

# IBPS CLERKS CWE SAMPLE PAPER II

## REASONING

1. 'Players' are related to 'Team' in the same way as 'Books' are related to '\_\_\_\_\_':

- (1) Exams (2) Library  
(3) Reading (4) Writer  
(5) Chapters

2. Shreya started from Point P and walked 2m towards West. She then took a right turn and walked 3m before taking a left turn and walking 5m. She finally took a left turn, walked 3m and stopped at Point Q. How far is Point Q from Point P ?

- (1) 2m (2) 6m  
(3) 7m (4) 8m  
(5) 12m

3. In a certain code 'Swhere have you been' is written as '\*been 4 have 3 where 2 you 1' are Visiting London this summer' is written as 'London 4 summer 3 this 2 visiting V. How will 'repair may computer yesterday\*' be written in the same code ?

- (1) computer 4 repair 3 may 2 yesterday 1  
(2) yesterday 4 repair 3 may 2 computer 1  
(3) computer 1 may 2 repair 3 yesterday 4  
(4) yesterday 4 may 3 repair 2 computer 1  
(5) computer 4 may 3 repair 2 yesterday 1

4. Four of the following five are alike in a certain way based on the English alphabetical series and so form a group. Which is the one that **does not** belong to that group?

- (1) MLJ (2) WVT  
(3) OMK (4) JIG  
(5) TSQ

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

- (1) Diameter  
(2) Circumference  
(3) Centre  
(4) Circle (5) Radius

**Directions (6 - 10):** Study the following information carefully and answer the given questions :

A, B, C, D, E, F, G and H are sitting around a circular table facing the centre but not necessarily in the same order.

- (a) C sits third to right of E  
(b) G sits second to left of H.  
(c) H is not an immediate neighbour of E and C  
(d) F and A are immediate neighbours of each other  
(e) Only one person sits between F and B

6. Four of the following five are similar in a certain way based on their position in the seating arrangement. Which of the following **does not** belong to that group ?

- (1) EH (2) CF  
(3) AG (4) BD  
(5) HG

7. Who amongst the following represent the immediate neighbours of D ?

- (1) E, H (2) C, G  
(3) F, B (4) H, G  
(5) C, B

8. What is the position of A with respect to G in the above arrangement?

- (1) Third to the right  
(2) Second to the left  
(3) Fifth to the right  
(4) Immediate right  
(5) Third to the left

9. What will come in place of the question mark (?) according to the above seating arrangement ?  
EF CG HB FA ?

- (1) GD (2) CG  
(3) GH (4) BH  
(5) CD

10. Who sits to the immediate right of A ?

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

**Directions (11 - 15):** Study the following arrangement carefully and answer the questions given below :

64 2 5 2 8 5 2 6 4 1 3 9 1 8 1 2 5 8 6  
3 5 1.494 7 3 2 7 2 5 9

11. How many 4s are there in the above arrangement, each of which is immediately preceded by a digit which has a numerical value of more than four ?

- (1) None (2) One  
(3) Two (4) Three  
(5) More than three

12. Which of the following is seventh to the left of the twentieth from the left end of the above arrangement ?

- (1) 3 (2) 9  
(3) 2 (4) 7  
(5) 1

13. If all the even digits are deleted from the above arrangement, which of the following will be tenth from the right end of the arrangement ?

- (1) 9 (2) 5  
(3) 1 (4) 3  
(5) 7

14. How many such 5s are there in the above arrangement each of which is immediately preceded by an odd digit and immediately followed by an even digit ?

- (1) None (2) One  
(3) Two (4) Three  
(5) More than three

15. How many such 1s are there in the above arrangement, each of which is immediately preceded by a perfect square ?

- (1) None (2) One  
(3) Two (4) Three  
(5) More than three

**Directions (16-20):** Study the following information to answer the given questions :

In a certain code 'ring a bell' is written as '58 2', 'did not ring' is written as '3 5 9' and 'not a reason' is written as '7 2 9'.

16. Which of the following represents 'did not' ?

- (1) '2 3' (2) '2 9'  
(3) '3 5' (4) '5 2'  
(5) '9 3'

17. What is the code for 'bell' ?

- (1) 5 (2) 8  
(3) 2 (4) 7  
(5) Cannot be determined

18. What does '2' stand for ?

- (1) ring (2) a  
(3) bell (4) reason  
(5) not

19. What does '7' stand for ?

- (1) not (2) a  
(3) ring (4) reason  
(5) Either 'a' or 'not'

20. What is the code for 'Ving' ?

- (1) 8 (2) 2  
(3) 5 (4) 3  
(5) 9

**Directions (21 -25):** Following questions are based on the five three digit numbers given below :

219 742 936 587 853

21. If all the numbers are arranged in descending order from left to right, which of the following will be the product of the first and the second digits of the number which is exactly in the middle of the new arrangement ?

- (1) 18 (2) 28  
(3) 54 (4) 21  
(5) 45

22. One is subtracted from the first digit and two is subtracted from third digit of each of the numbers. What will be the difference between the first digit of the highest number and the third digit of the lowest number ?

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

23. What will be the resultant if third digit of the highest number is divided by the first digit of the lowest number ?

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

24. If the positions of the first and the third digits of each of the numbers are interchanged, what will be sum of all the digits of the second highest number thus formed ?

- (1) 20 (2) 16  
(3) 18 (4) 13  
(5) 12

25. If all the digits in each of the numbers are arranged in descending order within the number, which of the following will form the lowest number in the new arrangement of numbers ?

- (1) 219 (2) 742  
(3) 936 (4) 587  
(5) 853

**Directions (26 -30):** Study the following information carefully and answer the given questions.

P, Q, R, S, T, V and W are sitting in a straight line facing North not necessarily in the same order.

(a) Q sits third to right of T. W sits second to right of Q.

(b) V and R are immediate neighbours of each other. V is not an immediate neighbour of T.

(c) Only one person sits between Sand P

(d) S is not an immediate neighbour of Q

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

- (1) QW (2) TV  
(3) RQ (4) VW  
(5) PS

27. How many persons sit between R and P ?

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

28. Which of the following pairs sits at the extreme corners of the line ?

- (1) R, W (2) S, T  
(3) W, Q (4) T, R  
(5) S, W

29. What is the position T with respect to V ?

- (1) Second to the left  
(2) Third to the right  
(3) Immediate right  
(4) Fourth to the left  
(5) Immediate left

30. If all the persons are made to sit in alphabetical order from **right to left**, the positions of how many will remain unchanged as compared to the original seating positions ?

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

**Directions (31-35) :** 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 commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

**Give answer (1)** if only conclusion I follows.

**Give answer (2)** if only conclusion II follows.

**Give answer (3)** if either conclusion I or conclusion II follows.

**Give answer (4)** if neither conclusion I nor conclusion II follows.

**Give answer (5)** if both conclusion I and conclusion II follow.

**31. Statements:**

No house is an apartment.

Some apartments are bungalows.

**Conclusions:**

I. No house is a bungalow.

II. All bungalows being houses is a possibility.

**32. Statements:**

All plants are animals.

All insects are plants.

**Conclusions:**

I. All insects being animals is a possibility.

II. There is a possibility that some animals are neither insects nor plants.

**33. Statements:**

All pens are inks.

No ink is an eraser.

**Conclusions:**

- I. No pen is an eraser.
- II. Some erasers are pens.

**34. Statements:**

- Some trains are buses.
- All trains are ships.

**Conclusions:**

- I. All ships are buses.
- II. All those trains if these are buses are also ships.

**35. Statements:**

- Some numbers are digits.
- All digits are words.

**Conclusions:**

- I. All numbers being words is a possibility.
- II. All digits being numbers is a possibility.

**36.** Which of the following will come in place of the question mark (?) according to English alphabetical series ?

- CDB HIG MNL RSQ ?  
 (1) UVT (2) WXY  
 (3) VWU (4) TVU  
 (5) WXV

**37.** The positions of how many alphabets will remain the same if each of the alphabets in the word WHILST is rearranged in the alphabetical order from left to right?

- (1) None (2) One
- (3) Two (4) Three
- (5) More than three

**38.** How many meaningful English words can be formed with the letters MDU using each letter only once in each word ?

- (1) None (2) One
- (3) Two (4) Three
- (5) More than three

**Directions (39 - 40):** Read the following information carefully and answer the questions which follow :

Mehul starts from point A, walks 6m towards South to reach Point B. He then takes a right turn and walks 4m to reach Point F before taking a right turn again and walking 6m to reach Point C. From Point C he takes right turn again, walks 8m and stops at Point E.

**39.** If Mehul takes a right turn from Point E and walks 6m to reach Point D, how far and towards which direction will Point D be from Point B ?

- (1) 6 m towards West
- (2) 8 m towards East
- (3) 4 m towards East
- (4) 6 m towards West
- (5) Cannot be determined

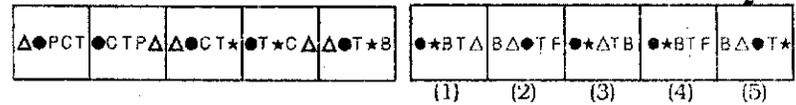
**40.** Which of the following three points fall in a straight line ?

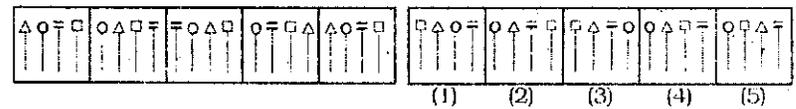
- (1) C, A, B (2) F, B, A
- (3) F, A, C (4) E, A, B
- (5) C, A, E

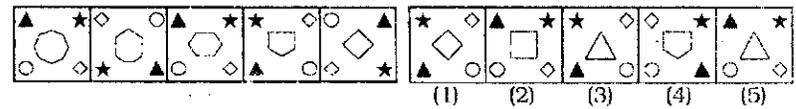
**Directions (41 - 50):** In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued ?

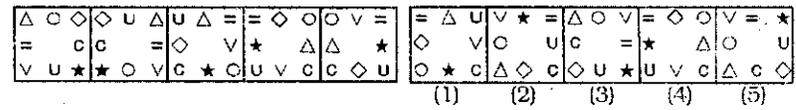
**Problem Figures**

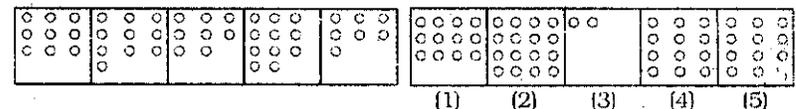
**Answer Figures**

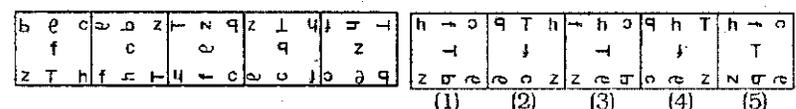
**41.** 

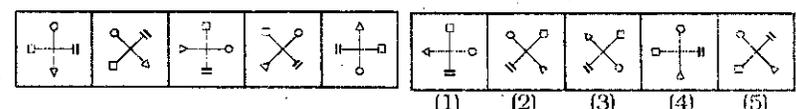
**42.** 

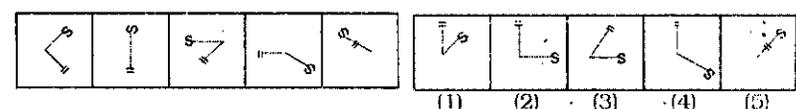
**43.** 

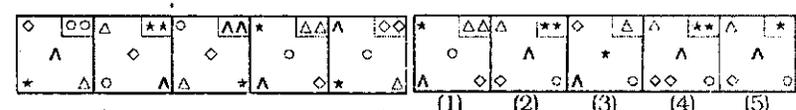
**44.** 

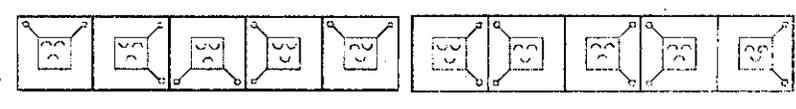
**45.** 

**46.** 

**47.** 

**48.** 

**49.** 

**50.** 

## NUMERICAL ABILITY

**Directions (51-75) :** What will come in place of the question mark (?) in the following questions ?

51.  $\frac{8}{15} + \frac{2}{5} - \frac{1}{3} = ?$

(1)  $\frac{3}{7}$                       (2)  $\frac{2}{5}$

(3)  $\frac{3}{8}$                       (4)  $\frac{3}{5}$

(5) None of these

52.  $4500 \div 18 - 122 = ? \times 4$

(1) 32                      (2) 26

(3) 28                      (4) 34

(5) None of these

53.  $\sqrt[3]{32768} = ?$

(1) 38                      (2) 34

(3) 36                      (4) 32

(5) None of these

54.  $(19)^2 + (28)^2 - (16)^2 = ?$

(1) 889                      (2) 888

(3) 883                      (4) 885

(5) None of these

55.  $63 \times 14 + 334 = ? + (12)^2$

(1) 1078                      (2) 1072

(3) 1077                      (4) 1074

(5) None of these

56.  $[(452 \div 4) + 62] \div 5 = ?$

(1) 48                      (2) 37

(3) 45                      (4) 35

(5) None of these

57.  $(14 \times 24) + (27 \times 12) = ?$

(1) 650                      (2) 665

(3) 660                      (4) 655

(5) None of these

58.  $(4.7 \times 12 \times 8) + (6.8 \times 16 \times 10) = ?$

(1) 1533.9

(2) 1539.2

(3) 1532.9

(4) 1536.9

(5) None of these

59.  $\frac{1}{5}$  th of  $\frac{3}{4}$  th of  $\frac{2}{5}$  th of 6000 = ?

(1) 360                      (2) 330

(3) 370                      (4) 350

(5) None of these

60.  $4^{10} \times 64 \div 256 = 4^? \times 16$

(1) 6                      (2) 5

(3) 8                      (4) 9

(5) None of these

61.  $(5994 \div 18) \times (468 \div 18) = ?$

(1) 8658                      (2) 8656

(3) 8655                      (4) 8654

(5) None of these

62.  $451.34 + 322.69 - 242.88 = ?$

(1) 533.33                      (2) 551.15

(3) 531.15                      (4) 539.34

(5) None of these

63.  $321 \times 16 \div 8 + 34 = (?)^2$

(1)  $\sqrt{26}$                       (2)  $(26)^2$

(3)  $(676)^2$                       (4) 676

(5) None of these

64.  $4334 - 1515 + 4242 - 2222 = ?$

(1) 4834                      (2) 4838

(3) 4839                      (4) 4836

(5) None of these

65.  $\frac{3}{4}$  th of 24% of 400 - 32 = ?

(1) 50                      (2) 45

(3) 40                      (4) 55

(5) None of these

66.  $\frac{16}{29} \times \frac{87}{128} \times \frac{16}{21} = ?$

(1)  $\frac{2}{7}$                       (2)  $\frac{3}{7}$

(3)  $\frac{2}{9}$                       (4)  $\frac{3}{8}$

(5) None of these

67.  $-17 - 94 - 22 - 39 + 627 = ?$

(1) 454                      (2) 455

(3) 458                      (4) 451

(5) None of these

68.  $\sqrt{4489} - \sqrt{2601} = \sqrt{?}$

(1) 16                      (2)  $(256)^2$

(3) -16                      (4) 256

(5) None of these

69.  $(\sqrt{7921} - 42) \times 6 = ?$

(1) 286                      (2) 282

(3) 284                      (4) 285

(5) None of these

70.  $(0.8 \times 8800 \div 16) \times 4 = ?$

(1) 1750                      (2) 1756

(3) 1766                      (4) 1760

(5) None of these

71.  $72 \times \frac{5}{18} + 39 = ?$

(1) 56                      (2) 53

(3) 57                      (4) 59

(5) None of these

72.  $\sqrt{7 \times 447 + 21 + 73 - 26} = ?$

(1) 196                      (2) 16

(3) 13                      (4) 169

(5) None of these

73.  $1\frac{4}{5} + 3\frac{2}{5} + 2\frac{2}{3} = ?$

(1)  $7\frac{14}{15}$                       (2)  $6\frac{13}{15}$

(3)  $13\frac{7}{15}$                       (4)  $6\frac{14}{15}$

(5) None of these

74.  $\frac{49 \times 27}{18\% \text{ of } 50} = ?$

(1) 147                      (2) 149

(3) 143                      (4) 141

(5) None of these

75.  $46813 + 32298 - 13234 - 31112 = ?$

(1) 34764                      (2) 34767

(3) 134766                      (4) 34765

(5) None of these

76. The sum of five consecutive even numbers is 400. What is the half of the sum of the smallest number and the largest number of the set ?

(1) 80                      (2) 81

(3) 79                      (4) 82

(5) None of these

77. The ratio between Binoy's and Alisha's present ages is 5 : 6 respectively. Three years hence the ratio between their ages will be 6 : 7 respectively. What was Alisha's age eight years ago ?

(1) 7 years                      (2) 10 years

(3) 26 years                      (4) 18 years

(5) None of these

78. In how many different ways can the letters of the word 'QUOTED' be arranged ?

(1) 720                      (2) 360

(3) 1440                      (4) 320

(5) None of these

79. Sohail scored 33 marks in English, 37 marks in Science, 28 marks in Mathematics, 26 marks in Hindi and 32 marks in Social studies. The maximum marks a student can score in each subject is 60. How much percentage did Sohail get in this exam ?

(1) 52                      (2) 54

- (3) 48 (4) 53  
(5) None of these

80. 37% of a number is 114.7. What is 130% of that number ?

- (1) 406 (2) 405  
(3) 403 (4) 407  
(5) None of these

81. What will be the average of the following set of scores ?

- 69, 89, 34, 76, 54, 68, 28, 46  
(1) 53 (2) 55  
(3) 57 (4) 56  
(5) None of these

82. What will be the resultant if the square of 109 is subtracted from the square of 210 ?

- (1) 32220 (2) 32209  
(3) 32291 (4) 32217  
(5) None of these

83. What will be the compound interest accrued on a principal of ₹ 32,500 at the rate of 5 p.c.p.a. after a period of 2 years ?

- (1) ₹ 3332.78  
(2) ₹ 3335.35  
(3) ₹ 3333.27  
(4) ₹ 3331.25  
(5) None of these

84. The average of five numbers is 50.8. The average of the first and the second numbers is 29. The average of the fourth and the fifth numbers is 66.5. What is the third number ?

- (1) 65 (2) 73  
(3) 61 (4) 77  
(5) None of these

85. A train covers 430 km in 5 hours. The speed of a bike is half the speed of the train. How much time will the bike take to cover a distance of 301 km ?

- (1) 6 hours (2) 7 hours  
(3) 8 hours (4) 9 hours  
(5) None of these

86. If the following fractions are arranged in an ascending order (from left to right), which of them will be second from the right end ?

$$\frac{2}{9}, \frac{4}{7}, \frac{12}{17}, \frac{7}{13}, \frac{5}{11}$$

(1)  $\frac{4}{7}$  (2)  $\frac{12}{17}$

(3)  $\frac{7}{13}$  (4)  $\frac{2}{9}$

(5)  $\frac{5}{11}$

87. Last year the total number of students in a school was 4500. 48% of the total students were females. This year 60 males left the school. What is the present respective ratio between the number of males and the number of females in the school ?

- (1) 19 : 17 (2) 18 : 17  
(3) 23 : 18 (4) 23 : 17  
(5) None of these

88. What is the least number that can be added to 2020 to make it a perfect square ?

- (1) 4 (2) 6  
(3) 5 (4) 3  
(5) None of these

**Directions (89-90):** What approximate value should come in place of the question mark (?) in the following question ?

(Note : You are not expected to calculate the exact value.)

89.  $\sqrt{62627} = ?$

- (1) 280 (2) 220  
(3) 250 (4) 330  
(5) 190

90.  $44.979 \times 20.011 \div 9.968 = ?$

- (1) 30 (2) 60  
(3) 150 (4) 180  
(5) 90

**Directions (91 - 95) :** What should come in place of the question mark (?) in the following number series ?

91. 600 564 539 523 514 ?

- (1) 500 (2) 520  
(3) 510 (4) 540  
(5) 515

92. 55000 11000 2200 440

- (1) 16.4 (2) 18.3  
(3) 17.6 (4) 14.5  
(5) 12.7

93. 2 12 60 240 720 ?

- (1) 1445 (2) 1440  
(3) 1420 (4) 1444  
(5) 1448

94. 80 48 64 56 60 ?

- (1) 57 (2) 68  
(3) 54 (4) 62  
(5) 58

95. 32 38 50 68 92 ?

- (1) 118 (2) 128  
(3) 124 (4) 122  
(5) 116

**Directions (96-100) :** In each of these questions an equation is given with a question mark (?) in place of the correct figure on the right hand side which satisfies the equality. Based on the values on the left hand side and the symbol of equality given, you have to decide which of the following symbols will come in place of the question mark.

**Symbols stand for**

- > greater than  
= equal to  
< lesser than  
either greater than or equal to  
either lesser than or equal to

96.  $\pm \{ [5064 \div 8] - [1599 \div 3] \} \geq ?$

- (1) -101 (2) 101  
(3) -100 (4) 100  
(5)  $\pm 100$

97.  $\pm \{ [300 \div 40] + [5 \times 18] \} \leq ?$

- (1) -97.5 (2) 95.7  
(3) -95.7 (4) 97.5  
(5)  $\pm 97.5$

98. 30% of 500 > ?

- (1) 50% of 296  
(2) 20% of 775  
(3) 80% of 195  
(4) 16% of 1000  
(5)  $(13)^2$

99.  $(1500 \div 50) + \sqrt{361} = (?)^2$

- (1)  $(49)^2$  (2) 7  
(3)  $\sqrt{7}$  (4) 49  
(5) -49

100.  $-18 - 34 - 56 < ?$

- (1) -108  
(2) -107  
(3) -109  
(4) -111  
(5) -110

## ENGLISH LANGUAGE

**Directions (101-115):** Read the following passage carefully and answer the questions given below it. Certain words are printed in **bold** to help you locate them while answering some of the questions.

Once upon a time, there was a shrewd shopkeeper called Makarand. He had a friend called Mihir, who had saved a lot of money. Mihir was **keen** on going on a pilgrimage, but he did not know where to leave his precious savings. So he came to Makarand's shop and said, 'my friend, I trust you' more than anyone. Could you please look after my life's savings till I return from my pilgrimage?' Makarand pretended to be deep in thought, and then said, 'I would rather not. Money spoils relationships. What if something happens to your money while you are away? You will no longer be my friend.'

As Mihir stood there by his shop thinking about what his friend had just said, an old woman entered the shop and bought some things. One of the boys helping Makarand, gave her less change than he should have. Makarand saw this and pretended to scold the boy, he then ordered him to return the remaining money to the woman. Mihir not knowing that this was an act put up by Makarand to make him believe that he was honest, was convinced about his decision and said to Makarand, 'I have decided. I will leave the money only with you.' Makarand smiled. 'Then let us do something. Let's take the bag of coins and bury it in a place that only you and I will know of. That way, even if something happens to me while you are away, you will know where your money is.'

Mihir, simple that he was, thought this was a good idea and the two went and hid the bag in a secret place. Mihir left the next day on his pilgrimage, happy his savings were in safe hands. Six months later, Mihir returned. He dumped his luggage at home and went to dig out his bag of savings. But even though he searched and searched for his valuables, there was no sign of the bag anywhere. In

panic, he ran to Makarand, who was busy in his shop. When Mihir asked him about the bag, Makarand pretended to be surprised, 'But I did not go that way in all these months. Why don't you search for it again?' he said, putting on his most innocent look. Mihir had no **choice** but to believe him. Sadly, he went home.

On the way, as luck would have it, he met the old woman he had seen in Makarand's shop. Seeing him sad, she asked him what the matter was. Mihir told her the whole story. Then she smiled and whispered a plan to him. Not long after, the woman came to Makarand's shop, carrying a big box. 'Brother, I heard you are a good and honest man. My son went on a pilgrimage many months ago and has still not returned. I am worried and have decided to go and look for him. Will you look after my box of two hundred gold coins while I am away?'

Makarand could not believe his luck. He was about to launch into his idea about hiding the box, when an angry Mihir entered the shop. Where is'.... but before he could **complete** his sentence, Makarand, afraid of being accused in front of the old woman, said quickly, 'I forgot. I had seen some pigs digging around there and had removed the bag just to keep it safe. Here it is.' And he handed Mihir the bag he had stolen many months ago.

Now the old woman pretended she was seeing Mihir for the first time, 'Son, did you also go on a pilgrimage? Could you tell me if you met my son anywhere? His name is Jahangir.' Mihir, clutching onto his precious bag, said, 'Yes, Auntie, I met him on the road a few villages away' He was on his way home. He should be here in a week.'

The old woman leaned over and took her box away from Makarand. Thank you, brother, you have saved me an unnecessary trip. Now, I will need some money to prepare for my son's welcome,' she added and the two left the shop. Makarand could only stare at them open-mouthed.

**101.** What incident in the passage convinced Mihir that Makarand was indeed an honest man?

(A) The incident where he scolded his helper boy for returning less change to the old woman who was a customer in his shop.

(B) The fact that Makarand refused to keep Mihir's money, in the event that it might destroy their friendship.

(C) The incident where Makarand told Mihir that he had kept his bag with him as he saw pigs digging at the very spot where the treasure was buried.

(1) Only (A) . (2) Only (B)

(3) Only (C)

(4) Only (B) and (C)

(5) Only (A) and (C)

**102.** What was Makarand's real intention for wanting to bury Mihir's bag of valuables?

(1) He wanted Mihir to know where the money would be in case something happened to him while Mihir was away.

(2) He did not feel safe keeping Mihir's bag of valuables with him.

(3) He wanted to steal the money while Mihir was away.

(4) He wanted the pigs to dig out the bag so he could steal it.

(5) He wanted to be a part of a far more adventurous plan.

**103.** Where did Makarand and Mihir bury the bag of coins?

(1) In a secret place in Mihir's garden

(2) In the ground under Makarand's shop

(3) In the old woman's backyard

(4) In his shop

(5) Not indicated in the passage.

**104.** Which of the following is **true** with regard to Mihir?

(1) Mihir accused Makarand of stealing his valuables

(2) Mihir helped the old woman find her son

(3) Mihir left his life's savings with the old woman'

(4) Mihir trusted Makarand with his valuables

(5) Mihir strongly believed that keeping others' money spoilt relationships

105. Why did Mihir want to keep his life's savings with Makarand ?  
(A) Makarand had a locker in his shop.

(B) He trusted his friend Makarand more than anyone else.

(C) He was scared that if he buried his savings, the pigs would dig it out.

(1) Only (A)

(2) Only (B)

(3) Only (C)

(4) Either (B) or (C)

(5) None of these

106. Which of the following statement is false according to passage?

(1) The old woman's son went on the same pilgrimage as Mihir

(2) The old woman helped Mihir recover his savings from Makarand

(3) Makarand was a very shrewd shopkeeper

(4) Mihir had gone away on a pilgrimage

(5) Makarand had stolen Mihir's money.

107. Why was Mihir sad after returning from the pilgrimage?

(A) He lost all his valuables while returning from the pilgrimage.

(B) The valuables that he had buried safely had all disappeared.

(C) He had spent far too much of his savings on the pilgrimage.

(1) Only (A)

(2) Only (B)

(3) Only (B) and (C)

(4) Only (C)

(5) None of these

108. In the end, why did Makarand return Mihir's money?

(A) He realised that he had done the wrong thing by pretending to be unaware of Mihir's misfortune.

(B) The old woman offered to give him two hundred gold coins if he returned Mihir's money.

(C) He did not want to be accused of having stolen Mihir's money in front of the old woman.

(1) Only (A)

(2) Only (B)

(3) Only (C)

(4) Only (A) and (C)

(5) All (A), (B) and (C)

**Directions (109-112):** Choose the word which is most nearly the **SAME** in meaning as the word/s printed in **bold** as used in the passage.

109. **Clutching**

(1) Releasing (2) Fixing

(3) Holding (4) Sticking

(5) Obtaining

110. **Keen**

(1) Eager (2) Hurried

(3) Planning (4) Fortunate

(5) Deserving

111. **Choice**

(1) Understanding

(2) Regard (3) Value

(4) Pick (5) Option

112. **Whole**

(1) Partial (2) Some

(3) Entire (4) Total

(5) Part

**Directions (113-115):** Choose the word which is most **OPPOSITE** in meaning of the word printed in **bold** as used in the passage.

113. **Complete**

(1) Partial (2) Start

(3) Incomplete (4) End

(5) Finish

114. **Sadly**

(1) Quietly

(2) Dejectedly

(3) Happily

(4) Disturbingly

(5) Lonely

115. **Forgot**

(1) Found (2) Memorised

(3) Lost (4) Claimed

(5) Remembered

**Directions (116 - 120) :** 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 (5) i.e. 'No Error'. (Ignore the errors of punctuation, if any).

116. The more enlightened (1)/ factory owners (2)/ build homes for their (3)/ workers in Britain in the 19th century. (4)/ No Error (5).

117. Most criminals (1)/realises that they may be caught, (2)/ but nevertheless (3)/ they are prepared to take the risk. (4)/ No Error (5).

118. Strictly speaking, (1)/ spiders are not insects, (2)1 although most people (3)/ think them are. (4)/No Error (5).

119. The actress is also (1)/ widely respected in (2)1 the music world (3)/ and deserving so. (4)/ No error (5)

120. The story was (1)/ inspired by (2)1 a chance meeting (3)/ with an old Russian duke. (4)/ No Error (5).

**Directions (121 - 125):** Which of the phrases (1), (2), (3) and (4) given below each sentence should replace the phrase printed in **bold** in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, mark (5) as the answer.

121. He is **held regard as** the Chiefs right-hand man.

(1) regards as

(2) to regard as

(3) regarded as

(4) being regarded for

(5) No correction required

122. The inquiry has **to bring to light** some startling facts.

(1) bring light to

(2) brought to the lights

(3) brings to light

(4) brought to light

(5) No correction required

123. My friend went **his way out** to oblige me.

(1) out on his way

(2) out-of his way

(3) so out of the way

(4) little way out

(5) No correction required

124. They are determined to **stand up for** their rights.

(1) be standing up

(2) for standing up

(3) stand up to

(4) stand on

(5) No correction required

125. Recently my expenses have **gone run up** considerably

- (1) run up
- (2) to rise up
- (3) had to run up
- (4) got upwards

- (5) No correction required

**Directions (126 - 130) :** Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank which best fits the meaning of the sentence as a whole.

126. Rachana saw me \_\_\_\_\_ for a bus, she stopped and \_\_\_\_\_ me a lift.

- (1) standing - took
- (2) stopped - gave
- (3) walking - sat
- (4) testing - signalled
- (5) waiting - offered

127. During winter, we can \_\_\_\_\_ ourselves from the cold by wearing \_\_\_\_\_ clothes.

- (1) protect - warm
- (2) establish - light
- (3) save - good
- (4) stop - thick
- (5) escape - cotton

128. The school refused to \_\_\_\_\_ acts of \_\_\_\_\_ behaviour.

- (1) overcome - spoilt
- (2) tolerate - violent
- (3) overlook - sudden
- (4) appreciate - bravery
- (5) comment - deserving

129. The actor was not \_\_\_\_\_ by public criticism and paid no \_\_\_\_\_ even to the poor reviews in the media.

- (1) affected - attention
- (2) troubled - mind
- (3) effected - regard
- (4) bothered - justification
- (5) shocked - notices

130. The \_\_\_\_\_ words of the teacher comforted the \_\_\_\_\_ student.

- (1) harsh - sorrowful
- (2) encouraging - anxious
- (3) reality - nervous
- (4) wise - happy
- (5) distracter - confused

**Directions (131 - 135) :** In each question below, four words printed in **bold** type are given. These are numbered (1), (2), (3) and (4). One of these words printed in **bold** may either be

**wrongly spelt or inappropriate** in the context of the sentence. Find out the word that is inappropriate or wrongly spelt, if any. The number of that word is your answer. If all the words printed in **bold** are correctly spelt and appropriate in the context of the sentence then mark (5) i.e. 'All Correct' as your answer.

131. An **overly** (1)/ **obsessed** (2) mother from Banaras **wrote** (3)/ in to tell me of her **trajedy**. (4)/ All Correct (5).

132. The cat is sitting in **front** (1)/ of the television (2) with its tail, **stretched** (3)/ out **strait**. (4)/ All Correct (5).

133. It **would** (1)/ be wrong to **infer** (2) that people who are **over-weight** (3)/ are always **sickly**. (4)/ All Correct (5).

134. The **witness** (1)/ **stated** (2) that he had not **sean** (3)/ the woman **before**. (4)/ All Correct (5).

135. Her **giggles** (1)/ were **infecious** (2)/ and **soon** (3)/ we were all **laughing**. (4)/ All Correct (5).

**Directions (136-140) :** Rearrange the following five sentences/ group of (A), (B), (C), (D) and (E), in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) The owner of the house was furious.

(B) After it had gone, a donkey who craved popularity climbed the roof and tried to perform the same tricks.

(C) His servants went up, drove the donkey down, and beat him black and blue.

(D) A monkey climbed the roof of a house and entertained the people who had gathered below to watch him at his antics.

(E) In the process, the donkey dislodged and broke several tiles.

136. Which of the following should be the **FIRST** sentence after the rearrangement?

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

137. Which of the following should be the **FIFTH (LAST)** sentence after the rearrangement ?

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

138. Which of the following should be the **FOURTH** sentence after the rearrangement?

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

139. Which of the following should be the **SECOND** sentence after the rearrangement?

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

140. Which of the following should be the **THIRD** sentence after the rearrangement ?

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

**Directions (141-150) :** 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.

The Emperor of China had (141) some peaches to the king of Tondmandalam with a note (142) that the fruit gives long life to anyone who eats them. As the fruits were being shown to the ruler, Rama, giving in to temptation, (143) up one of the luscious peaches and (144) into it. The king was (145). "You've bitten into a fruit (146) for me!" he thundered. "For this you must die!" As Rama was being taken away by the royal guards he sighed dramatically and exclaimed: "What a deceitful man the Emperor of China is. He (147) the fruit gives long life. I took just one bite and I am about to die. Oh, what fate (148) the one who eats the entire fruit !" The king was (149) amused by Rama's wit. He not only (150) him but gave him a dozen of the peaches he had risked his life for.

141. (1) parcel (2) grown  
(3) bought (4) sent  
(5) give

142. (1) stating (2) attach  
(3) stuck (4) telling  
(5) meaning

143. (1) reached (2) picked  
(3) take (4) secured  
(5) stole
144. (1) touched (2) smell  
(3) opened (4) bit  
(5) look
145. (1) enraged (2) harsh  
(3) teasing (4) eager  
(5) sober
146. (1) parcel (2) made  
(3) designed (4) send  
(5) meant
147. (1) promises (2) directed  
(3) said (4) told  
(5) meant
148. (1) has (2) holds  
(3) awaits (4) for  
(5) stores
149. (1) also (2) farther  
(3) being (4) little  
(5) greatly
150. (1) rejected (2) pardoned  
(3) praise (4) left  
(5) forgive

**GENERAL AWARENESS WITH  
SPECIAL REFERENCE TO  
BANKING INDUSTRY**

151. Government of India has provided a sum of \_\_\_\_\_ crores to recapitalize some banks. Which of the following types of banks will get this fund ?  
(1) Cooperative Banks  
(2) Small Banks  
(3) Public Sector Banks  
(4) Regional Rural Banks  
(5) None of these
152. Which of the following organizations/agencies works solely to monitor and arrange flow of agriculture credit in India ?  
(1) NABARD  
(2) SIDBI  
(3) RBI  
(4) SEBI  
(5) None of these
153. The RBI has decided to stop circulation of the coin of which of the following denominations from June 2011 ?  
(1) 50 p. (2) ` 1  
(3) 2 (4) 25 p.  
(5) ` 5

154. Insurance companies in India are regulated by—  
(1) AMFI (2) IRDA  
(3) SEBI (4) RBI  
(5) NABARD
155. Department of Economic Affairs is part of which of the following Ministries ?  
(1) Ministry of Home Affairs  
(2) Ministry of Rural Development  
(3) Ministry of Planning  
(4) Ministry of Heavy Industries & Public Enterprises  
(5) None of these
156. The currency notes of which of the following denominations are **not** printed in India ?  
(1) 5  
(2) 10  
(3) 50  
(4) ` 2,500  
(5) 1,000
157. Union Budget which is presented every year in the parliament is also known as —  
(1) General Budget  
(2) Common Budget  
(3) Annual Budget  
(4) Finance Report of the year  
(5) Statement of Allocation of funds
158. Which of the following is **not** the name of a bank, functioning in India?  
(1) Central Bank of India  
(2) UCO Bank  
(3) Aegon Religare  
(4) Dena Bank  
(5) ICICI Bank
159. When banks accept a fixed sum of money from an individual for a definite term and pay on maturity with interest, the deposit is known as—  
(1) term deposit  
(2) demand deposit  
(3) bond  
(4) mortgage  
(5) advance
160. Which of the following terms is NOT used in Banking/Finance related matters ?  
(1) Discount Rate  
(2) Letter of Credit

- (3) Cheque Clearing  
(4) General Ledger  
(5) Law of Motion
161. Who amongst the following is the Chief of SEBI?  
(1) Mr. Milind Barve  
(2) Mr. U.K. Sinha  
(3) Mr. Shashikant Sharma  
(4) Ms. Shyamala Gopinath  
(5) None of these
162. Which of the following is NOT a part of the Ministry of Finance ?  
(1) Department of Financial Services  
(2) Department of Expenditure  
(3) Department of Revenue  
(4) Department of Disinvestment  
(5) Department of Resource Planning
163. Which of the following is a leading electronic payment technology firm ? (The logo of the firm can be seen printed on credit cards/ATM centres etc.)  
(1) Visa  
(2) Max  
(3) BSE  
(4) Sensex  
(5) SWAP
164. 'Global Market' means market of—  
(1) USA  
(2) China  
(3) OPEC members  
(4) European Union Countries  
(5) All major countries and their alliances
165. Growth for 2011-12 has been 8.8% was the news in major news papers. This means which of the following grew at this rate during that period ?  
(1) GDP  
(2) Money supply  
(3) Foreign Exchange Reserves  
(4) Inflation  
(5) Price Index
166. What is the full form of 'CRR' as used in banking sector ?  
(1) Crucial Reserve Rate  
(2) Cash Reserve Ratio  
(3) Compulsory Return Rate  
(4) Credit & Reserve Ratio  
(5) None of these

- 167.** What is the full form of LAF, the term used in banking world very frequently ?  
 (1) Liquid Advance & Finance  
 (2) Liquidity Adjustment Facility  
 (3) Legal Adjournment Formality  
 (4) Local Advance Finance  
 (5) Late Arrival of Finance
- 168.** Where is the headquarter of the International Monetary Fund (IMF) ?  
 (1) Geneva (2) Paris  
 (3) London (4) Manila  
 (5) Washington DC
- 169.** As per newspaper reports ANZ was given licence to open branch in Mumbai. ANZ is a bank based in—  
 (1) Australia (2) Argentina  
 (3) Afghanistan (4) Angola  
 (5) Austria
- 170.** Whenever somebody needs foreign currency against Indian Rupee, banks give equivalent amount of desired currency based on prevalent—  
 (1) bank rate (2) currency rate  
 (3) policy rate (4) exchange rate  
 (5) base rate
- 171.** Foreign currencies are represented in various abbreviations. What is meant by USD ?  
 (1) US Dollar  
 (2) UAE Dinar  
 (3) Unit of Currency of Denmark  
 (4) Ukrainian Soviet Dollar  
 (5) None of these
- 172.** Many Regional Rural Banks are given licence to open branches in small cities and towns. These licences are given by—  
 (1) Cabinet Committee on economic affairs  
 (2) Reserve Bank of India  
 (3) NABARD  
 (4) Indian Banks' Association  
 (5) None of these
- 173.** Which of the following organizations/agencies is not associated with the world of banking and finance ?  
 (1) SEBI (2) AMFI  
 (3) RBI (4) ECGC  
 (5) SPCA
- 174.** Banks recover term loan from the parties in EMIs. What the letter 'E' represents in the term?  
 (1) Easy (2) Effective  
 (3) Equated (4) Essential  
 (5) Economical
- 175.** What is the Bank Rate at present?  
 (1) 3% (2) 4%  
 (3) 6% (4) 8%  
 (5) None of these
- 176.** Which of the following is NOT a scheduled Commercial Bank ?  
 (1) IDBI Bank  
 (2) Axis Bank  
 (3) HDFC Bank  
 (4) NABARD  
 (5) Kotak Mahindra Bank
- 177.** POSCO is a company which manufactures —  
 (1) Cement  
 (2) Pharma products  
 (3) Sugar  
 (4) Textiles  
 (5) Steel
- 178.** The financial results of banks and other organizations normally are expressed in quarters. What does Q -1 means ?  
 (1) Results of January - March  
 (2) Performance during April - June  
 (3) Profits during July - September  
 (4) The period when the profits were highest  
 (5) None of these
- 179.** Which of the following certainly is an effort in the direction of Financial Inclusion ?  
 (1) Internet Banking  
 (2) Anywhere Banking  
 (3) No-frills Accounts  
 (4) Foreign Currency Accounts  
 (5) All of these
- 180.** Which of the following organizations has offered a credit of US \$ 225 million to India to mitigate impact of cyclones?  
 (1) IMF  
 (2) World Bank  
 (3) WTO  
 (4) Asian Development Bank  
 (5) UNESCO
- 181.** Who amongst the following Padma Bhushan Awardees is a famous banker ?  
 (1) Mr. Azim H. Premji  
 (2) Ms. Kapila Vatsyayan  
 (3) Ms. Chanda Kochhar  
 (4) Mrs. Waheeda Rehman  
 (5) Mr. Brajesh Mishra
- 182.** Wages to workers of which of the following is now revised and are based on the Consumer Price Index (CPI) ?  
 (1) MGNREGA  
 (2) Anganwadi workers  
 (3) Teachers involved in Operation Black Board  
 (4) Health workers in Rural Areas  
 (5) None of these
- 183.** The 'Fifth Vibrant Gujarat Summit' was organized in January 2011. This in fact was a —  
 (1) cultural meet  
 (2) meeting of volunteers of political parties  
 (3) summit to attract investors to Gujarat  
 (4) global-conference to create awareness for climate change  
 (5) None of these
- 184.** Which of the following Acts is specially launched to facilitate banks in recovery of bad loans?  
 (1) RBI Act  
 (2) Banking Regulation Act  
 (3) Companies Act  
 (4) Income Tax Act  
 (5) SARFAESI Act
- 185.** The financial assistance of loans of ? 10,000 by a bank to very a small borrower will be called—  
 (1) Business finance  
 (2) Govt, finance  
 (3) Micro finance  
 (4) Small finance  
 (5) KYC finance
- 186.** What does letter 'P' denote in the term 'PAN' issued by the Income Tax Department ?  
 (1) Provisional (2) Private  
 (3) Personal (4) Permanent  
 (5) Postal
- 187.** Who amongst the following is the chairperson of the Planning-Commission of India at present?

- (1) Shri R Chidambaram  
 (2) Shri Brajesh Mishra  
 (3) Dr. M. S. Ahluwalia  
 (4) Dr. Manmohan Singh  
 (5) None of these
- 188.** How many banks were nationalized in July 1969, when first Nationalisation took place ?  
 (1) 5 (2) 8  
 (3) 10 (4) 14  
 (5) None of these
- 189.** The Head Office of the Unique Identification Authority of India is located in—  
 (1) Bangalore (2) Mumbai  
 (3) New Delhi (4) Chennai  
 (5) Hyderabad
- 190.** As decided by the Govt. of India, now Home States will now get more shares in Power Generation. This will be up to —  
 (1) 25% (2) 30%  
 (3) 40% (4) 50%  
 (5) 65%
- 191.** Which of the following is called the Bankers' Bank in India?  
 (1) State Bank of India  
 (2) Central Bank of India  
 (3) NABARD  
 (4) Reserve Bank of India  
 (5) None of these
- 192.** ONGC has found the reserves of Shale Gas, for the first time in India, in—  
 (1) Maharashtra  
 (2) West Bengal  
 (3) Rajasthan  
 (4) Orissa  
 (5) None of these
- 193.** Who amongst the following can NOT work as a 'Business Correspondent, as given in the scheme launched by the banks ?  
 (1) Kirana Store  
 (2) Post Office  
 (3) Self Help Group  
 (4) A Bank Officer  
 (5) Cooperative Society
- 194.** Some banks are financing big projects like "Construction of Roads/Bridges etc. Financing to such- projects means banks are helping exactly in —  
 (1) Infrastructural Development  
 (2) Project Management  
 (3) Developing Core Sector Industry  
 (4) Financial Inclusion  
 (5) All of these
- 195.** India's Industry Minister Mr. Anand Sinha and Mr. Kim Jong-hoon signed an agreement recently. This means India signed an agreement with —  
 (1) China (2) South Korea  
 (3) North Korea  
 (4) Japan (5) Hong Kong
- 196.** As we know lot of new concepts are being used in the field of banking these days. Which, of the following is NOT one such concept/product directly associated with banks?  
 (1) E-payment  
 (2) SMS Alert  
 (3) ATM/Debit Card  
 (4) Demat Account  
 (5) Number Portability
- 197.** Which of the following is NOT a Nationalised Bank ?  
 (1) Union Bank of India  
 (2) Central Bank of India  
 (3) Yes Bank  
 (4) Syndicate Bank  
 (5) Indian Bank
- 198.** World Economic Forum Meet was organized in January 2011 in —  
 (1) Milan (2) Davos  
 (3) London (4) New Delhi  
 (5) Tokyo
- 199.** As predicted by the World Bank, Indian economy will grow faster than which of the following countries in 2012 ?  
 (1) China (2) USA  
 (3) Japan (4) France  
 (5) Germany
- 200.** Who amongst the following cannot open an account in any bank in India?  
 (1) One who is not earning regularly  
 (2) A Housewife  
 (3) A student of 10th Standard  
 (4) A farmer who owns a small piece of land  
 (5) An individual who is well to do but his source of income is not known