

SBI PO Prelims Previous Year Paper

Held on 7th July 2018

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English Language

Directions (Q. 1-7): Read the following passage carefully and answer the question given. Certain words/phrases have been given in bold to help you locate them while answering some of the questions.

Life is expensive for America's poor, with financial services the primary culprit; something that also afflicts migrants sending money home. Some 8% of American households – and nearly one in three whose income is less than \$15000 a year – do not have a bank account. More than half of this group say banking is too expensive for them. Many cannot maintain the minimum balance necessary to avoid monthly fees; for others, the risk of being walloped with unexpected fees becomes too large.

Doing without banks makes life costlier, but in a routine way. Cashing a pay cheque at a credit union or similar outlet typically costs 2-5% of the cheque's value. The unbanked often end up paying two sets of fees – one to turn their pay cheque into cash, another to turn their cash into a money order – says Joe Valents of the Centre for American Progress, a think-tank. In 2008, the Brookings Institution, another think-tank, estimated that such fees can accumulate to \$40,000 over the career of a full-time worker.

Pre-paid debt cards are growing in popularity as an alternative to bank accounts. A renowned consultancy estimates that deposits on such cards rose by 5% to \$570 billion in 2014. Though receiving wages or benefits on pre-paid cards is cheaper than cashing cheques, such cards typically charge plenty of other fees. Many States issue their own pre-paid cards to dispense welfare payments. As a result, those who do not live near the right bank lose out, either from ATM withdrawal charges or from a long trek to make a withdrawal. Other terms can **rankle**; in Indiana, welfare cards allow only one free ATM withdrawal a month. If claimants check their balance at a machine, it costs 40 cents. To access credit, poor typically rely on high-cost payday lenders. In 2013 the median such loan was \$350, lasted two weeks and carried a charge of \$15 per \$100 borrowed – an interest rate of 322% (a typical credit card charges 15%). Nearly half of those who borrowed using payday loans did so more than ten times in 2013, with the median borrower paying \$458 in fees. In 2014 nearly half of American households said they could not cover an unexpected \$400 expense without borrowing or selling

something. 2% said this would cause them to resort to payday lending. Costly credit does not mix well with lumpy welfare payments. The earned-income tax credit (EITC), an income top-up for poor families, is paid annually, as part of a tax refund. The total refund can run into thousands of dollars, making it worth more than many families' monthly pay cheque. Unsurprisingly, cash-strapped households seek to borrow against this windfall in advance. Regulators have recently **nudged** banks away from issuing high-cost short-term loans secured against imminent tax refunds. But it is still common to borrow to cover the cost of applying for the EITC. In 2014 almost 22 million consumers used 'refund anticipation cheques', which offer a loan to pay the filing costs and collect repayment automatically when the refund arrives. These products typically cost between \$25 and \$60 for credit that lasts only a few weeks.

How might financial services be made cheaper for the poor? Mobile banking looks **promising**. But the poor are not yet well placed to benefit from the mobile revolution, in financial services or otherwise. Only half of those earning less than \$30,000 per year own a smartphone, compared with 70% or more of those in higher-income groups. Nearly half of those who do manage it have had to temporarily cancel their service for financial reasons. That might itself be the result of disparate prices; those with poor credit ratings rely on pre-paid SIM cards, which, unlike normal monthly contracts, do not come with a hefty discount for the handset. Low smartphone preparation in turn makes life more expensive in other ways. The unconnected do not benefit from the cheap communication, education and even transport the app economy provides. A quarter of poor households do not use the internet at all, which makes seeking out low prices harder.

- As mentioned in the passage, many poor Americans are reluctant to open a bank account because
 - they prefer traditional methods of handling their finances.
 - they are unwilling to provide the required documents.
 - they find it difficult to fulfil the requirements stipulated by banks.
- Which of the following is most nearly the same in meaning as the word 'RANKLE' as used in the passage?
 - Only A
 - Only B
 - Only C
 - Both B and C
 - Both A and C

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- 1) please 2) beware 3) irk
4) appease 5) written

3. As mentioned in the passage, one of the reasons mobile banking may prove to be a costly affair for the poor is _____.

- 1) there are not enough service providers to cater to the needs of these segment of people
2) they are unable to take advantage of the service owing to financial charges of banks.
3) incidences of theft of mobile phones is high.
4) there are no latest hi-tech smartphones available to the poor.
5) None of the given options

4. Which of the following is most nearly the **OPPOSITE** in meaning of the word 'PROMISING' as used in the passage?

- 1) hopeless 2) worthwhile 3) desperate
4) tangible 5) unhappy

5. As mentioned in the passage, pre-paid cards are gaining popularity because _____.

- (A) it is very convenient to withdraw money using such cards.
(B) these are durable.
(C) these make provision to withdraw money without any additional fee.

- 1) Only A
2) Only (A) and (B)
3) Only (A) and (C)
4) None of the given options
5) None of these

6. Which of the following is most nearly the **SAME** in meaning as the word 'NUDGED' as used in the passage?

- 1) pushed 2) overwhelmed 3) judged
4) welcomed 5) annoyed

7. Which of the following can be a suitable title for the passage?

- 1) Living the American Dream – Not A Distant Dream Anymore
2) Technology – The Only Tool To Alleviate The Poor
3) Understanding The Household Economics
4) Exploring A Rich Nation Of Poor People
5) Innovative Ways Of Banking And Their Success Stories

Directions (Q. 8-15): Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. The alphabet corresponding to that part is your answer. If there is 'no error, the answer is 'No error'. (Ignore errors of punctuation, if any.)

8. The priest together with (A) / his followers were fatally injured (B) / in the accident which occurred last night (C) / near the unmanned railway crossing. (D)

- 1) A 2) B 3) C 4) D 5) No error

9. The young woman who is watching television in that room (A) / lived here for more than (B) / a year but she has never created (C) / any problem for us. (D)

- 1) A 2) B 3) C 4) D 5) No error

10. Each of the employees, (A) / whom the company has chosen to take part (B) / in the international seminar to be conducted (C) / in the City Hall, are up to the mark. (D)

- 1) B 2) C 3) No error
4) A 5) D

11. Needless to say, (A) / no sooner were all these large and rather expensive operations finished (B) / when the main electricity was brought in (C) / and the turbine became obsolete. (D)

- 1) C 2) No error 3) B
4) D 5) A

12. Plastic bags less than 50 microns thick (A) / are banned, (B) / but neither the states nor the city corporations (C) / cares to enforce this rule. (D)

- 1) A 2) D 3) C 4) B 5) No error

13. Tribal angst over economic issues (A) / leading to the scapegoating of nontribal longtime residents (B) / reflects the continued failure (C) / to forge a more inclusive politics in Meghalaya. (D)

- 1) A 2) D 3) B 4) C 5) No error

14. The Prime Minister has great power of (A) / implementing some useful (B) / schemes but the ministers (C) / have even greatest ability to foil them. (D)

- 1) C 2) B 3) D 4) A 5) No error

15. The blunder mistake (A) / was the apparent failure of detectives (B) / to inform the Parole Board that the murderer (C) / had threatened to return to kill her. (D)

- 1) B 2) C 3) A 4) D 5) No error

Directions (Q. 16-20): In each question below some sentences are given which are divided into five parts. The first part of the sentence (1) is correct and is given in bold followed by four parts named A, B, C and D. Rearrange the

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four parts of the sentence to make a coherent sentence. The rearranged sequence of the parts will be your answer. If the given sentence is correct as it is then choose option (5).

16. Crashes in the early days (I) / to be caused by technical faults, (A) / of commercial jets tended (B) / such as metal fatigue (C) / in the airframe or engines (D)
1) DCAB 2) ABCD 3) BACD
4) CABD 5) No arrangement required
17. There have been a lot of (1) / drivers not obeying (A) / complaints recently about (B) / in downtown Boston (C) / the speed limits (D).
1) BADC 2) ABCD 3) BCAD
4) CABD 5) No arrangement required
18. Chinese officials say (I) / dropped to a three-year (A) / low because of (B) / economic growth has (C) / the world economy (D).
1) BADC 2) CABD 3) BCAD
4) CABD 5) No arrangement required
19. I think it's a shame that (I) / some foreign language teachers (A) / studied with a native speaker (B) / college without ever having (C) / were able to graduate from (D).
1) BADC 2) CABD 3) BCAD
4) ADCB 5) No arrangement required
20. The Gita is a spiritual philosophy (I) / addressed to all and we know that (A) / there are all kinds of people, (B) / each kind differing (C) / quite significantly from the other (D).
1) BADC 2) CABD 3) BCAD
4) ADCB 5) No arrangement required

Directions (Q. 21-25): Given below are sentences consisting of a blank in each. Identify the most suitable alternative among the five given options that fits into the blank to make the sentence logical and meaningful.

21. In the same amount of time it would take me to correct all the _____ in your report, I could write a better report myself.
1) mistakes 2) problems 3) accuracies
4) obstacles 5) disputes
22. I have recently used the services of his _____ agency to book a cruise in the Mediterranean.
1) progress 2) deportation 3) travel
4) transfer 5) mover
23. They would like local authorities to be given greater _____ as to how the money is spent.
1) affairs 2) function 3) omission
4) discretion 5) statement
24. In a 10-billion-year-old galaxy there should have been ample _____ for at least one species to escape its own mess, and to spread across the stars, filling every niche.
1) negligence 2) opportunity 3) surveillance
4) supply 5) advocacy

A true _____ of the resources involved in sport would include the unpaid labour services.

- 1) growth 2) consideration 3) guidance
4) suggestion 5) estimation

Directions (Q. 26-30): In the question given below, there is a sentence in which one part is given in bold. The part given in bold may or may not be grammatically correct. Choose the best alternative among the four given which can replace the part in bold to make the sentence grammatically correct. If the part given in bold is already correct and does not require any replacement, choose "No correction required" as your answer.

26. Both ayurvedic and herbal products **has** gaining popularity among consumers nowadays.
1) have gained popularity
2) is gained popularity
3) will have gains popularity
4) is being popular
5) No correction required
27. He is sad to **had defrauded** many people of lakhs of rupees till date.
1) be fraud of 2) defraud
3) be in defraud of 4) have defrauded
5) No correction required
28. Ring network technology **requires many wiring** and is not feasible for connecting too many nodes.
1) require most wiring
2) required too more wiring
3) require much of wires
4) requires a lot of wiring
5) No correction required
29. Within the next decade, healthcare **is going to be** one of the most lucrative sectors in India.
1) will go on to 2) has gone in
3) has been going to be 4) have become
5) No correction required
30. Predicting consumer behaviour and **taking business decisions accordingly** can make this company successful.
1) taking according business decisions
2) accordingly make business decision
3) take according business decision
4) make business according decisions
5) No correction required

Test-II: Reasoning Ability

Directions (Q. 31-33): Read the information carefully and answer the given questions.

A company ABC printed different numbers of books in different years – 1947, 1956, 1987, 1998, 2002 – such that the number of books printed are not the same in any year. 66 books were printed in an odd-numbered year which is not 1947. The number of books printed in 1947 is 10 less

than that printed in 1987. 59 books were printed in a year before the year in which 61 books were printed but not immediately before. The number of books printed in 2002 was 2 more than that printed in 1998.

31. What is the number of books printed in 1947?
1) 56 2) 66 3) 63 4) 61 5) None of these
32. What is the difference between the number of books printed in 1956 and 2002?
1) 7 2) 10 3) 8 4) 4 5) None of these
33. In how many years is the number of books printed more than that printed in 1998?
1) Two 2) One 3) None 4) Three 5) Four
34. How many meaningful words can be formed from the 1st, 6th, 8th and 9th letter of the word 'EMANCIPATE' by using each letter only once in the word?
1) Two 2) One 3) None
4) Three 5) More than three
35. If all the letters in the word FIGURES are arranged in alphabetical order from left to right in such a way that vowels are arranged first followed by consonants, then how many letters are there between U and R after the arrangement?
1) Two 2) One 3) None 4) Three 5) Four
36. If in the number 39682147, 1 is added to each of the digits which is less than five and 1 is subtracted from each of the digits which is greater than five then how many digits are repeated in the number thus formed?
1) Two 2) One 3) None
4) Three 5) Four

Directions (Q. 37-38): Read the information given below and answer the given questions.

All the given members belong to the same family. A is mother of B. B is sister of C. D is son of C. E is brother of D. F is mother of E. G is the granddaughter of A. H has only two children B and C.

37. How is F related to H?
1) Son-in-law 2) Daughter-in-law
3) Father-in-law 4) Granddaughter
5) Niece
38. Who is mother of G?
1) C 2) B 3) F
3) Either B or F 5) Either C or F

Directions (Q. 39-41): Read the information carefully and answer the given questions.

Point E is 16m to the south of Point C. Point F is 4m to the west of Point E. Point H is 5m to the south of Point F. Point J is 12m to the east of Point H. Point Y is to the east of Point F. A person walks 15m from Point Y towards west, reaches Point Z, takes a left turn and reaches Point J.

39. What is the difference between the distance between points Z, J and points Y, F?
1) 26m 2) 22m 3) 12m 4) 8m 5) None of these
40. If a person walks 20m towards north from Point Z, takes a left turn and walks 8m, how far will he be from Point C?
1) 2m 2) 6m 3) 3m 4) 4m 5) 5m
41. In which direction is Point Z with respect to Point H?
1) Northwest 2) Northeast 3) Southwest
4) East 5) Southeast

Directions (Q. 42-46): Read the following information carefully and answer the given questions.

Twelve persons are sitting in two rows. D, E, F, K, L and M are sitting in row-1 facing north. S, T, U, X, Y and Z are sitting in row-2 facing south.

E sits third from one of the extreme ends. S sits second to the left of the one who faces E. Only three persons sit between S and T. K sits somewhere right of M. More than three persons sit between X and T. F faces the immediate neighbour of T. Z sits second to the right of Y. The one who faces L sits third to the left of U. D faces S.

42. Who among the following faces K?
1) T 2) S 3) X 4) Y 5) None of these
43. Who among the following faces the immediate neighbour of M?
1) Z 2) K 3) D 4) L 5) None of these
44. Four of the following five form a group. Which of the following does not belong to that group?
1) T, E 2) U, D 3) Y, L 4) Z, E 5) Z, K
45. Who among the following faces the one who sits on the immediate left of Y?
1) U 2) D 3) X 4) Z 5) None of these
46. How many persons sit between M and D?
1) One 2) Two 3) Three 4) Five 5) Four
- Five people A, B, X, Y, and Z live on five different floor of a building (such that the ground floor is numbered 1 and the top floor is numbered 6). There are three floors between A and B. X lives on one of the floors above Y. Who among the following lives on the third floor?
1) B 2) A 3) X
4) Z 5) Cannot be determined
48. Which of the following should come in place of '?' in the following series?
AB3 CE6 FN10 JN15 ?
1) OT20 2) TO21 3) OT21
4) TS21 5) None of these

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Directions (Q. 49-51): Each of the questions below consists of 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 the question and both the statements and give answer.

49. Is P the husband of Q?

I. S is brother of Q. V is the only brother of S. M is father of V. M has only three children. P is son-in-law of M.

II. P is married to Q. A is mother-in-law of Q. A is mother of E. G is the only sister of E.

1) 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.

2) The data in **both statements I and II** together are necessary to answer the question.

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

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

5) The data even in **both** statement I and II together are **not sufficient** to answer the question.

50. How is 'Import' definitely coded in the given code language? (All the given codes are two-letter codes only)

I. 'Import high quality goods' is coded as 'fa j u r a ti' and 'monitor quality of goods' is written as 'mp fa cd ju'.

II. 'Import uranium for plant' is coded as 'na ti vo ku' and 'plant for uranium access' is coded as 'vo zy ku na'.

1) 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.

2) The data even in **both** statement I and II together are **not sufficient** to answer the question.

3) The data in **both** statement I and II together are necessary to answer the question.

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

5) 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.

51. In a five-storey building (consisting of floors numbered 1 to 5, wherein the ground floor is numbered 1, the floor above it is numbered 2 and so on, till the topmost floor is numbered 5) each of the five friends, namely A, B, C, D and E, lives on a different floor. On which floor number does D live?

I. C lives on an even-numbered floor. Only two persons live between C and E. B lives on an even-

umbered floor. A lives on the floor immediately below B.

II. A lives on an odd-numbered floor but not on the lowermost floor. E lives on one of the floors above A. Only two persons live between E and C. No one lives between C and D.

1) The data in **both** statement I and II together are necessary to answer the question.

2) 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.

3) 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.

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

5) The data even in **both** statement I and II together are **not sufficient** to answer the question.

Directions (Q. 52-56): Study the following arrangement carefully and answer the questions given below:

B5R1 @EK4F7©DAM2P3%9HIW8*6UJ\$VQ#

52. Which of the following is fifth to the left of the seventeenth from the left end of the above arrangement?

1) D 2) W 3) * 4) 4 5) None of these

53. Which of the following is exactly in the middle of D and U in the above arrangement?

1) % 2) H 3) 9 4) 3 5) None of these

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

1) RIE 2) F7D 3) M23 4) 9HW 5) UJ6

55. How many such symbols are there in the above arrangement each of which is immediately preceded by a number but not immediately followed by a consonant?

1) None 2) One 3) Two

4) Three 5) More than three

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56. Which of the following is tenth to the left end of the thirteenth from the right end?

- 1) F 2) M 3) @ 4) % 5) 3

Directions (Q. 57-58): Read the information carefully and answer the given questions:

Eight persons A, B, C, D, E, F, G and H are sitting around a circular table facing the centre. H faces B. Two persons sit between F and B. E sits 2nd right to D. F sits 2nd right to C, who is one of the immediate neighbours of G. C is not an immediate neighbour of B.

57. Who among the following sits third to the left of F?

- 1) D 2) C 3) B
4) A 5) None of these

58. Who among the following faces A?

- 1) D 2) C 3) B
4) G 5) None of these

Directions (Q. 59-61): Study the following information carefully and answer the given questions.

In a certain code language, 'economy and wealth balance' is written as 'gh mk ru st', 'wealth of nations depleting' is written as 'tl zm ak gh', 'taxes balance nations better' is written as 'dj ru zm pn' and 'better to revive economy' is written as 'br ht dj st'. (All codes are two-letter codes only.)

59. What does the code 'tl' stand for in the given code language?

- 1) and
2) Either 'of' or 'depleting'
3) Either 'nations' or 'taxes'
4) to
5) taxes

60. Which of the following may possibly represent 'revive now' in the given code language?

- 1) zm hi 2) bt zm 3) ht co
4) br ht 5) br dj

61. What is the code for 'economy' in the given code language?

- 1) st 2) Either 'mk' or 'ru' 3) gh
4) dj 5) mk

Directions (Q. 62-65): This question is based on five three-digit numbers given below.

395 432 823 657 278

62. The positions of the first and the third digit of each of the numbers are interchanged. What will be the resultant if the first digit of the highest number thus formed is divided by the third digit of the lowest number thus formed?

- 1) 3 2) 1 3) 4 4) 1.5 5) 2

63. If '2' is subtracted from the third digit of every odd number and '1' is added to the second digit of every even number, in how many numbers will a digit appear twice?

- 1) Two 2) Three 3) Four
4) One 5) None

64. What will be the resultant if the third digit of the lowest number and the second digit of the highest number are multiplied?

- 1) 21 2) 4 3) 54 4) 12 5) 16

65. If all the numbers are arranged in ascending order from left to right, which of the following will be the sum of all the three digits of the number which is fourth from the left?

- 1) 13 2) 18 3) 9 4) 17 5) 15

Test-III: Quantitative Aptitude

Directions (Q. 66-70): What should come in place of question mark in the following questions?

66. 10 11 15 24 40 ?

- 1) 90 2) 87 3) 114 4) 95 5) 65

67. 25 35 49 67 89 ?

- 1) 24 2) 81 3) 115 4) 107 5) 93

68. 11 9 15 41 159 ?

- 1) 740 2) 607 3) 751 4) 789 5) 785

69. 8.5 10.5 16.5 28.5 48.5 ?

- 1) 57.5 2) 78.5 3) 93.5
4) 64.5 5) 85.5

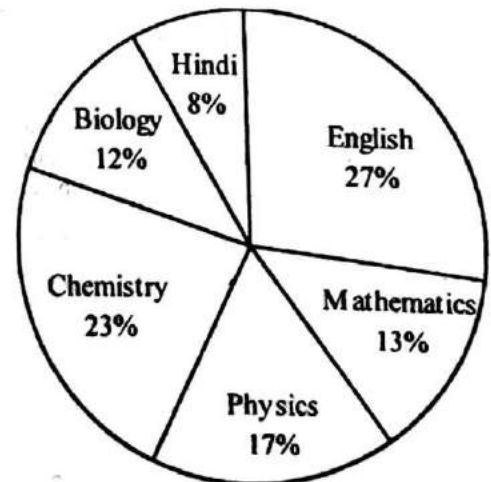
70. 18 9 9 18 72 ?

- 1) 460 2) 372 3) 576 4) 484 5) 380

Directions (Q. 71-75): Study the following information carefully and answer the given questions.

Percentage distribution of teachers who teach six different subjects

Total number of teachers = 1800



71. If two-ninths of the number of teachers who teach Physics are females, then the number of male Physics teachers is approximately what per cent of the total number of teachers who teach Chemistry?

- 1) 57% 2) 42% 3) 63%
4) 59% 5) 62%

72. What is the total number of teachers who teach Chemistry, English and Biology?

- 1) 1226 2) 1116 3) 1176 4) 998 5) 1206

73. What is the difference between the total number of teachers who teach English and Physics together and

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the total number of teachers who teach Mathematics and Biology together?

- 1) 352 2) 342 3) 643 4) 653 5) 465

74. What is the ratio of the number of teachers who teach Mathematics to that who teach Hindi?

- 1) 13 : 7 2) 14 : 5 3) 7 : 26
4) 7 : 13 5) 13 : 8

75. If the percentage of Mathematics teachers is increased by 50% and that of Hindi teachers is decreased by 25%, then what will be the total number of Mathematics and Hindi teachers together?

- 1) 390 2) 405 3) 379 4) 459 5) 480

Directions (Q. 76-80): What should come in place of question mark (?) in the following questions?

76. $(0.125)^3 \div (0.25)^2 \times (0.5)^2 = (0.5)^{? - 3}$

- 1) 15 2) 10 3) 18 4) 38 5) 3

77. $2\frac{1}{9} \times 1\frac{2}{19} \div 2\frac{1}{3} = ? - 1\frac{1}{2}$

- 1) $3\frac{1}{2}$ 2) $1\frac{1}{4}$ 3) $2\frac{1}{2}$ 4) $2\frac{1}{4}$ 5) $3\frac{3}{4}$

78. $? = 6 - \{9 - (18 - (15 - 12 + 9))\}$

- 1) 5 2) 7 4) 4 4) 2 5) 3

79. 48% of 840 = 36% of ?

- 1) 1080 2) 1320 3) 1240
4) 720 5) 1120

80. $[(3 \times 18\% \text{ of } 3700) - (27^2 - 40)] = ?$

- 1) 470 2) 1309 3) 52 4) 2080 5) 612

81. The present average age of A, B and C is 22 years. Three years ago, the average age of B and C was 18 years. Find A's age 9 years hence.

- 1) 24 years 2) 27 years 3) 30 years
4) 33 years 5) 36 years

82. The ratio of the speed of a boat in still water to that of a stream is 8 : 1. If 67.5 km is travelled downstream in 2.5 hours then find the difference between the speed of boat in still water and the speed of the stream (in kmph).

- 1) 15 2) 3 3) 24 4) 21 5) 17.5

83. The perimeter of a rectangle whose length is 6 m more than its breadth is 84 m. What will be the area of the rectangle? (in m^2)

- 1) 446 2) 340 3) 432
4) 468 5) 348

84. The interest earned on an amount after 2 years at 20% pa compounded yearly is ₹1716. Find the interest earned on the same amount after 3 years at 15% pa at simple rate of interest.

- 1) ₹1620 2) ₹1755 3) ₹1665
4) ₹1710 5) ₹1750

85. In place of 18% profit an article is sold at 42% profit and the seller gets ₹110.40 more. Find the selling price of the article if it were sold at 25% profit.

- 1) ₹440 2) ₹460 3) ₹575
4) ₹550 5) ₹525

86. A and B working alone can do a piece of work in 20 days and 15 days respectively. They started working together but B left after some time and A finished the remaining work in 6 days. Find after how many days from start did B leave the work.

- 1) 5 days 2) 4 days 3) 6 days
4) 3 days 5) 7 days

Directions (Q. 87-91): In each of these questions two equations numbered I and II are given. You have to solve both the equations and give answer

- 1) if $x < y$ 2) if $x \leq y$
3) if $x > y$ 4) if $x \geq y$
5) if $x = y$ or no relationship can be established

87. I. $2x^2 + 7x + 5 = 0$

II. $3y^2 + 5y + 2 = 0$

88. I. $2x^2 - 13x + 21 = 0$

II. $3y^2 - 14y + 15 = 0$

89. I. $2x^2 - 13x + 18 = 0$

II. $y^2 - 7y + 12 = 0$

90. I. $x^2 + 6x + 9 = 0$

II. $y^2 - y - 20 = 0$

91. I. $3x^2 - 10x + 8 = 0$

II. $2y^2 - 19y + 35 = 0$

Directions (Q. 92-96): What approximate value will come in place of question mark (?) in the given questions? (You are not expected to calculate the exact value.)

92. $\sqrt{227} \times 11.98 \div 19.94 = ?$

- 1) 15 2) 18 3) 9 4) 35 5) 27

93. $130.02 + 241 \div 6 - 165.11 = \sqrt[3]{?}$

- 1) 27 2) 125 3) 1000
4) 64 5) 216

94. $40.09\% \text{ of } 80.15 + 60.04\% \text{ of } 160.12 = ?$

- 1) 80 2) 160 3) 180
4) 140 5) 128

95. $14.08^2 - 3.01 \times 104.11 \div 4.02 = ?$

- 1) 280 2) 200 3) 160
4) 120 5) 105

96. $\left(\frac{1}{4} \times 117 + \frac{1}{3} \times 16\right) \div ? = 40$

- 1) 35 2) 20 3) 6 4) 15 5) 10

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Directions (Q. 97-100): In each of the following questions, two quantities I and II are given. Compare both the quantities, choose the correct option and give your answer accordingly.

- 1) Quantity I < Quantity II
- 2) Quantity I > Quantity II
- 3) Quantity I ≤ Quantity II
- 4) Quantity I ≥ Quantity II
- 5) Quantity I = Quantity II or there is no relation

97. **Quantity I:** Train 'A' running at a speed of 25m/sec crosses Train 'B' coming from opposite direction at a speed of 15m/sec in 12 seconds. The length of Train 'A' is twice that of Train 'B'. What is the length of Train 'A'?

Quantity II: 160 metres

98. The average of three numbers b, c and d is 1 more than the average of a, b and c. The average of a and d is 19.5.

Quantity I: Value of 'a'.

Quantity II: 21

99. **Quantity I:** 'x': A pipe alone can fill a cistern in 60 minutes. But due to a leakage the pipe could fill only 80% of the cistern in 1 hour. x is the capacity of the cistern (in litres) if due to the leakage 60 litres is leaked out in 1 hour.

Quantity II: 250 litres

100. **Quantity I:** Y: The ratio of the speed of boat in still water to the speed of stream is 2 : 1. Total time taken by a man to cover 72km upstream and come back is 32 hours. Y is the downstream speed in kmph.

Quantity II: 9 kmph

Answers

1. 3 2. 3 3. 5 4. 1 5. 1

6. 1 7. 4

8. 2; (Replace 'were' with 'was')

9. 2; (Replace 'lived' with 'has been living')

10. 5; (Replace 'are' with 'is')

11. 1; (Replace 'when' with 'than')

12. 2; (Replace 'cares' with 'care')

13. 5

14. 3; (Replace 'greatest' with 'greater')

15. 3; (Use either 'blunder' or 'mistake' not both)

16. 3 17. 1 18. 2 19. 4 20. 5

21. 1 22. 3 23. 4 24. 2 25. 5

26. 1 27. 4 28. 4 29. 5 30. 5

(31-33):

Year	Number of books printed
1947	56
1956	59
1987	66
1998	61
2002	63

66 books were printed in an odd-numbered year but not in 1947. Here odd-numbered years are 1947 and 1987. Thus, 66 books were printed in 1987. The number of books printed in 1947 = 66 - 10 = 56

59 books were printed before 61 books were

printed but not immediately before 61 books were printed. Thus, 59 books were printed in 1956. No. of books printed in is 2 more than that printed in the year 1998. Hence 61 books were printed in 1998 and 63 books were printed in 2002.

31. 1

32. 4; Difference = 63 - 59 = 4

33. 1

34. 3; Given word: EMANCIPATE

Now, 1st letter → E

6th letter → I

8th letter → A

9th letter → T

Thus, no meaningful word:

35. 1; Given word: FIGURES

New word formed: EIUFGRS

Thus, there are two letters between U and R.

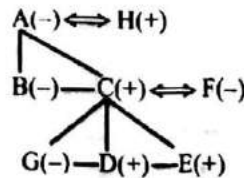
36. 2;

Given number:
$$\begin{array}{cccccccc} 3 & 9 & 6 & 8 & 2 & 1 & 4 & 7 \\ + & \downarrow & \downarrow & \downarrow & \downarrow & \downarrow & \downarrow & \downarrow \\ \hline 4 & 8 & 5 & 7 & 3 & 2 & 5 & 6 \end{array}$$

The number becomes:

Hence 5 is repeated twice.

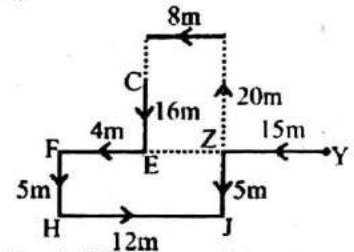
(37-38):



37. 2

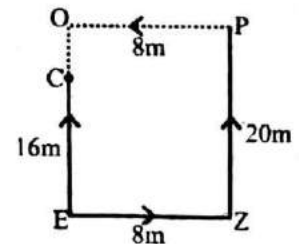
38. 3

(39-41):



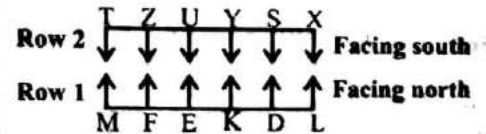
39. 2; Req'd difference = (12 + 15 - 5)m = 22m

40. 4; Point C is (20 - 16 =) 4m



41. 2

(42-46):



42. 4

43. 1

44. 4

45. 2

46. 3

47. 5; There are more than two possibilities. We take the possibilities to check them.

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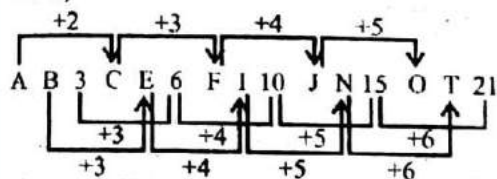
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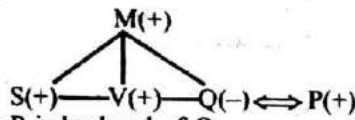
Floor no.	Person	
6	A/B	A/B
5	X	
4	Y	X
3		Y
2	B/A	B/A
1		

Floor no.	Person	
6		
5	A/B	B/A
4	X	
3	Y	X
2		Y
1	B/A	A/B

48. 3;

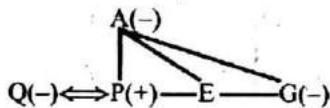


49. 4; From I.



Hence P is husband of Q. Thus, statement I alone is sufficient to answer the question.

From II.



Hence P is husband of Q. Thus, statement II alone is sufficient to answer the question.

50. 5; From I. Import high quality goods → fa ju ra ti ... (i)

monitor quality of goods → mp fa cd ju ... (ii)

From (i) and (ii), we get quality/goods → fa/ju ... (iii)

From (i) and (iii), we get import/high → ra/ti

From II. Import uranium for plant → na ti vo ku ... (i)

plant for uranium access → vo zy ku na ... (ii)

From (i) and (ii), we get Import → ti

Thus, only statement II alone is sufficient to answer the question.

51. 3; From I.

Floor No.	Person
5	E
4	B
3	A
2	C
1	D

Thus, D lives on the ground floor. Hence I alone is sufficient to answer the question.

From II.

Floor No.	Person
5	E/B
4	B/E
3	A
2	C/D
1	D/C

Thus, D lives on the ground floor or second floor. Hence statement II alone is not sufficient.

52. 1; Fifth to the left of seventeenth from the left end = (17 - 5) = 12th from the left end = 'D'

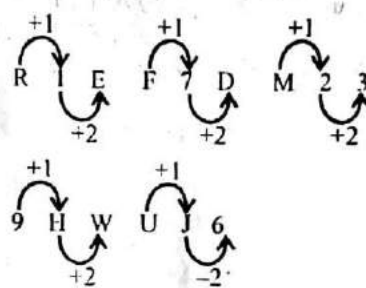
53. 3; There are 13 elements between D and U. Thus, the element exactly in the middle

of D and U = $\frac{13+1}{2}$ = 7th to the right of D.

Or, 7th to the left of U.

So, '9' is exactly between D and U.

54. 5;

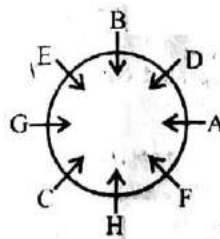


55. 4;

Number	Symbol	Not consonant
ie 1@E,	3%9,	8*6

56. 1; Tenth to the left of thirteenth from the right end = (10 + 13) = 23rd from the right end = 'F'.

(57-58):



57. 5; G

58. 4

(59-61):

economy and wealth balance → gh mk ru st ... (i)

wealth of nations depleting → tl zm ak gh ... (ii)

taxes balance nations better → dj ru zm pn ... (iii)

better to revive economy → br ht dj st ... (iv)

From (i) and (ii), wealth → gh ... (v)

From (i) and (iii), balance → ru ... (vi)

From (i) and (iv), economy → st ... (vii)

From (i), (v), (vi) and (vii), and → mk ... (viii)

From (ii) and (iii), nations → zm ... (ix)

From (ii), (v) and (ix), of/depleting → tl/ak ... (x)

From (iii) and (iv), better → dj ... (xi)

From (iii), (vi), (ix) and (xi), taxes → pn ... (xii)

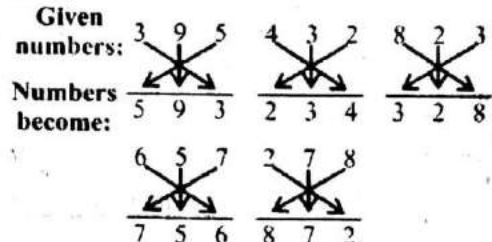
From (iv), (vii) and (xi), to/revive → br/ht ... (xiii)

59. 2

60. 3

61. 1

62. 5;



Thus, the highest number formed = 872

∴ First digit of the highest number = 8

And the lowest number formed = 234

∴ Third digit = 4

∴ Resultant = $\frac{8}{4}$ = 2

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63. 3;

Given numbers:	3	9	5	4	3	2	8	2	3
			↓ 2		↓ 1				↓ 2
New numbers become:	3	9	3	4	4	2	8	2	1
	6	5	7	2	7	8			
			↓ 2		↓ 1				
	6	5	5	2	8	8			

Thus, there are four such numbers formed.

64. 5; Lowest number = 278

Third digit of the lowest number = 8

Highest number = 823

Second digit of the highest number = 2

∴ Resultant = $8 \times 2 = 16$

65. 2; Given numbers: 395 432 823
657 278

The numbers become: 278 395 432 657
823

Hence fourth from the left end = 657

∴ Reqd sum = $6 + 5 + 7 = 18$

66. 5; The series is $+1^2, +2^2, +3^2, +4^2, +5^2, \dots$

ie $10 + 1^2 = 11, 11 + 2^2 = 15, 15 + 3^2 = 24,$
 $24 + 4^2 = 40, 40 + 5^2 = 65, \dots$

67. 3; The series is $+10, +14, +18, +22, +26,$
 \dots

ie $25 + 10 = 35, 35 + 14 = 49, 49 + 18 = 67,$
 $67 + 22 = 89, 89 + 26 = 115, \dots$

68. 4; The series is $\times 1 - 2, \times 2 - 3, \times 3 - 4,$
 $\times 4 - 5, \times 5 - 6, \dots$

ie $11 \times 1 - 2 = 9, 9 \times 2 - 3 = 15,$
 $15 \times 3 - 4 = 41, 41 \times 4 - 5 = 159, \dots$

$159 \times 5 - 6 = 789,$

69. 2; The series is $+(1 \times 2), +(2 \times 3),$
 $+(3 \times 4), +(4 \times 5), +(5 \times 6), \dots$

ie $8.5 + 1 \times 2 = 10.5, 10.5 + 2 \times 3 = 16.5,$
 $16.5 + 3 \times 4 = 28.5, 28.5 + 4 \times 5 = 48.5,$
 $48.5 + 5 \times 6 = 78.5, \dots$

70. 3; The series is $\times 0.5, \times 1, \times 2, \times 4, \times 8, \dots$

ie $18 \times 0.5 = 9, 9 \times 1 = 9, 9 \times 2 = 18,$
 $18 \times 4 = 72, 72 \times 8 = 576, \dots$

71. 1; Number of male Physics teachers

$$= \left(1 - \frac{2}{9}\right) \text{ of } 17\% \text{ of } 1800$$

$$= \frac{7}{9} \times 17 \times 18 = 34 \times 7$$

$$\therefore \text{Reqd \%} = \frac{34 \times 7}{23\% \text{ of } 1800} \times 100$$

$$= \frac{34 \times 7}{23 \times 18} \times 100 = 57.48 \approx 57\%$$

72. 2; Reqd number of teachers

$$= (23 + 27 + 12)\% \text{ of } 1800 = 62 \times 18 = 1116$$

73. 2; Reqd difference

$$= \{(27 + 17) - (13 + 12)\}\% \text{ of } 1800$$

$$= (44 - 25)\% \text{ of } 1800 = 19\% \text{ of } 1800$$

$$= 19 \times 18 = 342$$

$$74. 5; \text{Reqd ratio} = \frac{13}{8} = 13 : 8$$

Note: We take only percentage values for the required ratio.

75. 4; Reqd total = 13% of 150% of 1800 + 8% of 75% of 1800

$$= 13 \times 15 \times 1.8 + 8 \times \frac{3}{4} \times 18$$

$$= 13 \times 15 \times 1.8 + 6 \times 18 = 351 + 108 = 459$$

$$76. 2; (0.5)^{-3} = (0.5)^{3 \times 3} + (0.5)^{2 \times 2} \times (0.5)^2$$

$$= (0.5)^{-4 \times 2} = (0.5)^7$$

$$\text{or, } ? - 3 = 7$$

$$\text{or, } ? = 7 + 3 = 10$$

$$77. 3; ? - 1 \frac{1}{2} = 2 \frac{1}{9} \times 1 \frac{2}{19} + 2 \frac{1}{3}$$

$$\text{or, } ? = \frac{19}{9} \times \frac{21}{19} \times \frac{3}{7} + 1 \frac{1}{2}$$

$$= (1 + 1) + \frac{1}{2} = 2 \frac{1}{2}$$

$$78. 5; ? = 6 - [9 - (15 - \{18 - 12 + 9\})]$$

$$= 6 - [9 - 6] = 6 - 3 = 3$$

$$79. 5; 36\% \text{ of } ? = 48\% \text{ of } 840$$

$$= 48 \times 8.40 = 403.2$$

$$\text{or, } \frac{36 \times ?}{100} = 403.2$$

$$\therefore ? = \frac{403.2 \times 100}{36} = 1120$$

Another Method:

$$36\% \text{ of } ? = 48\% \text{ of } 840$$

$$\text{or, } 3\% \text{ of } ? = 4\% \text{ of } 840$$

$$\therefore ? = \frac{4 \times 840}{3} = 4 \times 280 = 1120$$

$$80. 2; ? = [3 \times 18\% \text{ of } 3700 - (27^2 - 40)]$$

$$= [3 \times 18 \times 37 - (729 - 40)]$$

$$= 1998 - 689 = 1309$$

81. 4; Present age of A, B and C

$$= 22 \times 3 = 66 \text{ years}$$

$$\text{Three years ago (B + C)'s age} = 18 \times 2 = 36 \text{ years}$$

$$\therefore \text{Present age of (B + C)} = 36 + 3 \times 2 = 42 \text{ years}$$

$$\therefore \text{Present age of A} = 66 - 42 = 24 \text{ years}$$

$$\therefore 9 \text{ years hence A's age} = 24 + 9 = 33 \text{ years}$$

82. 2; Boat Speed $8x$ Stream speed x

$$\text{Downstream speed} = 8x + x = 9x$$

$$\text{Now, } 9x = \frac{67.5}{2.5} = \frac{675}{25} = 27$$

$$\therefore x = 3 \text{ kmph}$$

83. 3; Let the length be $x + 6$.

Then, breadth = x

$$\text{Now, } 2(x + 6 + x) = 84$$

$$\Rightarrow 2x + 6 = 42$$

$$\Rightarrow 2x = 36$$

$$\therefore x = 18$$

$$\text{Length} = 18 + 6 = 24$$

$$\text{So, area} = \text{Length} \times \text{breadth} = 24 \times 18 = 432 \text{m}^2$$

84. 2; The rate of 20% per annum compounded yearly is equivalent to

$$20 + 20 + \frac{20 \times 20}{100} = 44\%$$

$$44\% = 1716$$

$$\therefore 3 \times 15\% = 45\% = \frac{1716}{44} \times 45 = ₹1755$$

85. 3; $(42 - 18)\% = ₹110.40$

$$\Rightarrow 24\% = ₹110.40$$

$$\therefore 125\% = ₹ \left(\frac{110.40}{24} \times 125 \right)$$

$$= 4.6 \times 125 = ₹575$$

86. 3; Total work = LCM of 20 and 15 = 60 units

$$\therefore \text{A's one day's work} = \frac{60}{20} = 3 \text{ units/day}$$

$$\text{B's one day's work} = \frac{60}{15} = 4 \text{ units/day}$$

$$\text{Now, A's 6 days' work} = 6 \times 3 = 18 \text{ units}$$

$$\text{Remaining work} = 60 - 18 = 42 \text{ units}$$

$$42 \text{ units work is done by (A + B) in } \frac{42}{3+4}$$

$$= \frac{42}{7} = 6 \text{ days}$$

Hence B left the work after 6 days from start.

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87. 2; I. $2x^2 + 7x + 5 = 0$

Step I. $\begin{matrix} & 5 & & 2 \\ & \swarrow & & \searrow \\ & & & \end{matrix}$

Step II. $\frac{5}{2} \quad \frac{2}{2}$

Step III. $x = -2.5, -1$

II. $3y^2 + 5y + 2 = 0$

Step I. $\begin{matrix} & 3 & & 2 \\ & \swarrow & & \searrow \\ & & & \end{matrix}$

Step II. $\frac{3}{3} \quad \frac{2}{3}$

Step III. $y = -1, -0.66$
Hence $x \leq y$

88. 4; I. $2x^2 - 13x + 21 = 0$

Step I. $\begin{matrix} & -7 & & -6 \\ & \swarrow & & \searrow \\ & & & \end{matrix}$

Step II. $-\frac{7}{2} \quad -\frac{6}{2}$

Step III. $x = 3.5, 3$

II. $3y^2 - 14y + 15 = 0$

Step I. $\begin{matrix} & -9 & & -5 \\ & \swarrow & & \searrow \\ & & & \end{matrix}$

Step II. $-\frac{9}{3} \quad -\frac{5}{3}$

Step III. $y = 3, +1.66$
Hence $x \geq y$

89. 5; I. $2x^2 - 13x + 18 = 0$

Step I. $\begin{matrix} & -9 & & -4 \\ & \swarrow & & \searrow \\ & & & \end{matrix}$

Step II. $-\frac{9}{2} \quad -\frac{4}{2}$

Step III. $x = 4.5, 2$

II. $y^2 - 7y + 12 = 0$

Step I. $\begin{matrix} & -4 & & -3 \\ & \swarrow & & \searrow \\ & & & \end{matrix}$

Step II. $y = +\frac{4}{1}, +\frac{3}{1} = 4, 3$

Hence no relationship can be established.

90. 5; I. $x^2 + 6x + 9 = 0$

Step I. $\begin{matrix} & 3 & & 3 \\ & \swarrow & & \searrow \\ & & & \end{matrix}$

Step II. $x = -\frac{3}{1}, -\frac{3}{1} = -3, -3$

II. $y^2 - y - 20 = 0$

Step I. $\begin{matrix} & -5 & & +4 \\ & \swarrow & & \searrow \\ & & & \end{matrix}$

Step II. $y = \frac{5}{1}, -\frac{4}{1} = 5, -4$

Hence no relationship can be established.

91. 1; I. $3x^2 - 10x + 8 = 0$

Step I. $\begin{matrix} & -6 & & -4 \\ & \swarrow & & \searrow \\ & & & \end{matrix}$

Step II. $-\frac{6}{3} \quad -\frac{4}{3}$

Step III. $x = 2, \frac{4}{3}$

II. $2y^2 - 19y + 35 = 0$

Step I. $\begin{matrix} & -14 & & -5 \\ & \swarrow & & \searrow \\ & & & \end{matrix}$

Step II. $-\frac{14}{2} \quad -\frac{5}{2}$

Step III. $7, 2.5$
Hence $x < y$

92. 3; $? = \sqrt{227} \times 11.98 \div 19.94$

$\approx \sqrt{225} \times 12 \div 20 = 15 \times 12 \div 20$
 $= 180 \div 20 = 9$

93. 2; $\sqrt[3]{?} = 130.02 + 241 \div 6 - 165$

$\approx 130 + 40 - 165 = 170 - 165 = 5$
 $\therefore ? \approx 5 \times 5 \times 5 = 125$

94. 5; $? = 40.09\% \text{ of } 80.15 + 60.04\% \text{ of } 160.12$

$\approx 40\% \text{ of } 80 + 60\% \text{ of } 160$
 $= \frac{2}{5} \times 80 + \frac{3}{5} \times 160 = 32 + 96 = 128$

95. 4; $? = (14.08)^2 - 3.01 \times 104.11 \div 4.02$

$\approx (14)^2 - 3 \times 104 \div 4 = 196 - 3 \times 26$
 $= 196 - 78 = 118 \approx 120$

96. 1; $\left(\frac{1}{4} \times 117 + \frac{1}{3} + 16\right) \div ? = 40$

or, $? \approx 40 - (29 + 5) \approx 40 - 5.8 \approx 34.2$
 ≈ 35

97. 2; Quantity I. Relative speed in opposite directions = $25 + 15 = 40 \text{ m/s}$

Now, $\frac{T_A + T_B}{40} = 12$

$\Rightarrow T_A + T_B = 40 \times 12 = 480 \text{m}$

Ratio $T_A : T_B = 2 : 1$

$\therefore T_A = \frac{480}{3} \times 2 = 320 \text{m}$

Quantity II = 160m

Hence Quantity I > Quantity II

98. 1; Now, $\frac{b+c+d}{3} = \frac{a+b+c}{3} + 1$

Again, $\frac{b+c+d-a-b-c}{3} = 1$

$\Rightarrow d - a = 3$... (i)

Again, average of $(a + d)$ is 19.5

$\therefore a + d = 19.5 \times 2 = 39$... (ii)

Solving eqn (i) and (ii), we get

$2d = 42$

$\therefore d = 21$

And $a = 18$

Quantity II. 21

Hence Quantity I < Quantity II

99. 2; Quantity I.

$\therefore 20\% = 60 \text{ litres}$

$\therefore 100\% = \frac{60}{20} \times 100 = 300 \text{ litres}$

Quantity II. 250 litres

Hence Quantity I > Quantity II

100. 5; Boat : Stream

Speed $2x \quad x$

Upstream speed = $2x - x = x \text{ kmph}$

Downstream speed = $2x + x = 3x \text{ kmph}$

Now, $\frac{72}{x} + \frac{72}{3x} = 32$

$\Rightarrow \frac{72 \times 3 + 72}{3x} = 32$

$\Rightarrow x = \frac{216 + 72}{32 \times 3} = \frac{288}{96} = 3 \text{ kmph}$

\therefore Downstream speed = $3x = 3 \times 3 = 9 \text{ kmph}$

Quantity II. 9 kmph

Hence Quantity I = Quantity II

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