File compatibility
- E File compression

**Answer: A**

**Question 193**

In a computer most processing takes place in

- A memory
- B RAM
- C motherboard
- D CPU
- E None of these

**Answer: D**

**Question 194**

Data is organized in a worksheet as

- A charts and diagrams
- B rows and columns
- C tables and boxes
- D graphs
- E None of these

**Answer: B**

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**Question 195**

Which of the following is an example of a binary number ?

- A 6AH1
- B 100101
- C 005
- D ABCD

E 23456

Answer: B

Question 196

Spell Check will find errors in which of the following ?

A Today is a rainy day

B Today is a rainy a day

C Is a rainy

D Rainy today a day

E None of these

Answer: E

Question 197

Which of the following is not a storage medium ?

A Hard disk

B Flash drive

C DVD

D CD

E Keyboard

Answer: E

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Question 198

In Excel when the contents and attributes of a cell or range of cells have to be erased using the menu the user must

A select the Cells choose Edit and select Clear then All

B select the Cells and click Delete on the keyboard

C select the Cells choose Tools and select Clear then Formats

D select the Cells choose Tools and select Formula Audit then Delete

E None of these

Answer: A

Question 199

The computer abbreviation KB usually means

A Key Block

B Kernel Boot

- C Kilo Byte
- D Kit Bit
- E None of these

**Answer: C**

**Question 200**

If an Excel Worksheet is to be linked for use in a powerpoint presentation the following should be clicked

- A Edit Paste Special
- B Edit Paste
- C Edit Copy
- D File Copy
- E None of these

**Answer: D**

**Question 201**

**RAM stands for**

- A Random Access Memory
- B Ready Application Module
- C Read Access Memory
- D Remote Access Machine
- E None of these

**Answer: A**

**Question 202**

Which of the following is the hardware and not the software ?.

- A Excel
- B Printer driver
- C Operating system
- D Powerpoint
- E Control Unit

**Answer: B**

**Question 203**

In Word which menu would the user select to print a document ?

- A Tools

- B File
- C View
- D Window
- E None of these

**Answer: B**

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### Question 204

Which of the following is not true about computer files ?

- A They are collections of data saved to a storage medium
- B Every file has a filename
- C A file extension is established by the user to indicate the data it was created
- D Usually files contain data
- E None of these

**Answer: C**

### Question 205

The common name for a modulator-demodulator is

- A modem
- B joiner
- C networker
- D connector
- E demod

**Answer: A**

### Question 206

What do you see when you click the right mouse button ?

- A The same effect of the left click
- B A special menu
- C No effect
- D A mouse cannot be right clicked
- E Computer goes to sleep mode

**Answer: B**

**Question 207**

**In order to choose the font for a sentence in a word document**

- A select Font in the Format menu
- B select Font in the Edit menu
- C select Font in the tools menu
- D select Font in the Insert menu
- E None of these

**Answer: A**

**Question 208**

**The ALU performs.....operations.**

- A logarithm-based
- B ASCII
- C algorithm-based
- D arithmetic
- E None of these

**Answer: D**

**Question 209**

**Excel is a program that is used to prepare a**

- A Database
- B Text Document
- C Spreadsheet
- D Slide Presentation
- E None of these

**Answer: C**

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**Question 210**

**.....consists of volatile chips that temporarily store data or instructions.**

- A CPU
- B ROM
- C RMA
- D RAM

E None of these

Answer: D

**Question 211**

How many kilobytes make a megabyte ?

A 128

B 1024

C 256

D 512

E 64

Answer: B

**Question 212**

In order to delete a sentence from a document you would use

A highlight and copy

B cut and paste

C copy and paste

D highlight and delete

E select and paste

Answer: D

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**Question 213**

Editing a document that has been created means

A saving it

B printing it

C scanning it

D correcting it

E None of these

Answer: D

**Question 214**

In a computer how many bits does a nibble signify ?

A 4

B 8

- C 16
- D 32
- E 64

**Answer: A**

**Question 215**

**Which of the following is not true about a compiler ?**

- A Translates instruction of a high level language into machine language
- B Translates entire source program into machine language program
- C It is involved in program's execution
- D It is a translating program
- E It is useful to run programs

**Answer: E**

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**Question 216**

**Keyboards scanners and microphones are examples of**

- A software programs
- B input devices
- C output devices
- D utilities
- E None of these

**Answer: B**

**Question 217**

**In Excel the contents of the active cell are displayed in the**

- A footer bar
- B toolbar
- C task bar
- D menu bar
- E formula bar

**Answer: E**

**Question 218**

**When machine instructions are being executed by computers the instruction phase followed by the execution phase is referred to as**

- A program cycle
- B machine instruction
- C execution cycle
- D task cycle
- E machine cycle

**Answer: C**

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**Question 219**

**In Windows ME what does ME stand for ?**

- A Millennium
- B Micro-Expert
- C Macro-Expert
- D Multi-Expert
- E My-Expert

**Answer: A**

**Question 220**

**Which of the following refers to the fastest biggest and most expensive computers ?**

- A Notebooks
- B Personal Computers
- C Laptops
- D Supercomputers
- E PDAs

**Answer: D**

**Question 221**

**Which is not a basic function of a computer ?**

- A Accept and process data
- B Accept Input
- C Process data
- D Store data
- E Scan text

**Answer: E**

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Question 222

Which of the following is not a term pertaining to E-mail ?

- A Powerpoint
- B Inbox
- C Sender
- D Receiver
- E None of these

Answer: A

Question 223

Peripheral devices such as printers and monitors are considered to be

- A data
- B software
- C hardware
- D information
- E None of these

Answer: C

Question 224

Which of the following is required to create an HTML documents ?

- A Browser
- B Internet
- C Text editor
- D Search engine
- E None of these

Answer: C

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Question 225

Which language is directly understood by the computer without translation program ?

- A BASIC language
- B Assembly language
- C High level language

D C language

E Machine language

**Answer: E**

**Question 226**

To insert a page break in a Word document the following options are used

A Insert and Copy

B Insert and Enter

C Insert and Delete

D Insert and Page Layout

E Insert and Break

**Answer: E**

**Question 227**

Which of the following identifies a cell in Excel ?

A Formula

B Name

C Label

D Address

E None of these

**Answer: D**

## IBPS Clerk Important Questions PDF

**Question 228**

This is the part of the computer system that one cannot touch

A Hardware

B Printer

C Mouse

D Scanner

E Software

**Answer: E**

**Question 229**

A computer's ROM is

A ALU

- B computer software
- C operating system
- D computer hardware
- E CPU

**Answer: E**

**Question 230**

While selecting multiple worksheets in Excel the following key must also be used when clicking the sheet tab

- A Shift
- B Alt
- C Ctrl
- D Insert
- E Esc

**Answer: A**

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**Question 231**

Which of the following is a part of the system Unit ?

- A Monitor
- B CPU
- C CD-ROM
- D Floppy Disk
- E Printer

**Answer: D**

**Question 232**

Restarting a computer that is already on is referred to as

- A logging off
- B cold booting
- C shutdown
- D warm booting
- E shutting off

**Answer: A**

**Question 233**

**A word processor would be used best to**

- A paint a picture
- B draw a diagram
- C type a story
- D work out income and expenses
- E None of these

**Answer: C**

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**Question 234**

**The file that is linked with an Email an sent to the receiver of the E-mail is referred to as**

- A annexure
- B appendage
- C add-on
- D attachment
- E article

**Answer: D**

**Question 235**

**Which of the following refers to the process of a computer receiving information from a server on the Internet ?**

- A Gathering
- B Uploading
- C Inputting
- D Outputting
- E Downloading

**Answer: D**

**Question 236**

**A.....is an example of an input device**

- A printer
- B monitor
- C scanner
- D central processing unit

E None of these

Answer: C

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Question 237

A hard copy of a document is

- A printed on the printer
- B stored on a floppy
- C stored on a CD
- D stored in the hard disk
- E scanned

Answer: A

Question 238

The term 'host' with respect to the Internet means

- A a computer that is a stand alone computer
- B a computer that is connected to the Internet
- C a computer reserved for use by the host
- D a large collection of computers
- E hyperlink

Answer: B

Question 239

The translator program used in assembly language is called

- A compiler
- B assembler
- C interpreter
- D translator
- E operating system

Answer: B

Question 240

A set of instructions telling the computer what to do is called

- A mentor
- B instructor

- C compiler
- D program
- E None of these

Answer: D

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