



## IBPS Clerk 2012 2nd Shift

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## Verbal

### Instructions

Which of the phrases A, B, C and D given below should replace the phrase given in bold in the following sentences to make the sentence grammatically correct? If the sentence is correct as it is and there is no correction required mark e: i.e. 'No correction required' as the answer.

### Question 1

During the recession many companies **will be forced to lay oil workers**.

- A have the force to
- B be forced into
- C forcibly have
- D forcefully
- E No correction required

**Answer:** E

### Explanation:

The given sentence is grammatically correct. Hence no change is required.

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### Question 2

He wanted **nothing else expecting to sleep after a stressful day at work**.

- A nothing better than
- B anything else unless
- C nothing but having
- D nothing else than
- E No correction required

**Answer:** A

### Explanation:

The correct usage should be 'nothing else except sleep' or 'nothing better than to sleep'. Since the first way does not have 'to', so it is not possible here. Hence among the given choices, only option 1 is correct.

### Question 3

Ramesh took charge of the project, **within a few days of having appointed**

- A having an appointment
- B being appointed
- C after being appointed
- D appointing
- E No correction required

**Answer:** C

**Explanation:**

The correct usage would be 'after being appointed'. Hence option C is the correct answer.

**Question 4**

**It is difficult to work with him because he is one of those persons who think he is always right.**

- A think they are always
- B always thinks he is
- C is always thinking they are
- D always think his
- E No correction required

**Answer: A**

**Explanation:**

The subject here is 'one of those persons', hence the pronoun 'his' is incorrectly used. It should be 'they' instead of 'his' Hence the correct answer is option A

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**Question 5**

**Foreign businesses in developing countries have usually problems with lack of infrastructure and rigid laws.**

- A usual problems as
- B usually problems on
- C as usual problems like
- D the usual problems of
- E No correction required

**Answer: D**

**Explanation:**

The usage of 'with' with 'usually' is incorrect. The correct usage should be 'the usual problems of'. Hence, the correct answer would be option d.

**Instructions**

Pick out the most effective word from the given words to fill in the blank in each sentence to make the sentence meaningfully complete.

**Question 6**

**They work hard not because of the \_\_ , but because of their inner urge.**

- A desire
- B drive
- C energy
- D incentive
- E motivation

**Answer: A**

**Explanation:**

Inner urge is same as internal motivation. Hence motivation can be ruled out. The use of 'but' implies that the word in the blank should be contrasting to inner urge. Hence 'desire' is correct for the given blank.

So the correct answer is option A

**Question 7**

His \_\_ background has made him so docile.

- A famous
- B lucrative
- C rich
- D advanced
- E humble

**Answer: A**

## IBPS Clerk Important Questions PDF

**Question 8**

It is \_\_ for everyone to abide by the laws of the land.

- A expected
- B obligatory
- C meant
- D optional
- E recommended

**Answer: A**

**Question 9**

\_\_ he is a hard worker, his quality of work is not of a desirable level.

- A Despite
- B Because
- C Although
- D Somehow
- E However

**Answer: A**

**Question 10**

In spite of repeated instructions, he \_\_ the some mistakes.

- A commits

- B detects
- C corrects
- D imitates
- E exhibits

Answer: A

## IBPS Clerk Free Preparation App

### Instructions

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

Political **polys** initially hailed as master-strokes often end up as flops. The Rs. 60,000 crore farm loan waiver announced in the budget writes off 100% of overdues of small and marginal farmers holding upto two hectares, and 25% of overdues of larger farmers. While India has enjoyed 8%-9% GDP growth for the past few years, the boom has bypassed many rural areas and farmer distress and suicides have made newspaper headlines. Various attempts to provide relief (employment guarantee scheme, public distribution system) have made little impact, thanks to huge leakages from the government's lousy delivery systems. So, many economists think the loan waiver is a worthwhile alternative to provide relief.

However the poorest rural folk are landless labourers, who get neither farm loans nor waivers. Half of the small and marginal farmers get no loans from banks and depend entirely on money-lenders, and will not benefit. Besides, rural India is full of the family holdings rather than individual holdings and family holdings will typically be much larger than two hectares even for dirt-poor farmers, who will, therefore, be denied the 100% waiver. It will thus fail in both economic and political objectives. IRDP loans to the rural poor in the 1980s demonstrated that crooked bank officials demand bribes amounting to one-third the intended benefits. Very few of the intended beneficiaries who **merited** relief received it. After the last farm loan waiver will Similarly slow down fresh loans to deserving farmers. While overdues to cooperatives may be higher, economist Surjit Shalla says less than 5% of farmer loans to banks are overdue i.e. overdues exist for only 2.25 million out of 90 million farmers. If so, then the 95% who have repaid loans will not benefit. They will be angry at being penalised for honesty.

The budget thus grossly overestimates the number of beneficiaries, It also underestimates the negative effects of the waiver-encouraging willful default in the future and discouraging fresh bank lending for some years. nstead of trying to reach the needy, through a **plethora** of leaky schemes we should transfer cash directly to the needy using new technology like biometric smart cards, which are now being used in many countries, and mobile phones bank accounts. Then benefits can go directly to phone accounts operable only by those with biometric cards, ending the massive leakages of current schemes.

The political benefits of the loan waiver have also been exaggerated since if only a small fraction of farm families benefit, and many of these have to pay bribes to get the actual benefit, will the waiver really be a massive vote- winner? Members of joint families will feel **aggrieved** that, despite having less than one hectare per head, their family holding is too large. Lo qualify for the 100% waiver. Alliance ministers, of central or state governments, give away freebies in their last budgets, hoping to win electoral regards, Yet, four-fifth of all **incumbent** governments are voted out. This shows that beneficiaries of favours are not notably grateful, while those not so favoured may feel aggrieved, and vote for the opposition. That seems to be why election budgets constantly fail to win elections in India and the loan waiver will not change that pattern.

### Question 11

Why do economists feel that loan waivers will benefit farmers in distress?

- A It will improve the standard of living of those farmers who can afford to repay their loans but are exempted,
- B Other government relief measures have proved ineffective.
- C Suicide rates of farmers have declined after the announcement of the waiver.
- D Farmers will be motivated to increase the size of their family holdings not individual holdings.
- E The government will be forced to reexamine and improve the public distribution system.

Answer: B

### Explanation:

The last line of 1st paragraph states that various schemes like public distribution and employment scheme failed.so,loan waiver is

considered to be an alternative. Hence, B is correct.

**Question 12**

**What message will the loan waiver send to farmers who have repaid loans?**

- A The Government will readily provide them with loans in the future.
- B As opposed to money lenders banks are a safer and more reliable source of credit.
- C Honesty is the best policy.
- D It is beneficial to take loans from co-operatives since their rates of interest are lower.
- E They will be angry at being penalised for honesty

**Answer:** E

**Explanation:**

The last line of the 2nd paragraph states that 95% of farmers paid their dues and loan waiver causes anger to them. Hence, E is correct.

**Question 13**

**What is the author's suggestion to provide aid to farmers?**

- A Families should split their joint holding to take advantage of the loan waiver.
- B The government should increase the reach of the employment guarantee scheme.
- C Loans should be disbursed directly into bank accounts of the farmers using the latest technology.
- D Government should ensure that loans waivers can be implemented over the number of years.
- E Rural infrastructure can be improved using schemes which were successful abroad.

**Answer:** C

**Explanation:**

Option C clearly states which is replicated in 3rd para last line which states that the government should focus on designing biometric smart cards to give credit directly to the farmer.

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**Question 14**

**What was the outcome of IRDP loans to the rural poor?**

- A The percentage of bank loan sanctioned to family owned farms increased.
- B The loans benefited dishonest money-lenders not landless labourers.
- C Corrupt bank officials were the unintended beneficiaries of the loans.
- D It resulted in the Government sanctioning thrice the amount for the current loan waiver.
- E None of these.

**Answer:** C

**Explanation:**

C is correct as 2nd para 4th line mentions that irdp loans are benefitting crooked bank officials.

**Question 15**

**What are the terms of the loan waiver?**

- (A) One-fourth of the overdue loans of landless labourers will be written off.
- (B) The Rs. 60,000 crore loan waiver has been sanctioned for 2.25 million marginal farmers.
- (C) Any farmer with between 26 per cent to 100 per cent of their loan repayments overdue will be penalised.

- A Only(A)
- B Only (B)
- C Both (B) and (C)
- D All (A), (B) and (C)
- E None of these

**Answer: A**

**Explanation:**

1st paragraph 1st line states that 60000 crores are sanctioned to waive farm loans. Also 2nd paragraph 7th line states that 2.25 million didn't repay their loans and government waived the off. Hence, A is correct

**Question 16**

**What is the author's view of the loan waiver?**

- A It will have an adverse psychological impact on those who cannot avail of the waiver.
- B It is a justified measure in view of the high suicide rate among landless labourers.
- C It makes sound economic and political sense in the existing scenario.
- D It will ensure that the benefits of India's high GDP are felt by the rural poor.
- E None of these

**Answer: A**

**Explanation:**

Refer to the last line of 2nd paragraph. It states that 95% of farmers who repaid will not benefit and thus resulting in a severe anger. Hence, A is correct as it captures the required idea

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**Question 17**

**Which of the following cannot be said about loan waiver?**

- (A) Small and marginal farmers will benefit the most.
- (B) The loan waiver penalizes deserving farmers.
- (C) A large percentage i.e., ninety-five per cent of distressed farmers will benefit.

- A Only(C)
- B Both (A) and (C)
- C Only (A)
- D Both (B) and (C)
- E None of these

**Answer: A**

**Explanation:**

C is incorrect as it is mentioned in contrast with the passage. A can be inferred as the 1st para talks about sanctions of loan waiver. B can be inferred because 95% repaid without getting the waiver or in other words they are penalized for being honest. Hence, option A

**Question 18**

**Which of the following will definitely be an impact of loan waivers?**

- (A) Family holdings will be split into individual holdings not exceeding one hectare.
- (B) The public distribution system will be revamped.
- (C) Opposition will definitely win the election.

- A None
- B Only (A)
- C Both (A) and (B)
- D Only (C)
- E All (A), (B) and (C)

**Answer: A**

**Explanation:**

A is incorrect as the passage never suggested to split family holdings. B is incorrect as Passage states that Public distribution system is already failed. C is out of context as never mentioned in the passage. Hence A, none is correct

**Question 19**

**What impact will the loan waiver have on banks?**

- A Banks have to bear the entire brunt of the write off.
- B Loss of trust in banks by big farmers.
- C Corruption among bank staff will increase.
- D Farmers will make it a habit to default on loans
- E None of these

**Answer: D**

**Explanation:**

It can be inferred from the passage that farmers default intentionally expecting the government to write off. So, D is correct.

**Question 20**

**According to the author what is the government's motive in sanctioning the loan waiver?**

- A To encourage farmers to opt for bank loans from money-lenders.
- B To raise 90 million farmers out of indebtedness.
- C To provide relief to those marginal farmers who have the means to but have not repaid their loans
- D To ensure they will be re-elected
- E None of these

**Answer: D**

**Explanation:**

The passage 1st line clearly states that political ploys, which are supposed to become master strokes, fail. According to the author, loan waiver is also a political ploy intended to win the election. Hence, D is correct.

**Question 21**

**Synonym of Incumbent as per the context of the passage.**

- A mandatory
- B present
- C incapable
- D lazy
- E officious

**Answer: A**

**Explanation:**

Incumbent means compulsory or mandatory. Present means available of ready or now. Incapable means not efficient. Lazy also almost means the same. Officious means dictatorial or bossy. Hence A is correct.

**Question 22**

**Give the synonym of ploys as mentioned in the context of the passage.**

- A surveys
- B entreaties
- C ruses
- D lazy
- E assurances

**Answer: C**

**Explanation:**

Ploy means a cunning plan. A survey is a study. An entreaty is a humble request. Ruses is also a plan using tactics or strategies. Lazy means incapable. Assurance means promise. Hence C is correct

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**Question 23**

**Mark the Synonym of aggrieved as used in the passage.**

- A vindicated
- B intimidated
- C offensive
- D wronged
- E disputed

**Answer: B**

**Explanation:**

Aggrieved means unhappy or angry about something. Vindicated means to make someone free from a blame. Offensive means involving in criminal act. Wronged is to misrepresent someone. Disputed means to have a hatred discussion. Hence, B is correct

**Question 24**

Choose the word which is most **OPPOSITE** in meaning to the word printed in bold as used in the passage.

**plethora**

- A dearth
- B missing
- C superfluous
- D sufficient
- E least

**Answer: A**

**Explanation:**

Plethora means something which is excess. Dearth means low or less in quantity. Missing means absent. Superfluous means irrelevant or unnecessary. Sufficient means enough. Least means too low. A is the direct antonym of plethora.

**Question 25**

Which of the following is the most similar in meaning to the following word printed in bold in the passage?

**merited**

- A ranked
- B unqualified for
- C lacked
- D inept at
- E unworthy of

**Answer: A**

**Explanation:**

Merited means deserved or worthy. Unqualified means not so worthy. Lacked means not possessing something. Inept means not so skillful. So, A is the synonym of given word.

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**Instructions**

Read each sentence to find out whether there is any grammatical error in it.

The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is e.. (Ignore errors of punctuation, if any)

**Question 26**

It is more better (1)/ if one of the parents (2)/ stays at home (3)/ to look after the children (4)/ No error(5)

- A (1)
- B (2)
- C (3)

D (4)

E (5)

Answer: A

**Explanation:**

The word "better" is in comparative degree. So the word more before it is redundant and has to be removed.

Thus, the correct usage of the sentence is "It is better if one of the parents stays at home to look after the children".

**Question 27**

With a fresh coat (1)/ of paint (2)/ the school can (3)/ look much nice (4)/ No error (5)

A (1)

B (2)

C (3)

D (4)

E (5)

Answer: D

**Explanation:**

There is an error in the fourth part of the sentence. The phrase "much nice" should be replaced with "very nice". Generally "very" is used to modify adjectives.

**Question 28**

I asked the salesman (1) / if I could exchange (2)/ the faulty camera (3)/ with another one (4)/ No error (5)

A (1)

B (2)

C (3)

D (4)

E (5)

Answer: E

**Explanation:**

"Another" is an indefinite determiner which is used to refer to an additional person or thing. So the use of "one" after "another" is redundant and has to be removed.

Thus the correct sentence is "I asked the salesman if I could exchange the faulty camera with another."

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**Question 29**

It took me(1)/ almost a hour (2)/ to fill the (3)/ application form (4)/ No error (5)

A (1)

B (2)

C (3)

D (4)

E (5)

**Answer: B**

**Explanation:**

The article used before hour is incorrect. Hour when pronounced makes a vowel sound. Thus, the correct article to be used is 'an'.

**Question 30**

**She insists (1)/ you stay (2)/ until her husband (3)/ comes home (4)/ No error (5)**

A (1)

B (2)

C (3)

D (4)

E (5)

**Answer: B**

**Explanation:**

There is an error in part '2' of the sentence. The correct usage should be "She insists you on staying home until her husband comes" Hence option b is the correct answer.

**Instructions**

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

Mankind has seen rapid (31) in the last 150 years because of the mass manufacturing techniques (32) in western nations and later taken to new levels of efficiency by Japan. Mass production and production for the masses became the bases of new business strategies. Large scale consumption by all with the social benefit of (33) poverty became the dominant economic strategy. The advent of electricity and its large-scale application to lighting, heating and operating machines added a fresh dimension to manufacturing. By the 1950s came (34) in electronics and transistor devices to be followed by innovations in microelectronics, computers and various forms of sensors all of which (35) altered the manufacturing scene. It is now no longer necessary to make prototypes in a factory or a laboratory to study a new product. Many new products can be (36) on computers and their behaviour simulated on them. By choosing an optimum design through such simulations, computer programmes can directly (37) the manufacturing processes. These processes are generally called Computer Aided Design (CAD) and Computer Assisted Manufacturing (CAM). These capabilities are leading to newer forms of (38) by customers. Each customer can be offered several special options. Customised product design or (39) manufacturing are other popular techniques currently in (40) in many developed countries.

**Question 31**

**Blank (31)**

A havoc

B transformation

C destruction

D violence

E deforestation

**Answer: B**

**Explanation:**

From the context of the sentence we can understand that the blank requires a positive noun. Among the options, all except

'transformation' have a negative connotation. Thus, B is the correct answer.

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### Question 32

Blank (32)

- A discarded
- B resorted
- C indulged
- D perfected
- E designated

**Answer: D**

#### **Explanation:**

Among the options, only discarded and perfected makes sense in combination with technologies. But as we saw in the last question, the author has a positive tone. Thus, 'perfected' is the correct answer.

### Question 33

Blank (33)

- A removing
- B nurturing
- C appeasing
- D cajoling
- E mastering

**Answer: A**

#### **Explanation:**

The blank is used as a reference to poverty. Since he is talking about social benefit, nurturing poverty makes no sense. Also cajoling, appeasing, and mastering are not used in association with poverty. Thus, A is the correct answer.

### Question 34

Blank (34)

- A additions
- B gadgets
- C modifications
- D variety
- E invention

**Answer: E**

#### **Explanation:**

From the context of the sentence, we can infer that the blank means something similar to development or innovation. Thus, E is the correct answer.

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### Question 35

#### Blank (35)

- A immediately
- B precisely
- C irreversibly
- D indefinitely
- E measurably

**Answer: C**

#### Explanation:

Precisely and measurably altered make no sense in context of the sentence. Indefinitely is also incorrect as it gives an idea that the changes are continuously happening which is not correct. Immediately is also not the right fit as we are talking about an era. Thus, the use of immediately makes the inference of the sentence slightly ambiguous. Irreversibly fits in the context perfectly and hence is the correct answer.

### Question 36

#### Blank (36)

- A designed
- B produced
- C manufactured
- D sold
- E purchased

**Answer: A**

#### Explanation:

From the context we can infer that the author is talking about making different plans through computers. Thus, the word "design" is most suitable for the context.

### Question 37

#### Blank (37)

- A inspire
- B cultivate
- C visualise
- D drive
- E curtail

**Answer: D**

#### Explanation:

From the context we can infer that the blank requires a word that means similar to "propel". Only option D satisfies this and thus D is the right choice.

Question 38

Blank (38)

- A uses
- B demands
- C advertisements
- D consumption
- E goods

Answer: B

**Explanation:**

From the context we can infer that the blank requires a word that means similar to "requirements". Only option B satisfies this and thus, option B is the right choice.

Question 39

Blank (39)

- A visible
- B secure
- C fundamental
- D overt
- E flexible

Answer: E

**Explanation:**

In the preceding line it is given that, "Each customer can be offered several special options". In relation to manufacturing the word "flexible" would be best suited for this description of offering many options.

Question 40

Blank(40)

- A view
- B vogue
- C order
- D wings
- E isolation

Answer: B

**Explanation:**

From the context we can infer that the blank requires a word that means similar to "trend" or "fashion". Thus, option B - vogue which means "prevailing fashion" is the best choice.

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### Quant

#### Instructions

For the following questions answer them individually

#### Question 41

In an examination, a student scores 6 marks for every correct answer and loses 4 marks for every wrong answer. If he attempted 80 questions and obtained 310 marks, how many questions did he attempted correctly?

- A 59
- B 67
- C 63
- D 65
- E 61

Answer: C

#### Explanation:

We can get the equation for marks as,

Marks =  $6x - 4y$  where  $x$  = correct answer and  $y$  = wrong answer

We have to try for each and individual option.

For 59:  $6*59 - 21*4 = 270$

For 67:  $6*67 - 4*13 = 350$

For 65:  $6*65 - 4*15 = 330$

For 61:  $6*61 - 4*19 = 290$

For 63:  $6*63 - 4*17 = 310$

Option C is the answer.

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#### Question 42

The diameter of a wheel is 49 m. How many revolutions will it make to cover a distance of 3200 m?

- A 17
- B 27
- C 24
- D 21
- E 18

Answer: D

#### Explanation:

Circumference of the wheel =  $\pi * \text{Diameter} = (22/7) * 49 = 154$

Number of revolutions of the wheel =  $3200/154 = 20.77 \sim 21$

The wheel will make around 21 revolutions.

**Question 43**

The average score of a cricketer in 18 matches was 56.5. If he made 101 runs and 123 runs in 19th and 20th match respectively. What is his new average score in all the twenty matches?

- A 62.05
- B 64.45
- C 60.75
- D 61.25
- E 63.85

**Answer:** A

**Explanation:**

Average of all 20 matches = {Total runs scored in the first 18 matches + Runs scored in 19th match + Runs scored in 20th matches} ÷ {20}

$$= (18 * 56.5 + 101 + 123) \div 20$$

$$= 62.05$$

Option A is correct answer.

**Question 44**

Two types of rice (type 1 and type 2) were mixed in the respective ratio of 1 : 3. The mixture was then sold @ 75.60 per kg to gain a profit of 20%. If the price of type 1 rice is Rs. 75 per kg, what is the price of type 2 price per kg?

- A Rs. 55
- B Rs. 53
- C Rs. 59
- D Rs. 57
- E Rs. 62

**Answer:** C

**Explanation:**

Profit = 0.2 CP

Profit = SP - CP

1.2CP = SP

Hence, CP = (SP/1.2) = 75.6/1.2 = 63

Now, let the cost of type 1 rice is T1 and cost of type 2 be T2.

$$63 = \frac{T1+3T2}{4}$$
$$= (75 + 3*x)/4$$

$$x = 59$$

Therefore, cost of type 2 price is 59.

## IBPS Clerk Important Questions PDF

**Question 45**

Mr. Shah's monthly income is Rs. 54550. In an entire year, he spends 32% of his annual salaries on groceries, he spend 12% on repairs and 10% he pays to his servant. If half of the remaining amount he invests in fixed deposits, what is the amount invested by him in fixed deposits?

- A Rs. 150558

- B Rs. 155240
- C Rs. 152610
- D Rs. 158789
- E Rs. 154336

Answer: A

**Explanation:**

Remaining amount of amount in percent =  $100 - 10 - 12 - 32 = 46$

The amount remaining with him = 46% of  $(54550 \times 12)$   
 $= 3,01,116$

The amount of invested in full deposit =  $0.5 \times 30116 = 1,50,558$

The correct answer is option A.

**Question 46**

Two pipes A and B can fill a tank in  $3\frac{3}{7}$  hours when opened simultaneously. If B alone can take 2 hours less than A alone takes to fill the tank completely. How much time does A alone take to fill the tank?

- A 8 hr
- B 12 hr
- C 4 hr
- D 6 hr
- E 10 hr

Answer: A

**Explanation:**

Let us assume that A alone takes 'x' hours to fill the tank.

B alone takes 'x - 2' hours to fill the tank.

Part of the tank filled by pipe A in 1 hour =  $\frac{1}{x}$

Part of the tank filled by pipe B in 1 hour =  $\frac{1}{x-2}$

Together they fill the tank in  $3\frac{3}{7}$  hr =  $\frac{24}{7}$  hr

$$\frac{24}{7} \left( \frac{1}{x} + \frac{1}{x-2} \right) = 1$$

On simplifying, we get

$$24(2x - 2) = 7x(x - 2)$$

$$7x^2 - 62x + 48 = 0$$

$$(x - 8)(x - \frac{6}{7}) = 0$$

$\therefore x = 8$  ( $x$  can't take the value of  $\frac{6}{7}$  as  $x - 2$  is negative)

Hence, A alone takes 8 hr to fill the tank completely.

**Question 47**

A man can row 10.2 km downstream in 18 minutes. If the speed of the stream is 3.5 km/h, how much time he would take to cover 121.5 km upstream? (in hours)

- A  $4\frac{1}{2}$

- B 3
- C 4
- D  $5\frac{1}{2}$
- E  $3\frac{1}{2}$

Answer: A

**Explanation:**

Let the speed of boat rowed by man by x.

A man can row 10.2 km downstream in 18 minutes i.e speed  $(x+3.5) = (10.2*60)/18$

Hence, speed of boat = 30.5 km/hr

Now, relative speed of boat going downwards = 30.5-3.5 = 27km/hr

Now, number of hours required to row upwards =  $121.5/27 = 4.5$  hours =  $4\frac{1}{2}$

Option A is correct.

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**Question 48**

The respective ratio of two numbers is 16 : 21. If the first number is increased by 30% and the second number is decreased by 20%, what will be the respective ratio of the first and the second number?

- A 32 : 21
- B 26 : 21
- C 25 : 21
- D 20 : 21
- E 22 : 21

Answer: B

**Explanation:**

Let the numerator and denominator be x and y.

$$(x/y) = (16/21)$$

Now, if the first number is increased by 30% and the second number is decreased by 20% then the ratio is  $\frac{1.3*16}{0.8*21}$

Which equals  $\frac{208}{168}$

Which equals  $\frac{26}{21}$

Option B is the correct answer.

**Question 49**

A bag of fruits was distributed among 4 students P, Q, R and S. P took 3/8th of the fruits. Q took 1/5th of the remaining fruits and the remaining fruits were equally distributed among R and S. What fraction of fruits did R get?

- A 1/4
- B 3/8
- C 1/8
- D 5/16
- E Other than those as options

Answer: A

**Explanation:**

Let  $P+Q+R+S = x$  where  $x$  is bag of fruits.

$$P = (3/8)x$$

$$Q = (1/5)*5x/8 = x/8$$

Let  $R$  and  $S$  be fraction by  $y$ .

$$\text{Fruits with } R \text{ and } S = x - 3x/8 - x/8 = x/2$$

$$\text{SO fruits with } R = x/4$$

**Question 50**

The present population of village P is 2.5 time the present population of village Q. If after a year the population of village Q is 16537 and has been increased at a rate of 15%. What is the present population of village P?

A 34740

B 38560

C 36820

D 35950

E 30350

**Answer: D**

**Explanation:**

Let the population of village Q before 1 year be  $x$ .

There has been 15% increase in population and population now stands at 16537

$$\text{Hence, } 1.15x = 16,537$$

$$x = 14380$$

$$\text{Population of village P} = 2.5 * 14380 = 35,950$$

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**Question 51**

29, 31, 37, 49, 69, ?

A 108

B 99

C 94

D 103

E 88

**Answer: B**

**Explanation:**

+The difference between the consecutive terms is:

$$31 - 29 = 2$$

$$37 - 31 = 6$$

$$49 - 37 = 12$$

$$69 - 49 = 20$$

Here, the difference between the consecutive difference terms is

$$6 - 2 = 4$$

$$12 - 6 = 6$$

$$20 - 12 = 8$$

Hence, the next term in difference series = 10

Therefore the next term in series =  $69 + 30 = 99$

**Question 52**

13, 13, 20, 37.5, 83, ?

- A 233
- B 216
- C 234
- D 235
- E 239

**Answer: B**

**Explanation:**

$$13 \times 0.5 + 6.5 = 13$$

$$13 \times 1 + 7 = 20$$

$$20 \times 1.5 + 7.5 = 37.5$$

$$37.5 \times 2 + 8 = 83$$

$$83 \times 2.5 + 8.5 = 216$$

**Question 53**

17, 16, 30, 87, 344, ?

- A 1735
- B 1760
- C 1660
- D 1685
- E 1715

**Answer: E**

**Explanation:**

$$16 = 17 \times 1 - 1$$

$$30 = 16 \times 2 - 2$$

$$87 = 30 \times 3 - 3$$

$$344 = 87 \times 4 - 4$$

So, the next number is  $344 \times 5 - 5 = 1715$

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**Question 54**

8, 9.4, 12.2, 17.8, 29, ?

- A 53.6

- B 51.4
- C 52.1
- D 48.6
- E 49.8

**Answer: B**

**Explanation:**

The difference between consecutive terms is doubling.

For example,  $9.4 - 8 = 1.4$   
 $12.2 - 9.4 = 2.8$   
 $17.8 - 12.2 = 5.6$   
 $29 - 17.8 = 11.2$

Hence, the term to come next is  $29 + 11.2 \times 2 = 51.4$

**Question 55**

26, 12, 11, 15.5, 30, ?

- A 72
- B 68
- C 74
- D 82
- E 78

**Answer: C**

**Explanation:**

$$\frac{26}{2/1} - 1 = 12$$

$$\frac{12}{2/2} - 1 = 11$$

$$\frac{11}{2/3} - 1 = 15.5$$

$$\frac{15.5}{2/4} - 1 = 30$$

$$\frac{30}{2/5} - 1 = 74$$

**Question 56**

Arunika brought some articles and sold half of them at Rs. 22103 thereby making a profit of 15%/ At what price should sell the rest of them so as to earn an overall profit of 25%?

- A Rs. 25947
- B Rs. 23528
- C Rs. 27130
- D Rs. 24025
- E Rs. 26240

**Answer: A**

**Explanation:**

Let the cost price be CP.

Profit = .15CP

Profit = Selling Price - CP

$1.15 \text{ CP} = 22,103$

CP of first half = 19,220

Cost Price of all articles =  $19220 + 19220 = \text{Rs.}38440$

Overall profit = 25%

Total Selling Price = 125% of 38440 = Rs.48050.

Selling Price of second half of articles =  $\text{Rs.}48050 - 22103 = \text{Rs.}25947$ .

**Question 57**

The height of a triangle is equal to the perimeter of a square whose diagonal is 14.14m and the base of the same triangle is equal to the side of the square whose area is 784 m<sup>2</sup>. What is the area of the triangle? (in m<sup>2</sup>)

- A 504
- B 560
- C 478
- D 522
- E 496

**Answer: B**

**Explanation:**

We know that, diagonal =  $1.414 \times \text{side}$

Here, diagonal = 14.14, side = 10 m

Height = Perimeter of square =  $10 \times 4 = 40\text{m}$

Now, base = side of square with 784 m<sup>2</sup> area.

base = 28

Area of triangle =  $.5 \times 28 \times 40 = 560 \text{ m}^2$

Option B is correct option.

**Question 58**

Arunavo invested total sum of Rs. 16000 in two schemes (A and B) for two years. Scheme A offers compound interest (compounded annually) at the rate of 10% per annum and scheme B offers simple interest at the rate of 12% per annum. If the total interest earned by him from both the schemes after two years is Rs. 3504. How much money (principle) did he invest in scheme B?

- A Rs. 4800
- B Rs. 4200
- C Rs. 4600
- D Rs. 4400
- E Rs. 5200

**Answer: A**

**Explanation:**

Let the amount invested in Scheme A be 'Rs.x'.

Then, the amount invested in Scheme B = Rs. (16000-x)

Amount earned from Scheme A =  $x \times 1.1 \times 1.1 = 1.21x$ .

Interest earned from Scheme A =  $\text{Rs.}1.21x - \text{Rs.}x = \text{Rs.}0.21x$

$$\text{Interest earned from Scheme B} = \frac{(16000 - x) \times 12 \times 2}{100} = 3840 - 0.24x$$

$$\text{Total interest} = 0.21x + 3840 - 0.24x = 3504$$

$$3840 - 0.03x = 3504$$

$$0.03x = 336$$

$$x = 11200.$$

$$\text{Amount invested in Scheme B} = 16000 - 11200 = \text{Rs. } 4800.$$

#### Question 59

Ravi is older than Simar by 4 years. Four years from now, the respective ratio between Ravi's age and Simar's age will be 9:8. What will be the Ravi's age 15 years ago? (in years)

- A 19
- B 36
- C 17
- D 25
- E 21

**Answer: C**

#### Explanation:

Let Ravi's age be  $x$  and Simar's be  $y$ .

$$x = y + 4$$

After 4 years,

$$\frac{(x+4)}{(y+4)} = \frac{9}{8}$$

$$8x - 9y = 4$$

After solving we get Ravi's age be 32 years.

15 years before his age is  $32 - 15 = 17$  years.

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#### Question 60

A started a business by investing Rs. 33600. After three month B joined him by investing Rs. 23100. After 3 months of B's investment, C joined them by investing Rs. 18900. If the total annual profit earned by them is Rs. 26450, what is C's share of profit?

- A Rs. 4630
- B Rs. 4080
- C Rs. 4260
- D Rs. 4420
- E Rs. 4140

**Answer: E**

#### Explanation:

Their investments are in the ratio 33.6:23.1:18.9

The time periods are in the ratio 1:0.75:0.5

Hence, the profits would be in the ratio: 33.6:17.325:9.45

Therefore, C share =  $26450 \times \frac{9.45}{60.375} = \text{Rs. } 4140$

#### Question 61

The sum of two numbers is equal to 27 and their product is equal to 182. What are the two numbers?

- A 15, 12
- B 11, 16
- C 9, 18
- D 13, 14
- E 19, 8

**Answer: D**

**Explanation:**

Let x and y be the two numbers.

$$x+y = 27$$

$$x*y = 182$$

$$x + (182/x) = 27$$

$$x^2 - 27x + 182 = 0$$

$$x^2 - 14x - 13x + 182 = 0$$

$$(x-13)(x-14) = 0$$

$$x = 13 \text{ or } x = 14$$

$$y = 14 \text{ or } y = 13$$

13 and 14 are the numbers.

**Instructions**

What will come in place of question mark (?) in the given questions?

**Question 62**

$$54.2 + 13.52 - 0.52 - 0.5656 - 0.07 = ?$$

- A 85.44
- B 72.12
- C 68.32
- D 76.14
- E 66.56

**Answer: E**

**Explanation:**

$$54.2 + 13.52 - 0.52 - 0.5656 - 0.07 = 67.72 - 0.52 - .5656 - 0.07$$

$$= 67.2 - .5656 - .07$$

$$= 66.6344 - 0.07$$

$$= 66.56$$

Option E is the correct answer.

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**Question 63**

$$\sqrt{1024} \times 40 + 448 = (?)^3$$

- A 8
- B 14
- C 16

D 12

E 22

Answer: D

**Explanation:**

$$\sqrt{1024} \times 40 + 448 = (?)^3$$

$$\sqrt{1024} = 32$$

$$32 \times 40 = 1280$$

$$1280 + 448 = 1728$$

Let x be the unknown number.

$$x = (1728)^{1/3}$$

$$= 12$$

**Question 64**

$$(24 \times 16/15 + 32.4)/? = 4$$

A 18

B 14.5

C 12

D 16.5

E 15.5

Answer: B

**Explanation:**

Let the unknown be x.

$$(24 \times 16/15 + 32.4)/? = 4$$

$$(24 \times 16)/15 = 25.6$$

$$\text{Now, } 25.6 + 32.4 = 58$$

$$58/x = 4$$

$$x = 14.5$$

**Question 65**

$$255.4 + 542.3 - ? = 1014.3 - 499.4$$

A 271.5

B 290.5

C 220.10

D 244.8

E 282.8

Answer: E

**Explanation:**

Let the unknown number be x.

$$255.4 + 542.3 - x = 1014.3 - 499.4$$

$$797.7 - x = 514.9$$

$$x = 282.8$$

Option E is the correct answer.

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### Question 66

$$2\frac{1}{5} \times \left(4\frac{1\frac{2}{3}}{5}\right)$$

- A 5/14
- B 5/8
- C 3/10
- D 8/25
- E 14/20

Answer: E

### Explanation:

$$2\frac{1}{5} = 11/5$$

$$1\frac{2}{3} = 7/3$$

$$4\frac{7/3}{5} = 22/5$$

$$(11/5) * (22/5) = 242/25 = 9\frac{12}{25}$$

Option E is the correct answer

### Question 67

$$0.5 \times 5.6 + 2.5 \times 8.5 + 164.85 = ?$$

- A 186.95
- B 188.9
- C 182.35
- D 183.8
- E 185.6

Answer: B

### Explanation:

$$0.5 \times 5.6 + 2.5 \times 8.5 + 164.85 = 2.8 + 21.25 + 164.85$$

$$= 24.05 + 164.85$$

$$= 188.9$$

Option B is the correct answer.

### Question 68

$$(0.3 + 0.9 + 0.06)(0.4 + 0.4 + 0.05) = ?$$

- A 0.936
- B 0.693
- C 0.369
- D 1.071
- E 0.639

Answer: D

Explanation:

$$0.3 + 0.9 + 0.06 = 1.26$$

$$0.4 + 0.4 + 0.05 = 0.85$$

$$1.26 * 0.85 = 1.071$$

Option D is correct.

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Question 69

120% of 675 + 92 = ?% of 1240 + 716

A 20

B 15

C 16

D 10

E 12

Answer: B

Explanation:

Let the unknown number be x.

$$120\% \text{ of } 675 + 92 = x\% \text{ of } 1240 + 716$$

$$0.01 * x * 1240 = 902 - 716$$

$$x = 15$$

Hence, the correct option is B.

Question 70

$$\frac{\sqrt{\frac{81}{25} - \sqrt{\frac{144}{121}}} + \sqrt{\frac{1089}{484}}}{\sqrt{\frac{1089}{484}}}$$

A 1/25

B 3/11

C 78/205

D 2/5

E 81/205

Answer: C

Explanation:

$$\frac{\sqrt{\frac{81}{25} - \sqrt{\frac{144}{121}}} + \sqrt{\frac{1089}{484}}}{\sqrt{\frac{1089}{484}}} = \frac{9}{5} - \frac{12}{11} + \frac{33}{22}$$

$$= (39/55)/(41/22)$$

$$= (39*22)/(55*41)$$

$$= 78/205$$

Option C is the correct answer.

Question 71

$$\frac{(0.6)^3 - (0.4)^3}{(0.6)^3 + (0.4)^3} = ?$$

- A 19/36
- B 18/35
- C 19/35
- D 18/37
- E 20/37

**Answer: C**

**Explanation:**

$$\frac{(0.6)^3 - (0.4)^3}{(0.6)^3 + (0.4)^3} = \frac{(0.6 - 0.4)(0.36 + 0.24 + 0.16)}{(0.6 + 0.4)(0.36 - 0.24 + 0.16)}$$

$$= 0.152/0.28$$

$$= 19/35$$

Option C is the correct answer.

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### Instructions

Study the table and answer the following questions:

Store / Months	P	Q	R	S	T
March	213	200	195	253	229
April	156	208	216	187	175
May	177	197	185	181	215
June	220	145	235	265	231
July	253	188	278	243	249

### Question 72

Number of books sold by store P in May is approximately what percent less than the number of books sold by store T in July?

- A 35
- B 25
- C 21
- D 29
- E 40

**Answer: D**

**Explanation:**

Number of books sold by store P in May = 177

Number of books sold by store T in July = 249

Percent of books sold more by store T than store P =  $(249 - 177) / 249 = 28.9 \sim 29\%$

Option D is correct.

### Question 73

What is the respective ratio between the total number of books sold by store P in April and June together and total number of books sold by store T in May and July together?

- A 49 : 58
- B 49 : 54

C 47 : 58

D 43 : 52

E 47 : 54

**Answer: C**

**Explanation:**

The total number of books sold by store P in April and June =  $156 + 220 = 376$

the total number of books sold by store T in May and July =  $215 + 249 = 464$

Ratio of books sold by O to books sold by T =  $376/464$

=  $47/58$

Hence, the correct option is C

**Question 74**

If 30% of the total number of books sold by store Q, S and T together in April were Academic books, how many non-academic books were sold by the same stores together in the same month?

A 389

B 413

C 381

D 373

E 399

**Answer: E**

**Explanation:**

Total number of books sold by P, S and T in April =  $208 + 187 + 175 = 570$

Now, 30% of the books were academic,

Number of academic books = 171

Number of non-academic books =  $570 - 171 = 399$

Hence, the correct option is E.

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**Question 75**

What is the average number of books sold by store R in April, June and July together?

A 243

B 241

C 233

D 237

E 239

**Answer: A**

**Explanation:**

The total number of books sold by R in April, June and July together =  $216 + 235 + 278 = 729$

Average number of books sold by R in three months =  $729/3 = 243$

Hence, the correct option is A.

**Question 76**

What is the difference between total number of books sold by store Q in May and July together and total number of books sold by store in S in March and June together?

- A 129
- B 127
- C 143
- D 133
- E 136

**Answer:** D

**Explanation:**

Total number of books sold by store Q in May and July together =  $197+188 = 385$   
total number of books sold by store in S in March and June together =  $253+265 = 518$   
The difference between the number of books sold by S and Q =  $518-385 = 133$   
Option D is correct answer.

**Instructions**

For the following questions answer them individually

**Question 77**

A train 350 m long takes 36 seconds to cross a man running at a speed of 5 km/h in the direction opposite to that of train. What is the speed of the train?

- A 30 km/h
- B 40 km/h
- C 24 km/h
- D 34 km/h
- E Other than those given as options

**Answer:** A

**Explanation:**

Let the speed of the train be  $x$  m/s  
Speed of the man =  $5\text{km/hr} = 1.388\text{m/s}$   
Relative speed of man when he is running in opposite direction =  $(x+1.388)$   
However train crosses him in 36 seconds =  $350/36 = 9.722$  m/s  
 $x+1.388 = 9.722$   
 $x = 8.334$  m/s  
 $x = 30$  km/hr

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**Question 78**

A person invested some money at the rate of 6% simple interest. At the end of three years, he got Rs. 900 as SI. If interest is put at the rate of compound interest annually, how much more interest would he get in three years?

- A Rs. 38.13
- B Rs. 25.33

- C Rs. 55.08
- D Rs. 35.30
- E Other than those given as options

**Answer: C**

**Explanation:**

Let  $x$  be the principal amount invested by him.

Amount earned by him as SI = 900

$$900 = x \cdot 0.06 \cdot 3$$

$$x = 5000$$

Compound interest he could have earned =  $5000 \cdot (1.06)^3 - 5000 = 955.08$

Amount earned more =  $955.08 - 900 = 55.08$

**Question 79**

**Raju purchases 550 ml of milk everyday. If cost of 1 litre of milk is Rs. 44, how much amount will he pay in 45 days?**

- A Rs. 1098
- B Rs. 1079
- C Rs. 1099
- D Rs. 1089
- E Other than those given as options

**Answer: D**

**Explanation:**

Number of litres purchased in 45 days =  $0.550 \cdot 45 = 24.75$  litres

Amount he has to pay at the rate of Rs 44/litres =  $24.75 \cdot 44 = \text{Rs. } 1089$

Option D is correct.

**Question 80**

**Neha scored 1.2 times as many marks in Science as in Sanskrit and in Social Science, she scored 20 more marks than Science. If she secured 85.5% marks in these three subjects out of a total 600 marks (in the given three subjects only), how much did she score in Social Science?**

- A 194
- B 174
- C 170
- D 185
- E Other than those given as options

**Answer: A**

**Explanation:**

Let marks scored in Science, Sanskrit and Social Science be  $P$ ,  $Q$  and  $R$  respectively.

$$P = 1.2Q$$

$$R = P + 20$$

$$\text{Now, } P + Q + R = 600 \cdot 0.855 = 513$$

$$\text{We get } P = 174$$

Marks scored in Social Science = 194

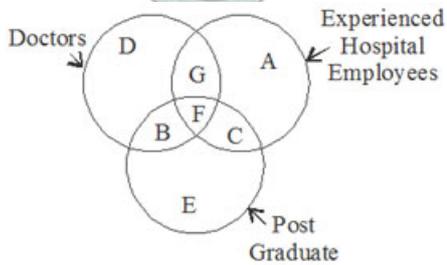
Option A is the correct answer.

# IBPS Clerk Previous Papers (Download PDF)

## Reasoning

### Instructions

Each of the questions given below is based on the given diagram. The diagram shows three circles each representing Doctors, Experienced Hospital Employee and Post Graduates.



### Question 81

Which of the following represents such people who are Experienced- Hospital Employees but are not doctors?

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

**Answer:** C

### Explanation:

Experienced hospital employees =  $A+C+F+G$

Doctors =  $B+D+F+G$

So required people =  $(A+C+F+G) - (F+G) = A+C$

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### Question 82

Which of the following represents such people who are Doctors and Post Graduates but not Experienced- Hospital Employees?

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

**Answer:** D

### Explanation:

Doctors =  $B+D+F+G$

Postgraduates =  $B+C+E+F$

Doctors & Postgraduates = B+F

But they should not be experienced hospital employees. So we must not include F.

Thus the required set of people is B.

**Question 83**

**Which of the following represents such Doctors who are also Experienced- Hospital Employees?**

- A G and F
- B D and G
- C Only A
- D Only G
- E Band F

**Answer: A**

**Explanation:**

Doctors = B+D+F+G

Experienced hospital employees = A+C+F+G

Intersection of both the sets = F+G

**Question 84**

**Which of the following represents Experienced-Hospital Employees who are Doctors but are not Post Graduates?**

- A Only F
- B F and G
- C B, F and G
- D A and G
- E Only G

**Answer: E**

**Explanation:**

Experienced-Hospital Employees = A+C+F+G

Doctors = B+D+F+G

Experienced-Hospital Employees who are Doctors = F+G

But they should not be post graduates. So we must not include F.

Thus, required set of people is only G.

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**Question 85**

**Which of the following represents all such people who are Doctors?**

- A Only D
- B B, D, F and G

- C Only F
- D B, D and G
- E S, F and G

**Answer: B**

**Explanation:**

The set of Doctors is represented by the first circle which = B+D+F+G

**Instructions**

Study the following arrangement carefully and answer the questions given below:

Q S R U I V P J L G N F M T O K E A H D B C

**Question 86**

**How many such vowels are there in the above arrangement each of which is immediately preceded by a Consonant and also immediately followed by a Vowel?**

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

**Answer: E**

**Explanation:**

We need to find a Vowel which is immediately preceded by a consonant and followed by a vowel.

=> We need to find three consecutive letters following the pattern : 'consonant' 'vowel' 'vowel'

There are only 2 such vowels in the series = U & E.

Series = RUI & KEA.

Ans - (E)

**Question 87**

**How many such pairs of alphabets are there in the series of alphabets given in Bold in the above arrangement each of which has as many letters between them (in both forward and backward directions) as they have between them in the English alphabetical series?**

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

**Answer: E**

**Explanation:**

Pairs of alphabets which have as many letters between them as they have in English alphabets :

RS, SU, QV, BC, JF (etc)

Thus, there are more than 3 pairs of alphabets.

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### Question 88

On the basis of above series of alphabets DECK is written as BABE and BARS is written as CHSR, then how will JUMP be written?

- A LIFJ
- B PRTV
- C LRFV
- D PITJ
- E None of these

**Answer:** A

#### **Explanation:**

Based on the above series DECK is written as BABE.

The pattern here is :

The 1st, 2nd & 4th letters i.e. D,E,K are changed to the letters which are immediate right to them in the above series i.e. B,A,E.

while the 3rd letter i.e. C is changed to its immediate left i.e. B.

Following the same pattern for JUMP, we get = LIFJ

### Question 89

On the basis of above series of alphabets if PJ is related to GI, EA is related to DO, then NF is related to-

- A JL
- B OL
- C TL
- D TO
- E None of these

**Answer:** C

#### **Explanation:**

Based on the above series  $PJ \Leftrightarrow GI$

The pattern here is G is second to the right of J, while I is second to the left of P.

Similar pattern is observed for  $EA \Leftrightarrow DO$

Now, for NF, second to the right of F = T

and second to the left of N = L

$\therefore NF \Leftrightarrow TL$

### Question 90

Which of the following is the fourth to the left of the ninth from the left end of the above arrangement?

- A V
- B I
- C U

- D M
- E None of these

Answer: B

**Explanation:**

Ninth from left end = L

Fourth to the left of L = I

Thus, Ans - (B)

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**Instructions**

Study the following information carefully and answer the questions given below:

J, K, L, M, N, O, P and Q are sitting around a circular table facing the centre but not necessarily in the same order. O is immediate neighbour of both K and Q. Only one person sits between K and J. L and M are neighbours but are not immediate neighbours of Q. Two persons sit between Mana P. P does not sit to the immediate right of K.

**Question 91**

**What is the position of P with respect to Q ?**

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

Answer: B

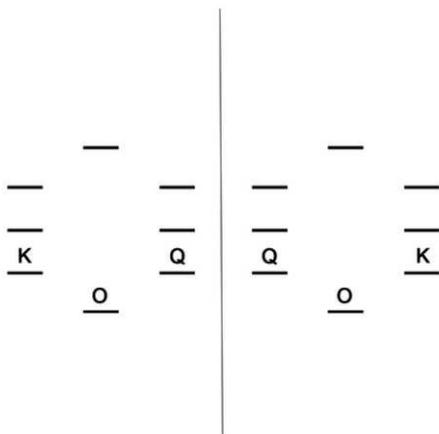
**Explanation:**

Since it is mentioned that everyone is facing towards the center, Right means anti-clockwise direction and Left means Clockwise direction.

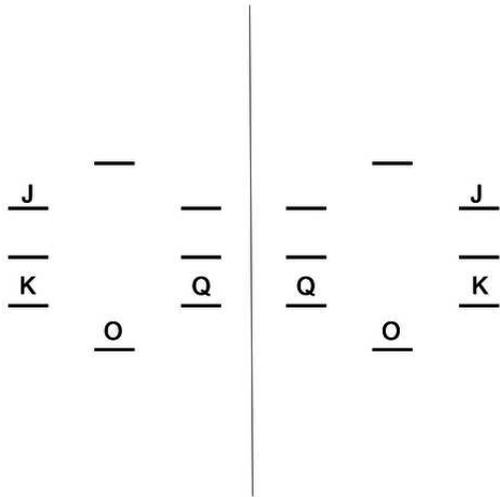
The first cue says that O is the immediate neighbor of both K and Q. This means O is sitting in between K and Q.

This presents 2 possibilities :-

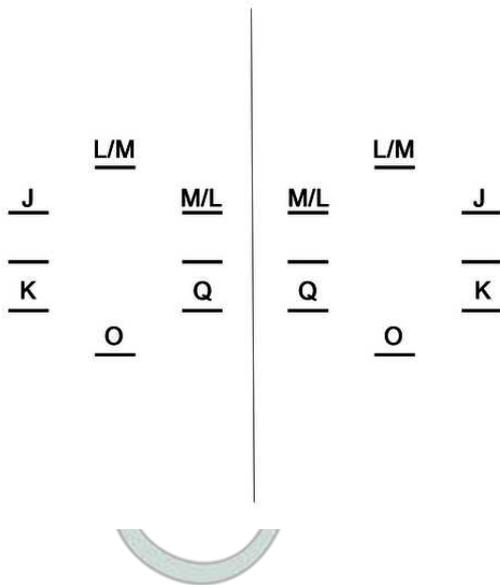
1. K is sitting to the left of O and Q is sitting to the right of O.
2. K is sitting to the right of O and Q is sitting to the left of O.



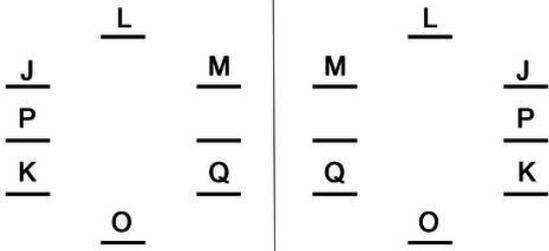
Now, the next cue says only one person sits between K and J :-



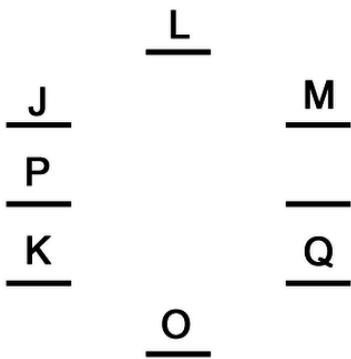
For L and M to be neighbors and neither of them sit next to Q, the arrangement possible is :-



Since 2 persons sit between M and P :-



As we can see, in the second case the last condition can not be held true thus the only case possible is the first one. Thus the final answer set is :-



Hence the answer to this question is (B).

**Question 92**

**Who amongst the following is sitting to the right of J?**

- A N
- B M
- C L
- D P
- E K

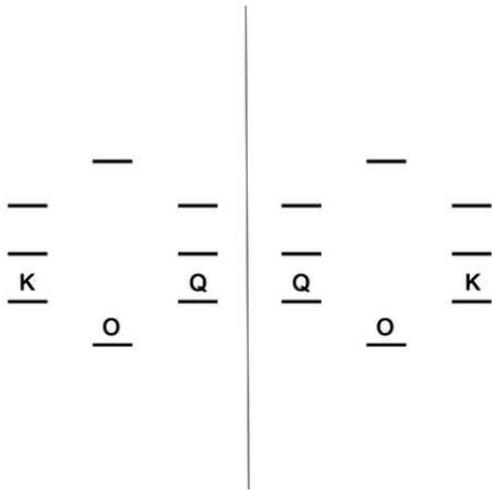
**Answer:** D

**Explanation:**

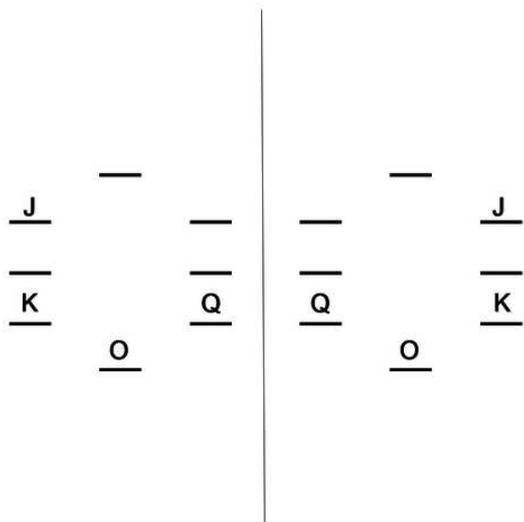
Since it is mentioned that everyone is facing towards the center, Right means anti-clockwise direction and Left means Clockwise direction.

The first cue says that O is the immediate neighbor of both K and Q. This means O is sitting in between K and Q. This presents 2 possibilities :-

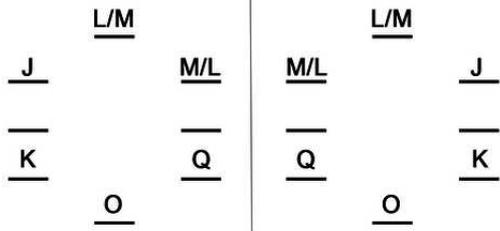
1. K is sitting to the left of O and Q is sitting to the right of O.
2. K is sitting to the right of O and Q is sitting to the left of O.



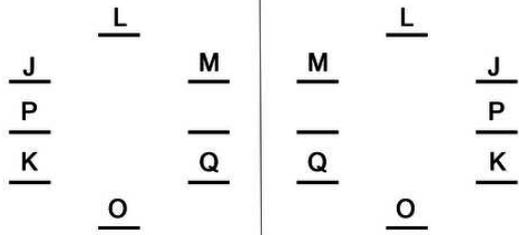
Now, the next cue says only one person sits between K and J :-



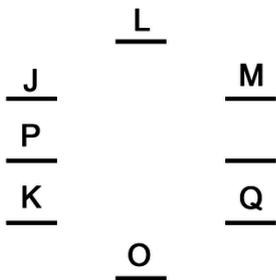
For L and M to be neighbors and neither of them sit next to Q, the arrangement possible is :-



Since 2 persons sit between M and P :-



As we can see, in the second case the last condition can not be held true thus the only case possible is the first one. Thus the final answer set is :-



Hence the answer to this question is (D).

**Question 93**

Who amongst the following sits exactly between K and J ?

- A P
- B O
- C Q
- D L
- E None of these

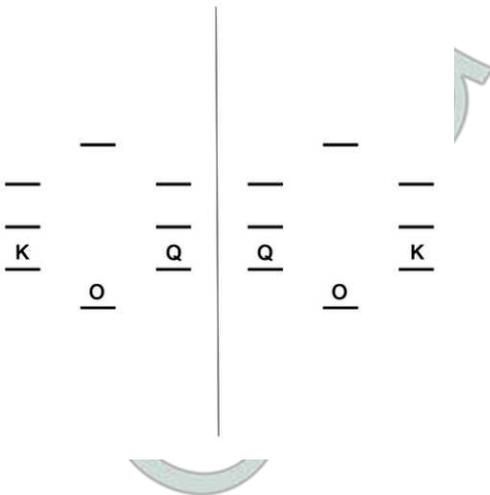
**Answer: A**

**Explanation:**

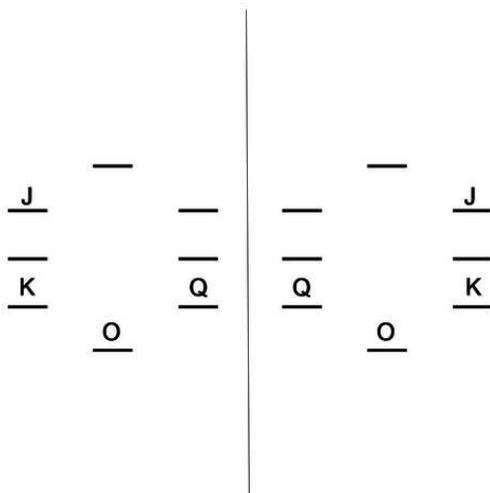
Since it is mentioned that everyone is facing towards the center, Right means anti-clockwise direction and Left means Clockwise direction.

The first cue says that O is the immediate neighbor of both K and Q. This means O is sitting in between K and Q. This presents 2 possibilities :-

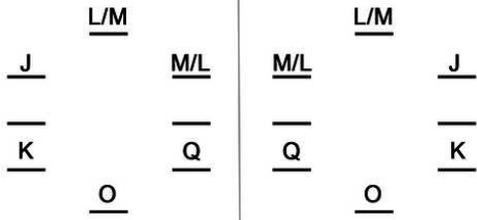
1. K is sitting to the left of O and Q is sitting to the right of O.
2. K is sitting to the right of O and Q is sitting to the left of O.



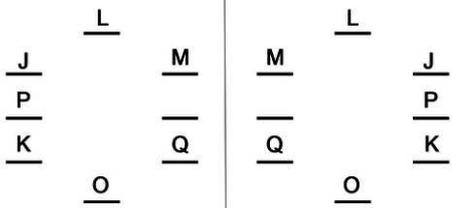
Now, the next cue says only one person sits between K and J :-



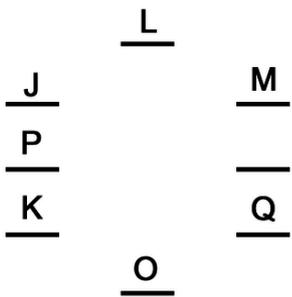
For L and M to be neighbors and neither of them sit next to Q, the arrangement possible is :-



Since 2 persons sit between M and P :-



As we can see, in the second case the last condition can not be held true thus the only case possible is the first one. Thus the final answer set is :-



Hence the answer to this question is (A).

**Question 94**

Who amongst the following sits fourth to the left of M ?

- A N
- B J
- C P
- D O
- E None of these

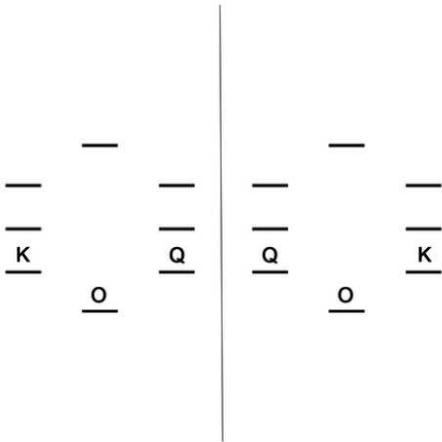
**Answer:** E

**Explanation:**

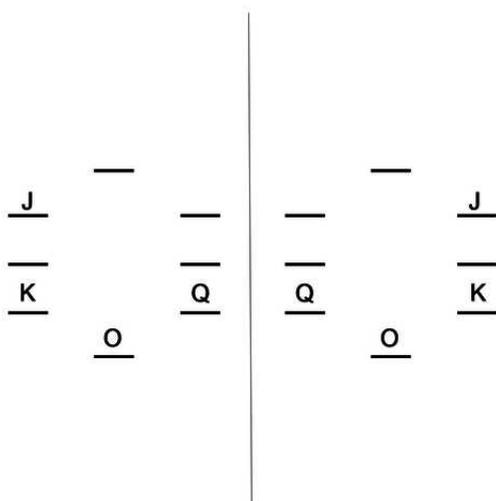
Since it is mentioned that everyone is facing towards the center, Right means anti-clockwise direction and Left means Clockwise direction.

The first cue says that O is the immediate neighbor of both K and Q. This means O is sitting in between K and Q. This presents 2 possibilities :-

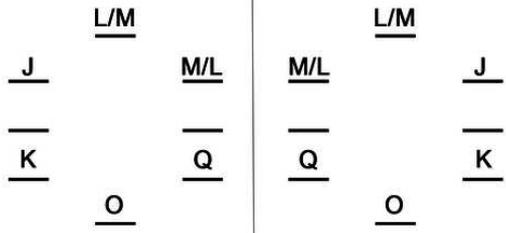
1. K is sitting to the left of O and Q is sitting to the right of O.
2. K is sitting to the right of O and Q is sitting to the left of O.



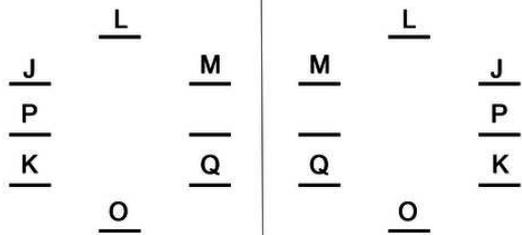
Now, the next cue says only one person sits between K and J :-



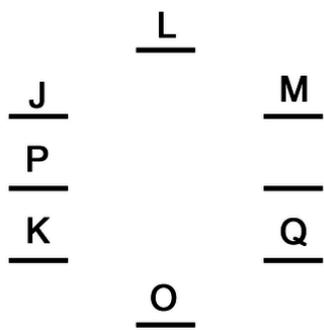
For L and M to be neighbors and neither of them sit next to Q, the arrangement possible is :-



Since 2 persons sit between M and P :-



As we can see, in the second case the last condition can not be held true thus the only case possible is the first one. Thus the final answer set is :-



As apparent from the image above, K sits 4th to left of M. Hence the answer to this question is E, none of these.

Question 95

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

- A JL
- B NQ
- C ML
- D OK
- E PJ

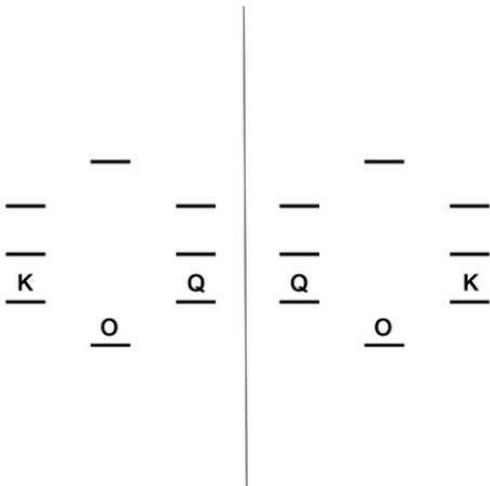
Answer: C

Explanation:

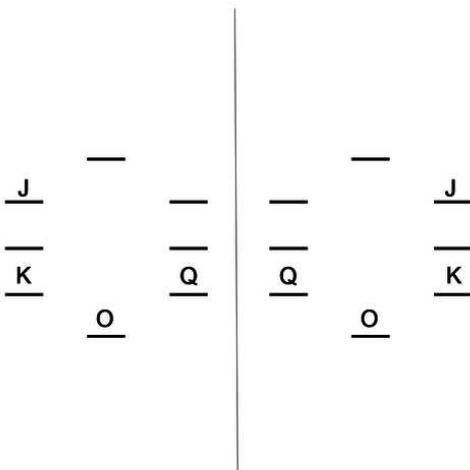
Since it is mentioned that everyone is facing towards the center, Right means anti-clockwise direction and Left means Clockwise direction.

The first cue says that O is the immediate neighbor of both K and Q. This means O is sitting in between K and Q. This presents 2 possibilities :-

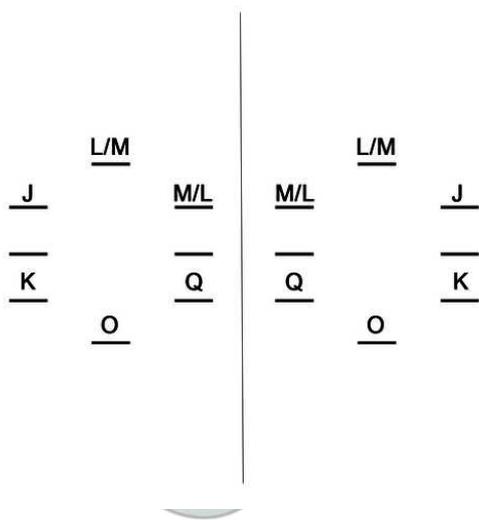
1. K is sitting to the left of O and Q is sitting to the right of O.
2. K is sitting to the right of O and Q is sitting to the left of O.



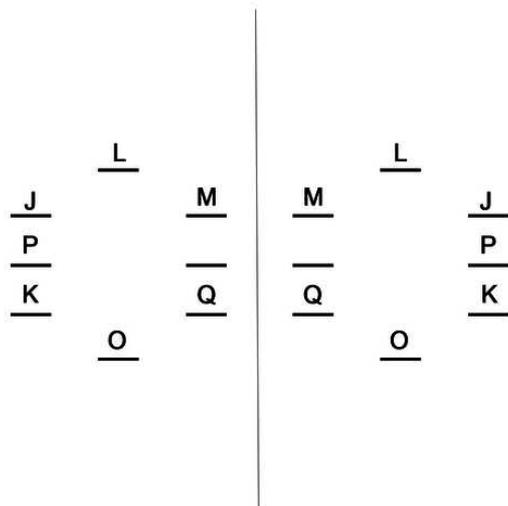
Now, the next cue says only one person sits between K and J :-



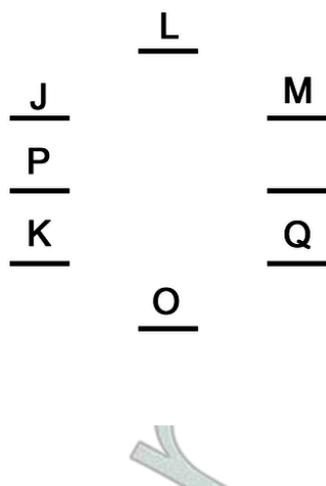
For L and M to be neighbors and neither of them sit next to Q, the arrangement possible is :-



Since 2 persons sit between M and P :-



As we can see, in the second case the last condition can not be held true thus the only case possible is the first one. Thus the final answer set is :-



On analyzing the options, we can see that all of JL, NQ, OK, and PJ, the first person sits to the right of the second person. This is not the case with ML where M sits to the left of L.

Hence the answer to this question is (C).

### Instructions

Study the following information to answer the given questions.

In a six storeyed building the ground floor is numbered one, the floor above it is numbered two and so on such that the topmost floor is numbered six. One out of six people viz, A, B, C, D, E and F lives on each floor.

No one lives between C and F. There are two floors between the floors on which A and D live. A lives on floor above the floor on which D lives. E lives on odd numbered floor. B does not live on a floor immediately above or below E's floor.

### Question 96

Who lives on the ground floor?

- A E
- B B
- C D
- D A
- E Cannot be determined

**Answer:** A

### Explanation:

Looking at the ques, we have the following information :-

C and F live together (in any order)

A and D have 2 floors between them with A living above D.

E lives on an odd numbered Floor and is not an immediate neighbor of B.

Lets create cases based on these ques :-

Floors	Case 1	Case 2	Case 3
6	A		
5		A	
4			A
3	D		
2		D	
1			D

Now, since C and F have to be immediate neighbors and E and B are not immediate neighbors, both the Case-1 and Case-3 need to be rejected.

Thus Case-2 is the only possibility

Lets proceed with Case-2.

The ques say that E lives in an odd numbered floor and C and F live together, this E can only live in the ground floor (as C and F would be living in 3rd and 4th numbered floors)  
Hence B would be living in the floor numbered 6.

Hence the possible scenarios are:-

Floors	1	2
6	B	B
5	A	A
4	C	F
3	F	C
2	D	D
1	E	E

The answer for this question is this option (A). E lives on the ground floor.

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Question 97

Where does A live?

- A Numbered 2
- B Numbered 3
- C Numbered 5

D Numbered 4

E None of these

Answer: C

**Explanation:**

Looking at the ques, we have the following information :-

C and F live together (in any order)

A and D have 2 floors between them with A living above D.

E lives on an odd numbered Floor and is not an immediate neighbor of B.

Lets create cases based on these ques :-

Floors	Case 1	Case 2	Case 3
6	A		
5		A	
4			A
3	D		
2		D	
1			D

Now, since C and F have to be immediate neighbors and E and B are not immediate neighbors, both the Case-1 and Case-3 need to be rejected.

Thus Case-2 is the only possibility

Lets proceed with Case-2.

The ques say that E lives in an odd numbered floor and C and F live together, this E can only live in the ground floor (as C and F would

be living in 3rd and 4th numbered floors)  
Hence B would be living in the floor numbered 6.

Hence the possible scenarios are:-

Floors	1	2
6	B	B
5	A	A
4	C	F
3	F	C
2	D	D
1	E	E

The answer for this question is this option (C). A lives on the floor numbered 5.

**Question 98**

Who lives immediately above D's floor?

A A



- B C
- C F
- D B
- E Cannot be determined

**Answer:** E

**Explanation:**

Looking at the ques, we have the following information :-  
 C and F live together (in any order)  
 A and D have 2 floors between them with A living above D.  
 E lives on an odd numbered Floor and is not an immediate neighbor of B.

Lets create cases based on these ques :-

Floors	Case 1	Case 2	Case 3
6	A		
5		A	
4			A
3	D		
2		D	
1			D

Now, since C and F have to be immediate neighbors and E and B are not immediate neighbors, both the Case-1 and Case-3 need to be rejected.

Thus Case-2 is the only possibility

Lets proceed with Case-2.

The ques say that E lives in an odd numbered floor and C and F live together, this E can only live in the ground floor (as C and F would be living in 3rd and 4th numbered floors)  
Hence B would be living in the floor numbered 6.

Hence the possible scenarios are:-

Floors	1	2
6	B	B
5	A	A
4	C	F
3	F	C
2	D	D
1	E	E

As clear from the table above, both C and F can live immediately above D. Hence the answer for this question is (E), cannot be determined.

#### Instructions

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

Give answer a: if only conclusion I follows.

Give answer b: if only conclusion II follows.

Give answer c: if either conclusion I or II follows.

Give answer d: if both conclusions I and II follow.

Give answer e: if neither conclusion I nor II follows.

**Question 99**

**Statements:**

All buses are cars.

Some buses are trucks.

**Conclusions:**

I. Some buses are definitely not trucks.

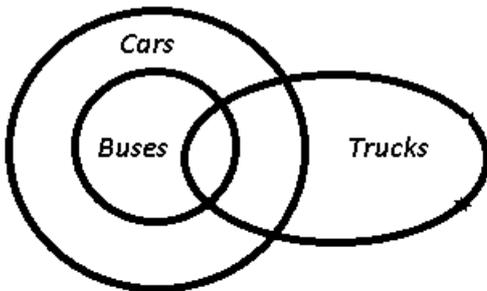
II. At least some trucks are cars.

- A only conclusion I follows.
- B only conclusion II follows.
- C either conclusion I or II follows
- D both conclusion I and II follow.
- E neither conclusion I nor II follows.

**Answer: B**

**Explanation:**

The venn diagram for above statements is :



**Conclusions:**

I. Some buses are definitely not trucks cannot be concluded.

II. At least some trucks are cars = true

Thus, only conclusion II follows.

=> Ans - (B)

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**Question 100**

**Statements:**

No leaf is a root.

All plants are roots.

**Conclusions:**

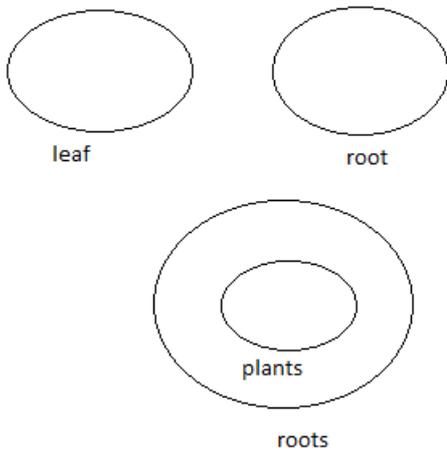
I. No leaf is a plant.

II. Some plants are leaves.

- A only conclusion I follows.
- B only conclusion II follows.
- C either conclusion I or II follows
- D both conclusion I nor II follow.
- E neither conclusion I nor II follows.

**Answer: A**

Explanation:



from the above figure we can conclude only that no leaf is a plant and hence only conclusion 1 is true

**Question 101**

**Statements:**

**Some chapters are units.**

**Some units are topics.**

**Conclusions:**

**I. At least some topics are chapters.**

**II. Some topics are definitely not units.**

**A** only conclusion I follows.

**B** only conclusion II follows.

**C** either conclusion I or II follows

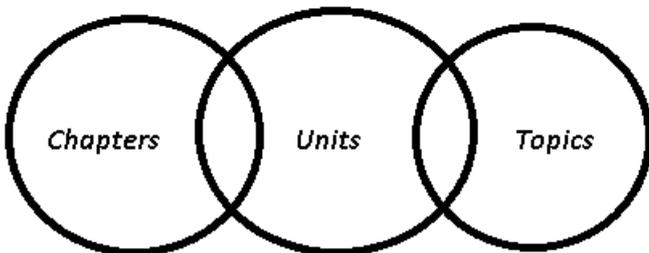
**D** both conclusion I and II follow.

**E** neither conclusion I nor II follows.

**Answer: E**

**Explanation:**

The venn diagram for above statements is :



Conclusions:

I. At least some topics are chapters = false

II. Some topics are definitely not units = false

Thus, none of the conclusions follow.

=> Ans - (E)

Question 102

Statements : All bowls are spoons.

All dishes are bowls.

Conclusions: I. Some spoons are dishes.

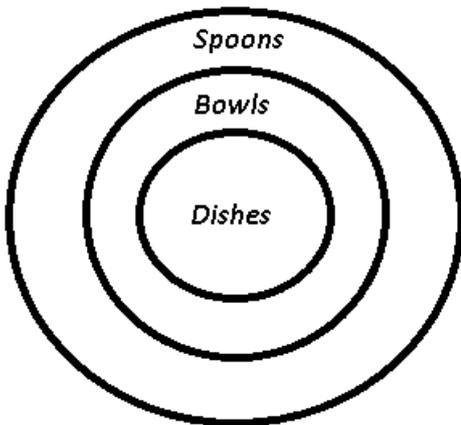
II. All spoons are bowls.

- A only conclusion I follows.
- B only conclusion II follows.
- C either conclusion I or II follows
- D both conclusion I nor II follow.
- E neither conclusion I nor II follows.

Answer: A

Explanation:

The venn diagram for above statements is :



Conclusions :

I. Some spoons are dishes = true

II. All spoons are bowls = false

Thus, only conclusion I follows.

=> Ans - (A)

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Question 103

Statements:

Some gates are doors.

No gate is window.

Conclusions:

I. No door is window.

II. Some doors are definitely windows.

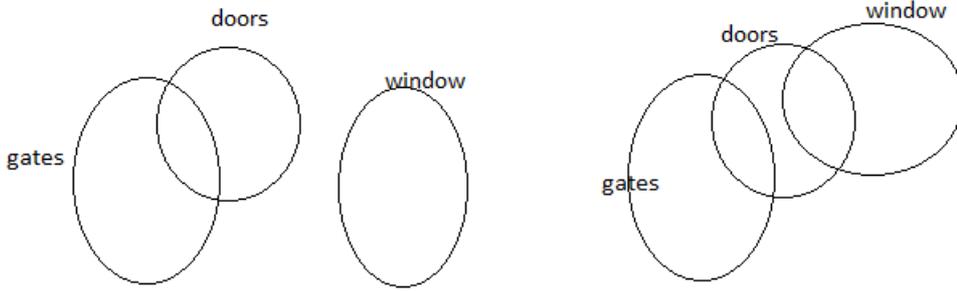
- A only conclusion I follows.
- B only conclusion II follows.
- C either conclusion I or II follows
- D both conclusion I nor II follow.

E neither conclusion I nor II follows.

Answer: C

Explanation:

from the above statements we can draw the following venn



and hence we can say that either of the statements will be true

Instructions

In these questions relationships between different elements is shown in the statements. These statements are followed by two conclusions.

Mark answer a: if only Conclusion I follows

Mark answer b: if only Conclusion II follows

Mark answer c: if either Conclusion I or II follows

Mark answer d: if neither Conclusion I nor II follows

Mark answer e: if both Conclusions I and II follow

Question 104

Statement:  $A \leq F \geq T = E \leq R$

Conclusions:

I.  $A < F$

II.  $R \geq F$

A only conclusion I follows.

B only conclusion II follows.

C either conclusion I or II follows

D both conclusion I nor II follow.

E neither conclusion I nor II follows.

Answer: E

Explanation:

$A \leq F \geq T = E \leq R$

Conclusion 1. A can be equal to F, hence not certainly true

Conclusion 2. No relationship can be established between R and F.

Hence E

**Question 105**

**Statement:**  $R \geq I < G \leq H > T$

**Conclusions:**

- I.  $T < I$
- II.  $H > I$

- A only conclusion I follows.
- B only conclusion II follows.
- C either conclusion I or II follows
- D both conclusion I nor II follow.
- E neither conclusion I nor II follows.

**Answer:** B

**Explanation:**

$R \geq I < G \leq H > T$

Conclusion 1. No relationship can be established between T and I.

Conclusion 2. Since  $I < G$  and  $H \geq G$ , H has to be  $>$  than I.

Hence B.

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**Question 106**

**Statement:**  $T = A \leq K > E = S$

**Conclusions:**

- I.  $K \geq T$
- II.  $S < K$

- A only conclusion I follows.
- B only conclusion II follows.
- C either conclusion I or II follows
- D both conclusion I and II follow.
- E neither conclusion I nor II follows.

**Answer:** D

**Explanation:**

$T = A \leq K > E = S$

Conclusion 1. Since  $T = A$  and  $A \leq K$ , K has to be  $\geq A$ . Hence this conclusion is true.

Conclusion 2. Since  $K > E$  and  $E = S$ , K has to be greater than S. Hence this conclusion is true.

Hence D.

**Question 107**

**Statement:**  $P < O = I \leq N > T$

**Conclusions:**

I.  $P < N$

II.  $O > T$

- A only conclusion I follows.
- B only conclusion II follows.
- C either conclusion I or II follows
- D both conclusion I nor II follow.
- E neither conclusion I nor II follows.

**Answer:** A

**Explanation:**

$N \geq I = O > P$

$N > T$

It can be concluded that  $P < N$ , however no relationship can be established between O and T. Thus A.

**Question 108**

**Statement:**  $D > E \geq L > A \geq Y$

**Conclusions:**

I.  $Y < D$

II.  $A \geq E$

- A only conclusion I follows.
- B only conclusion II follows.
- C either conclusion I or II follows
- D both conclusion I nor II follow.
- E neither conclusion I nor II follows.

**Answer:** A

**Explanation:**

$D > E \geq L > A \geq Y$

1.  $Y < D$

This is definitely true from the information we have.

2.  $A \geq E$

This is definitely false as A is definitely less than E.

Hence only Conclusion 1 follows.

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### Instructions

Study the following information carefully and answer the questions given below:

Among five friends P, Q, R, S and T each having different height. T is the second tallest. P is taller than only S, R and T are taller than Q. P is taller than S but shorter than Q.

### Question 109

Who among the following is the tallest in the group?

- A R or T
- B T
- C R
- D Q
- E None of these

**Answer:** C

### Explanation:

Given T is the second tallest :-

**Tallest to Shortest :-**

\_\_\_\_\_ T \_\_\_\_\_

P is taller than only S, this leads us to :-

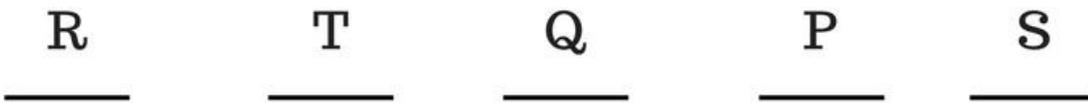
## Tallest to Shortest :-



R and T are taller than Q, this means :-



## Tallest to Shortest :-



P is taller than S but shorter than Q.  
This satisfies our arrangement.

R is the tallest in the group.

### Question 110

Who among the following is taller than T?

- A R
- B Q
- C P
- D S
- E None of these

Answer: A

Explanation:

Given T is the second tallest :-

**Tallest to Shortest :-**



P is taller than only S, this leads us to :-

**Tallest to Shortest :-**



R and T are taller than Q, this means :-

**Tallest to Shortest :-**



P is taller than S but shorter than Q.  
This satisfies our arrangement.

R is the taller than T.

### Instructions

Each of the following questions below consists or a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and-  
Give answer a: If the data in Statement I alone are sufficient to answer the question while the data in / statement II alone are not sufficient to answer the question.

Give answer b: If the data in Statement II alone are sufficient to answer the question while the data in statement I alone are not sufficient to answer the question.

Give answer c: If the data in either Statement I alone or statement II alone are sufficient to answer the question.

Give answer d: If the data in both the Statements I and II together are not sufficient to answer the question.

Give answer e: If the data in both the Statements I and II are together necessary to answer the question.

### Question 111

**What is the total number of students in Course 'A' in College 'X' ?**

**I. The respective ratio of girls and boys is 2 : 3.**

**II. The number of students has grown by 5 per cent this year as compared to 4 per cent last year from the number 1000 which it was year before last.**

**A** The data in Statement I alone are sufficient to answer the question while the data in / statement II alone are not sufficient to answer the question.

**B** The data in Statement II alone are sufficient to answer the question while the data in statement I alone are not sufficient to answer the question.

**C** The data in either Statement I alone or statement II alone are sufficient to answer the question.

**D** The data in both the Statements I and II together are not sufficient to answer the question.

**E** The data in both the Statements I and II are together necessary to answer the question.

**Answer: D**

### Explanation:

Using statement A alone, we cannot answer the question.

Using statement B alone also, we cannot answer the question. This is because, the statement talks about the 'number of students' but we cannot determine the number of students in course A.

Even by using both the statements, we cannot determine the number of students in course A of college X. So, option d) is the correct answer.

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### Question 112

**What was the grand total of Falcon Team of College 'X'?**

**I. Mayank correctly remembers that Falcon Team scored a grand total of above 82 but below 91.**

**II. Animesh correctly remembers that Falcon Team scored a grand total of above 77 and below 84.**

**A** The data in Statement I alone are sufficient to answer the question while the data in / statement II alone are not sufficient to answer the question.

**B** The data in Statement II alone are sufficient to answer the question while the data in statement I alone are not sufficient to answer the question.

**C** The data in either Statement I alone or statement II alone are sufficient to answer the question.

- D The data in both the Statements I and II together are not sufficient to answer the question.
- E The data in both the Statements I and II are together necessary to answer the question.

**Answer:** E

**Explanation:**

We cannot answer the question using either statement A or statement B alone. However, using both the statements, we can determine the answer as 83. Option e) is the correct answer.

**Question 113**

**Which direction is Ajay facing at the moment?**

- I. After walking 5 metres early morning from point 'P', Ajay is facing the opposite direction of the Sun.
- II. Ajay took two consecutive right turns after covering a distance of 6 metres to reach the point 'P'.

- A The data in Statement I alone are sufficient to answer the question while the data in / statement II alone are not sufficient to answer the question.
- B The data in Statement II alone are sufficient to answer the question while the data in statement I alone are not sufficient to answer the question.
- C The data in either Statement I alone or statement II alone are sufficient to answer the question.
- D The data in both the Statements I and II together are not sufficient to answer the question.
- E The data in both the Statements I and II are together necessary to answer the question.

**Answer:** A

**Explanation:**

I : Since, Ajay is facing the direction opposite to the sun and its early morning. => He is facing west.

Thus, I alone is sufficient.

II : We do not know anything about point P in this statement. Hence we cannot find the direction he is facing.

Thus, II alone is insufficient.

**Question 114**

**How is M related to H?**

- I. H is the daughter of P and sister of K.
- II. S is the son of M and husband of P.

- A The data in Statement I alone are sufficient to answer the question while the data in / statement II alone are not sufficient to answer the question.
- B The data in Statement II alone are sufficient to answer the question while the data in statement I alone are not sufficient to answer the question.
- C The data in either Statement I alone or statement II alone are sufficient to answer the question.
- D The data in both the Statements I and II together are not sufficient to answer the question.
- E The data in both the Statements I and II are together necessary to answer the question.

**Answer:** D

**Explanation:**

Using statement 1 alone, we cannot answer the question.

Using statement 2 alone also, we cannot draw any relation between M and H.

Using both the statements, we can say that H is the grand-daughter of M, but we cannot determine the gender of M. So, the question cannot be answered even by using both the statements.

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### Question 115

How is 'healthy' coded in the language?

- I. In that code language 'eat and drink healthy' is written as 'se ta pa me' and 'drink hot beverages' is written as 'ta nu fa'.  
II. In that code language 'eat hot meal daily' is written as 'fa me la du' and 'cold and hot' is written as 'pa fa ga'.

- A The data in Statement I alone are sufficient to answer the question while the data in / statement II alone are not sufficient to answer the question.
- B The data in Statement II alone are sufficient to answer the question while the data in statement I alone are not sufficient to answer the question.
- C The data in either Statement I alone or statement II alone are sufficient to answer the question.
- D The data in both the Statements I and II together are not sufficient to answer the question.
- E The data in both the Statements I and II are together necessary to answer the question.

**Answer: E**

**Explanation:**

I : The only common word is drink coded as 'ta'.

Thus, I alone is insufficient. Similarly, II alone is insufficient.

I & II : Combining both statements, we get eat - 'me'

and - 'pa'

Thus, code for healthy is = 'se'

**Thus, I & II together are sufficient.**

**Instructions**

For the following questions answer them individually

### Question 116

How many such pairs of letters are there in the word FINANCIAL, each of which has as many letters between them in the word as in the English alphabetical series (in both forward and backward directions)?

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

**Answer: C**

**Explanation:**

Pairs of letters in the word 'FINANCIAL' that have as many letters between them as in the English alphabetical series :

AC [ANC]

CA [CIA]

Thus, there are two pairs of letters.

### Question 117

**Cause:** The Government has recently increased the taxes on retail items by about 10 per cent. Which of the following can be a possible effect of the above cause?

- A The retailers will reduce the prices of retail items by about 10 per cent
- B The retailers will close their shops till the taxes are rolled back by the Government
- C The retailers will increase the prices of retail items by about 20 per cent
- D The retailers will most probably increase the prices of retail items by about 10 percent or less than 10 percent
- E None of these

Answer: A

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### Question 118

**Statement:** Many students died in a collision of their bus and a truck near the school premise because the driver of truck lost his balance owing to high speed of the truck.

**Courses of Action:**

- (A) The Government should immediately cancel the licenses of all the trucks operating in the city.
- (B) The Government should prohibit the movement of all the vehicles near the school premise.
- (C) The Government should set up a high level task force to suggest measures to prevent such incidents in the future.

A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy etc. On the basis of the information given in the statement, decide which of the suggested courses of action logically follow(s) for pursuing.

- A Only A
- B Only B
- C Only C
- D Only A and C
- E None

Answer: A

### Instructions

Study the following information carefully and answer the questions given below:

The Government has decided to continue providing subsidy to consumers for cooking gas for three more years. This is not good news from the point of view of reining in the fiscal deficit. Mounting subvention for subsidies means diversion of savings by the government from investment to consumption, raising the cost of capital in the process. The Government must cut expenditure on subsidies to create more fiscal space for investments in both physical and social infrastructure. It should outline a plan for comprehensive reform in major subsidies including petroleum, food and fertilizers and set a final deadline.

### Question 119

**Which of the following is a Conclusion which can be drawn from the facts stated in the above paragraph?**

- A Government cannot withdraw subsidies provided to various items.
- B Government subsidy on cooking gas is purely a political decision
- C Government can compensate the expenditure incurred on subsidy by raising the various taxes
- D Subsidy provided by the government under various heads to the citizens increases the cost of capital
- E None of these

Answer: A

**Question 120**

**Which of the following is an assumption which is implicit in the facts stated in the above paragraph?**

- A It is not possible to create more infrastructural abilities if the present level of subsidy continues even for short duration
- B The Government should sought assistance from international financial organizations for developing infrastructural projects
- C The people of India may not be able to pay more for cooking gas
- D India is no longer a developing country and many people in the country are rich enough to buy petroleum products market cost
- E None of these

**Answer: A**

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### **General Awareness**

**Instructions**

For the following questions answer them individually

**Question 121**

**Which of the following is not correct regarding the JICA President Award?**

- A It is given to an individual
- B It is given to an organization
- C It is given for making contributions in the field of development
- D The 'J' in JICA denotes Jordan
- E Delhi Metro is the recipient of the 2012 Award

**Answer: A**

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**Question 122**

**Who among the following was never the Governor of Reserve Bank of India?**

- A Osborne Smith
- B James Braid Taylor
- C Montek Singh Ahluwalia
- D C.D. Deshmukh
- E D. Subbarao

**Answer: C**

**Question 123**

**Which one of the following is correct regarding the Note Issuing Authority of the Reserve Bank of India?**

- A Apart from the government it has the authority / monopoly to issue currency notes other than one rupee notes/ coins
- B One rupee notes/coins and coins of smaller denominations are put into circulation by the Central government
- C At present the RBI issues notes in seven denominations
- D The functions of note issue and currency management is discharged by the RBI through its head office in Mumbai
- E None of these

**Answer: A**

**Question 124**

**Which of the following is not correct regarding the National Integration Day?**

- A It aims to bring unity, peace, and spreading of love and brotherhood among fellow Indians
- B It is also celebrated as Quami Ekata Divas
- C It is celebrated in remembrance of Indira Gandhi
- D It is celebrated on October 31
- E National Integration Day celebration ends with Children's Day

**Answer: D**

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**Question 125**

**In banking, a Pay in Slip-**

- A Means a slip through which a person can deposit money in his account
- B Means a slip through which a person can issue cheque from his account
- C Is also called a withdrawal slip
- D Must essentially contain IFSC Code
- E None of these

**Answer: A**

**Question 126**

**Who among the following has authored the book, titled "Saga of Struggle and Sacrifice"?**

- A Manmohan Singh
- B A.P.J. Abdul Kalam
- C Hamid Ansari
- D Pranab Mukherjee
- E Amartya Sen

**Answer: D**

**Question 127**

**A unique function of the bank is to create credit. Which of the following factors do not determine the credit creation power of banks?**

- A Amount of Cash with the bank
- B Cash Reserve Ratio
- C Government Expenditure
- D Monetary Policy of the Central Bank
- E Willingness of Customers to Borrow

**Answer: C**

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**Question 128**

**For which of the following debt instruments, not having a fixed rate of interest over the life of the instrument, can 'Floating Interest Rate' be applied ?**

- A A loan
- B A bond
- C A mortgage
- D A credit line
- E All of these

**Answer: E**

**Question 129**

**Which of the following is not correct regarding SMS Banking?**

- A It is operated through Pull messages
- B One-Time password (OTP) is a type of pull message
- C Most SMS banking solutions are add-on products
- D The lack of encryption on SMS messages is an area of concern
- E None of these

**Answer: A**

**Question 130**

**In banking, Mobile Banking refers to the performance of which of the following services through a mobile device?**

- A Balance checks
- B Account transactions
- C Payments

D Credit applications

E All of these

**Answer: A**

**Question 131**

Which among the following subsidiaries of the State Bank of India, which were nationalized in 1960, has now been merged with SBI?

A State Bank of Bikaner and Jaipur

B State Bank of Hyderabad

C State Bank of Patiala

D State Bank of Saurashtra

E State Bank of Travancore

**Answer: A**

**Question 132**

The Goods and Services Tax (GST) is to be implemented in India. Which of the following taxes will not be replaced by It?

A Excise duty

B Service tax on the Centre's front

C Value Added Tax (VAT) at states end

D Cesses, surcharges and local levies

E Wealth Tax

**Answer: A**

**Question 133**

Service Tax act/Rules in India has provided exemption to small scale service providers from service tax up to aggregate value of taxable' services provided up to 'how much in a Financial Year?

A Rs. 1 lakh

B Rs. 2.5 lakhs

C Rs. 5 lakhs

D Rs. 10lakhs

E None of these

**Answer: A**

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**Question 134**

Which of the following does not aptly describe Demat Account in India?

- A It refers to a dematerialized account for individual Indian citizens to trade in listed stocks or debentures in paper form
- B It is required for investors by the Securities and Exchange Board of India (SEBI)
- C In a Demat account, shares and securities are held electronically
- D This account is opened by the investor while registering with an investment broker (or sub-broker)
- E Access to the Demat account requires an internet password and a transaction password

**Answer: A**

**Question 135**

**The Securities and Exchange Board of India (SEBI) has introduced a new type of Demat Account called "Basic Services De-mat Account (BSDA). Which of the following is one of its features?**

- A Individuals are eligible to have multiple BSDA account across all depositories
- B Investors will receive transaction statement on annual base
- C Investors can avail at least two delivery instruction slip during account opening
- D Investors can avail SMS alert facility for credit transactions
- E If investors account have zero balance and no transactions during the year then will receive no annual statement

**Answer: A**

**Question 136**

**Which of the following is not one of the major charges usually levied on a Demat account?**

- A Account opening fee
- B Annual maintenance fee
- C Annual fee for spot conversions of one currency into another
- D Custodian fee
- E Transaction fee

**Answer: A**

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**Question 137**

**Who among the following has authored the famous novel titled 'Joseph Anton'?**

- A Jeet Thayil
- B Salman Rushdie
- C Shobha De
- D V.S. Nalpaal
- E Chetan Bhagat

**Answer: A**

**Question 138**

Which of the following are the essential facilities/benefits provided by a Demat account to an individual to trade the securities in the stock market?

- A It reduces brokerage charges
- B It makes pledging/hypothecation of shares easier
- C It enables quick ownership of securities on settlement resulting in increased liquidity
- D It avoids confusion in the ownership title of securities
- E All of these

**Answer: A**

**Question 139**

Which one of the following can be described as a secondary function of commercial banks in India?

- A Overdraft facilities
- B Discounting Bills of Exchange
- C Money at Call
- D Purchase and Sale of Securities
- E Remittance of Funds

**Answer: A**

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**Question 140**

The balance sheet of a bank comprises of two sides; the assets side and the liabilities side. Which one of the following items comes under the side of 'Assets'?

- A Subscribed capital
- B Acceptance and endorsements
- C Money at call and short notice
- D Bills for collection
- E Paid-up Capital

**Answer: A**

**Question 141**

In the reshuffle of Union Council of Ministers, undertaken by Prime Manmohan Singh in October 2012, who among the following is a Cabinet Minister (excluding Ministers of State and Ministers of State with Independent Charge)?

- A Pawan Kumar Bansal
- B Shashi Tharoor

- C Jyotiraditya Madhavrao Scindia
- D Sachin Pilot
- E Chiranjeevi

**Answer: A**

**Question 142**

The first ever India Biodiversity Awards were presented in October 2012. In which of the following categories were these awards not given?

- A Community Stewardship
- B Decentralized Governance
- C Environmental sensitization
- D Co-management
- E Protected Area

**Answer: A**

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**Question 143**

Which of the following Central Armed Police Forces of India has recently celebrated its golden jubilee?

- A Sash astra Seema Bal (SSB)
- B Border Security Force (BSF)
- C Central Reserve Police Force (CRPF)
- D Indo-Tibetan Border Police (ITBP)
- E Central Industrial Security Force (CISF)

**Answer: A**

**Question 144**

Which of the following is not correct regarding 'cheque' in banking?

- A It is a type of bill of exchange
- B It is a non-negotiable instrument
- C There are four main items on a cheque
- D Parties to regular cheques generally include a drawer and a payee
- E Cheques have been in decline for some years both for point of sale transactions and for third party payments

**Answer: A**

**Question 145**

Which of the following does not aptly describe a Demand Draft in India?

- A It is a type of cheque
- B It is an Account payee instrument
- C In case of Demand drafts, the drawer is a bank
- D The principle of Cheque Clearing does not apply to it
- E None of these

**Answer: A**

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### Question 146

India has taken a pledge towards strengthening the institutional mechanism for biodiversity conservation in the country with a sum of \$ 10 million announced by Prime Minister Manmohan Singh in this regard. The name of this pledge is

- A Rio Pledge
- B Doha Pledge
- C Hyderabad Pledge
- D Delhi Pledge
- E Kyoto Pledge

**Answer: A**

### Question 147

Which of the following is not a technique/tool/Instrument of money/credit control by the Reserve Bank of India?

- A Open Market Operations
- B Bank Rate
- C Liquidity Adjustment Facility
- D Refinance
- E Monopoly to issue currency notes

**Answer: A**

### Question 148

Which of the following is a type of indirect security?

- A Mutual Funds
- B Ordinary Shares
- C Debentures
- D Preference shares
- E Innovative Debt Instruments

**Answer: A**

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### Question 149

Europe recently produced the greatest comeback in Ryder Cup to retain the trophy. With which sports is the Ryder Cup associated?

- A Golf
- B Tennis
- C Baseball
- D Basketball
- E Ice Hockey

**Answer: A**

### Question 150

The Cheque was first introduced in India by which of the following banks?

- A Bank of Hindustan
- B State Bank of India
- C Bank of India
- D Punjab National Bank
- E None of these

**Answer: A**

### Question 151

United Nations secretary general Ban Ki-Moon has announced that every year 10 November will be celebrated as

- A Malala Day
- B Earth Day
- C Development Day
- D Wilmut Day
- E Jobs Day

**Answer: A**

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### Question 152

Which of the following is a quantitative credit control policy of the Reserve Bank of India?

- A Margin requirements
- B Moral suasion

- C Bank rate
- D RBI guidelines
- E Direct action

**Answer: A**

**Question 153**

What is the term for inflation when the general price level increases at the rate of about 5-6 per cent per annum?

- A Creeping inflation
- B Walking inflation
- C Running inflation
- D Hyper inflation
- E Galloping inflation

**Answer: A**

**Question 154**

Which of the following cannot be termed as 'non-traditional' functions of a commercial bank in India?

- A ATM facility
- B Issuing credit cards
- C Venture capital financing
- D Creating deposits
- E None of these

**Answer: A**

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**Question 155**

Who among the following is a Deputy Governor of the Reserve Bank of India?

- A Abhijit Sen
- B Mihir Shah
- C Shri B.P. Kanungo
- D H.R. Khan
- E Arun Mall-a

**Answer: C**

**Question 156**

Which Union Budget first announced the introduction of the Goods and Services Tax (GST) from April 1, 2010?

- A Budget 2002-03
- B Budget 2005-07
- C Budget 2007 -08
- D Budget 2009- 10
- E None of these

**Answer: A**

**Question 157**

The National Capital Region (NCR) in India is a name for the conurbation or metropolitan area which encompasses the entire Delhi as well as urban areas around it in neighbouring states. Which of the following is not that neighbouring state?

- A Punjab
- B Rajasthan
- C Uttarakhand
- D Uttar Pradesh
- E None of these

**Answer: A**

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**Question 158**

Which one of the following banks was nationalized in the second wave of nationalization in 1980?

- A Central Bank of India
- B Bank of India
- C Syndicate Bank
- D Corporation Bank
- E Bank of Maharashtra

**Answer: A**

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### Computer Knowledge

**Instructions**

For the following questions answer them individually

**Question 159**

The system unit—

- A coordinates input and output devices

- B is the container that houses electronic components
- C is a combination of hardware and software
- D controls and manipulates data
- E does the arithmetic operations

Answer: A

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### Question 160

In Word you can force a page break —

- A By positioning your cursor at the appropriate place and pressing the F1 key
- B By positioning your cursor at the appropriate place and pressing Ctrl + Enter
- C By using the Insert/Section Break
- D By changing the font size of your document
- E None of these

Answer: A

### Question 161

The basic unit of a worksheet into which you enter data in Excel is called a \_\_\_\_

- A tab
- B cell
- C box
- D range
- E None of these

Answer: A

### Question 162

To reload a Web page, press the \_\_\_\_ button.

- A Redo
- B Reload
- C Restore
- D Ctrl
- E Refresh

Answer: A

**Question 163**

Which of the following is a programming language for creating special programs like applets?

- A Java
- B Cable
- C Domain name
- D Net
- E COBOL

**Answer: A**

**Question 164**

Which part of the computer is directly involved in executing the instructions of the computer program?

- A The scanner
- B The main storage
- C The secondary storage
- D The printer
- E The Processor

**Answer: E**

**Question 165**

In order to create column data in Word you need to

- A Tab consecutively until your cursor reaches the desired place
- B Set tabs or use the Table menu
- C You need to use Excel
- D Press the space bar until your cursor reaches the desired place
- E None of these

**Answer: A**

**Question 166**

When the computer is switched on, the booting process performs the

- A integrity Test
- B Power-On Self-Test
- C Correct Functioning Test
- D Reliability Test
- E Shut-down

**Answer: A**

**Question 167**

Press the \_\_\_ key to move the insertion point to the first cell in a row in Excel.

- A Page Up
- B Page Down
- C Home
- D Tab
- E None of these

**Answer: A**

**Question 168**

How many margins are on a page?

- A Two (header and footer)
- B Four (top, bottom, right, left)
- C Two (landscape and portrait)
- D Two (top and bottom)
- E None of these

**Answer: A**

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**Question 169**

Language used in a computer that is similar to the languages of humans and is easy to understand is referred to as

- A Source Code
- B Machine Language
- C High Level Language
- D Object Code
- E Assembly Language

**Answer: A**

**Question 170**

Which of the following should be used to move a paragraph from one place to another in a Word document?

- A Copy and Paste
- B Cut and Paste
- C Delete and Retype

D Find and Replace

E None of these

**Answer: A**

**Question 171**

Excel documents are stored as files called \_\_\_\_\_

A workforce

B worksheets

C worktables

D workgroups

E workbooks

**Answer: E**

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**Question 172**

A computer programmer—

A does all the thinking for a computer

B can enter input data quickly

C can operate all types of computer equipments

D can draw only flowchart

E is not a useful person

**Answer: A**

**Question 173**

A cookie \_\_\_\_\_

A stores information about the user's web activity

B stores software developed by the user

C stores the password of the user

D stores the commands used by the user

E None of these

**Answer: A**

**Question 174**

Which of the following is not true about an assembler?

A Translates Instructions of assembly language into machine language

- B It does not translate a C program
- C It is involved in program's execution
- D Is a translating program
- E 'It does not translate a BASIC program

Answer: A

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Question 175

A web site is a collection of \_\_\_\_\_

- A graphics
- B programs
- C algorithms
- D web pages
- E charts

Answer: A

Question 176

Which contents are lost when the computer turns off?

- A storage
- B input
- C output
- D memory
- E None of these

Answer: A

Question 177

Which of the following is hardware and not software?

- A Excel
- B Printer driver
- C Operating System
- D Power Point
- E CPU

Answer: A

**Question 178**

To be able to "boot", the computer must have a(n)

- A Compiler
- B Loader
- C Operating System
- D Assembler
- E None of these

**Answer:** A

**Question 179**

In Excel this is a prerecorded formula that provides a shortcut for complex calculations -

- A Value
- B Data Series
- C Function
- D Field
- E None of these

**Answer:** A

**Question 180**

In word, replace option is available on-

- A File Menu
- B View Menu
- C Edit Menu
- D Format Menu
- E None of these

**Answer:** A

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**Question 181**

A word gets selected by clicking it to select a word in Word—

- A once
- B twice
- C three times
- D four times

E None of these

Answer: A

**Question 182**

The process of trading goods over the Internet is known as —

A e-selling-n-buying

B e- trading

C e-finance

D e-salesmanship

E e-commerce

Answer: A

**Question 183**

In word, when you indent a paragraph, you-

A push the text in with respect to the margin

B change the margins on the page

C move the text up by one line

D move the text down by one line

E None of these

Answer: A

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**Question 184**

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

A Join Cells

B Merge Cells

C Merge Table

D Join Table

E None of these

Answer: A

**Question 185**

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

A The same effect as the left click

B A special menu

- C No effect
- D A mouse cannot be right clicked
- E Computer goes to sleep mode

**Answer: A**

**Question 186**

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

- A highlight and copy
- B cut and paste
- C copy and paste
- D highlight and delete
- E select and paste

**Answer: A**

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**Question 187**

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

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

**Answer: A**

**Question 188**

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

- A gathering
- B uploading
- C inputting
- D outputting
- E downloading

**Answer: A**

**Question 189**

Which of the following is not a storage medium?

- A hard disk
- B flash drive
- C DVD
- D CD
- E monitor

**Answer: E**

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### Question 190

\_\_\_\_\_ is the part of the computer that does the arithmetical calculations.

- A OS
- B ALU
- C CPU
- D Memory
- E Printer

**Answer: A**

### Question 191

User can use \_\_\_\_\_ commands to search for and correct words in a document.

- A Print and Print Preview
- B Header and Footer
- C Find and Replace
- D Spelling and Grammar
- E Copy and Paste

**Answer: A**

### Question 192

Which of the following will be used if a sender of e-mail wants to bold, italics etc. the text message?

- A Reach Signature
- B Reach Text
- C Reach Format
- D Plain Format
- E Plain Text

**Answer: A**

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### Question 193

Which of the following justification align the text on both the sides-left and right -of margin?

- A Right
- B Justify
- C both Sides
- D Balanced
- E None of these

**Answer: A**

### Question 194

Which of the following characteristics is used to compute dynamically the results from Excel data?

- A Goto
- B Table
- C Chart
- D Diagram
- E Formula and Function

**Answer: A**

### Question 195

What is included in an e-mail address?

- A Domain Name followed by User's Name
- B User's Name followed by Domain Name
- C User's Name followed by Postal address
- D User's Name followed by street address
- E None of these

**Answer: A**

## IBPS Clerk Free Preparation App

### Question 196

The other name of motherboard is

- A Mouse
- B Computer Board

- C System Device
- D Central Board
- E System Board

**Answer: A**

**Question 197**

**In Power Point the Header & Footer button can be found on the Insert tab in what group?**

- A Illustrations group
- B Object group
- C Text group
- D Tables group
- E None of these

**Answer: A**

**Question 198**

**What does CO stands in COBOL**

- A Common Object
- B Common
- C Common Operating
- D Computer Oriented
- E None of these

**Answer: A**

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