

# **IBPS PO 2012**

All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, or stored in any retrieval system of any nature without the permission of cracku.in, application for which shall be made to support@cracku.in

# Reasoning

#### Instructions

Directions: Study the following information carefully and answer these questions. A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement. (All the numbers are two digits numbers)

Input: tall 48 13 rise alt 99 76 32 wise jar high 28 56 barn

Step I: 13 tall 48 rise 99 76 32 wise jar high 28 56 barn alt

Step II : 28 13 tall 48 rise 99 76 32 wise jar high 56 alt barn Step III : 32 28 13 tall 48 rise 99 76 wise jar 56 alt barn high

Step IV: 48 32 28 13 tall rise 99 76 wise 56 alt barn high jar

Step V : 56 48 32 28 13 tall 99 76 wise alt barn high jar rise

Step VI: 76 56 48 32 28 13 99 wise alt barn high jar rise tall Step VII: 99 76 56 48 32 28 13 alt barn high jar rise tall wise

and Step VII is the last step of the above input, as the desired arrangement is obtained. As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.

Input: 84 why sit 14 32 not best ink feet 51 27 vain 68 92 (All the numbers are two digits numbers)

## **Question 1**

Which step number is the following output?
32 27 14 84 why sit not 51 vain 92 68 feet best ink

- A Step V
- B Step VI
- C Step IV
- D Step III
- E There is no such step

Answer: E

# **Explanation:**

Input: 84 why sit 14 32 not best ink feet 51 27 vain 68 92

Step 1: 14 84 why sit 32 not ink feet 51 27 vain 68 92 best

Step 2: 27 14 84 why sit 32 not ink 51 vain 68 92 best feet

Step 3: 32 27 14 84 why sit not 51 vain 68 92 best feet ink

Step 4 : 51 32 27 14 84 why sit vain 68 92 best feet ink not

Step  $5:68\ 51\ 32\ 27\ 14\ 84$  why vain  $92\ best$  feet ink not sit

Step  $6:84\ 68\ 51\ 32\ 27\ 14$  why  $92\ best feet ink not sit vain$ 

Step 7: 92 84 68 51 32 27 14 best feet ink not sit vain why

Output: 92 84 68 51 32 27 14 best feet ink not sit vain why

So, there is no such step.



## Question 2

Which word/number would be at 5th position from the right in Step V?

**A** 14

**B** 92

- c feet
- **D** best
- E why

Answer: D

### **Explanation:**

Input: 84 why sit 14 32 not best ink feet 51 27 vain 68 92

Step 1: 14 84 why sit 32 not ink feet 51 27 vain 68 92 best

Step 2: 27 14 84 why sit 32 not ink 51 vain 68 92 best feet

Step 3: 32 27 14 84 why sit not 51 vain 68 92 best feet ink

Step 4: 51 32 27 14 84 why sit vain 68 92 best feet ink not

Step 5: 68 51 32 27 14 84 why vain 92 best feet ink not sit

Step 6: 84 68 51 32 27 14 why 92 best feet ink not sit vain

Step 7: 92 84 68 51 32 27 14 best feet ink not sit vain why

Output: 92 84 68 51 32 27 14 best feet ink not sit vain why

So, 'best' is the word.

### **Question 3**

How many elements (words or numbers) are there between 'feet' and '32' as they appear in the last step of the output?

- A One
- **B** Three
- **C** Four
- **D** Five
- E Seven

Answer: B

# **Explanation:**

Input: 84 why sit 14 32 not best ink feet 51 27 vain 68 92

Step 1: 14 84 why sit 32 not ink feet 51 27 vain 68 92 best

Step 2: 27 14 84 why sit 32 not ink 51 vain 68 92 best feet

Step 3: 32 27 14 84 why sit not 51 vain 68 92 best feet ink

Step 4 : 51 32 27 14 84 why sit vain 68 92 best feet ink not

Step 5: 68 51 32 27 14 84 why vain 92 best feet ink not sit

Step 6: 84 68 51 32 27 14 why 92 best feet ink not sit vain

Step 7: 92 84 68 51 32 27 14 best feet ink not sit vain why

Output: 92 84 68 51 32 27 14 best feet ink not sit vain why

So, there are three words/numbers between feet and 32 in the last step.

## **Ouestion 4**

Which of the following represents the position of 'why' in the fourth step?

- A Eighth from the left
- **B** Fifth from the right

- C Sixth from the left
- D Fifth from the left
- E Seventh from the left

Answer: C

### **Explanation:**

Input: 84 why sit 14 32 not best ink feet 51 27 vain 68 92

Step 1: 14 84 why sit 32 not ink feet 51 27 vain 68 92 best

Step 2: 27 14 84 why sit 32 not ink 51 vain 68 92 best feet

Step 3: 32 27 14 84 why sit not 51 vain 68 92 best feet ink

Step 4: 51 32 27 14 84 why sit vain 68 92 best feet ink not

Step  $5:68\ 51\ 32\ 27\ 14\ 84$  why vain 92 best feet ink not sit

Step 6: 84 68 51 32 27 14 why 92 best feet ink not sit vain

Step 7: 92 84 68 51 32 27 14 best feet ink not sit vain why

Output: 92 84 68 51 32 27 14 best feet ink not sit vain why

So, position of 'why' in the 4th step is sixth from the left.



# **Daily Current Affairs for Banking exams PDF**

### Instructions

Directions: Study the following information carefully and answer the given questions: A, B, C, D, E, F, G and H are sitting around a circle facing the centre but not necessarily in the same order.

- ★ B sits second to left of H's husband. No female is an immediate neighbour of B.
- ★ D's daughter sits second to right of F, F is the sister of G. F is not an immediate neighbour of H's husband.
- ★ Only one person sits between A and F. A is the father of G. H's brother D sits to the immediate left of H's mother. Only one person sits between H's mother and E.
- ★ Only one person sits between H and G. G is the mother of C. G is not an immediate neighbour of E.

# Question 5

What is the position of A with respect to his mother-in-law?

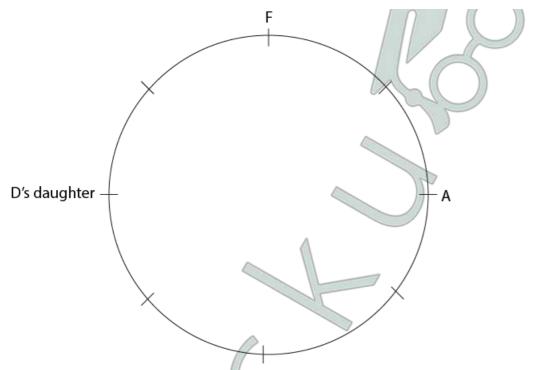
- A Immediate left
- B Third to the right
- C Third to the left
- D Second to the right
- E Fourth to the left

Answer: D

## **Explanation:**

We begin by placing F on the table. So we can place D's daughter as follows and hence A takes the other place one spot away from F.



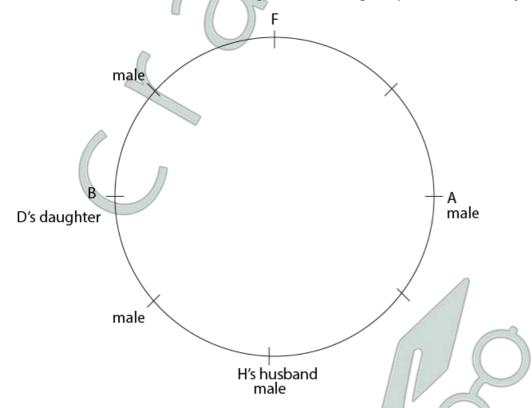


From the clues we know the following genders: A (male), D (male), F (female), G (female) and H (female).

We know that H's husband is not F's neighbour and B is two places to his left and B has no female neighbours. As we try to place H's husband, we see that there are only two possibilities: B is D's daughter or A is H's husband. Let's take the first case:

# Case 1: B is D's daughter

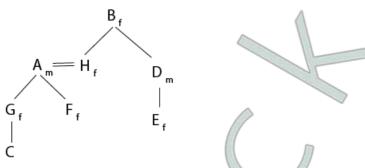
Hence, the case would be as shown in the diagram. The remaining two spots would be taken by G and H whom we know to be women.



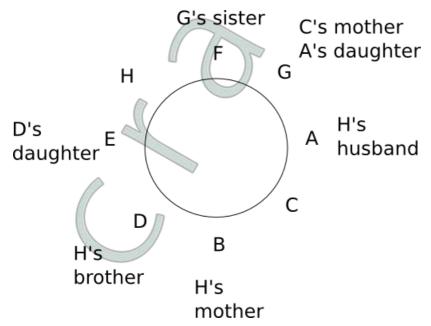
Hence, D must be a neighbour of B. However, D is sitting to the immediate left of H's mother. This is not possible in the given arrangement. Hence, this case is impossible.

### Case 2: A is H's husband

In this case, the family tree would be as shown. As B is two places to the left of A, B is H's mother and E is D's daughter.



D can be placed to the left of B. As there are 5 known women, and B has two male neighbours, C must be a male and must be to the right of B. As G is not a neighbour of E, the arrangement must be as follows:



A's mother-in-law is B. So, the answer is option d) second to the right.

# **Question 6**

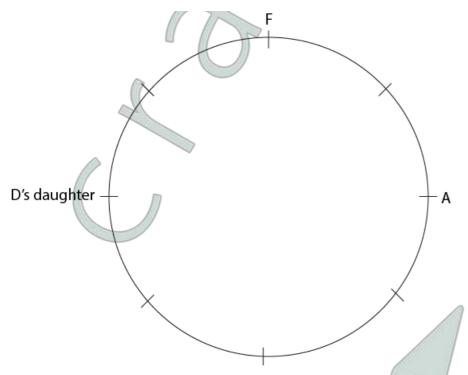
Who amongst the following is D's daughter?

- **A** B
- B C
- C F
- **D** G
- E H

Answer: C

# **Explanation:**

We begin by placing F on the table. So we can place D's daughter as follows and hence A takes the other place one spot away from F.

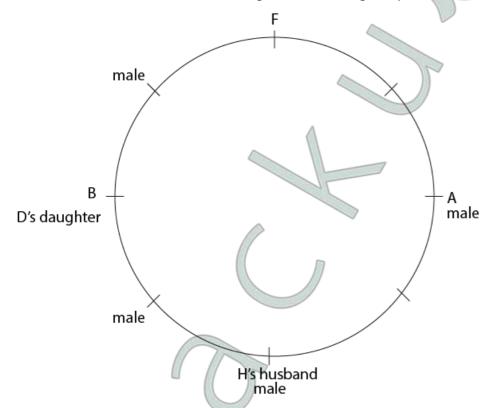


From the clues we know the following genders: A (male), D (male), F (female), G (female) and H (female).

We know that H's husband is not F's neighbour and B is two places to his left and B has no female neighbours. As we try to place H's husband, we see that there are only two possibilities: B is D's daughter or A is H's husband. Let's take the first case:

# Case 1: B is D's daughter

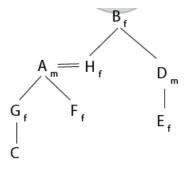
Hence, the case would be as shown in the diagram. The remaining two spots would be taken by G and H whom we know to be women.



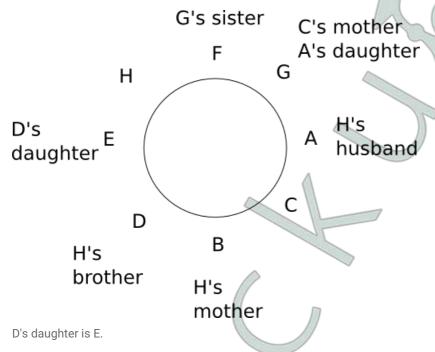
Hence, D must be a neighbour of B. However, D is sitting to the immediate left of H's mother. This is not possible in the given arrangement. Hence, this case is impossible.

# Case 2: A is H's husband

In this case, the family tree would be as shown. As B is two places to the left of A, B is H's mother and E is D's daughter.



D can be placed to the left of B. As there are 5 known women, and B has two male neighbours, C must be a male and must be to the right of B. As G is not a neighbour of E, the arrangement must be as follows:



**Question 7** 

What is the position of A with respect to his grandchild?

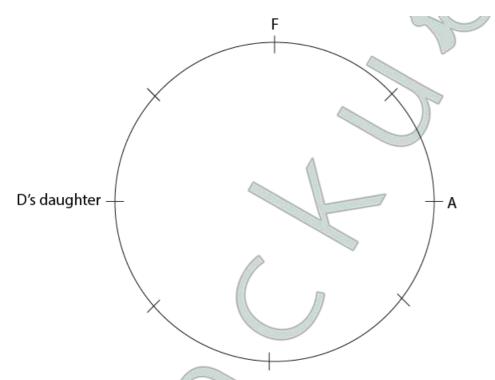
- A Immediate right
- B Third to the right
- C Third to the left
- D Second to the left
- E Fourth to the left

Answer: A

# **Explanation:**

We begin by placing F on the table. So we can place D's daughter as follows and hence A takes the other place one spot away from F.



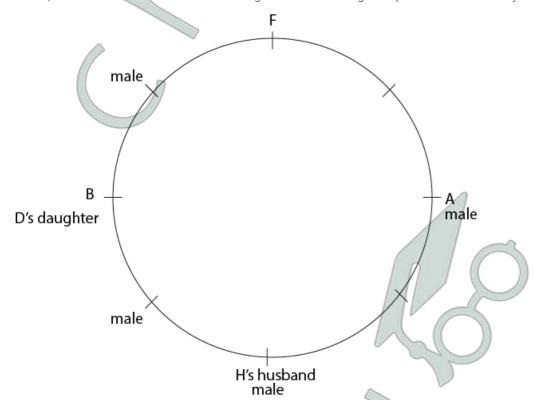


From the clues we know the following genders: A (male), D (male), F (female), G (female) and H (female).

We know that H's husband is not F's neighbour and B is two places to his left and B has no female neighbours. As we try to place H's husband, we see that there are only two possibilities: B is D's daughter or A is H's husband. Let's take the first case:

# Case 1: B is D's daughter

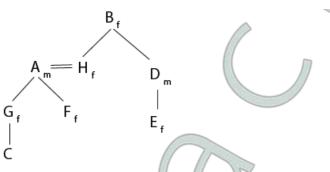
Hence, the case would be as shown in the diagram. The remaining two spots would be taken by G and H whom we know to be women.



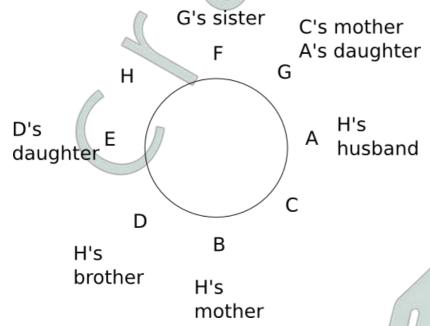
Hence, D must be a neighbour of B. However, D is sitting to the immediate left of H's mother. This is not possible in the given arrangement. Hence, this case is impossible.

### Case 2: A is H's husband

In this case, the family tree would be as shown. As B is two places to the left of A, B is H's mother and E is D's daughter.



D can be placed to the left of B. As there are 5 known women, and B has two male neighbours, C must be a male and must be to the right of B. As G is not a neighbour of E, the arrangement must be as follows:



C is A's grandchild. So, the answer is option a) immediate right.

# **Daily Free Banking Online Tests**

# **Question 8**

How many people sit between G and her uncle?

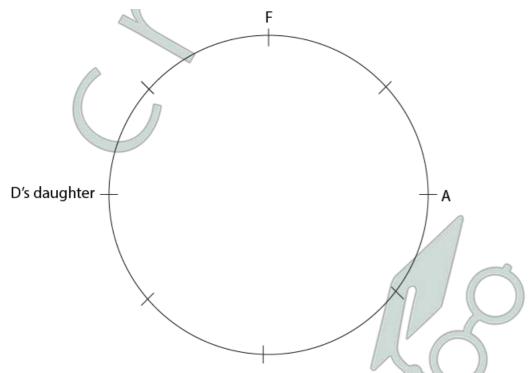
- A One
- **B** Two
- C Three
- **D** Four
- E More than four

Answer: C

# **Explanation:**

We begin by placing F on the table. So we can place D's daughter as follows and hence A takes the other place one spot away from F.



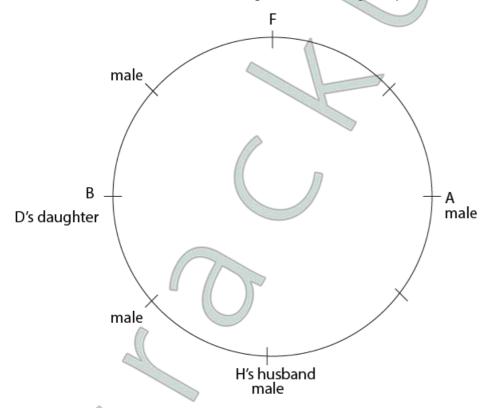


From the clues we know the following genders: A (male), D (male), F (female), G (female) and H (female).

We know that H's husband is not F's neighbour and B is two places to his left and B has no female neighbours. As we try to place H's husband, we see that there are only two possibilities: B is D's daughter or A is H's husband. Let's take the first case:

# Case 1: B is D's daughter

Hence, the case would be as shown in the diagram. The remaining two spots would be taken by G and H whom we know to be women.



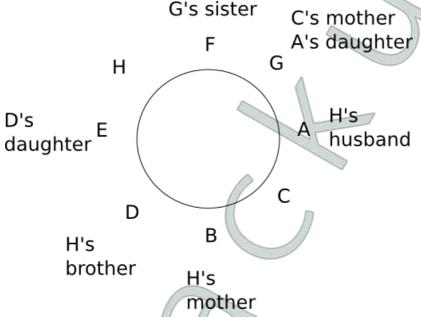
Hence, D must be a neighbour of B. However, D is sitting to the immediate left of H's mother. This is not possible in the given arrangement. Hence, this case is impossible.

# Case 2: A is H's husband

In this case, the family tree would be as shown. As B is two places to the left of A, B is H's mother and E is D's daughter.



D can be placed to the left of B. As there are 5 known women, and B has two male neighbours, C must be a male and must be to the right of B. As G is not a neighbour of E, the arrangement must be as follows:



G's uncle is D. So, 3 people are sitting between them.

# **Question 9**

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

A F

**B** C

CE

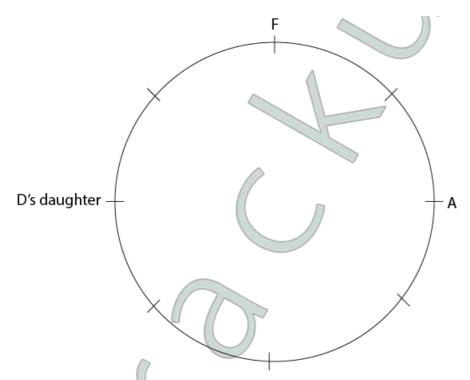
D H

E G

Answer: B

# **Explanation:**

We begin by placing F on the table. So we can place D's daughter as follows and hence A takes the other place one spot away from F.

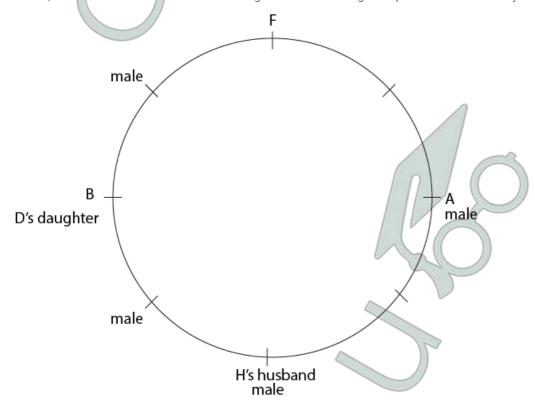


From the clues we know the following genders: A (male), D (male), F (female), G (female) and H (female).

We know that H's husband is not F's neighbour and B is two places to his left and B has no female neighbours. As we try to place H's husband, we see that there are only two possibilities: B is D's daughter or A is H's husband. Let's take the first case:

# Case 1: B is D's daughter

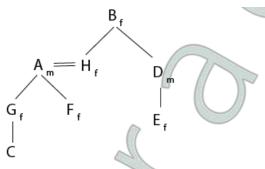
Hence, the case would be as shown in the diagram. The remaining two spots would be taken by G and H whom we know to be women.



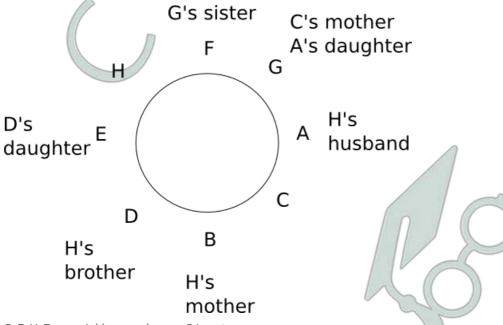
Hence, D must be a neighbour of B. However, D is sitting to the immediate left of H's mother. This is not possible in the given arrangement. Hence, this case is impossible.

### Case 2: A is H's husband

In this case, the family tree would be as shown. As B is two places to the left of A, B is H's mother and E is D's daughter.



D can be placed to the left of B. As there are 5 known women, and B has two male neighbours, C must be a male and must be to the right of B. As G is not a neighbour of E, the arrangement must be as follows:



G, E, H, F are neighbours, whereas C is not.

# **Question 10**

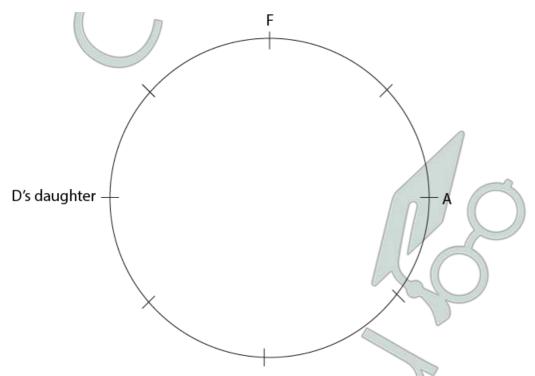
Which of the following is true with respect to the given seating arrangement?

- A C is the cousin of E
- B H and H's husband are immediate neighbours of each other
- C No female is an immediate neighbour of C
- **D** H sits third to left of her daughter
- E B is the mother of H

Answer: E

# **Explanation:**

We begin by placing F on the table. So we can place D's daughter as follows and hence A takes the other place one spot away from F.

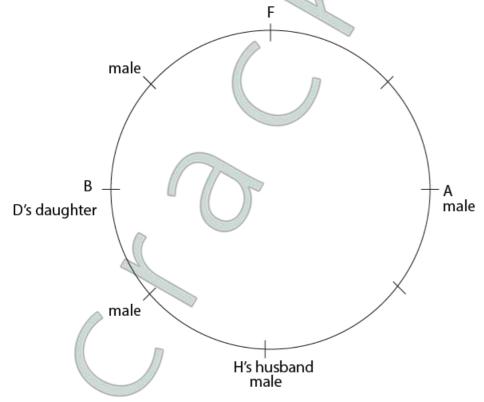


From the clues we know the following genders: A (male), D (male), F (female), G (female) and H (female).

We know that H's husband is not F's neighbour and B is two places to his left and B has no female neighbours. As we try to place H's husband, we see that there are only two possibilities: B is D's daughter or A is H's husband. Let's take the first case:

# Case 1: B is D's daughter

Hence, the case would be as shown in the diagram. The remaining two spots would be taken by G and H whom we know to be women.

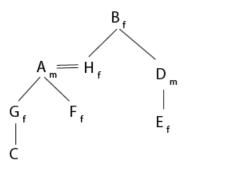


Hence, D must be a neighbour of B. However, D is sitting to the immediate left of H's mother. This is not possible in the given arrangement. Hence, this case is impossible.

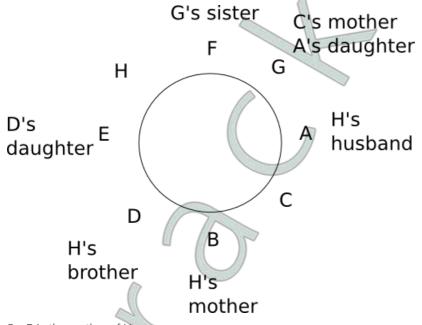
### Case 2: A is H's husband

In this case, the family tree would be as shown. As B is two places to the left of A, B is H's mother and E is D's daughter.





D can be placed to the left of B. As there are 5 known women, and B has two male neighbours, C must be a male and must be to the right of B. As G is not a neighbour of E, the arrangement must be as follows:



So, B is the mother of H.

# **Daily Free Online GK tests**

# Question 11

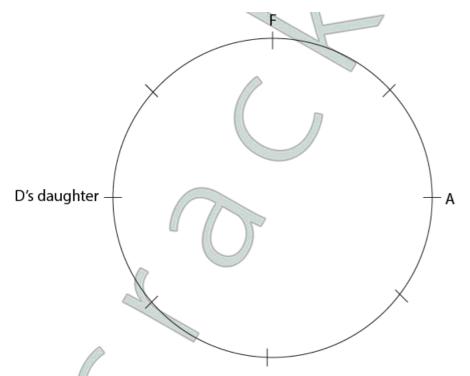
Who sits to the immediate left of C?

- A F's grandmother
- B G's son
- C D's mother-in-law
- D A
- E G

Answer: A

# **Explanation:**

We begin by placing F on the table. So we can place D's daughter as follows and hence A takes the other place one spot away from F.

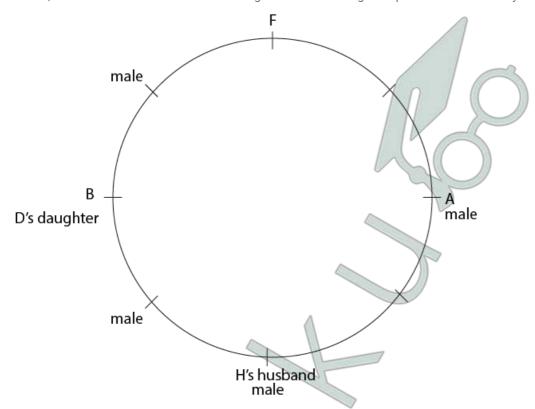


From the clues we know the following genders: A (male), D (male), F (female), G (female) and H (female).

We know that H's husband is not F's neighbour and B is two places to his left and B has no female neighbours. As we try to place H's husband, we see that there are only two possibilities: B is D's daughter or A is H's husband. Let's take the first case:

Case 1: B is D's daughter

Hence, the case would be as shown in the diagram. The remaining two spots would be taken by G and H whom we know to be women.

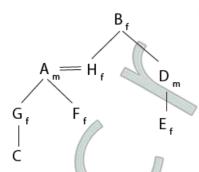


Hence, D must be a neighbour of B. However, D is sitting to the immediate left of H's mother. This is not possible in the given arrangement. Hence, this case is impossible.

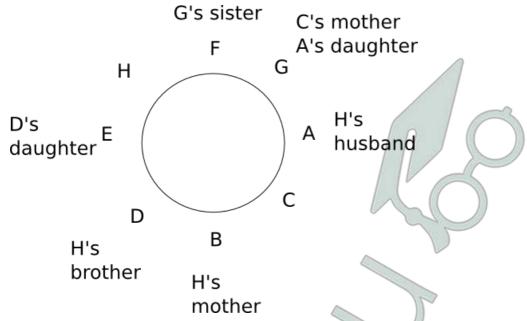
### Case 2: A is H's husband

In this case, the family tree would be as shown. As B is two places to the left of A, B is H's mother and E is D's daughter.





D can be placed to the left of B. As there are 5 known women, and B has two male neighbours, C must be a male and must be to the right of B. As G is not a neighbour of E, the arrangement must be as follows:



So, H's mother i.e., F's grandmother sits to the immediate left of C. (F is the daughter of H).

### Instructions

For the following questions answer them individually

**Question 12** 

### Statements:

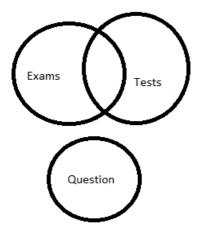
Some exams are tests.

No exam is a question.

**Conclusions:** 

- I. No question is a test.
- II. Some tests are definitely not exams.
- A If only conclusion I follows
- B If only conclusion II follows
- C If either conclusion I or conclusion II follows
- D If neither conclusion I nor conclusion II follows
- E If both conclusion I and conclusion II follow

Answer: D





Some exams are tests and no exam is a question.

Nothing can be built between tests and questions from this information.

Some exams are tests doesn't mean some tests are not exams because this could be a case where all tests are exams.

Hence neither of the statements is true.

**Question 13** 

Statements:

All forces are energies.

All energies are powers.

No power is heat.

**Conclusions:** 

- I. Some forces are definitely not powers.
- II. No heat is force.
- A If only conclusion I follows
- B If only conclusion II follows
- C If either conclusion I or conclusion II follows
- D If neither conclusion I nor conclusion II follows
- E If both conclusion I and conclusion II follow

Answer: B

# **Explanation:**

All forces are energies and all energies are powers => all forces are powers. => conclusion 1 is wrong

No power is a heat and all forces are powers => No heat is force.

Only conclusion 2 follows.

# **Free Banking Study Material (15,000 Solved Questions)**

**Question 14** 

Statements:

All forces are energies.

All energies are powers.

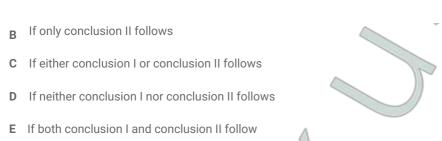
No power is heat.

Conclusions:

- I. No energy is heat.
- II. Some forces being heat is a possibility.

A If only conclusion I follows





Answer: A

## **Explanation:**

All forces are energies, all energies are powers and no power is heat => no energy is heat => Conclusion 1 is correct

No force is heat => Conclusion 2 is wrong.

Hence only conclusion 1 follows.

**Question 15** 

Statements:

No note is a coin.

Some coins are metals.

All plastics are notes.

**Conclusions:** 

- I. No coin is plastic.
- II. All plastics being metals is a possibility
- A If only conclusion I follows
- B If only conclusion II follows
- C If either conclusion I or conclusion II follows
- D If neither conclusion I nor conclusion II follows
- E If both conclusion I and conclusion II follow

Answer: E

## **Explanation:**

All plastics are notes and no note is a coin => no coin is plastic => Conclusion 1 follows.

Some coins are metals => Some notes being metals is a possibility => All plastics being metals is a possibility => Conclusion 2 follows.

=> Both follow

**Question 16** 

Statements:

No note is a coin.

Some coins are metals.

All plastics are notes.

**Conclusions:** 

- I. No metal is plastic.
- II. All notes are plastics.
- A If only conclusion I follows
- B If only conclusion II follows
- C If either conclusion I or conclusion II follows
- D If neither conclusion I nor conclusion II follows
- E If both conclusion I and conclusion II follow



### **Explanation:**

No plastic is a coin and some coins are metals => Some metals being a plastic is a possibility => Conclusion 1 is wrong

All plastics are notes does not imply all notes are plastic => Conclusion 2 is wrong

Hence neither of the conclusions is correct

# 40 IBPS PO Prelims Mocks for just Rs. 149

### **Question 17**

Statements:

Some symbols are figures.

All symbols are graphics.

No graphic is a picture.

Conclusions:

- I. Some graphics are figures.
- II. No symbol is a picture.
- A If only conclusion I follows
- B If only conclusion II follows
- C If either conclusion I or conclusion II follows
- D If neither conclusion I nor conclusion II follows
- E If both conclusion I and conclusion II follow

Answer: E

### **Explanation:**

All symbols are graphics and some symbols are figures => some graphics are figures => conclusion 1 follows

All symbols are graphics and no graphic is a picture => no symbol is a picture => conclusion 2 follows

=> Both conclusions follow

## **Ouestion 18**

Statements:

All vacancies are jobs.

Some jobs are occupations.

Conclusions:

- I. All vacancies are occupations.
- II. All occupations being vacancies is a possibility.
- A If only conclusion I follows
- B If only conclusion II follows
- C If either conclusion I or conclusion II follows
- D If neither conclusion I nor conclusion II follows
- E If both conclusion I and conclusion II follow

Answer: B

# **Explanation:**

Only some jobs are occupations => conclusion 1 is wrong

It is possible that all occupations are vacancies => conclusion 2 is correct

Downloaded from cracku.in

### Therefore only 2 follows

#### Instructions

Directions: Study the following information carefully to answer the given questions: Each of the six friends A, B, C, D, E, and F scored different marks in an examination. C scored more than only A and E. D scored less than only B. E did not score the least. The one who scored the third highest marks scored 81 marks. E scored 62 marks.

### **Question 19**

Which of the following could possibly be C's score?

- **A** 70
- **B** 94
- **C** 86
- **D** 61
- **E** 81

Answer: A

# **Explanation:**

D scored less than only B. So, D scored the second highest and B scored the highest. Similarly, C scored more than only A and E. So, C scored the third lowest after A and E. Since there are 6 friends, F scored third highest between D and C. The order from the highest to lowest is as follows:

B, D, F (81), C, E (62), A. The third highest score is 82. So, C's score is between 81 and 62.

# **Upcoming Bank Exams Full list**

### **Question 20**

Which of the following is true with respect to the given information?

- A D's score was definitely less than 60.
- **B** F scored the maximum marks.
- C Only two people scored more than C
- D There is a possibility that B scored 79 marks.
- E None is true.

Answer: E

## **Explanation:**

D scored less than only B. So, D scored the second highest and B scored the highest. Similarly, C scored more than only A and E. So, C scored the third lowest after A and E. Since there are 6 friends, F scored third highest between D and C. The order from the highest to lowest is as follows:

B, D, F (81), C, E (62), A. The third highest score is 82. So, C's score is between 81 and 62.

## Question 21

The person who scored the maximum, scored 13 marks more than F's marks. Which of the following can be D's score?

- **A** 94
- **B** 60
- C 89

**E** 81

Answer: C

## **Explanation:**

D scored less than only B. So, D scored the second highest and B scored the highest. Similarly, C scored more than only A and E. So, C scored the third lowest after A and E. Since there are 6 friends, F scored third highest between D and C. The order from the highest to lowest is as follows:

B, D, F (81), C, E (62), A.

### Instructions

Directions: Study the following information carefully to answer these questions: Eight persons from different banks viz. UCO Bank, Syndicate Bank, Canara Bank, PNB, Dena Bank, Oriental Bank of Commerce, Indian Bank and Bank of Maharashtra are sitting in two parallel rows containing four people each, in such a way that there is an equal distance between adjacent persons. In row-1 A, B, C and D are seated and all of them are facing South. In row-2 P, Q, R and S are seated and all of them are facing North. Therefore in the given seating arrangement each member seated in a row faces another member of the other row. (All the information given above does not necessarily represent the order of seating as in the final arrangement.)

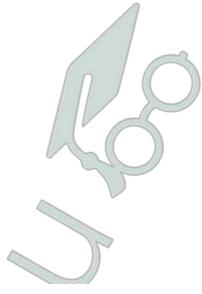
- ★ C sits second to right of the person from bank of Maharashtra. R is an immediate neighbour of the person who faces the person from bank of Maharashtra.
- ★ Only one person sits between R and the person for PNB. Immediate neighbour of the person from PNB faces the person from Canara Bank.
- ★ The person from UCO Bank faces the person from Oriental Bank of Commerce. R is not from Oriental Bank of Commerce. P is not from PNB. P does not face the person from Bank of Maharashtra.
- ★ Q faces the person from Dena Bank. The one who faces S sits to the immediate left of A.
- ★ B does not sit at any of the extreme ends of the line. The person from Bank of Maharashtra does not face the person from Syndicate Bank.

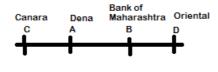
#### **Ouestion 22**

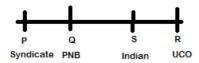
Which of the following is true regarding A?

- A The person from UCO Bank faces A.
- B The person from Bank of Maharashtra is an immediate neighbour of A.
- C A faces the person who sits second to right of R.
- D A is from Oriental Bank of Commerce.
- E A sits at one of the extreme ends of the line.

Answer: B







According to arrangement above, the person from bank of Maharashtra is an immediate neighbour to A.

# cracku €

# Free IBPS PO Previous Papers

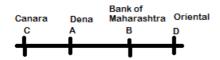


**Question 23** 

Who is seated between R and the person from PNB?

- A The person from Oriental Bank of Commerce
- R P
- **C** 0
- D The person from Syndicate Bank
- E S
  - Answer: E







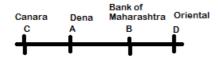
## **Question 24**

Who amongst the following sits at extreme ends of the rows?

- A D and the person from PNB.
- B The person from Indian Bank and UCO Bank.
- C The person from Dena Bank and P.
- **D** The person from Syndicate Bank and D.
- E C, Q

Answer: D

## **Explanation:**





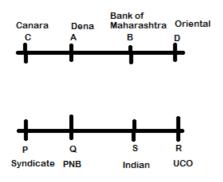
D and Person from syndicate bank are at the extremes of rows

## **Question 25**

Who amongst the following faces the person from Bank of Maharashtra?

- A The person from Indian Bank.
- **B** P
- C R
- D The person from Syndicate Bank
- E The person from Canara Bank.

Answer: A





Person from the Indian bank faces the person from Bank of Maharashtra.

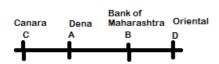
# 75 IBPS PO Mocks for just Rs. 199

# **Question 26**

P is related to Dena Bank in the same way as B is related to PNB based on the given arrangement. To who amongst the following is D related to following the same pattern?

- A Syndicate Bank
- **B** Canara Bank
- C Bank of Maharashtra
- **D** Indian Bank
- E Oriental Bank of Commerce

Answer: D







to the person from Bank of Maharashtra. Hence for D, person from Indian bank faces the person who is immediate right to D.

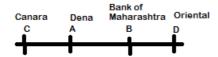
## **Question 27**

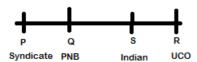
Four of the following five are alike in a certain way based on the given seating arrangement and thus form a group. Which is the one that does not belong to that group?

- A Canara Bank
- **B** R
- C Syndicate Bank
- **D** Q
- E Oriental Bank of Commerce

Answer: D

**Explanation:** 





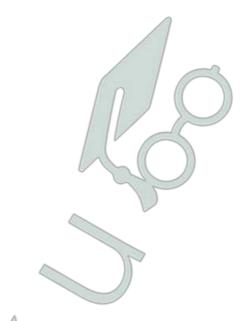
Option A, B, C and E are at the corners of sitting arrangement but not option D. Hence answer will be option D

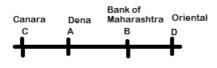
**Question 28** 

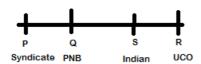
Who amongst the following is from Syndicate Bank?

- A C
- **B** R
- C P
- **D** D
- E A

Answer: C









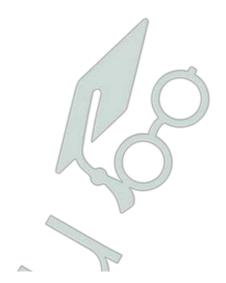
# **IBPS Po Important Questions PDF**

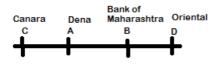
# **Question 29**

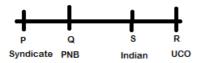
C is from which of the following banks?

- A Dena Bank
- **B** Oriental Bank of Commerce
- C UCO Bank
- D Syndicate Bank
- E Canara Bank

Answer: E









#### Instructions

Directions: Each of the questions below consists of a question and three statements numbered I, II and III given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read all the three statements and give answer-

### **Question 30**

Among six people P, Q, R, S, T and V each lives on a different floor of a six-storey building having six floors numbered one to six (the ground floor is numbered 1, the floor above it, number 2 and so on and the topmost floor is numbered 6. Who lives on the topmost floor? I) There is only one floor between the floors on which R and Q live. P lives on an even numbered floor.

- II) T does not live on an even numbered floor. Q lives on an even numbered floor. Q does not live on the topmost floor.
- III) S lives on an odd numbered floor. There are two floors between the floors on which S and P live. T lives on a floor immediately above R's floor.
- A If the data in Statement I and II are sufficient to answer the question, while the data in Statement III are not required to answer the question.
- If the data in Statement I and III are sufficient to answer the question, while the data in Statement II are not required to answer the question.
- If the data in Statement II and III are sufficient to answer the question, while the data in Statement I are not required to answer the question.
- D If the data in either Statement I alone or Statement II alone or Statement III alone are sufficient to answer the question.
- E If the data in all the Statements I, II and III together are necessary to answer the question.

Answer: E

### **Explanation:**

Based on information in the paragraph, the person in the highest floor lives on 6 (even number). P, Q and R live in even numbered floors. T lives above R =. So, R is not the answer. Q is not in the top floor. So, P is in the top floor. Information from all three statements is used to arrive at this solution.

### **Question 31**

There are six letters W, A, R, S, N and E. Is "ANSWER" the word formed after performing the following operations using these six letters only?

- I) E is placed fourth to the right of A. S is not placed immediately next to either A or E.
- II) R is placed immediately next (either left or right) to E. W is placed immediately next (either left or right) to S.
- III) Both N and W are placed immediately next to S. The word does not begin with R. A is not placed immediately next to W.
- A If the data in Statement I and II are sufficient to answer the question, while the data in Statement III are not required to answer the question.
- B If the data in Statement I and III are sufficient to answer the question, while the data in Statement II are not required to answer the question.
- c If the data in Statement II and III are sufficient to answer the question, while the data in Statement I are not required to answer the question.
- D If the data in either Statement I alone or Statement II alone or Statement III alone are sufficient to answer the question.
- E If the data in all the Statements I, II and III together are necessary to answer the question.

Answer: B

### Explanation:

Consider statements I and III:

The possibilities with the information given in statement I are A\_S\_E\_and\_A\_S\_E.

Using statement III, the only possibility is A N S W E R.

So, option b) is the correct answer.

# **IBPS PO Free Preparation App**

### **Ouestion 32**

Point D is in which direction with respect to Point B?

- I) Point A is to the west of Point B. Point C is to the north of Point B. Point D is to the south of Point C.
- II) Point G is to the south of Point D. Point G is 4m. from Point B. Point D is 9m. from point B.
- III) Point A is to the west of Point B. Point B is exactly midway between Points A and E. Point F is to the south of Point E. Point D is to the west of Point F.
- A If the data in Statement I and II are sufficient to answer the question, while the data in Statement III are not required to answer the question.
- If the data in Statement I and III are sufficient to answer the question, while the data in Statement II are not required to answer the question.
- c If the data in Statement II and III are sufficient to answer the question, while the data in Statement I are not required to answer the question.
- D If the data in either Statement I alone or Statement II alone or Statement III alone are sufficient to answer the question.
- **E** If the data in all the Statements I, II and III together are necessary to answer the question.

Answer: B

### **Explanation:**

The statements 1 and 3 ie. I) Point A is to the west of Point B. Point C is to the north of Point B. Point D is to the south of Point C. and III) Point A is to the west of Point B. Point B is exactly midway between Points A and E. Point F is to the south of Point E. Point D is to the west of Point F. provide information required to answer the question. They help the candidate identify the direction between B and D. But statement 2 doesn't provide any extra information useful to answer the question.

### Instructions

For the following questions answer them individually

## **Question 33**

How is 'one' coded in the code language?

- I) 'one of its kind' is coded as 'zo pi ko fe' and 'in kind and cash' is coded as 'ga to ru ko'
- II) 'Its point for origin' is coded as 'ba le fe mi' and 'make a point clear' is coded as 'yu si mi de'
- III) 'make money and cash' is coded as 'to mi ru hy' and 'money of various kind' is coded as 'qu ko zo hy'.
- A If the data in Statement I and II are sufficient to answer the question, while the data in Statement III are not required to answer the question.
- If the data in Statement I and III are sufficient to answer the question, while the data in Statement II are not required to answer the question.
- c If the data in Statement II and III are sufficient to answer the question, while the data in Statement I are not required to answer the question.
- **D** If the data in either Statement I alone or Statement III alone are sufficient to answer the question.
- E If the data in all the Statements I, II and III together are necessary to answer the question.

Answer: E

### **Explanation:**

To figure out how "one" is coded in that encryption, we need to identify the codes for every other word in "one of its kind". That information is available in each of the 3 statements provided. Hence the correct option is (e)

#### **Question 34**

Are all the four friends viz. A, B, C and D who are sitting around a circular table, facing the centre?

- I) B sits second to right of D. D faces the centre. C sits to immediate right of both B and D.
- II) A sits to immediate left to B. C is not an immediate neighbour of A. C sits to immediate right of D.
- III) D is an immediate neighbour of both A and C. B sits to the immediate left of A. C sits to the immediate right of B.
- A If the data in Statement I and II are sufficient to answer the question, while the data in Statement III are not required to answer the question.
- B If the data in Statement I and III are sufficient to answer the question, while the data in Statement II are not required to answer the question.
- c If the data in Statement II and III are sufficient to answer the question, while the data in Statement I are not required to answer the question.
- D If the data in either Statement Lalone or Statement II alone or Statement III alone are sufficient to answer the question.
- E If the data in all the Statements I, II and III together are necessary to answer the question.

Answer: D

## **Explanation:**

Each of the 3 statements individually statements that all four of them aren't facing the centre. Hence choice (d) is the correct option.

# IBPS PO Video Course for just Rs. 249

## **Question 35**

Read the following information carefully and answer the question which follows: Farmers found using chemical fertilisers in the organic-farming area of their farms would be heavily fined. Which of the following statements is an assumption implicit in the given statement? (An assumption is something supposed or taken for granted.)

- A Chemical fertilisers harm the crop.
- **B** A farm's area for organic and chemical farming is different.
- C Farmers who do not use chemical fertilisers in the chemical farming area would be penalised as well.
- D All farmers undertake both these kinds of farming (chemical as well as organic: in their farms
- **E** Organic fertilisers are banned in the area for chemical farming.

Answer: B

# **Explanation:**

The statement given says farmers who use chemical fertilizers in the 'organic-farming area' would be fined heavily. So, the assumption is that the organic-farming area is different from the chemical farming area. The farmer may or may not use chemical fertilizers in the chemical farming area depending on his discretion. So, the correct answer is option b).

## Instructions

Directions: Read the following information carefully and answer the questions which follow:

Small brands are now looking beyond local grocery stores and are tying up with Supermarkets such as Big Bazaar to pull their business out of troubled waters.

Directions: These questions are based on the information given above and the sentences labelled A, B, C, D, E and F as given below:

- A) A smaller brand manufacturing a certain product of quality comparable with that of a bigger brand, makes much more profit from the local grocery stores than from the supermarkets.
- B) As the supermarkets have been set up only in bigger cities at present, this step would fail to deliver results in the smaller cities.
- C) Supermarkets help the smaller brands to break into newer markets without investing substantially in distribution.
- D) Supermarkets charge the smaller brands 10% higher than the amount charged to the bigger brands.
- E) Being outnumbered by the bigger brands, visibility of the smaller brands at local grocery stores is much lower as compared to the

supermarkets.

F) Smaller brands are currently making substantial losses in their businesses.

#### **Question 36**

Which of the following can be inferred from the given information? (An inference is something that is not directly stated but can be inferred from the given information.)

- A Merchandise of smaller brands would not be available at local grocery stores in the near future.
- B Smaller brands cannot compete with bigger ones in a supermarket set-up.
- C There is a perception among small brands that sale in a supermarket is higher than that of small grocery stores.
- **D** Supermarkets generate more revenue by selling products of bigger brands as compared to the smaller ones.
- E Smaller brands have always had more tie-ups with supermarkets as compared to small grocery stores.

Answer: C

### **Explanation:**

Since the smaller brands are looking to supermarkets to pull their businesses out of trouble, the assumption is that supermarkets provide more business to them than local grocery stores. So, option c) is the correct answer.

### **Question 37**

Which of the statements numbered A, B, C, D, E and F can be assumed from the facts/ information given in the statement? (An assumption is something supposed or taken for granted.)

- A Only A
- B Only B
- C Both B and C
- **D** Both D and E
- E Only F

Answer: E

### **Explanation:**

The questions mentions that the candidate has to infer from the information given in the passage. The passage mentions that the smaller brands are in troubled waters which implies that their business is not profitable.

# **Download IBPS PO General Knowledge PDF**

### **Question 38**

Which of the statements numbered A, B, C, D, E and F represents a advantage of the small grocery stores over the supermarkets from the perspective of a smaller brand?

- A Only A
- B Only C
- C Only E
- D Only F
- E Both B and C

Answer: B

# Explanation:

Option (c) shows that Supermarkets help the smaller brands to break into newer markets without investing substantially in distribution. This represents a advantage of the super markets over small grocery stores from the perspective of a smaller brand.

## **Question 39**

Which of the statements numbered A, B, C, D, E mentioned above represents a reason for the shift from local grocery stores to supermarkets by the smaller brands?

- A Only A
- B Only B
- C Only D
- D Both A and D
- E Both C and E

Answer: E

## **Explanation:**

Statements C and E indicate the advantages of associating with supermarkets for smaller brands. Hence, they are the correct answers.

### **Question 40**

Which of the statements numbered A, B, C, E and F mentioned above would prove that the step taken by the smaller brands (of moving to supermarkets) may not necessarily be correct?

- A Only A
- B Only C
- C Only E
- D Only F
- E Both B and E

Answer: A

## **Explanation:**

E does not prove that local brands should not move to supermarkets.

Consider statement A: If it is true that brands make more profit in local grocery stores than in supermarkets, then it proves that it is a bad idea to move to the supermarkets. So, only A is the correct answer.

# 100 Free IBPS PO Computer Awareness Tests

### Instructions

In each of the question given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued?



# Problem figures

— <u> </u>	$\vdash$	<b>&gt;</b>	<u> </u>	<b>—</b>
$\longrightarrow$	D	$\longrightarrow$	—	$\longrightarrow$
<u> </u>		<b>─</b> ─0	$\longrightarrow$	
<u></u>	o	——II	<b>─</b>	
	<u> </u>	—	_ — ~	0

# Answer figures

<b>─</b>	—	——	0		Т
<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	—с	
$\leftarrow$	$\longrightarrow$	$\longrightarrow$	<u> </u>	$\rightarrow$	
<b>─</b> ─○	o	<b>─</b> ─0	ı—	<b>─</b> ─○	
<u> </u>	<u> </u>	<u> </u>	$\longrightarrow$	ь—	
(1)	(2)	(3)	(4)	(5)	

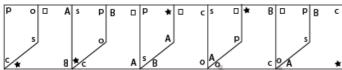
- **A** (1)
- **B** (2)
- **C** (3)
- **D** (4)
- **E** (5)

Answer: A

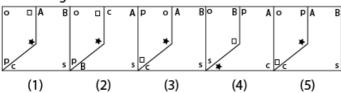
**Question 42** 

# **Problem figures**

M

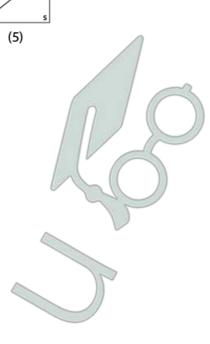


# Answer figures

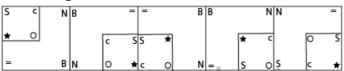


- **A** (1)
- **B** (2)
- **C** (3)
- **D** (4)
- **E** (5)

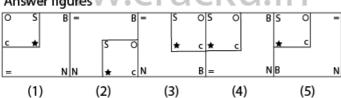
Answer: A



# Problem figures



# Answer figures



- **A** (1)
- **B** (2)
- **C** (3)
- **D** (4)
- **E** (5)

Answer: A

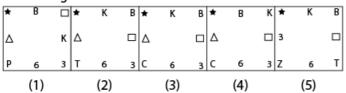
# **Download IBPS PO Current Affairs Quiz PDF**

# **Question 44**

# Problem figures

T		0	Α	0	Δ 3	Α	0 *	3	3	3		К
A		Δ	S		□к		ТП		0	*		В
s	L	*	K	*	ТΔ		<b>★</b> K	Δ	Т	Δ	Т	6

# **Answer figures**



- **A** (1)
- **B** (2)
- **C** (3)
- **D** (4)
- **E** (5)

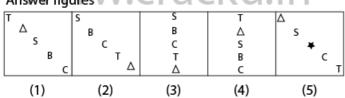
Answer: A



# Problem figures

Δ	Δ	С			Δ
c		0			s
T	0	S	∆ C O S T	В	Ĭ
0	T	T		C	
	C	Δ		ΙT	

# Answer figures



- **A** (1)
- **B** (2)
- **C** (3)
- **D** (4)
- **E** (5)

Answer: A



# Instructions

In each of the following question below, the figure follow a series/sequence. One and only one out of the five figure does not fit in the series/sequence. The number of that figure is your answer.

# **Question 46**

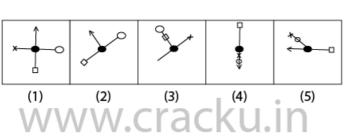
Answer: A

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



## **IBPS PO Exam Date & Pattern Details**

#### **Question 47**





- **A** (1)
- **B** (2)
- **C** (3)
- **D** (4)
- **E** (5)

Answer: A

**Question 48** 



S	sss	000 S S S	△△△ 000	111 AA ** 0	* * !! !! C
	(1)	(2)	(3)	(4)	(5)
	WV	VW.	crac	CKU.	In

**A** (1)

**B** (2)

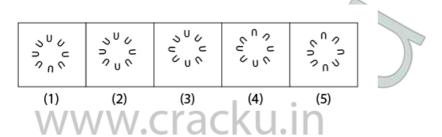
**C** (3)

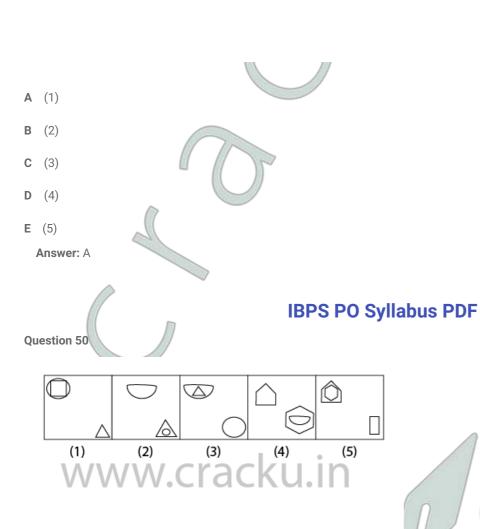
**D** (4)

**E** (5)

Answer: A







- **A** (1)
- **B** (2)
- **C** (3)
- **D** (4)
- **E** (5)

Answer: A



## **IBPS PO Salary Details**

#### Quant

#### Instructions

Instructions: What will come in place of question mark (?) in the following questions?

#### **Question 51**

4003×77 - 21015 = ?×116

- **A** 2477
- **B** 2478
- C 2467
- **D** 2476
- E None of these

Answer: D

#### **Explanation:**

4003 x 77 = 308231 308231 - 21015 = 287216 287216 116 = 2476

## **IBPS PO Free Online Coaching**

#### **Question 52**

 $[(5\sqrt{7} + \sqrt{7}) \times (4\sqrt{7} + 8\sqrt{7})] - (19)^2 = ?$ 

- **A** 143
- **B**  $72\sqrt{7}$
- **C** 134
- D  $70\sqrt{7}$
- E None of these

Answer: A

#### **Explanation:**

$$[(5\sqrt{7} + \sqrt{7}) \times (4\sqrt{7} + 8\sqrt{7})] - (19)^{2}$$

$$= [6\sqrt{7} \times 12\sqrt{7}] - 19^{2}$$

$$= [72 \times 7] - 19^{2}$$

$$= 143$$

#### Question 53

 $(4444 \div 40) + (645 \div 25) + (3991 \div 26) = ?$ 

- **A** 280.4
- **B** 290.4

Answer: B

#### **Explanation:**

Total = 111.1 + 25.8 + 153.5 = 290.4

#### **Question 54**

$$\sqrt{33124}$$
 ×  $\sqrt{2601}$  - (83)<sup>2</sup> = (?)<sup>2</sup> + (37)<sup>2</sup>

- **A** 37
- 33
- 34
- 28
- E None of these

Answer: E

#### **Explanation:**

$$\sqrt{33124}$$
 x  $\sqrt{2601}$  - (83)<sup>2</sup>

= 2393

2393 - 372

= 1024

 $\sqrt{1024} = 32$ 

## **IBPS PO Free Mock Test**

#### **Question 55**

- 303.75
- 305.75
- 3034
- 3054
- E None of these

Answer: B

**Explanation:**  $\begin{array}{r}
 17 & 202 \\
 537 & = 37
 \end{array}$ 

$$51 259$$
 $452 = 52$ 

$$1 - 78$$
 $117 = 7$ 

$$2\overset{3}{4} = \overset{11}{4}$$

303 + 
$$\overset{11}{4}$$
 = 305.75

#### Instructions

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

#### **Question 56**

8787 ÷ 343 × 
$$\sqrt{50}$$
 = ?

- **A** 250
- 140
- 180
- 100
- **E** 280

Answer: C

#### **Explanation:**

8787 ÷ 343 = 25.61

$$\sqrt{50} = 7.07$$

25.61 x 7.07 = 181.06 ≈ 180

#### **Question 57**

$$\sqrt[3]{54821}$$
×(303÷8) = (?)<sup>2</sup>

- 48
- 38
- 28
- 18
- Ε 58

Answer: B

#### **Explanation:**

**Question 58** 

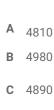
$$303 \div 8 = 37.875 \approx 38$$
  $\sqrt[3]{54821} = 37.98 \approx 38$ 

38<sup>2</sup>



5 8 of 4011.33 + <sup>7</sup> 10 of 3411.22 = ?





**D** 4930

**E** 4850

Answer: C

#### **Explanation:**

 $_{8}^{5}$  x 4011.33 = 2507.08  $_{10}^{7}$  of 3411.22 = 2387.854  $_{2507.08}$  + 2387.854 = 4894.934  $_{\approx}$  4890

#### **Question 59**

23% of 6783 + 57% of 8431 = ?

**A** 6460

**B** 6420

**C** 6320

**D** 6630

**E** 6365.7

Answer: E

#### **Explanation:**

23% of 6783 can be calculated as (20+3)% of 6783 = 1560.09

57% of 8453 can be calculated as (50+7)% of 8431 = 4805.67

Sum will be = 1560.09 + 4805.67 = 6365.7

#### **Question 60**

335.01×244.99 ÷ 55 = ?

**A** 1490

**B** 1550

C 1420

**D** 1590

**E** 1400

Answer: A

#### **Explanation:**

 $244.99 \approx 245$   $245 \div 55 = 4.45$   $335.01 \approx 335$  $335 \times 4.45 = 1492 \approx 1490$ 



#### Instructions

Instructions: In each of these questions a number series is given. In each series only one number is wrong. Find out the wrong number.

#### **Question 61**

#### 5531 5506 5425 5304 5135 4910 4621

- **A** 5531
- **B** 5425
- **C** 4621
- **D** 5135
- **E** 5506

Answer: A

#### **Explanation:**

- $5531 5^2 = 5506$
- $5506 9^2 = 5425$
- 5425 11<sup>2</sup> = 5304
- 5134 13<sup>2</sup> = 5135
- $5135 15^2 = 4910$
- 4910 17<sup>2</sup> = 4621

Ever number after 5531 has a difference of a square. Hence 5531 is the wrong number.

#### **Question 62**

#### 67913263768

- **A** 7
- **B** 26
- **C** 69
- **D** 37
- **E** 9

#### Answer: B

#### **Explanation:**

This should be the series.

- 6 + 1 = 7
- 7 + 2 = 9
- 9 + 4 = 13
- 13 + 8= 21
- 21 + 16 = 37
- 37 + 32 = 69

Hence, we can say that 26 is incorrect

#### **Question 63**

1 3 10 36 152 760 4632

- **A** 3
- **B** 36

Answer: D

#### **Explanation:**

 $(1 \times 1) + 2 = 3$ 

 $(3 \times 2) + 4 = 10$ 

 $(10 \times 3) + 6 = 36$ 

 $(36 \times 4) + 8 = 152$ 

 $(152 \times 5) + 10 = 770 \neq 760$ 

 $(770 \times 6) + 12 = 4632$ 



## **Daily Free Online GK tests**

#### **Question 64**

4 3 9 34 96 219 435

**A** 4

**B** 9

**C** 34

**D** 435

**E** 219

Answer: D

#### **Explanation:**

 $0^2 + 4 = 4$ 

 $1^2 + 2 = 3$ 

 $3^2 + 0 = 9$ 

 $6^2 - 2 = 34$  $10^2 - 4 = 96$ 

 $15^2 - 6 = 219$ 

 $21^2 - 8 = 433 \neq 435$ 

#### **Question 65**

157.5 45 15 6 3 2 1

**A** 1

**B** 2

**C** 6

**D** 157.5

**E** 45

Answer: A

#### **Explanation:**

157.5 ÷ 3.5 = 45

 $45 \div 3 = 15$ 





 $15 \div 2.5 = 6$  $6 \div 2 = 3$ 

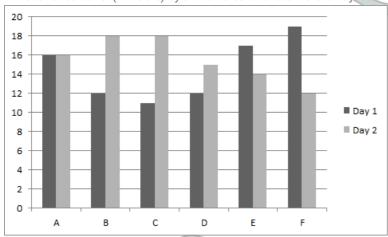
 $3 \div 1.5 = 2$  $2 \div 1 = 2 \neq 1$ 

# 70

#### Instructions

Instructions: Study the following graph and table carefully and answer the questions given below:

Time taken to travel (in Hours) by six vehicles on two different Days



Distance covered (in Kilometres) by six vehicles on each Day

Vehicle	Day1	Day2
A	832	864
В	516	774
С	693	810
D	552	765
E	935	546
F	703	636

#### Question 66

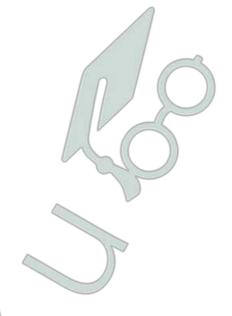
Which of the following Vehicles travelled at the same speed on both the days?

- A Vehicle A
- B Vehicle C
- C Vehicle F
- D Vehicle B
- E None of these

Answer: D

#### **Explanation:**

D	ay 1	Day 2	
Vehicle A =	52	54	Speed
Vehicle B =	43	43	Speed
Vehicle C =	63	45	Speed
Vehicle D =	46	51	Speed
Vehicle E =	55	39	Speed
Vehicle F =	37	53	Speed



Free Banking Study Material (15,000 Solved Questions)

What was the difference between the speed of vehicle A on day 1 and the speed of vehicle C on the same day?

- 7 km/hr.
- 12 km/h.
- 11 km/hr.
- 8 km/hr.
- None of these

Answer: C

#### **Explanation:**

Speed of Vehicle A on Day 1 = 63

Speed of Vehicle C on Day 1 = 52

Difference = 63 - 52 = 11

#### Question 68

What was the speed of vehicle C on day 2 in terms of metres per second?

- 15.3
- 12.8
- 11.5
- 13.8
- None of these

**Answer:** E

#### **Explanation:**

Speed of vehicle C on day 2 in m/s =  $45 \times 18 = 12.5$ 

None of these

#### **Question 69**

The distance travelled by vehicle F on day 2 was approximately what percent of the distance travelled by it on day 1?

- 80
- 65
- 85
- 95
- 90

**Answer:** E

#### **Explanation:**

Distance travelled by company F on day 2 = 636

Distance travelled by company F on day 2 = 703

Percentage =  $^{636}_{703}$  x 100 = 90.46  $\approx$  90

## 40 IBPS PO Prelims Mocks for just Rs. 149

#### **Question 70**

What is the respective ratio between the speeds of vehicle D and Vehicle E on day 2?

- **A** 15:13
- **B** 17:13
- C 13:11
- **D** 17:14
- E None of these

Answer: B

#### **Explanation:**

The speed of vehicle D on day 2 = 51

The speed of vehicle E on day 2 = 39

Ratio = 51:39 = 17:13

#### Instructions

For the following questions answer them individually

#### **Question 71**

An article was purchased for Rs.78,350. Its price was marked up by 30%. It was sold at a discount of 20% on the marked up price. What was the profit percent on the cost price?

- **A** 4
- **B** 7
- **C** 5
- **D** 3
- **E** 6

Answer: A

#### **Explanation:**

Marked price = 78,350 + 30% of 78,350 = Rs 1,01,855 Price after discount = 101855 -20% of 101855 = Rs 81,484

Profit = Rs 3,134

#### **Question 72**

When X is subtracted from the numbers 9, 15 and 27 the remainders are in continued proportion. What is the value of X?

- **A** 8
- **B** 6
- C /
- **D** 5
- E None of these

Answer: E

#### **Explanation:**

$$9-x$$
  $15-x$   $15-x$   $15-x$ 

x = 3

## **Upcoming Bank Exams Full list**

#### **Question 73**

What is the difference between the simple and compound interest on Rs.7,300 at the rate of 6 p.c.p.a. in 2 years?

- **A** Rs.29.37
- **B** Rs.26.28
- C Rs.31.41
- **D** Rs.23.22
- E Rs.21.34

Answer: B

#### **Explanation:**

730062 100 = 876

 $CI = 7300[1 + {100 \atop 100}]2 - 7300 = 902.28$ 

Difference = Rs26.28

#### **Question 74**

Sum of three consecutive numbers is 2262. What is 41% of the highest number?

- **A** 301.51
- **B** 303.14
- **C** 308.73
- **D** 306.35
- **E** 309.55

Answer: E

#### Explanation:

Let the numbers be x-1, x, x+

Sum = 3x

3x = 2262

x =755

41% of 755 = 309.55

#### **Question 75**

In how many different ways can the letters of the word 'THERAPY' be arranged so that the vowels never come together?

- **A** 720
- **B** 1440
- c <sub>5040</sub>
- **D** 3600

#### **Explanation:**

Number of ways of arranging seven letters = 7!

Let us consider the two vowels as a group

Now the remaining five letters and the group of two vowels = 6

These six letters can be arranged in 6!2! ways(2! is the number of ways the two vowels can be arranged among themselves)

The number of ways of arranging seven letters such that no two vowels come together

- = Number of ways of arranging seven letters Number of ways of arranging the letters with the two vowels being together
- = 7! (6!2!)
- = 3600

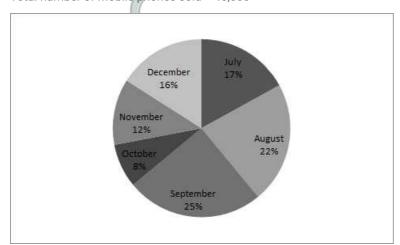
## cracku ☎ Free IBPS PO Previous Papers



#### Instructions

Instructions: Study the following pie- chart and table carefully and answer the questions given below.

Percentage wise distribution of number of phones sold in the 6 months by A and B together is given in pie chart. Total number of mobile phones sold = 45,000



The respective ratio between the number of mobile phones sold of company A and company B during six months

Month	Ratio
July	8:7
August	4:5
September	3:2
October	7:5
November	7:8
December	7:9

#### **Question 76**

What is the respective ratio between the number of mobile phones sold of company B during July and those sold during December of the same company?



**B** 116:135

C 119:135

D 119:130

E None of these



#### Answer: C

#### **Explanation:**

Total number of mobiles sold in July = 17% of 45000 = 7650

Total number of mobiles sold in December = 16 % of 45000 = 7200

Number of mobiles sold by company B in July =  $15 \times 7650 = 3570$ 

Number of mobiles sold by company B in December =  $^9_{16}$  x 7200 = 4050

Ratio = 119: 135

#### **Question 77**

If 35% of the mobile phones sold by company A during November were sold at a discount, how many mobile phones of company A during that month were sold without a discount?

- A 882
- **B** 1635
- C 1638
- **D** 885
- E None of these

Answer: C

#### **Explanation:**

Number of Mobiles sold by A in november =  $^{15}_{15}$  x 12% of 45000 = 2520 Number of mobiles sold without any discount = 1638

#### **Question 78**

If the shopkeeper earned a profit of Rs. 433 on each mobile phone sold of company B during October, what was his total profit earned on the mobile phones of that company during the same month?

- A Rs.6,49,900
- **B** Rs.6,45,900
- C Rs.6,49,400
- **D** Rs.6,49,500
- E None of these

Answer: D

#### **Explanation:**

Number of mobiles sold by B in the month of october =  $12 \times 8\%$  of 45000 = 1500Profit =  $1500 \times 433 = \text{Rs } 6,49,500$ 

## 75 IBPS PO Mocks for just Rs. 199

#### **Ouestion 79**

The number of mobile phones sold of company A during July is approximately what percent of the number of mobile phones sold of company A during December?

**A** 110

- **1**40
- **C** 150
- **D** 105
- **E** 130

Answer: E

#### **Explanation:**

Number of mobiles sold by company A during July =  $^{8}_{15}$  x 17% of 45000 = 4080 Number of mobiles sold by company A during December =  $^{7}_{16}$  x 16% of 45000 = 3150 Percentage =  $^{4080}_{4050}$  x 100 = 129.52  $\approx$  130%

#### **Ouestion 80**

What is the total number of mobile phones sold of company B during August and September together?

- **A** 10,000
- **B** 15,000
- C 10,500
- **D** 9,500
- E None of these

Answer: A

#### **Explanation:**

Number of mobiles sold by company B in August =  ${9 \atop 9}$  x 22% of 45000 = 5500 Number of mobiles sold by company B in September =  ${5 \atop 5}$  x 25% of 45000 = 4500 Total = 5500 + 4500 = 10000

#### Instructions

Instructions: Study the following information and answer the questions that follow.

The premises of a bank are to be renovated. The renovation is in terms of flooring. Certain areas are to be floored either with marble or wood. All rooms/halls and pantry are rectangular. The area to be renovated comprises of a hall for customer transaction measuring 23 m x 29 m, branch manager's room measuring 13 m x 17 m, a pantry measuring 14 m x 13 m, a record keeping-cum-server room measuring 21 m x 13 m and locker area measuring 29 m x 21 m. The total area of the bank is 2000 square metres. The cost of wooden flooring is Rs.170 per square metre and the costs of marble flooring is Rs. 190 per square metre. The locker area, record keeping cumserver room and pantry are to be floored with marble. The branch manager's room and the hall for customer transaction are to be floored with wood. No other area is to be renovated in terms of flooring.

#### **Question 81**

What is the respective ratio of the total cost of wooden flooring to the total cost of marble flooring?

- A 1879: 2527
- **B** 1887:2386
- C 1887:2527
- D 1829:2527
- E 1887:2351

Answer: C

#### **Explanation:**

Total area for wooden flooring =  $(23 \times 29) + (13 \times 17) = 888$ Total cost of wooden flooring =  $888 \times 170 = 150960$ Total area for marble flooring =  $(14 \times 13) + (21 \times 13) + (29 \times 21) = 1064$ Total cost of marble flooring =  $1064 \times 190 = 202160$ Ratio = 1887 : 2527

## **IBPS Po Important Questions PDF**

#### **Question 82**

If the four walls and ceiling of the branch manager's room (the height of the room is 12 metres) are to be painted at the cost of Rs. 190 per square metre, how much will be the total cost of renovation of the branch manager's room including the cost of flooring?

- A Rs.1,36,800
- **B** Rs.2,16,660
- C Rs.1,78,790
- **D** Rs.2,11,940
- E None of these

Answer: E

#### **Explanation:**

Total area of the room =  $2[(14 \times 13) + (13 \times 12) + (12 \times 14)] = 1012$ Total cost of painting =  $1012 \times 190 = 192280$ 

#### **Question 83**

If the remaining area of the bank is to be carpeted at the rate of Rs.110 per square metre, how much will be the increment in the total cost of renovation of bank premises?

- A Rs.5,820
- **B** Rs.4,848
- C Rs.3,689
- **D** Rs.6,890
- E None of these

Answer: E

#### **Explanation:**

Remaining area = 2000 - (1064 + 888) = 48 Cost = 48 x 110 = 5280

#### **Question 84**

What is the percentage of area of the bank that is not to be renovated?

- **A** 2.2
- B 2.4
- **C** 4.2
- **D** 4.4
- E None of these

Percentage of area not to be renovated =  $\frac{48}{2000}$  x 100 = 2.4%

## **IBPS PO Free Preparation App**

#### **Question 85**

What is the total cost of renovation of the hall for customer transaction and the locker area?

- A Rs.2,29,100
- **B** Rs.2,30,206
- C Rs.2,16,920
- **D** Rs.2.42.440
- E None of these

Answer: A

#### **Explanation:**

Total cost of renovation of the customer transaction and locker area = (23 x 29 x 170) + (29 x 21 x 190) = 229100

#### Instructions

For the following questions answer them individually

#### **Question 86**

A certain amount was to be distributed among A, B and C in the ratio 2:3:4 respectively, but was erroneously distributed in the ratio 7:2:5 respectively. As a result of this, B got Rs.40 Less. What is the amount?

- A Rs.210
- **B** Rs.270
- **C** Rs.230
- **D** Rs.280
- E None of these

Answer: A

#### **Explanation:**

Let the amount be x

If the amount is divided into 9 parts, each part =  $\frac{8}{9}$ 

B's supposed amount =  $3 \times 9 = 3$ 

But B's actual amount =  $2 \times 14 = 7$ 

 $\frac{x}{3} - \frac{x}{7} = 40$ 

x = 210

#### Question 87

Rachita enters a shop to buy ice-creams, cookies and pastries. She has to buy at least 9 units of each. She buys more cookies than ice-creams and more pastries than cookies. She picks up a total of 32 items. How many cookies does she buy?

- A Either 12 or 13
- B Either 11 or 12

- c Either 10 or 11
- D Either 9 or 11
- E Either 9 or 10

Answer: C

#### **Explanation:**

Number of Ice-creams < Cookies < Pastries

Sum must be 32

If ice-creams = 9

Cookies > Ice-creams= 10 or 11

Pastries > Ice-creams = 11 or 12

## IBPS PO Video Course for just Rs. 249

#### **Ouestion 88**

The fare of a bus is Rs.X for the first five kilometres and Rs.13 per kilometer thereafter. If a passenger pays Rs.2,402 for a journey of 187 kilometres, what is the value of X?

- A Rs. 29
- **B** Rs. 39
- **C** Rs. 36
- **D** Rs. 31
- E None of these

Answer: C

#### **Explanation:**

Total cost of the journey = 2402

X + 182 x 13 = 2402

X = 2402 -2366 = 36

#### **Question 89**

The product of three consecutive even numbers is 4032. The product of the first and the third number is 252. What is five times the second number?

- **A** 80
- **B** 100
- **C** 60
- **D** 70
- E 90

Answer: A

#### **Explanation:**

Let the numbers be x-2, x and x+2

Product of the first and the third numbers = 252

 $x^2-4 = 252$ 

 $x^2 = 256$ 

The sum of the ages of 4 members of a family 5 years ago was 94 years. Today, when the daughter has been married off and replaced by a daughter-in-law the sum of their ages is 92. Assuming that there has been no other change in the family structure and all the people are alive, what is the different in the age of the daughter and the daughter-in-law?

- A 22 years
- B 11 years
- C 25 years
- D 19 years
- E 15 years
  - Answer: A

#### **Explanation:**

Sum of the ages five years ago = 94Sum of their ages now = 94 + 20 = 114

Sum of their ages after the daughter is left and replaced by daughter-in-law = 92

Difference = 114 - 92 = 22

## **Download IBPS PO General Knowledge PDF**

#### **Question 91**

A bag contains 13 white and 7 black balls. Two balls are drawn at random. What is the probability that they are of the same colour?

- **A**  $^{41}_{190}$
- **B**  $^{21}_{190}$
- c 59 290
- **D**  $^{99}_{190}$
- E  $^{77}_{190}$

Answer: D

#### **Explanation:**

Probability of getting two white balls =  $^{13}P_2$ Probability of getting two black balls =  $^{7}P_2$ 

Total probability =  $(^{13}P_2 + ^7P_2)/^{20}P_2 = 198/380 = 99/190$ 

#### Ouestion 92

Akash scored 73 marks in subject A. He scored 56% marks in subject B and X marks in subject C. Maximum marks in each subject were 150. The overall percentage marks obtained by Akash in the three subjects together were 54%. How many marks did he scored in subject C

- **A** 84
- **B** 86
- **C** 79

E None of these

Answer: B

#### **Explanation:**

Percentage of marks obtained in A =  $^{73}_{150}$  x 100 = 48.66

$$A+B+C$$
3 = 54%

$$48.66 + 56 + C$$

$$3 = 54\%$$

C = 57.34%

Marks = 57.34% of 150 = 86

#### **Ouestion 93**

The area of a square is 1444 square metres. The breadth of a rectangle is 1/4th the side of the square and the length of the rectangle is thrice the breadth. What is the difference between the area of the square and the area of the rectangle?

- A 1152.38 sq.mtr.
- **B** 1169.33 sq.mtr.
- C 1181.21 sq.mtr.
- **D** 1173.25 sq.mtr.
- E None of these.

Answer: D

#### Explanation:

Side =  $\sqrt{1444}$  = 38

Breadth of rectangle =  $\frac{1}{4}$ th of 38 = 9.5

Length = thrice of breadth = 28.5

Area of rectangle = 9.5 x 28.5 = 270.75

Difference = 1173.25 m<sup>2</sup>

## 100 Free IBPS PO Computer Awareness Tests

#### **Question 94**

Rs.73,689 are divided between A and B in the ratio of 4:7. What is the difference between thrice the share of A and twice of the share of B?

- A Rs.36,699
- **B** Rs.46,893
- **C** Rs.20,097
- **D** Rs.26,796
- **E** Rs.13,398

Answer: E

#### **Explanation:**

Share of A =  $11 \times 73689 = 26796$ 

Thrice share of A = 80388

Share of B =  $^{11}$  x 73689 = 46893

A and B together can complete a task in 20 days. B and C together can complete the same task in 30 days. A and C together can complete the same task in 40 days. What is the respective ratio of the number of days taken by A when completing the same task along to the number of days taken by B when completing the same task alone?

- **A** 2:5
- **B** 2:7
- **C** 3:7
- **D** 1:5
- **E** 3:5

Answer: D

#### **Explanation:**

Let the work completed by A in one day =  $\frac{1}{B}$ Let the work completed by B in one day =  $\frac{1}{B}$ 

Let the work completed by C in one day =  $\overset{1}{C}$ 

$$B + C = 30$$

$$\stackrel{1}{A} + \stackrel{1}{C} = \stackrel{1}{40}$$

Solving the above equations we get A = 24

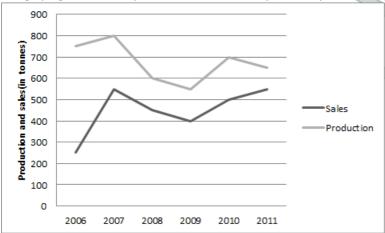
$$A = 24$$

Similarly B = 120 and C = 60

#### Instructions

Instructions: Study the following information and answer the questions that follow.

The graph given below represents the Production (in Tonnes) and Sales (in Tonnes) of Company A from 2006-2011.



The table given here represents the respective ratio of the production (in tonnes) of Company A to the production (in tonnes) of Company B, and the respective ratio of the sales (in tonnes) of Company A to the sales (in tonnes) of company B.



Year	Production	Sales
2006	5:4	2:3
2007	8:7	11:12
2008	3:4	9:14
2009	11:12	4:5
2010	14:13	10:9
2011	13:14	1:1

What is the approximate percentage increase in the total production (in tonnes) from the year 2009 to the total production of Company in the year 2010?

- **A** 18
- **B** 38
- **C** 23
- D 27
- **E** 32

Answer: D

#### **Explanation:**

Total Production in the year 2009 = 550

Total production in the year 2010 = 700

Percentage increase =  ${700-550 \atop 550}$  x 100 = 27%

## **Download IBPS PO Current Affairs Quiz PDF**

#### **Question 97**

Total Production in the year 2009 was approximate what percentage of the total sales of company A in the same year?

- **A** 45
- **B** 35
- **C** 40
- D 30
- **E** 49

Answer: B

#### **Explanation:**

Production by company A in the year 2009 = 550

11

Production by company B in the year 2009 =  $12 \times 550$  = 600

Total sales in the same year by A alone = 440

Hence, the required perentage =  $^{400}_{1150}$  x 100 = 34.78  $\approx$  35

#### **Question 98**

What is the average production of Company B (in tonnes) from the year 2006 to the year 2011?



**B** 649

C 675

**D** 593

**E** 618

Answer: C

#### **Explanation:**

Production of B in 2006 =  ${5 \atop 5}$  x 750 = 600 Production of B in 2007 =  ${8 \atop 7}$  x 800 = 700 Production of B in 2008 =  ${3 \atop 3}$  x 600 = 800 Production of B in 2009 =  ${11 \atop 13}$  x 550 = 600 Production of B in 2010 =  ${14 \atop 14}$  x 700 = 650 Production of B in 2011 =  ${13 \atop 600+700+800+600+650+700}$ Average =  ${600 \atop 14}$  = 675

#### **Question 99**

What is the respective ratio of the total production (in tonnes) of Company A to the total sales (in tonnes) of Company A.

**A** 81:64

**B** 64:55

C 71:81

**D** 71:55

**E** 81:55

Answer: E

#### **Explanation:**

Total sales = 250 + 550 + 450 + 400 + 500 + 550 = 2700 Total Production = 750 + 800 + 600 + 550 + 700 + 650 = 4050 Ratio = 4050 : 2700 = 81 : 55

#### **IBPS PO Exam Date & Pattern Details**

#### **Question 100**

What is the respective ratio of production of Company B (in tonnes) in the year 2006 to production of Company B (in tonnes) in the year 2008?

A 2:5

**B** 4:5

C 3:4

**D** 3:5

**E** 1:4

Answer: C

#### **Explanation:**

Production of company B in 2006 =  ${}^4_5$  x 750 = 600 Production of company B in 2008 =  ${}^4_3$  x 600 = 800

Ratio = 600 : 800 = 3 : 4

## **IBPS PO Syllabus PDF**

### **General Awareness**

#### Instructions

For the following questions answer them individually

#### **Ouestion 101**

A money deposited at a bank that cannot be withdrawn for a preset fixed period of time is known as a

- A Term deposit
- **B** Checking Account
- C Savings bank Deposit
- D No Frills Account
- E Current Deposit

Answer: A

## **IBPS PO Salary Details**

#### **Question 102**

A worldwide financial messaging network which exchanges messages between banks and financial institutions is known as

- A CHAPS
- **B** SWIFT
- C NEFT
- D SFMS
- E CHIPS

Answer: B

#### **Question 103**

Which of the following Ministries along with Planning Commission of India has decided to set up a Corpus Fund of Rs.500 Crore, so that Tribals in naxal-hit areas can be provided proper means for livelihood?

- A Ministry of Rural Development
- **B** Ministry of Home Affairs
- C Ministry of Tribal Affairs
- D Ministry of Corporate Affairs
- E Ministry of Finance



#### Answer: A

#### **Question 104**

Which of the following was the issue over which India decided to vote against Sri Lanka in the meeting of one of the UN governed bodies/agencies?

- A Violations of human rights in Sri Lanka
- B Allowing China to establish a military base in Indian Ocean.
- **C** Issue of subsidy on agricultural products in the meeting of the WTO.
- D Allowing part of Sri Lanka to become an independent country governed by LTTE.
- E Sri Lanka's claim to become a permanent member of UN Security Council.

Answer: A

### **IBPS PO Free Online Coaching**

#### **Question 105**

The term 'Smart Money' refers to

- A Foreign Currency
- **B** Internet Banking
- C US Dollars
- D Traveller's Cheques
- E Credit Cards

Answer: E

#### **Question 106**

Which one of the following is not a 'Money Market Instrument'?

- A Treasury Bills
- **B** Commercial Paper
- C Certificate of Deposit
- **D** Equity Shares
- E None of these

Answer: D

#### **Question 107**

Which one of the following is a retail banking product?

- A Home loans
- **B** Working capital finance
- C Corporate term loans

D	Infrastructure financing
Ε	Export credit
	Answer: A
	IBPS PO Free Mock Test
Qı	nestion 108
W	nich of the following statements is true about political situation in Mali, where a military coup burst out recently?
	Concret elections were due there in March (April 2012 but did not talked
А	General elections were due there in March/April 2012 but did not take place.
В	The country was under the control of US army since last 18 months.
С	Army of the country was not happy as Amadou Toure was made President without elections for the next five years.
D	Coup broke out in Mali when Amadou toure, the Military Chief got seriously injured in a bomb blast.
E	NATO and its associates had planned a coup there.
	Answer: C
Oı	uestion 109
	the summit of which of the following organisations/ group of Nations it was decided that all members should enforce Budget
	scipline?
Α	G-8
В	OPEC
С	European Union
D	SAARC
E	G-20
	Answer: C
Qı	pestion 110
	s per newspaper reports, India is planning to use 'SEU' as fuel in its 700 MW nuclear reactors being developed in new plants. What is
TU	Il form of 'SEU' as used here?
Α	Safe Electrical Units
В	Small Electrical Units
С	Slightly Enriched Uranium
D	Sufficiently Enriched Units
E	Safely Enriched Uranium
	Answer: C

Daily Current Affairs for Banking exams PDF

Technological Advancement in the recent times has given a new dimension to banks, mainly to which one of the following aspects?

- A New Age Financial Derivatives
- **B** Service Delivery Mechanism
- C Any Banking
- D Any Type Banking
- E Multilevel Marketing

Answer: B

#### **Question 112**

When there is a difference between all receipts and expenditure of the Govt. of India, both capital and revenue, it is called.

- A Revenue Deficit
- **B** Budgetary Deficit
- C Zero Budgeting
- D Trade Gap
- E Balance of Payment Probelm

Answer: A

#### **Question 113**

Which of the following is not a function of the Reserve Bank of India?

- A Fiscal Policy Functions
- **B** Exchange Control Functions
- C Issuance, Exchange and Destruction of Currency Notes.
- D Monetary Authority Functions.
- **E** Supervisory and Control Functions.

Answer: A

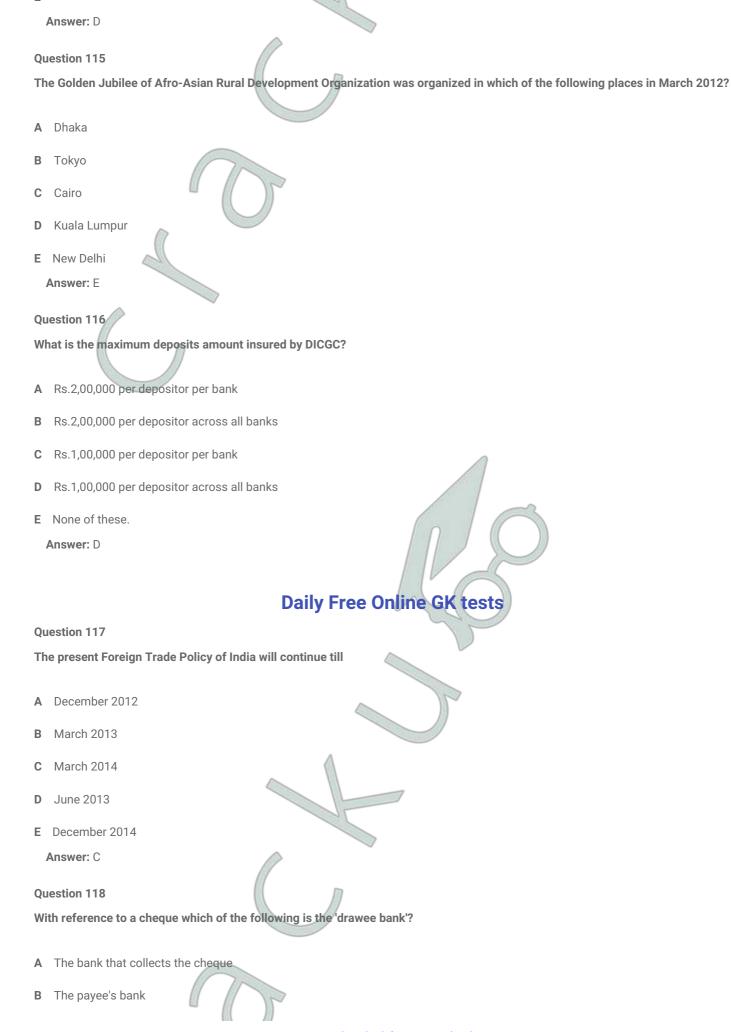
## **Daily Free Banking Online Tests**

#### **Question 114**

Which of the following is not required for opening a bank account?

- A Identity Proof
- **B** Address Proof
- C Recent Photographs
- D Domicile Certificate





None of these

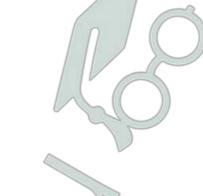
С	The endorsee's bank
D	The endorser's bank
Ε	The bank upon which the cheque is drawn.
	Answer: E
Qı	uestion 119
In	which of the following fund transfer mechanisms, can funds be moved from one bank to another and where the transaction is
se	ttled instantly without being bunched with any other transaction?
Α	RTGS
В	NEFT
С	т
D	EFT
Ε	MT
	Answer: A
	Free Banking Study Material (15,000 Solved Questions)
Οı	uestion 120
	hat was the reason owing to which Enrica Lexie, an Italian ship was detained by the Port Authorities in Kerala and was brought to
	ochin Port for inspection and search?
Α	It was carrying objectionable material.
В	It was involved in sea piracy.
С	It was detained as the crew killed two Indian fishermen.
D	The ship started sailing without making payments of iron ore it loaded.
Ε	It was detained as it was dumping nuclear waste in deep sea.
	Answer: C
Qı	uestion 121
	hich of the following agencies/organisations recently gave 'go-ahead' verdict to India's one of the most controversial project of ter-linking rivers? (some of the rivers are international rivers)
Α	UN Food and Agricultural Organisation
В	World Meteorological Organisation.
С	International Court of Justice.
D	Central Water Commission.
Е	Supreme Court of India.

Answer: E

Who among the following was the Captain of the Australian Team which played 4 Test matches against India in January 2012 and won all of them?

- A Ricky Ponting
- **B** Michael Clarke
- C Nathan Lyon
- **D** Stuart Clark
- E Andrew Symonds.

Answer: B



## 40 IBPS PO Prelims Mocks for just Rs. 149

#### **Question 123**

The committee on review of National Small Saving Fund (NSSF) was headed by

- A Dr. C. Rangarajan
- B Mr. U.K. Sinha
- C Dr. Y.V. Reddy
- D Mrs. Shyamala Gopinath
- E Dr. Usha Thorat

Answer: D

#### **Question 124**

Banking Ombudsman Scheme is applicable to the business of

- A All scheduled commercial banks excluding RRBs
- B All scheduled commercial banks including RRBs
- C Only Public Sector Banks
- D All Banking Companies
- E All scheduled banks except private banks.

Answer: A

#### **Question 125**

The 5th Asian Indoor Athletics Championship was organised in February 2012 in

- A Bangladesh
- **B** India
- C Qatar
- **D** China



## **Upcoming Bank Exams Full list**

#### **Question 126**

Nationalisation of banks aimed at all of the following except.

- A Provision of adequate credit for agriculture, SME & exports.
- B Removal of control by a few capitalists.
- C Provision of credit to big industries only.
- D Access of banking to masses.
- **E** Encouragement of a new class of entrepreneurs.

Answer: C

#### **Question 127**

Who among the following was the Chief Guest at the three-day Pravasi Bharatiya Divas function held in January 2012?

- A Kamla Persad-Bissessar
- **B** Ram Baran Yadav
- C Lakshmi Mittal
- D Salman Rushdie
- E Benjamin Netanyahu

Answer: A

#### **Question 128**

Which of the following banks is headed by a woman CEO

- A Bank of Baroda
- **B** HDFC Bank
- C Central Bank of India
- D Punjab National Bank
- E ICICI Bank

**Answer:** E



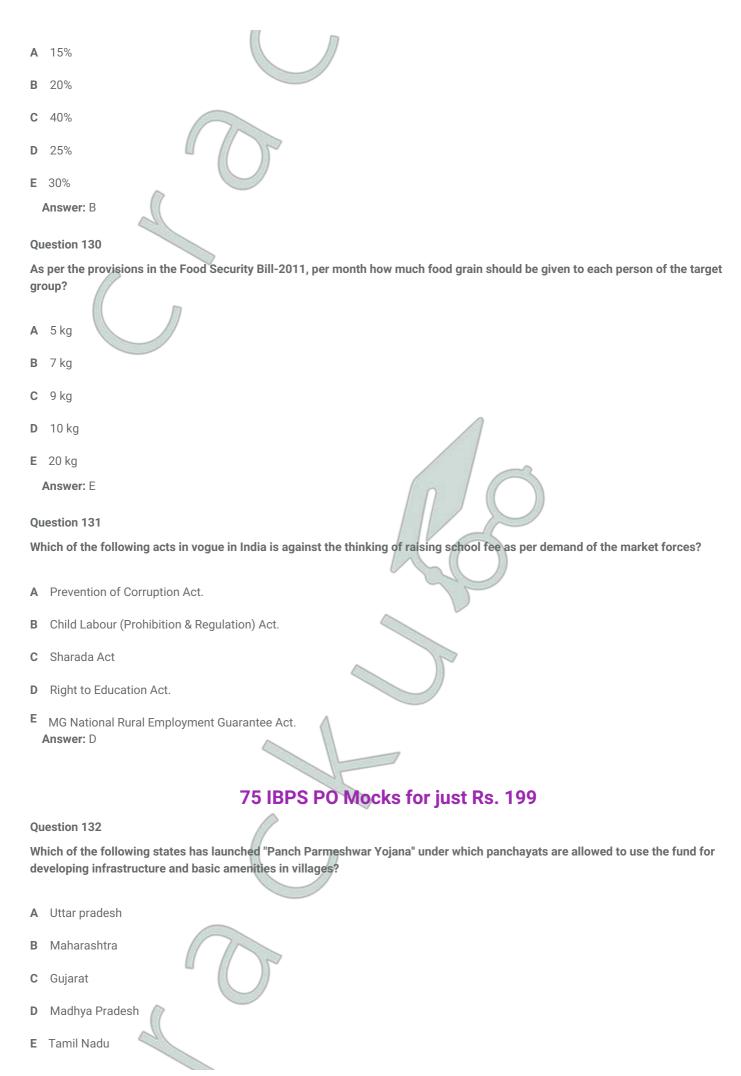
## cracku €

Free IBPS PO Previous Papers



**Question 129** 

As per revised RBI Guidelines, provision on secured portion of loan accounts classified as Doubtful Assets for more than one year and upto 3 (three) years is to be made at the rate of



Answer: D Question 133 Base Rate is the rate below which no Bank can allow their lending to anyone. Who sets up this 'Base Rate' for Banks? Individual banks' Board Ministry of Commerce Ministry of Finance RBI D Interest Rate Commission of India Answer: A **Question 134** National Table Tennis Championship was organised in January 2012 in Mumbai Delhi Hyderabad Lucknow Jaipur

## **IBPS Po Important Questions PDF**

#### **Question 135**

Answer: D

Who among the following is the author of the book 'Nirbasan'?

- A Mahashweta Devi
- **B** Taslima Nasreen
- C Sunil Gangopadhyay
- **D** Vikram Seth
- E Kiran Desai

Answer: B

Question 136

What is a 'Debit Card'?

- A It is a cad issued by a Rating Agency.
- B It is a card which can be used for withdrawing cash or making payment even in the absence of any balance in the account.
- C It is a card which can be used for withdrawing cash or making payment if there is balance in the account.

It is a card which carries prepaid balance. It is a card which can be used for making STD calls. Answer: C **Question 137** Who among the following Indian Lawn Tennis players won a Doubles of Australian Open 2012? Mahesh Bhupati Kamlesh Mehta Leander Paes Sania Mirza Achanta Sarath Kamal Answer: C **BPS PO Free Preparation App Question 138** 'Akula-11' Class 'K-152 Nerpa' was inducted in Indian Navy recently. These are Aircrafts Radar System Submarines Missiles Warship Submarines Answer: 0 **Question 139** Which of the following awards was conferred upon Late Mario De Miranda (Posthumously) in January 2012? Padma Vibhushan **Bharat Ratna** Kalidas Samman Saraswati Samman Padma Shri Answer: A **Question 140** Bad advances of a Bank are called. Bad debt

Downloaded from cracku.in

- Book debt
- C Non Performing Asset
- D Out of order accounts
- E Overdrawn accounts.

Answer: C



**Question 141** 

Axis Bank is a

- A Public Sector Bank
- **B** Private Sector Bank
- C Co-operative Bank
- D Foreign Bank
- E Gramin Bank

Answer: B

#### **Question 142**

By increasing repo rate, the economy may observe the following effects:

- A Rate of interest on loans and advances will be costlier.
- B Industrial output would be affected to an extent.
- C Banks will increase rate of interest on deposits.
- **D** Industry houses may borrow money from foreign countries.
- E All of these.

Answer: C

#### Question 143

Increased interest rates, as is existing in the economy at present will

- A Lead to higher GDP growth
- B Lead to lower GDP growth
- C Mean higher cost of raw materials.
- D Mean lower cost of raw materials.
- E Mean higher wage bill

Answer: B



**Download IBPS PO General Knowledge PDF** 

Downloaded from cracku.in

Which of the following schemes is launched to provide pension to people in unorganised sectors in India?

- A Swabhiman
- **B** Jeevan Dhara
- C Jeevan kalyan
- D ASHA
- E Swavalamban

Answer: E

#### **Question 145**

The 10th Basic Ministerial Meeting on Climate Change was organised in February 2012 in

- A Tokyo
- **B** Beijing
- C Manila
- **D** Moscow
- E New Delhi

**Answer:** E

#### **Question 146**

Finance Ministry has asked the Reserve BanK of India to allow common ATM's that will be owned and managed by non-banking entities hoping to cut transaction costs for banks. Such ATM's are known as

- A Black Label ATM's
- B Off site ATM's
- C On site ATM's or red ATM's
- D Third party ATM's
- E White lable ATM's

Answer: E

## 100 Free IBPS PO Computer Awareness Tests

#### **Question 147**

Which of the following schemes of the Government of India has provided electricity to 99,000 villages and total 1.7 crore households uptill now?

- A Kutir Jyoti
- B Rajiv Gnadhi Grameen Vidyutikaran Yojana
- C Bharat Nirman

D	PURA				
Е	SEWA				
	Answer: B				
Qu	Question 148				
Ra	Ranbir Kapoor was awarded Best Actor Award at the 57th Filmfare Award Function for his performance in				
Α	No One Killed Jessica				
В	Stanley Ka Dabba				
С	7 Khoon Maaf				
D	Rockstar				
Ε	Zindagi Na Milegi Dobara				
1	Answer: D				
Qu	estion 149				
An	ECS transaction gets bounced and you are unable to recover your money from your customer. Under which Act criminal action can				
be	initiated?				
Α	Indian Penal Code				
В	Negotiable Instruments Act				
С	Criminal Procedure Code				
D	Payment and Settlements Act				
Е	Indian Contract Act				
	Answer: C				
	Download IBPS PO Current Affairs Quiz PDF				
Qu	estion 150				
Mr. Rajendra had filed a complaint with Banking Ombudsman but is not satisfied with the decision. What is the next option before him					
for	getting his matter resolved?				
Α	Write to the CMD of the Bank.				
В	File an appeal before the Finance Minister.				
С	File an appeal before the Banking Ombudsman again.				
D	File an appeal before the Dy. Governor Of RBI.				
Е	Simply close the matter as going to court involves time and money.				
	Answer: D				

IBPS PO Exam Date & Pattern Details

# **Computer Knowledge**

#### Instructions

For the following questions answer them individually

#### **Question 151**

...... allows users to upload files to an online site so they can be viewed and edited from another location.

- A General-purpose applications
- **B** Microsoft Outlook
- C Web-hosted technology
- D Office Live
- E None of these

Answer: C



#### **Question 152**

What feature adjusts the top and bottom margins so that the text is centered vertically on the printed page?

- A Vertical justifying
- **B** Vertical adjusting
- C Dual centering
- D Horizontal centering
- **E** Vertical centering

Answer: E

#### **Question 153**

Which of these is not a means of personal communication on the Internet?

- A Chat
- B instant messaging
- **C** instanotes
- D electronic mail
- E None of these

Answer: C

#### **Question 154**

What is the overall term for creating editing, formatting, storing, retrieving, and printing a text document?

- A Word processing
- **B** Spreadsheet design





C Web design

D Database management

E Presentation generation

Answer: A

# IBPS PO Salary Details

#### Question 155

Fourth-generation mobile technology provides enhanced capabilities allowing the transfer of both ................ data, including full-motion video, high speed internet access and video conferencing.

- A video data and information
- B voice and nonvoice
- C music and video
- D Video and audio
- E None of these

Answer: A

#### **Question 156**

...... is a form of denial of service attack in which a hostile client repeatedly sends SYN Packets to every port on the server using fake IP addresses.

- A Cybergaming crime
- **B** Memory shaving
- C Syn. flooding
- D Software piracy
- None of these
  Answer: C

#### **Question 157**

Which of these is a point-and-draw device?

- A Mouse
- **B** Scanner
- **C** Printer
- D CD-ROM
- E Keyboard

Answer: A



**IBPS PO Free Online Coaching** 

# **Question 158** The letter and number of the intersecting column and row is the cell location cell positon cell address cell coordinates cell contents Answer: C **Question 159** A set of rules for telling the computer what operations to perform is called a Procedural language structures natural language command language programming language Answer: E **Question 160** A detailed written description of the programming cycle and the program, along with the test results and a printout of the program is called documentation output reporting

spec sheets

directory

Answer: D

## **IBPS PO Free Mock Test**

### **Question 161**

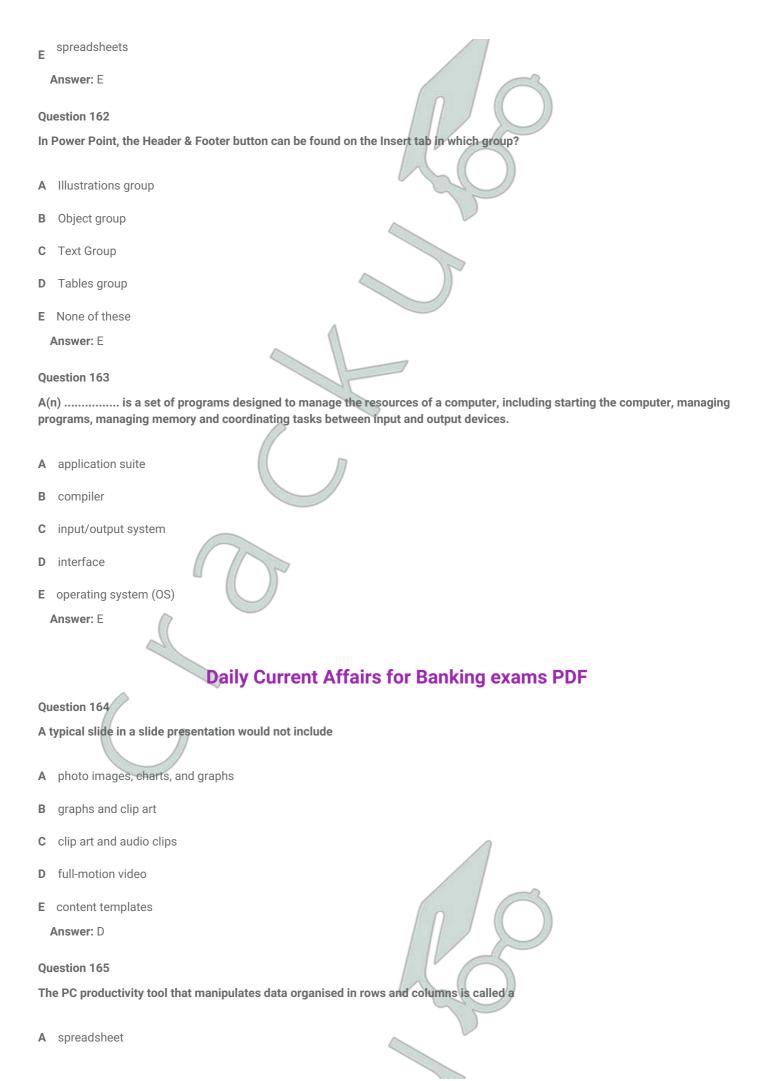
Forms that are used to organise business data into rows and columns are called

transaction sheets

registers

business forms

sheet-spreads



word processing document presentation mechanism C database record manager EDI creator Answer: A **Question 166** In the absence of parentheses, the order of operation is Exponentiation, addition or subtraction, multiplication or division Addition or substraction, multiplication or division, exponentiation Multiplication or division, exponentiation, addition or subtraction. Exponentiation, multiplication or division, addition or subtraction Addition or subtraction, exponentiation, multiplication or division Answer: D **Daily Free Banking Online Tests** Question 167 To find the Paste Special option, you use the Clipboard group on the tab of Power point. Design Slide Show Page Layout Insert Home **Answer:** E **Question 168** A(n) ...... program is one that is ready to run and does not need to be altered in any way interpreter high-level compiler COBOL executable **Answer:** E

# **Question 169** Usually downloaded into folders that hold temporary Internet files, --- are written to your computer's hard disk by some of the Websites you visit. anonymous files behaviour files banner ads large files cookies Answer: E **Daily Free Online GK tests Question 170** What is the easiest way to change the phrase 'revenues, profits, gross margin', to read revenues profits and gross margin? Use the insert mode, position the cursor before the g in gross, then type the word and followed by a space. Use the insert mode, position the cursot after the g in gross, then type of the word and followed by a space. Use the overtype mode, position the cursor before the g in gross, then type the word followed by a space. Use the overtype mode, position the cursor after the g in gross, then type the word the and followed by a space. None of these Answer: A **Question 171** A program, either talk or music that is made available in digital format for automatic download over the Internet is called a wiki slide show vodcast blog podcast Answer: E **Question 172** Which Power Point view displays each side of the presentation as a thumbnail and is useful for rearranging slides?

## A Slide Sorter

B Slide Show

C Slide Master

D Notes Page

Answer: A

## Free Banking Study Material (15,000 Solved Questions)

#### **Question 173**

Different components on the motherboard of a PC unit are linked together by sets of parallel electrical conducting lines. What are these lines called?

- **A** Conductors
- **B** Buses
- C Connectors
- **D** Consecutives
- E None of these

Answer: B

#### **Question 174**

What is the name given to those applications that combine text, sound, graphic, motion video, and/or animation?

- A motionware
- **B** anigraphics
- C videoscapes
- **D** multimedia
- E maxomedia

Answer: D

#### **Question 175**

A USB communication device that supports data encryption for secure wireless communication for notebook users is called a

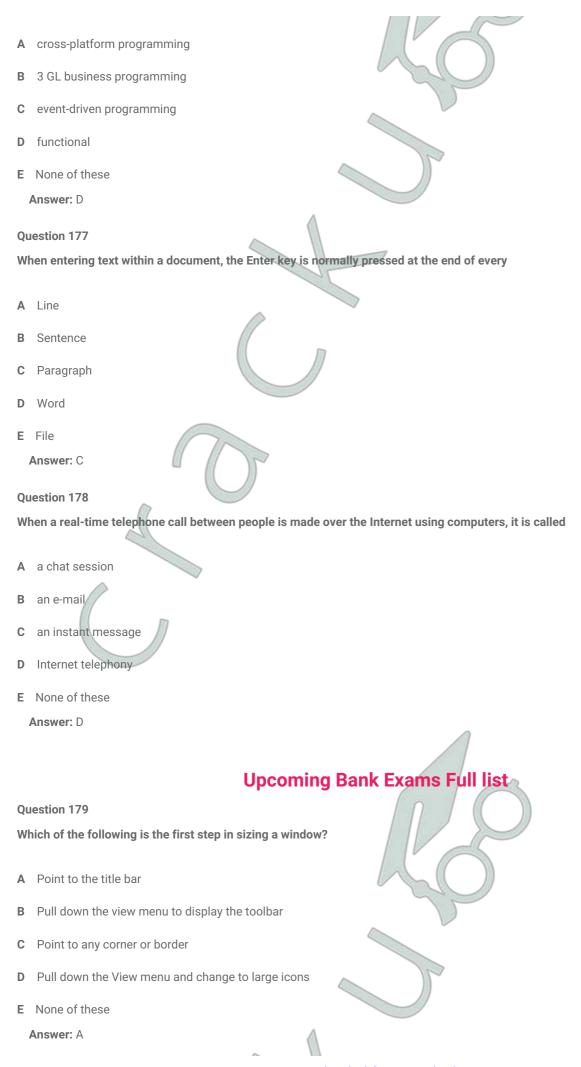
- A USB wireless network adapter
- B wireless switch
- C wireless hub
- **D** router
- E None of these

Answer: A

# 40 IBPS PO Prelims Mocks for just Rs. 149

### Question 176

A(n) ...... language reflects the way people think mathematically.



#### **Question 180**

Which of the following software could assist someone who cannot use their hands for computer input?

- A Video conferencing
- **B** Speech recognition
- C audio digitiser
- **D** Synthesiser
- E None of these

Answer: B

#### Question 181

..... a document means the file is transferred from another computer to your computer.

- A Uploading
- B Really Simple Syndication(RSS)
- C Accessing
- **D** Downloading
- **E** Upgrading

Answer: D

# cracku*忘*

# Free IBPS PO Previous Papers



**Question 182** 

Which computer memory is used for storing programs and data currently being processed by the CPU?

- A Mass memory
- B Internal memory
- C Non-volatile memory
- **D** PROM
- E None of these

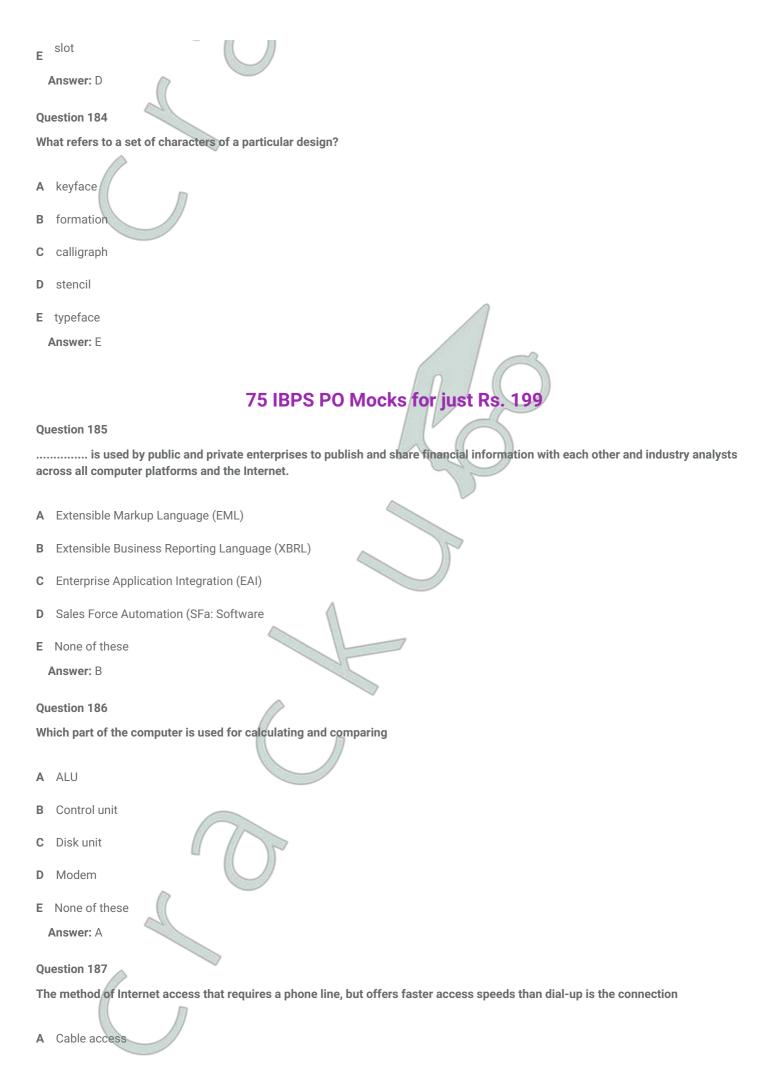
Answer: C

#### **Question 183**

Computers that control processes accept data in a continuous ---

- A data traffic pattern
- B data highway
- C infinite loop
- D feedback loop





Satellite access Fiber-optic service C Digital Subscriber Line (DSL) Modem Answer: D **IBPS Po Important Questions PDF Question 188** .....software creates a mirror image of the entire hard disk, including the operating system, applications, files and data. Operating system Backup software Utility programmes Driver imaging None of these Answer: B **Question 189** What is a URL? a computer software program a type of programming object the address of a document or "page" on the World Wide Web an acronym for Unlimited Resources for Learning a piece of hardware. Answer: C Question 190 What is the significance of a faded or dimmed command in a pull down menu? The command is not currently accessible. A dialog box appears if the command is selected. A Help window appears if the command is selected. There are no equivalent keystrokes for the particular command. None of these. Answer: A

# **IBPS PO Free Preparation App**

#### **Ouestion 191**

Your business has contracted with another company to have them host and run an application for your company over the Internet. The company providing this service to your business is called an -

- A Internet service provider
- B Internet access provider
- C Application service provider
- D Application access provider
- E Outsource agency

**Answer:** E

#### **Question 192**

- A (n) .....zing information systems focuses on making manufacturing processes more efficient and of higher quality?
- A Computer-aided manufacturing
- **B** Computer-integrated manufacturing
- C Computer-aided software engineering
- D Computer-aided system engineering
- E None of these

Answer: B

#### Question 193

Which of the following would you find on Linked in?

- A Games
- **B** Connections
- **C** Chat
- D Applications
- E None of these

Answer: B

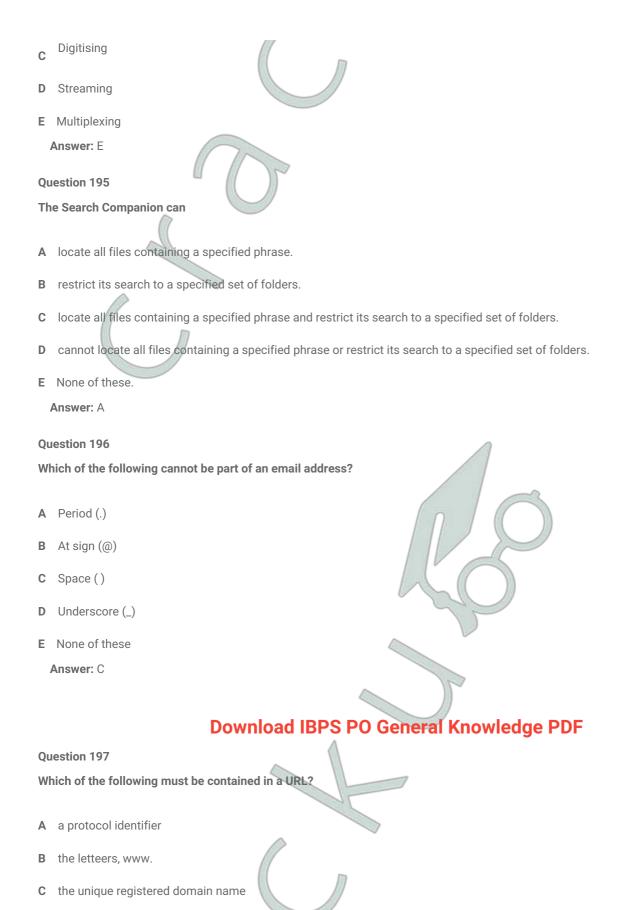


#### **Question 194**

.....is a technique that is used to send more than one call over a single line.

- A Digital transmission
- **B** Infrared transmission





# a protocol identifier, www. and the unique registered domain name Answer: E

www. and the unique registered domain name

#### **Question 198**

Which of the following information systems focuses on making manufacturing processes more efficient and of higher quality?

A Computer-aided manufacturing

B Computer-integrated manufacturing

C Computer-aided software engineering

D Computer-aided system engineering

E None of these

Answer: A

Question 199

A mistake in an algorithm that causes incorrect results is called a

A logical error

B syntax error

C procedural error

D compiler error

## 100 Free IBPS PO Computer Awareness Tests

#### **Question 200**

machine error

Answer: A

A device for changing the connection on a connector to a different configuration is

- A a converter
- B a component
- C an attachment
- **D** an adapter
- E voltmeter

Answer: D

# **Download IBPS PO Current Affairs Quiz PDF**

## **English**

#### Instructions

Directions: Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

When times are hard, doomsayers are aplenty. The problem is that if you listen to them too carefully, you tend to overlook the most obvious signs of change. 2011 was a bad year. Can 2012 be any worse? Doomsday forecasts are the easiest to make these days. So let's try a contrarian's forecast instead. Let's start with the global economy. We have seen a steady flow of good news from the US. The employment situation seems to be improving rapidly and consumer sentiment, reflected in retail expenditures on discretionary items like electronics and clothes, has picked up. If these trends sustain, the US might post better growth numbers for 2012 than the 1.5 - 1.8 percent being forecast currently. Japan is likely to pull out of a recession in 2012 as post-earthquake reconstruction efforts gather

momentum and the fiscal stimulus announced in 2011 begin to pay off. The consensus estimate for growth in Japan is a respectable 2 percent for 2012. The "hard landing' scenario for China remains and will remain a myth. Growth might decelerate further from the 9 percent that is expected to clock in 2011 but is unlikely to drop below 8 - 8.5 percent in 2012. Europe is certainly in a spot of trouble. It is perhaps already in recession and for 2012 it is likely to post mildly negative growth. The risk of implosion has dwindled over the last few months- peripheral economies like Greece, Italy and Spain have new governments in place and have made progress towards genuine economic reform. Even with some these positive factors in place, we have to accept the fact that global growth in 2012 will be tepid. But there is a flipside to this. Softer growth means lower demand for commodities, and this is likely to drive a correction in commodity prices. Lower commodity inflation will enable emerging market central banks to reverse their monetary stance. China, for instance, has already reversed its stance and have pared its reserve ratio twice. The RBI also seems poised for a reversal in its rate cycle as headline inflation seems well one its way to its target of 7 percent for March 2012. That said, oil might be an exception to the general trend in commodities. Rising geopolitical tensions, particularly the continuing face-off between Iran and the US, might lead to a spurt in prices. It might make sense for our oil companies to hedge this risk instead of buying oil in the spot market. As inflation fears abate, and emerging market central banks begin to cut rates, two things could happen. Lower commodity inflation would mean lower interest rates and better credit availability. This could set the floor to growth and slowly reverse the business cycle within these economies. Second, as the fear of untamed, runaway inflation in these economies abates, the global investor's comfort levels with their markets will increase. Which of the emerging markets will outperform and who will leave behind? In an environment in which global growth is likely to be weak, economies like India that have a powerful domestic consumption dynamic should lead; those dependent on exports should, prima facie, fall behind. Specifically for India, a fall in the exchange rate could not have come at a better time. It will help Indian exporters gain market share even if global trade remains depressed. More importantly, it could lead to massive import substitution that favours domestic producers.

Let's now focus on India and start with a caveat. It is important not to confuse a short run cyclical dip with a permanent derating of its long-term structural potential.

The arithmetic is simple. Our growth rate can be in the range of 7-10 percent depending on policy action. Ten percent if we get everything right, 7 percent if we get it all wrong. Which policies and reforms are critical to taking us to our 10 percent potential? In judging this, let's again be careful. Let's not go by the laundry list of reforms that FIIs like to wave: The increase in foreign equity limits in foreign shareholding, greater voting rights for institutional shareholders in banks, FDI in retail, etc. These can have an impact only at the margin. We need not bend over backwards to appease the FIIs through these reforms they will invest in our markets when momentum picks up and will be the first to exit when the momentum flags, reforms or not.

The reforms that we need are the ones that can actually raise our sustainable longterm growth rate. These have to come in areas like better targeting of subsidies, making projects in infrastructure viable so that they draw capital, raising the productivity of agriculture, improving healthcare and education, bringing the parallel economy under the tax net, implementing fundamental reforms in taxation like GST and the direct tax code and finally easing the myriad rules and regulations that make doing business in India such a nightmare. A number of these things do not require new legislation and can be done through executive order.

#### **Question 201**

#### Which of the following is not true according to the passage?

- A China's economic growth may decline in the year 2012 as compared to the year 2011.
- **B** The European economy is not doing very well.
- **C** Greece is on the verge of bringing about economic reforms.
- **D** In the year 2012, Japan may post a positive and thus pull out of recession.
- Answer: E

#### **Explanation:**

The author mentions all of the statements in the passage.

### **IBPS PO Exam Date & Pattern Details**

#### **Question 202**

Which of the following will possibly be a result of softer growth estimated for the year 2012?

- A. Prices of oil will not increase.
- B. Credit availability would be lesser.
- C. Commodity inflation would be lesser.



- A Only B
- B Only A and B
- C Only A and C
- D Only C
- E All A, B and C

Answer: C

#### **Explanation:**

As it is given in the paragraph that "The risk of implosion has dwindled over the last few months- peripheral economies like Greece, Italy and Spain have new governments in place and have made progress towards genuine economic reform. Even with some these positive factors in place, we have to accept the fact that global growth in 2012 will be tepid. But there is a flipside to this. Softer growth means lower demand for commodities, and this is likely to drive a correction in commodity prices. Lower commodity inflation will enable emerging market central banks to reverse their monetary stance."

And "That said, oil might be an exception to the general trend in commodities."

From above information of the paragraph, we can say that only 1st and 3rd statements are true.

#### **Question 203**

Which of the following can be said about the present status of the US economy?

- A There is not much improvement in the economic scenario of the country from the year 2011.
- B The growth in the economy of the country in the year 2012, would definitely be lester than 1.8 percent.
- C The expenditure on clothes and electronic commodities, by consumers is lesser than that in the year 2011.
- D There is a chance that in 2012 the economy would do better than what has been forecast.
- E The pace of change in the employment scenario of the country is very slow.

Answer: D

#### **Explanation:**

"The employment situation seems to be improving rapidly and consumer sentiment, reflected in retail expenditures on discretionary items like electronics and clothes, has picked up. If these trends sustain, the US might post better growth numbers for 2012 than the 1.5 - 1.8 percent being forecast currently."

Hence, answer will be D.

#### **Question 204**

Which of the following is possibly the most appropriate title for the passage?

- A The economic Disorder
- **B** Indian Economy Versus the European Economy
- C Global Trade
- D The Current Global Economy Scenario
- E Charactristics of the Indian Economy

Answer: D

#### **Explanation:**

As the author try to explain current global economy, its various features and characteristics, Hence, most suitable title for the passage

# IBPS PO Syllabus PDF

#### **Question 205**

According to the author, which of the following would NOT characterise Indian growth scenario in 2012?

- A. Domestic producers will take a hit because of depressed global trade scenario.
- B. On account of its high domestic consumption, India will lead.
- C. Indian exporters will have a hard time in gaining market share.
- A Only B
- B Only A and C
- C Only B and C
- D Only A
- E All A, B, C

Answer: B

#### **Explanation:**

"In an environment in which global growth is likely to be weak, economies like India that have a powerful domestic consumption dynamic should lead; those dependent on exports should, prima facie, fall behind. Specifically for India, a fall in the exchange rate could not have come at a better time. It will help Indian exporters gain market share even if global trade remains depressed."

According to the above lines of the paragraph, only statements A and C follows

Hence, answer will be B

#### **Question 206**

Why does the author not recommended taking up the reforms suggested by FIIs?

- A These will bring about only minor growth.
- B The reforms suggested will have no effect on the economy of our country whereas will benifit the ITs significantly.
- C The previous such recommended actions had backfired
- D These reforms will be the sole reason for our country's economic downfall.
- E The reforms suggested by them are not to be trusted as they will not bring about any positive growth India.

Answer: A

#### **Explanation:**

"The risk of implosion has dwindled over the last few months- peripheral economies like Greece, Italy and Spain have new governments in place and have made progress towards genuine economic reform. Even with some these positive factors in place, we have to accept the fact that global growth in 2012 will be tepid."

As told by the author that the growth will be tepid with all the positive factors of the reforms.

Hence, answer will be A.

#### **Question 207**

Which of the following is true as per the scenario presented in the passage?

- A The highest growth rate that India can expect is 7 percent.
- B The fall in the exchange rate will prove benficial to India.

- Increased FDI in retail as suggested by FIIs would benefit India tremendously.
- **D** The reforms suggested by the author require new legislation in India.
- E None is true.

Answer: B

#### **Explanation:**

"Specifically for India, a fall in the exchange rate could not have come at a better time. It will help Indian exporters gain market share even if global trade remains depressed. More importantly, it could lead to massive import substitution that favours domestic producers."

As described through above lines, fall in the exchange rate will help Indian markets. Hence, answer will be B

## **IBPS PO Salary Details**

#### **Question 208**

According to the author, which of the following reform/s is /are needed to ensure long-term growth in India?

- A. Improving healthcare and educational facilities.
- B. Bringing about reforms in taxation.
- C. Improving agricultural productivity.
- A Only B
- B Only A and C
- C Only B and C
- D Only A
- E All A, B and C

Answer: E

#### **Explanation:**

"These have to come in areas like better targeting of subsidies, making projects in infrastructure viable so that they draw capital, raising the productivity of agriculture, improving healthcare and education, bringing the parallel economy under the tax net, implementing fundamental reforms in taxation like GST and the direct tax code and finally easing the myriad rules and regulations that make doing business in India such a nightmare"

According to above paragraph, all the given statements follow.

Hence, answer will be E

#### Instructions

When times are hard, doomsayers are aplenty. The problem is that if you listen to them too carefully, you tend to overlook the most obvious signs of change. 2011 was a bad year. Can 2012 be any worse? Doomsday forecasts are the easiest to make these days. So let's try a contrarian's forecast instead. Let's start with the global economy. We have seen a steady flow of good news from the US. The employment situation seems to be improving rapidly and consumer sentiment, reflected in retail expenditures on discretionary items like electronics and clothes, has picked up. If these trends sustain, the US might post better growth numbers for 2012 than the 1.5 - 1.8 percent being forecast currently. Japan is likely to pull out of a recession in 2012 as post-earthquake reconstruction efforts gather momentum and the fiscal stimulus announced in 2011 begin to pay off. The consensus estimate for growth in Japan is a respectable 2 percent for 2012. The "hard landing' scenario for China remains and will remain a myth. Growth might decelerate further from the 9 percent that is expected to clock in 2011 but is unlikely to drop below 8 - 8.5 percent in 2012. Europe is certainly in a spot of trouble. It is perhaps already in recession and for 2012 it is likely to post mildly negative growth. The risk of implosion has dwindled over the last few months- peripheral economies like Greece, Italy and Spain have new governments in place and have made progress towards genuine economic reform. Even with some these positive factors in place, we have to accept the fact that global growth in 2012 will be tepid. But there is a flipside to this. Softer growth means lower demand for commodities, and this is likely to drive a correction in commodity prices. Lower commodity inflation will enable emerging market central banks to reverse their monetary stance. China, for instance, has already reversed its stance and have pared its reserve ratio twice. The RBI also seems poised for a reversal in its rate cycle as headline inflation seems well one its way to its target of 7 percent for March 2012. That said, oil might be an exception to the general trend in

commodities. Rising geopolitical tensions, particularly the continuing face-off between Iran and the US, might lead to a spurt in prices. It might make sense for our oil companies to hedge this risk instead of buying oil in the spot market. As inflation fears **abate**, and **emerging** market central banks begin to cut rates, two things could happen. Lower commodity inflation would mean lower interest rates and better credit availability. This could set the floor to growth and slowly reverse the business cycle within these economies. Second, as the fear of untamed, runaway inflation in these economies abates, the global investor's comfort levels with their markets will increase. Which of the emerging markets will outperform and who will leave behind? In an environment in which global growth is likely to be weak, economies like India that have a powerful domestic consumption dynamic should lead; those dependent on exports should, prima facie, fall behind. Specifically for India, a fall in the exchange rate could not have come at a better time. It will help Indian exporters gain market share even if global trade remains depressed. More importantly, it could lead to massive import substitution that favours domestic producers.

Let's now focus on India and start with a caveat. It is important not to confuse a short run cyclical dip with a permanent derating of its long-term structural potential.

The arithmetic is simple. Our growth rate can be in the range of 7-10 percent depending on policy action. Ten percent if we get everything right, 7 percent if we get it all wrong. Which policies and reforms are critical to taking us to our 10 percent potential? In judging this, let's again be careful. Let's not go by the laundry list of reforms that FIIs like to wave: The increase in foreign equity limits in foreign shareholding, greater voting rights for institutional shareholders in banks, FDI in retail, etc. These can have an impact only at the margin. We need not bend over backwards to appease the FIIs through these reforms they will invest in our markets when momentum picks up and will be the first to exit when the momentum flags, reforms or not.

The reforms that we need are the ones that can actually raise our sustainable longterm growth rate. These have to come in areas like better targeting of subsidies, making projects in infrastructure viable so that they **draw** capital, raising the productivity of agriculture, improving healthcare and education, bringing the parallel economy under the tax net, implementing fundamental reforms in taxation like GST and the direct tax code and finally easing the myriad rules and regulations that make doing business in India such a nightmare. A number of these things do not require new legislation and can be done through executive order.

#### **Question 209**

Choose the word/ group of words which is most similar in meaning to, DRAW, printed in bold as used in the passage.

- A entice
- B push
- C decoy
- **D** attract
- E persuade

Answer: D

#### **Explanation:**

One of the meanings of draw is to attract. In the passage, there is a mention of how investors are drawn to invest capital. So, that's the correct option.

#### **Question 210**

Choose the word/ group of words which is most similar in meaning to, CLOCK, printed in bold as used in the passage.

- A watch
- B achieve
- C time
- **D** second
- **E** regulate

Answer: B

#### **Explanation:**

Here clock is used in the context of achieving. Economic growth is expected to achieve ambitious targets in 2011. So, (b) is the correct option.

# **IBPS PO Free Online Coaching**

#### **Question 211**

Choose the word/ group of words which is most similar in meaning to, ABATE, printed in bold as used in the passage.

A rise

**B** gear

C hurl

D lessen

E retreat

Answer: D

#### **Explanation:**

Abate means to lessen. Here abate is used to describe how fears of inflation are lessened in a situation.

#### Question 212

Choose the word/ group of words which is most similar in meaning to, EMERGING, printed in bold as used in the passage

A raising

**B** developing

C noticeable

D conspicuous

E uproaring

Answer: B

#### **Explanation:**

Emerging in terms of economics refers to countries that are developing fast. Hence "developing" is the right option. Option (b) is correct

#### Instructions

Directions: Choose the word/group of words which is most opposite in meaning to the word / group of words printed in bold as used in the passage.

When times are hard, doomsayers are aplenty. The problem is that if you listen to them too carefully, you tend to overlook the most obvious signs of change. 2011 was a bad year. Can 2012 be any worse? Doomsday forecasts are the easiest to make these days. So let's try a contrarian's forecast instead. Let's start with the global economy. We have seen a steady flow of good news from the US. The employment situation seems to be improving rapidly and consumer sentiment, reflected in retail expenditures on discretionary items like electronics and clothes, has picked up. If these trends sustain, the US might post better growth numbers for 2012 than the 1.5 - 1.8 percent being forecast currently. Japan is likely to pull out of a recession in 2012 as post-earthquake reconstruction efforts gather momentum and the fiscal stimulus announced in 2011 begin to pay off. The consensus estimate for growth in Japan is a respectable 2 percent for 2012. The "hard landing' scenario for China remains and will remain a myth. Growth might decelerate further from the 9 percent that is expected to clock in 2011 but is unlikely to drop below 8 - 8.5 percent in 2012. Europe is certainly in a spot of trouble. It is perhaps already in recession and for 2012 it is likely to post mildly negative growth. The risk of implosion has dwindled over the last few months- peripheral economies like Greece, Italy and Spain have new governments in place and have made progress towards genuine economic reform. Even with some these positive factors in place, we have to accept the fact that global growth in 2012 will be tepid. But there is a flipside to this. Softer growth means lower demand for commodities, and this is likely to drive a correction in commodity prices. Lower commodity inflation will enable emerging market central banks to reverse their monetary stance. China, for instance, has already reversed its stance and have pared its reserve ratio twice. The RBI also seems poised for a reversal in its rate cycle as headline inflation seems well one its way to its target of 7 percent for March 2012. That said, oil might be an exception to the general trend in commodities. Rising geopolitical tensions, particularly the continuing face-off between Iran and the US, might lead to a spurt in prices. It might make sense for our oil companies to hedge this risk instead of buying oil in the spot market. As inflation fears abate, and emerging market central banks begin to cut rates, two things could happen. Lower commodity inflation would mean lower interest rates

and better credit availability. This could set the floor to growth and slowly reverse the business cycle within these economies. Second, as the fear of untamed, runaway inflation in these economies abates, the global investor's comfort levels with their markets will increase. Which of the emerging markets will outperform and who will leave behind? In an environment in which global growth is likely to be weak, economies like India that have a powerful domestic consumption dynamic should lead; those dependent on exports should, prima facie, fall behind. Specifically for India, a fall in the exchange rate could not have come at a better time. It will help Indian exporters gain market share even if global trade remains depressed. More importantly, it could lead to massive import substitution that favours domestic producers.

Let's now focus on India and start with a caveat. It is important not to confuse a short run cyclical dip with a permanent derating of its long-term structural potential.

The arithmetic is simple. Our growth rate can be in the range of 7-10 percent depending on policy action. Ten percent if we get everything right, 7 percent if we get it all wrong. Which policies and reforms are critical to taking us to our 10 percent potential? In judging this, let's again be careful. Let's not go by the laundry list of reforms that FIIs like to wave: The increase in foreign equity limits in foreign shareholding, greater voting rights for institutional shareholders in banks, FDI in retail, etc. These can have an impact only at the margin. We need not bend over backwards to appease the FIIs through these reforms they will invest in our markets when momentum picks up and will be the first to exit when the momentum flags, reforms or not.

The reforms that we need are the ones that can actually raise our sustainable longterm growth rate. These have to come in areas like better targeting of subsidies, making projects in infrastructure viable so that they draw capital, raising the productivity of agriculture, improving healthcare and education, bringing the parallel economy under the tax net, implementing fundamental reforms in taxation like GST and the direct tax code and finally easing the **myriad** rules and regulations that make doing business in India such a nightmare. A number of these things do not require new legislation and can be done through executive order.

#### **Question 213**

#### **MYRIAD**

- A trivial
- B difficult
- C few
- D effortless
- E countless
  - Answer: C

#### **Explanation:**

Myriad means "a wide variety of". The opposite of myriad is "few". Hence option (c) is the correct option.

### **IBPS PO Free Mock Test**

#### **Question 214**

#### **TEPID**

- A moderate
- **B** high
- C warm
- **D** irregular
- E little
  - Answer: B

#### **Explanation:**

Tepid means low. The opposite of tepid is high. Hence option (b) is the right option.

# **Question 215 MYTH** reality belief contrast idealism falsehood Answer: A

#### **Explanation:**

Myth means false belief. The opposite of myth is reality. Hence, option A is the right option.

#### Instructions

Directions: Rearrange the following six sentences A, B, C, D, E and F in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

A: If China is the world's factory, India has become the world's outsourcing centre keeping in line with this image.

B: But India's future depends crucially on its ability to compete fully in the Creative Economy not just in tech and software, but across design and entrepreneurship; arts, culture and entertainment; and the knowledge-based professions of medicine, finance and law.

C: While its creative assets outstrip those of other emerging competitors, India must address several challenges to increase its international competitiveness as the world is in the midst of a sweeping transformation.

D: This transformation is evident in the fact that the world is moving from an industrial economy to a Creative Economy that generates wealth by harnessing intellectual labour, intangible goods and human creative capabilities.

E: Its software industry is the world's second-largest, its tech outsourcing accounts for more than half of the \$300 billion global industry, according to a technology expert.

F: If the meeting of world leaders at Davos is any indication, India is rapidly becoming an economic 'rock star'.

#### **Question 216**

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

Α	Α	
В	В	





Answer: D

#### **Explanation:**

Sentence F, which introduces the topic under discussion i.e. India's position in the world economy, should be the starting sentence. We see that "this image" in A references "rockstar" in F. Hence, F-A are a pair. E logically continues with the chain of thought and should come next.

We see that C-D are a pair where the transformation mentioned in C is referenced in D as "this transformation". B is the logical connective between FAE and CD. It tells how India needs to evolve for the changing needs of the future. Hence, the correct order is FAEBCD.

Hence D is the sixth sentence.

# **Question 217** Which of the following should be the THIRD sentence after the rearrangement? Α C D Answer: E **Explanation:** Sentence F, which introduces the topic under discussion i.e. India's position in the world economy, should be the starting sentence. We see that "this image" in A references "rockstar" in F. Hence, F-A are a pair. E logically continues with the chain of thought and should come next. We see that C-D are a pair where the transformation mentioned in C is referenced in D as "this transformation". B is the logical connective between FAE and CD. It tells how India needs to evolve for the changing needs of the future. Hence, the correct order is FAEBCD. Hence E is the third sentence **Question 218** Which of the following should be the FIFTH sentence after the rearrangement? E F Answer: C **Explanation:** Sentence F, which introduces the topic under discussion i.e. India's position in the world economy, should be the starting sentence. We see that "this image" in A references "rockstar" in F. Hence, F-A are a pair. E logically continues with the chain of thought and should come next. We see that C-D are a pair where the transformation mentioned in C is referenced in D as "this transformation". B is the logical connective between FAE and CD. It tells how India needs to evolve for the changing needs of the future. Hence, the correct order is FAEBCD. Hence C is the fifth sentence. **Question 219** Which of the following should be the FIRST sentence after the rearrangement? F С

D

Answer: A

#### **Explanation:**

Sentence F, which introduces the topic under discussion i.e. India's position in the world economy, should be the starting sentence. We see that "this image" in A references "rockstar" in F. Hence, F-A are a pair. E logically continues with the chain of thought and should come next

We see that C-D are a pair where the transformation mentioned in C is referenced in D as "this transformation". B is the logical connective between FAE and CD. It tells how India needs to evolve for the changing needs of the future. Hence, the correct order is FAEBCD.

Hence F is the first sentence.

# **Daily Free Banking Online Tests**

**Question 220** 

Which of the following should be the SECOND sentence after the rearrangement?

- A A
- **B** B
- C C
- **D** D
- E F

Answer: A

#### **Explanation:**

Sentence F, which introduces the topic under discussion i.e. India's position in the world economy, should be the starting sentence. We see that "this image" in A references "rockstar" in F. Hence, F-A are a pair. E logically continues with the chain of thought and should

We see that C-D are a pair where the transformation mentioned in C is referenced in D as "this transformation". B is the logical connective between FAE and CD. It tells how India needs to evolve for the changing needs of the future. Hence, the correct order is FAECD.

Hence A is the second sentence.

#### Instructions

Directions: The following questions consist of a single sentence with one blank only. You are given six words denoted by A, B, C, D, E & F as answer choices and from the six choices you have to pick two correct answers, either of which will make the sentence meaningfully complete.

#### **Question 221**

...... before the clock struck 8 on Saturday night, India Gate was swamped with people wearing black teeshirts and holding candles. (A) Minutes (B) Time (C) Later (D) Quickly (E) Since (F) Seconds

- A B and F
- B A and C
- C A and F
- **D** B and D
- E C and E

Answer: C	
Explanation:	
As it says " _	before", in this blank, we have to fill it with a word which refers to "certain amount of time". Hence 'minutes' and e the correct answers => A and F
Question 22	2
	before the clock struck 8 on Saturday night, India Gate was swamped with people wearing black teeshirts and holding Minutes (B) Time (C) Later (D) Quickly (E) Since (F) Seconds
A Band E	
<b>B</b> A and C	
C A and F	
<b>D</b> B and D	
E C and E	
Answer: C	
Explanation:	
-	before", in this blank, we have to fill it with a word which refers to "certain amount of time". Hence 'minutes' and
'seconds' are	e the correct answers => A and F
	Daily Free Online GK tests
Question 22	3
	zen's son threatened her every day and physically harmed her, forcing her to transfer her property to him. A B) mistakenly C) allegedly D) miserably E) doubtfully F) purportedly
A C and F	
B A and E	
C C and E	
<b>D</b> D and F	
E A and C	
Answer: A	
	at the person has threatened someone. The words 'superficially','mistakenly','miserably' and 'doubtfully' referring to
Question 22	s wrong usage. Either of the words 'allegedly' or 'purportedly' can be used here.
	thers said that the management had continued to remain to their cause leading to the stretching of their
1	nmoved (B) lethargic (C) unconcerned (D) apathetic (D) indifferent (F) boted
A Band C	
<b>B</b> C and F	
C A and E	
<b>D</b> A and D	

#### D and E

Answer: E

#### **Explanation:**

Here the correct word must be either 'unconcerned' or synonym of 'unconcerned'.

'Apathetic' and 'indifferent' are synonyms of unconcerned.

The other three words do not mean the same as unconcerned. Hence E is the answer.

#### **Question 225**

The parents had approached the high court to ...... the government order after their children, who passed UKG, were denied admission by a school. (A) void (B) quash (C) annul (D) stay (E) lift (F) post

- A A and D
- B B and C
- C C and E
- **D** Eanf F
- E C and D

Answer: C

#### **Explanation:**

Annul and lift are the most appropriate words to be used to describe government orders that are amended by courts.

## Free Banking Study Material (15,000 Solved Questions)

#### Instructions

Directions: Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is 'No error', the answer is V. (Ignore errors of punctuation, if any).

#### **Question 226**

Which part of the sentence has an error?

- A The Government has asked individuals
- B with income of overt Rs.10 lakhs to
- c electronic file tax returns for the year 2011-12
- **D** something which was optional till last year.
- E No error

Answer: B

#### **Explanation:**

"overt" is the incorrect usage. The correct usage should be "income of Rs 10 lakh".

#### **Question 227**

Which part of the sentence has an error?

- A The power tariff had already
- B been increased twice in



the last 15 months and the Electricity Board had also levied additional monthly charges to consumers Ε No error Answer: D **Explanation:** This is the case of incorrect preposition usage. "levied additional monthly charges to consumers" should be replaced by ""levied additional monthly charges on consumers"" **Question 228** Which part of the sentence has an error? Despite of curfew in some areas, minor communal incidents were reported from different areas of the walled city. No error Answer: A **Explanation:** Inspite precedes of. So the correct usage would be "Inspite of curfew." 40 IBPS PO Prelims Mocks for just Rs. 149 **Question 229** Which part of the sentence has an error? This comes at a time when fund allocation is been doubled. No error Answer: D **Explanation:** has always precedes been, so the correct usage would be "has been doubled." **Question 230** Which part of the sentence has an error? A As the prison will get an official telephone facility soon, the prisoners won't have to make calls in discreet manner

through smuggled mobile phones. No error Answer: A **Explanation:** The correct usage is "As soon as the prison will get." Question 231 Which part of the sentence has an error? The area was plunged into darkness mid a wave of cheering and shouting slogans like 'Save The Earth'. No error Answer: B **Explanation:** "mid a wave of" is incorrect.It should be "amid a wave of" **Upcoming Bank Exams Full list Question 232** Which part of the sentence has an error? The poll contestants approached the commission complaining that the hoarding violated the code of conduct and influenced public perception. No error Answer: D **Explanation:** the is missing before public.It should be "the public perception." **Question 233** Which part of the sentence has an error? The country has adequate laws but problems arise when these are not

implemented in letter and spirit.

Answer: D

#### **Explanation:**

The correct usage is "in letter and in spirit".

#### **Question 234**

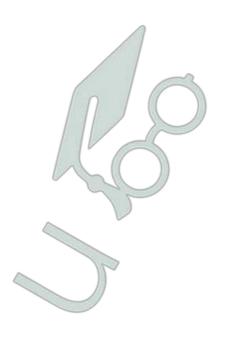
Which part of the sentence has an error?

- A The Management feels that
- B the employees of the organisation are
- C nonproductive, and do not want
- D to work hard
- E No error

Answer: E

#### **Explanation:**

There is no error





# Free IBPS PO Previous Papers



#### **Question 235**

Which part of the sentence has an error?

- A As far the issue of land encroachment
- B in villages is concerned, people will
- c have to make a start from their villages by
- D sensitising and educating the villagers about this issue.
- E No error

Answer: A

#### **Explanation:**

Incorrect usage is there in A. "As far as" is the full phrase

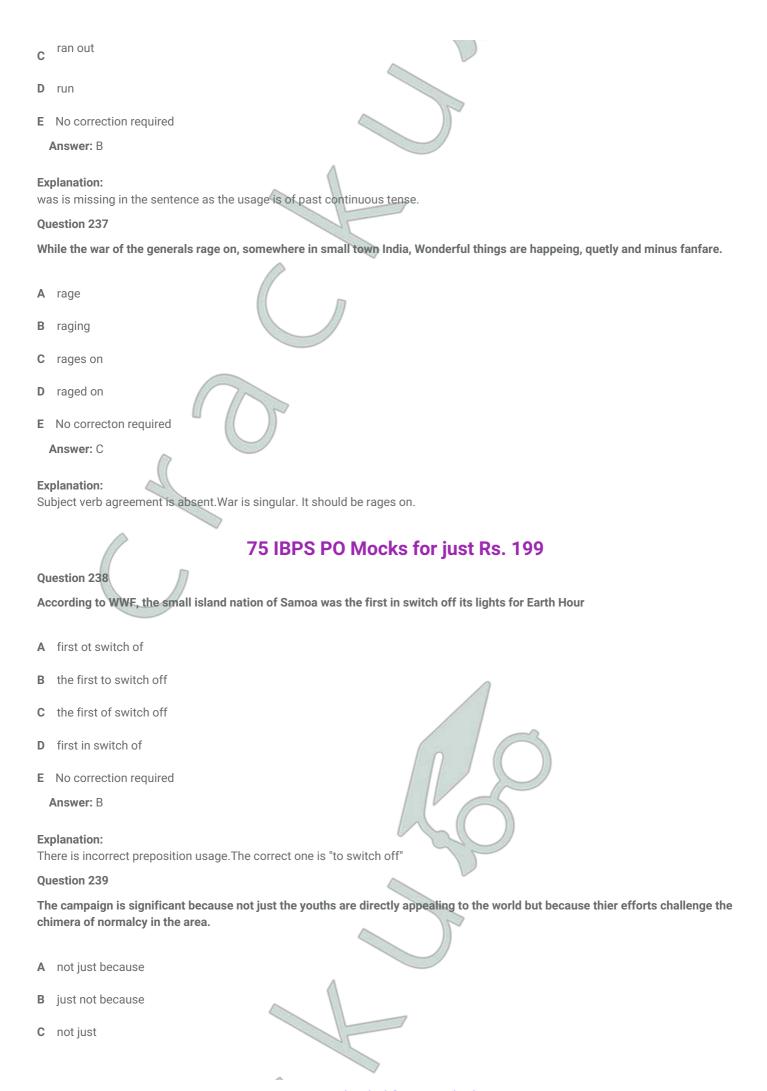
#### Instructions

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

#### **Question 236**

US Secretary of State made it clear that time running out for diplomacy over Iran's nuclear programme and said that talks aimed at preventing Tehran from acquiring a nuclear weapon would resume in April.

- A runs out
- B was running out



because just

E No Correction required

Answer: A

#### **Explanation:**

The error is the incorrect placement. It should be A.

The 2nd part of the sentence following this line "because not just the youth are directly appealing to the world" should be some category of people.

For eg "because not just the youth are directly appealing to the world but also the children"

#### **Question 240**

The doctor's association has threatened to go on indefinite strike support of their teachers.

A on supporting to

B to supporting

C for support

**D** in support of

E No correction required

Answer: D

#### **Explanation:**

This case is of missing preposition and the correct usage is "in support of"

# **IBPS Po Important Questions PDF**

#### Instructions

Directions: In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words/ phrases are suggested, on of which fits the blank appropriately. Find out the appropriate word/ phrase in each case.

Greenhouse gases are only... (241)... of the story when it comes to global warning. Changes to one part of the climate system can.. (242)... Additional changes to the way the planet absorbs or reflects energy. These secondary changes are... (243)... climate feedbacks, and they could more than double the amount of warming caused by carbon dioxide alone. The primary feedbacks are... (244)... to snow and nice, water vapour, clouds, and the carbon cycle. Perhaps the most well... (245)... feedback comes from melting snow and ice in the Northern Hemisphere. Warming temperatures are already... (246)... a growing percentage of Arctic Sea ice, exposing dark ocean water during the ... (247)... sunlight of summer. Snow cover on land is also.. (248)... in many areas. In the... (249)... of snow and ice, these areas go from having bright, sunlight reflecting surfaces that cool the planet to having dark, sunlight absorbing surfaces that... (250)... more energy into the Earth system and cause more warming.

#### **Question 241**

241

A whole

B part

**C** material

**D** issue

E most

Answer: B

**Explanation:** 



The words 'material' and 'issue' are irrelevant in this case because the correct word to be used here must refer to length of the story covered. "Only whole story" and "only most story" are wrong usages. Hence 'part' is the correct word. **Question 242** 242 raise brings refer stop cause **Answer:** E **Explanation:** "Changes to part of the climate system can \_\_\_\_ additional changes" => The word should be similar to 'trigger'. 'can brings' is wrong as brings is plural. 'Refer' and 'Stop' can be eliminated as they are not similar to the word 'trigger'. 'Raise additional changes' is not correct 'Cause additional changes' is much better usage and is hence the answer **Question 243** 243 sensed called nothing but term Answer: B **Explanation:** In this sentence, author is defining the secondary changes. Hence 'called' is the correct word to be used. IBPS PO Free Preparation App **Question 244** 244 due results reason those because Answer: A **Explanation:** 

'due to' is the correct phrase in this sentence. 'Because of' can be used too, but it is not given in the options. **Question 245** 245 done known ruled bestowed Ε said Answer: B **Explanation:** "well done feedback", "well ruled feedback", "well bestowed feedback" and "well said feedback" do not make sense at all. 'known' is the only word that suits in the blank, among the given options. **Question 246** 246 mastering sending melting calming increasing Answer: C **Explanation:** Because of rising global temperatures, the Arctic sea ice is being melted. So, the correct word in this context is 'melting'. IBPS PO Video Course for just Rs. 249 **Question 247** 247 make-shift ceasing troubled perpetual absent Answer: D **Explanation:** During summer, sunlight stays continuously for a long time. So, 'perpetual' is the right word in this blank. **Question 248** 248



#### **Explanation:**

Passage is talking about the melting of ice and snow. Hence the word 'dwindling', which means diminishing in size, is the correct word to be used.

#### **Question 249**

249

- A progress
- **B** reduced
- C existence
- **D** Midst
- E absence

Answer: D

#### **Explanation:**

This line talks about the climate between two regions. Hence the correct word is 'midst'.

# **Download IBPS PO General Knowledge PDF**

#### Question 250

250

- A repel
- **B** waft
- **C** monitor
- **D** bring
- E access

Answer: D

#### **Explanation:**

The dark absorbing surfaces get the energy into earth. Hence 'bring' is the correct word.

100 Free IBPS PO Computer Awareness Tests

**IBPS PO Free Mock Test** 

Downloaded from cracku.in



**Daily Free Banking Online Tests** 

**Daily Free Online GK tests** 

Free Banking Study Material (15,000 Solved Questions)

40 IBPS PO Prelims Mocks for just Rs. 149

**Upcoming Bank Exams Full list** 

cracku &

M

# Free IBPS PO Previous Papers



75 IBPS PO Mocks for just Rs. 199

**IBPS Po Important Questions PDF** 

**IBPS PO Free Preparation App** 

IBPS PO Video Course for just Rs. 249

**Download IBPS PO General Knowledge PDF** 

**100 Free IBPS PO Computer Awareness Tests** 

**Download IBPS PO Current Affairs Quiz PDF** 

**IBPS PO Exam Date & Pattern Details** 

**IBPS PO Syllabus PDF** 

**IBPS PO Salary Details** 

**IBPS PO Free Online Coaching**