

# IBPS Test Series-5

Based on Latest Pattern

## REASONING ABILITY

**Directions 1-5 :** Study the following information to answer the given questions

Eight people are sitting in two parallel rows containing four people each, in such a way that there is an equal distance between adjacent persons. In row -1, A, B, C and D are seated (but not necessarily in the same order) and all of them are facing south. In row - 2, P, Q, R and S are seated (but not necessarily in the same order) and all of them are facing North. Therefore, in the given seating arrangement each member seated in a row faces another member of the other row. R sits second to left of the person who faces A. S is an immediate neighbor of R. Only one person sits between A and D. One of the immediate neighbors of C faces Q. B does not sit at any of the extreme ends of the line.

- Who amongst the following sits second to the right of the person who faces P?  
(a) A (b) B (c) C (d) D (e) Cannot be determined
- Four of the following five are alike in certain way based on the given seating arrangement and thus form a group. Which is the one that **does not** belong to the group?  
(a) C (b) R (c) Q (d) P (e) D
- Which of the following is true regarding C?  
(a) C sits second to right of D (b) A sits to immediate right of C  
(c) S faces C (d) D is an immediate neighbour of C  
(e) The person who faces C is an immediate neighbour of R.
- Who amongst the following faces R?  
(a) A (b) B (c) C (d) D (e) Cannot be determined
- Who amongst the following faces B?  
(a) P (b) Q (c) R (d) S (e) Cannot be determined

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

Eight friends A, B, C, D, E, F, and H are sitting around a circle (not necessarily in the same order) facing the centre.

- B sits third to left of F.
  - E is an immediate neighbour of both B and H. Only one person sits between A and H.
  - C and G are immediate neighbours of each other. Neither C nor G is an immediate neighbour of B.
  - Only one person sits between C and D
- Who amongst the following is an immediate neighbor of both A and H?  
(a) F (b) B (c) G (d) D (e) C
  - First related to D in a certain way based on the seating positions in the given arrangement Similarly C is related to E in the same way. To who amongst the following is H related to following the same pattern?  
(a) G (b) A (c) F (d) C (e) B
  - Which of the following represents the correct position of A?  
(a) Second to the left of H (b) Immediate left of C  
(c) Exactly between F and E (d) Second to the right of E  
(e) Third to right of D
  - What is the position of D with respect to the position of G?  
(a) Third to the left (b) Second of the right (c) Immediate right  
(d) Fourth to the left (e) Second of the left
  - Which of the following is true with respect to given seating arrangement ?  
(a) Only two people sit between D and B  
(b) A is an immediate neighbor of B (c) C sits third to left of H  
(d) Only one person sits between H and D (e) None is true
  - What should come next in the following number series?

4 5 3 2 1 5 4 5 3 2 1 4 4 5 3 2 1 3 4 5 3 2 1?

- (a) 1 (b) 4 (c) 2 (d) 5 (e) None of these
- Consider five people A, B, C, D and E each having different age. A is younger than only B. C is older than D. D is not the youngest. Who amongst the following are older than C?  
(a) Only A and B (b) Only E, B and A (c) Only A and E  
(d) Only E and B (e) None of these
- Point B is 3 meters North of point A. Point C. is 3 meters West of point B. Point D is 5 meters South of point C. Point E is 7 meters East of point D. In which of the following directions is point E, with reference to point B?  
(a) East (b) South-East (c) North-East (d) South (e) None of these
- In a row of children facing north, A stand 15th from left and B stands 9th from left. C who stands exactly between A and B is 7th from right. What is the total number of children standing in the row?  
(a) 21 (b) 17 (c) 18 (d) 19 (e) None of these
- B is the father of Q. B has only two children. Q is the brother of R. R is daughter of P. A is the granddaughter of P. S is the father A. How is S related to Q?  
(a) Son (b) Son-in-law (c) Brother (d) Brother-in-law (e) None of these

**Directions (16-20.)** Study the following information carefully and answer the given question.

Seven people P, Q, R, S, T, W and X are sitting in a straight line facing North, not necessarily in the same order. R sits at one of the extreme ends of the line. T has as many people sitting on his right, as to his left S sits third to the left of X Q sits to the immediate of W.

- Q does not sit at extreme ends of line.
- If all the people are made to sit in alphabetic, order from right to left, positions of how  
(a) Five (b) One (c) Three (d) None (e) Two
  - How many people sit to the right of P?  
(a) Four (b) Five (c) Two (d) One (e) None
  - Four of the following five are alike in a certain way. based on the information given above and so form a group. Which the is one that does not belong to that group?  
(a) S (b) P (c) X (d) Q (e) W
  - Who amongst the following are immediate neighbors of S?  
(a) T and R (b) Q and P (c) W and R (d) R and P (e) None of these
  - Who amongst the following sits second to the right of fourth person from the right end of the line?  
(a) W (b) Q (c) R (d) P (e) None of these

**Directions (21-25):** Study the following information to answer in the given questions:

In a certain code "new banking systems" is coded as "ss tp na", "officer in uniform" is coded as "or mu at", "new bank officer" is coded at "or bk na" and "Systems in bank" is coded as "bk at ss".

- What does the code "bk" stand for?  
(a) new (b) systems (c) officer  
(d) in (e) None of these
- What will the code "ss mu" stand for ?  
(a) banking officer (b) new uniform (c) uniform banking  
(d) in systems (e) uniform systems
- How will "new officer" be coded?  
(a) or na (b) tp na (c) na at  
(d) tp or (e) ss at
- How, will "bank officer in uni-form" be coded?  
(a) sana at or (b) bk at or mu (c) ss na bk at  
(d) at mu ss or (e) None of these
- What is the code in "in"?  
(a) ss (b) or (c) at (d) mu (e) None of these

**Directions (26-28) :** Four of the following five are alike in a certain way (based on the position of alphabets in the English alphabetical series) and hence form a group. Which is the one

that does not belong to that group?

26. (a) KLNI (b) UVXS (c) CDFA (d) FGID (e) QROT  
27. (a) ABCDEFGR (b) ABX (c) ABCDEU (d) ABCW (e) ABCDEFI  
28. (a) DEI (b) FGM (c) BCE (d) IJR (e) EFK

**Directions (29-30) :** In each question/group of questions below are two/three statements followed by two conclusions numbered I and II. You have to take the two/ three 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 (a)** If only conclusion I follow

**Give answer (b)** If only conclusion II follows

**Give answer (c)** If either conclusion I or conclusion II follows

**Give answer (d)** If neither conclusion I nor conclusion II follows

**Give answer (e)** If both conclusions I and conclusion II follow

29. **Statements :** No bank is a school. Some schools are colleges.

**Conclusions: I.** Some colleges are definitely not schools.

**II.** All banks being colleges is a possibility.

30. **Statements :** Some carts are trolleys. All baskets are trolleys.

**Conclusions: I.** At least some baskets are carts

**II.** All trolleys are baskets.

31-33. **Statements :** All fruits are vegetables. All vegetables are plants. No plant is a root.

31. **Conclusions: I.** All fruits are plants. **II.** No root is a vegetable.

32. **Conclusions: I.** No fruit is a root.

**II.** At least some roots are vegetables.

33. **Statements :** Some calculators are phones. No phone is an eraser.

**Conclusions: I.** No calculator is an eraser

**II.** Some calculators are definitely not phones.

**Directions (34-37) :** Read the following information carefully and answer the questions which follow :

P, Q, R, S, T and V live on different floors in the same building having six floors numbered one to six (the ground floor is number. 1, the floor above it, number 2 and so on and the top most floor is numbered 6). Q lives on an even numbered floor. Only two people live between the floors on which Q and V live. S lives on a floor immediately above the floor on which R lives. S does not live on an odd numbered floor. P does not live on a floor which is immediately above or immediately below the floor on which T lives. P does not live on the lowermost floor i.e. floor no. 1.

34. Who amongst the following live on the floors exactly between the floors on which Q and V live?

- (a) R, S (b) P, R (c) S, T (d) P, T (e) Cannot be determined

35. Who amongst the following lives on floor number 5?

- (a) P (b) Q (c) T (d) V (e) Cannot be determined

36. On which of the following floors does T live ?

- (a) 3rd (b) 5th (c) 1<sup>st</sup> (d) 4th (e) Cannot be determined

37. How many people live on the floors above the floor on which P lives?

- (a) None (b) One (c) Two (d) Three (e) Cannot be determined

**Directions (38-40):** Study the following information to answer the given questions:

Each of the five friends, A, B, C, D and E scored different marks in an examination. Maximum marks of the examination are 100. B scored more than E but less than C. Only two people scored more than A. E did not score the minimum marks. The one who scored second highest marks scored 87%. E scored 72% marks.

38. How many people scored more than E in the examination?

- (a) None (b) One (c) Two (d) Three (e) Cannot be determined

39. Who amongst the following possibly scored 81% marks?

- (a) C (b) D (c) B (d) A (e) Either C or B

40. Which of the following percentages may correctly represent C's percentage in the exam ?

- (a) 65% (b) 74% (c) 87% (d) 83% (e) 89%

**QUANTITATIVE APTITUDE**

Direction (51-65) : What value will come in place of question mark (?) in the questions given below?

41.  $(\sqrt{4} + 3)(3\sqrt{5} + \sqrt{2}) - 17.5 = ? + 15\sqrt{5}$

- (a)  $17.5 - 3\sqrt{2}$  (b)  $13\sqrt{5}$  (c)  $15\sqrt{2}$  (d)  $5\sqrt{2} - 17.5$  (e) None of these

42.  $3\frac{1}{2} - 2\frac{1}{6} + 4\frac{1}{9} - 3\frac{1}{12} = ?$

- (a)  $2\frac{11}{36}$  (b)  $3\frac{7}{36}$  (c)  $3\frac{3}{36}$  (d)  $2\frac{5}{36}$  (e) None of these

43.  $869 \times 354 - 12 \times 802 = ?$

- (a) 294020 (b) 286002 (c) 291002 (d) 289020 (e) None of these

44.  $72 \times 165 - 25 \times 75 = ?$

- (a) 100500 (b) 10005 (c) 125025 (d) 105000 (e) None of these

45. 36% of 850 + 24% of 780 = ? - 65

- (a) 505.20 (b) 529.40 (c) 558.20 (d) 512.48 (e) None of these

46.  $(81)^2 - (47)^2 + (71)^2 = 865 + ?$

- (a) 8528 (b) 8724 (c) 8812 (d) 8626 (e) None of these

47.  $\sqrt{7225} + \sqrt{4096} \times 86 = ?$

- (a) 5589 (b) 5678 (c) 5329 (d) 5863 (e) Non of these

48.  $72.58 - 17.85 + 176.54 = ? + 36.45$

- (a) 198.28 (b) 104.62 (c) 195.42 (d) 189.78 (e) None of these

49.  $12.5 \times 6.5 + 11.25 \times 3.5 = ? + 35.50$

- (a) 82.225 (b) 81.725 (c) 82.625 (d) 84.125 (e) None of these

50.  $712 \times 68 - 6250 - 7890 = ? + 350$

- (a) 33926 (b) 34528 (c) 35406 (d) 35424 (e) None of these

51.  $1.8 \times 3.2 \times 7.2 = ?$

- (a) 42.572 (b) 51.372 (c) 48.372 (d) 41.472 (e) None of these

52.  $384 \times 36 + 73 \times 84 = ?$

- (a) 18962 (b) 19872 (c) 20472 (d) 19642 (e) None of these

53.  $7\frac{3}{4} \times 2\frac{1}{2} - 3\frac{4}{5} \times 2\frac{1}{2} = ?$

- (a)  $8\frac{17}{19}$  (b)  $9\frac{7}{8}$  (c)  $9\frac{6}{9}$  (d)  $8\frac{7}{9}$  (e) None of these

54.  $8964 \times 725 = ? - 6420$

- (a) 6404820 (b) 6524820 (c) 6435730 (d) 6505320 (e) None of these

55.  $725 \times 342 - 1240 \times 111 = ?$

- (a) 112135 (b) 121125 (c) 111035 (d) 121025 (e) None of these

**Directions 56-60:** Study the following table carefully and answer the questions given below it.

Cities	Shows (Number in hundreds)				
	Dance	Music	Drama	Stand up comedy	Mimicry
M	15	21	24	0.8	0.9
N	12.4	13	26	2	0.5
O	5.7	8	12	0.3	0.2
P	11.3	6	18	1	1.5
Q	17	12.4	11	3	0.4
R	14	10.5	9.8	0.7	0.1

56. The mimicry shows held in city M are what percent of the drama shows held in city O ?

- (a) 7 (b) 8.5 (c) 6.5 (d) 8 (e) None of these

57. What is the average number of entertainment shows held in

city P ?

- (a) 756 (b) 678 (c) 786 (d) 698 (e) None of these
58. If the number of music shows in city N and Q is increased by 5%, what will be the total number of music shows in both the cities together ?  
(a) 2,602 (b) 2,667 (c) 2,540 (d) 2,605 (e) None of these
59. What is the ratio of the number of dance shows held in city N to the number of drama shows held in city R ?  
(a) 49:62 (b) 49:51 (c) 62:45 (d) 62:49 (d) none of these
60. What is the total number of stand up comedy shows held in all the cities together ?  
(a) 820 (b) 740 (c) 780 (d) 810 (e) None of these

**Directions 61-65:** Study the following table carefully and answer the questions given below it. Percentage of Marks obtained by various students in various subjects in an examination.

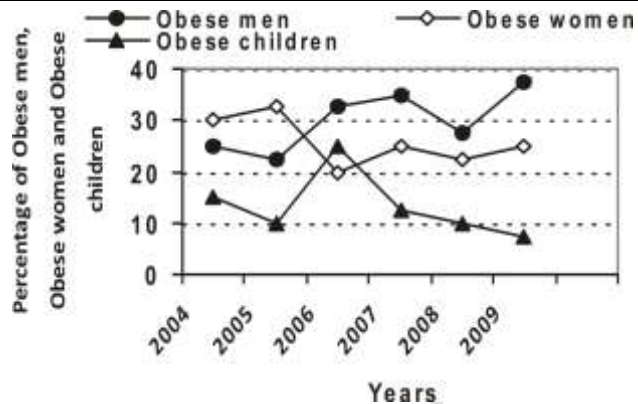
Students	Marks					
	English (out of 100)	Hind (out of 100)	Science (out of 150)	History (out of 60)	Maths (out of 150)	Geography (out of 40)
A	68	75	82	60	96	55
B	88	73	85	65	88	65
C	75	56	72	75	75	80
D	70	66	80	80	72	62
E	72	60	68	74	68	75
F	85	70	90	70	74	70

61. What is the approximate overall percentage obtained by C in the examination ?  
(a) 78 (b) 69 (c) 75 (d) 71 (e) 65
62. What is the difference in the marks obtained by B in English and Maths together and the marks obtained by F in the same subjects ?  
(a) 24 (b) 17 (c) 15 (d) 28 (e) None of these
63. The marks obtained by E in Geography is what percent of the marks of the marks obtained by E in Hindi ?  
(a) 45 (b) 55 (c) 50 (d) 60 (e) None of these
64. What is the overall percentage of marks obtained by D in History and Geography together?  
(a) 73.40 (b) 72.80 (c) 70.50  
(d) 68.80 (e) None of these
65. What is the average marks obtained by all the students together in Science?  
(a) 77.16 (b) 120.50 (c) 118 (d) 121 (e) None of these

**Direction (86-90) :** What approximate value should come in place of the questions mark (?) in the following questions?

66.  $57\% \text{ of } 394 - 2.5\% \text{ of } 996 = ?$   
(a) 215 (b) 175 (c) 200 (d) 180 (e) 205
67.  $96.996 \times 9.669 + 0.96 = ?$   
(a) 860 (b) 870 (c) 1020 (d) 940 (e) 1100
68.  $(\sqrt{139} \times 25) \div 30 = ?$   
(a) 12 (b) 15 (c) 24 (d) 21 (e) 9
69. A student scores 65% marks in 6 papers of 120 marks each. What is the score of student?  
(a) 484 (b) 468 (c) 486 (d) 478 (e) None of these
70. What is the area of rectangular field whose breadth in 36 cm and length is thrice its breadth?  
(a)  $3948 \text{ cm}^2$  (b)  $3868 \text{ cm}^2$  (c)  $3248 \text{ cm}^2$  (d)  $3888 \text{ cm}^2$  (e) None of these

**Direction (71-75) :** Study the following graph and table carefully and answer the questions given below them.



**Total number of Men, Women and children in past years**

Year	Men	Women	Children
2004	54,000	38,000	15,000
2005	75,000	64,000	21,000
2006	63,000	60,000	12,000
2007	66,000	54,000	16,000
2008	70,000	68,000	20,000
2009	78,000	75,000	45,000

71. What was the **approximate** average of obese men, obese women and obese children in 2007?  
(a) 12,683 (b) 12,795 (c) 12,867 (d) 12,843 (e) 12,787
72. The number of obese men in the year 2009 was what per cent of the men not suffering from obesity in the same year?  
(a) 55 (b) 60 (c) 50.5 (d) 65.5 (e) None of these
73. What was the ratio of the obese women in the year 2006 to the obese men in the year 2008?  
(a) 6 : 7 (b) 21 : 65 (c) 15 : 73 (d) 48 : 77 (e) None of these
74. What is the difference between the number of obese women and obese children together in the year 2006 and the number of obese men in the same year?  
(a) 5,475 (b) 5,745 (c) 4,530 (d) 31,650 (e) None of these
75. What was the total number of children not suffering from obesity in the year 2004 and 2005 together?  
(a) 4,350 (b) 31,560 (c) 4,530 (d) 31,650 (e) None of these

**Direction (76-80):** What should come in place of the question mark (?) in the following questions?

76.  $\sqrt[3]{1295029} = ? + 120$   
(a) -10 (b) -9 (c) -1 (d) +5 (e) None of these
77.  $3\frac{2}{3} \times 4\frac{1}{2} = 724 - ?$   
(a) 705.50 (b) 702.25 (c) 707.25 (d) 707.50 (e) None of these
78.  $\sqrt{?} \times 12.5 = 850 \times 72$   
(a)  $(4872)^2$  (b)  $(4896)^2$  (c)  $(4496)^2$  (d)  $(4912)^2$  (e) None of these
79.  $72.4 \times 27.2 - 7.6 \times 2.5 = ?$   
(a) 1950.28 (b) 1750.32 (c) 1896.92 (d) 2050.36 (e) None of these
80.  $876.42 - 425.18 - 172.41 = ? - 682$   
(a) 948.53 (b) 960.83 (c) 963.33 (d) 966.83 (e) None of these

**COMPUTER AWARENESS**

81. Which of the following is part of the System Unit?  
(a) Monitor (b) CPU (c) CD-ROM (d) Floppy Disk (e) Printer
82. Restarting a computer that is already on is referred to as \_\_\_\_\_.  
(a) Logging Off (b) Cold booting (c) Shut down (d) Warm booting (e) Shutting Off
83. A word processor would be used best to \_\_\_\_\_.  
(a) Paint a picture (b) draw a diagram (c) type a story (d) work out income and expenses (e) None of these



84. The file that is linked with an e-mail and sent to the receiver of the e-mail is referred to as \_\_\_\_.  
(a) annexure (b) appendage (c) add-on (d) attachment (e) article
85. Which of the following refers to the process of a computer receiving information from a server on the Internet?  
(a) gathering (b) uploading (c) inputting (d) outputting (e) downloading
86. A \_\_\_\_\_ is an example of an input device.  
(a) printer (b) monitor (c) scanner (d) central processing unit (e) None of these
87. A hard copy of a document is \_\_\_\_\_.  
(a) printed on the printer (b) stored on a floppy (c) stored on a CD (d) stored in the hard disk (e) scanned
88. The term "host" with respect to the internet, mean \_\_\_\_\_.  
(a) A computer that is a stand alone computer  
(b) A computer that is connected to the internet  
(c) A computer reserved for use by the host  
(d) A large collection of computers  
(e) Hyperlink
89. The translator program used in assembly language is called \_\_\_\_\_.  
(a) Compiler (b) Assembler (c) Interpreter  
(d) Translator (e) Operating System
90. A set of instructions telling the computer what to do is called \_\_\_\_\_.  
(a) mentor (b) instructor (c) compiley (d) program (e) None of these
91. CD stands for ..  
(a) Computer Disk (b) Contact Disk (c) Circular Disk  
(d) Cold Disk (e) Compact Disk
92. In Excel, a \_\_\_ is identified by the cell in the upper-left corner and the cell in the lower-right corner, separated by a colon.  
(a) worksheet (b) value (c) cell reference  
(d) range (e) None of these
93. Which of the following is a secondary device?  
(a) Keyboard (b) CD (c) ALU (d) Mouse (e) Printer
94. A document in portrait prints \_\_\_\_\_.  
(a) The same characters per line with the same document in landscape  
(b) More characters per line than the same document in landscape  
(c) Less characters per line than the same document in landscape  
(d) Smaller fonts in order to fit the same amount of characters per line with landscape  
(e) None of these
95. When the mouse is moved, it causes a picture to move on the screen which is referred to as a \_\_\_\_\_.  
(a) menu (b) icon (c) pointer  
(d) tab (e) None of these
96. Assembly language is \_\_\_\_\_.  
(a) Machine language (b) High-level programming language  
(c) A low-level programming language (d) Language for assembling computers  
(e) None of these
97. Which of the following is not one of the syntax rules?  
(a) The order in which you list the function's arguments  
(b) The precedence of the arguments  
(c) Whether or not the function has arguments  
(d) Properly spelling the function's name  
(e) None of these
98. The binary system is a number system to the base \_\_\_\_\_.  
(a) 2 (b) 4 (c) 8 (d) 10 (e) 16
99. Which of the following is not an example of hardware?  
(a) Scanner (b) Printer (c) Monitor (d) Mouse (e) None of these
100. Which contents are lost when the computer turns off?  
(a) storage (b) input (c) output  
(d) memory (e) None of these
101. Which of the following is hardware and not software?  
(a) Excel (b) Printer driver (c) Operating System (d) PowerPoint (e) CPU
102. On a CD-RW you can \_\_\_\_\_.  
(a) read and write information (b) only read information (c) only write information (d) read, write and rewrite information (e) None of these
103. To be able to "boot", the computer must have a (n) \_\_\_\_\_.  
(a) Compiler (b) Loader (c) Operating System (d) Assembler  
(e) None of these
104. This is not a function category in Excel \_\_\_\_\_.  
(a) Logical (b) Data Series (c) Financial (d) Text (e) None of these
105. In Excel, this is a prerecorded formula that provides; shortcut for complex calculations \_\_\_\_\_.  
(a) Value (b) Data Series (c) Function  
(d) Field (e) None of these
106. Using Print Preview is useful when you want to \_\_\_\_\_.  
(a) Colour the document (b) Save the document (c) Delete the document  
(d) Copy the document (e) View how the document will appear when printed
107. Which of the following can input graphical images and pictures for a computer?  
(a) Plotter (b) Scanner (c) Mouse (d) Printer (e) Keyboard
108. When a chart is placed on this, it is much larger and there is no other data on it \_\_\_\_\_.  
(a) Chart sheet (b) Exclusive sheet (c) Primary sheet  
(d) Reference sheet (e) None of these
109. The process of trading goods over the Internet is known as \_\_\_\_\_.  
(a) e-selling-in-buying (b) e-trading (c) e-finance (d) e-salesmanship (e) e-commerce
110. Information that comes from an external source and fed into computer software is called \_\_\_\_\_.  
(a) Output (b) Input (c) Throughput (d) Reports (e) None of these
111. Press the .....key to move the insertion point to die first cell in a row in Excel.  
(a) Page Up (b) Page Down (c) Home (d) Tab (e) None of these
112. Small programs, that act on data received by the user's computer as part of a Web page are called \_\_\_\_\_.  
(a) search engines (b) serve lets (c) browsers  
(d) applets (e) feedback
113. How many margins are on a page?  
(a) Two (header and footer) (b) Four (top, bottom, right, left)  
(c) Two (landscape and Portrait) (d) Two (top and bottom)  
(e) None of these
114. CD and DVD drives are examples of.....  
(a) coding media (b) solid stage storage (c) Zip drives  
(d) printers (e) storage devices
115. Language used in a. computer that is similar to the languages of humans and is easy to understand is referred to as.....  
(a) Source Code (b) Machine Language (c) High level Language  
(d) Object Code (e) Assembly language
116. The main system board of a computer is called the \_\_\_\_\_.  
(a) integrated circuit (b) motherboard (c) processor  
(d) microchip (e) None of these
117. This dialog box specifies or modifies the worksheet cell range containing data to be charted \_\_\_\_\_.  
(a) Chart Location (b) Chart Style (c) Chart Options  
(d) Chart Source Data (e) None of these
118. If you change Windows 98 to Windows XP, you are actually

- performing\_\_\_\_\_.
- (a) upstart (b) upgrade (c) update (d) patch (e) None of these
119. The operating system that is self-contained in a device and resident in the ROM is \_\_\_\_\_.
- (a) Batch Operating System (b) Real-time Operating System (c) Embedded Operating System (d) Multi-processor Operating System (e) None of these
120. To make a copy of the current document to disk\_\_\_\_\_.
- (a) Use the "save" command (b) This cannot be done (c) Use the "duplicate" command (d) Copy the document (e) Use the "save as" command

**GENERAL AWARENESS**

121. If PAN details are not provide, the TDS is deducted at which of the following rates?
- (1) 10% (2) 20% (3) 10% for senior citizens & 20% for others (4) 10% plus 10% surcharge (5) None of the above
122. Who decides on the quantity of coins to be minted?
- (1) the Government of India (2) RBI (3) Either 1 or 2 (4) All of the above (5) None of the above
123. Who can invest in a Commercial Paper?
- (1) Individuals (2) Banking companies (3) Corporate bodies registered or incorporated in India and unincorporated bodies, Non- resident Indians (NRIs) and Foreign Institutional Investor (FIIs) (4) All of the above (5) None of the above
124. Who among the following has not won the Gold medal in the recently concluded 2014 Commonwealth Games?
- (1) Apurvi Chandela (2) Pinki Rani (3) Amit Kumar (4) Sukhen Dey (5) Vinesh Phogat
125. Recently Ebola has outbreak in four West African countries and 932 people were killed by this virus. Which among the following countries is not the centre of outbreak?
- (1) Liberia (2) Sierra Leone (3) Nigeria (4) Guinea (5) Namibia
126. Nhava Sheva is the largest container port in India. It is situated in which of the following States?
- 1) Andhra Pradesh 2) Odisha 3) Maharashtra 4) Karnataka 5) Gujarat
127. Who among the following is not a Padma Bhushan award winner in 2014?
- 1) Leander Paes 2) P.Gopichand 3) K. Radhakrishnan 4) Ruskin Bond 5) B.K.S. Iyengar
128. Karnataka won the Ranji Trophy Cricket for the seventh time by defeating which of the following teams in the final in January 2014?
- 1) Maharashtra 2) Punjab 3) Kerala 4) Mumbai 5) Baroda
129. How many languages in India have got classical language status at present?
- (A) 3 (B) 2 (C) 6 (D) 4 (E) 5
130. What is India's rank at the 2014 Environmental Performance Index?
- 1) 77 2) 155 3) 118 4) 73 5) 148
131. Recently Union Government granted Navratna Status to which company ?
- (1) Power Grid corporation of India (2) Nuclear power corporation of India (3) NALCO (4) Hindustan Aeronautics Limited (5) Container Corporation of India Limited
132. Who won the Golden glove award in 2014 Fifa World cup ?

- (1) Manuel Neuer (2) Lionel Messi (3) Ochoa (4) Micheal Kameani (5) James Rodriguez
133. A advisory group of the RBI recommended creating BBPS to facilitate single window to pay all bills. What does BBPS stands for?
- 1) Bank-Based Payment Services 2) Broad-Based Payment Services 3) Bharat Bill Provisioning Services 4) Bharat Bill Provisioning Services 5) Bharat Bill Payment System
134. FDI Cap in Defence sector has been raised from 26 percent to:
- (1) 34 percent (2) 41 percent (3) 46 percent (4) 49 percent (5) 74 percent
135. Kargil Vijay Diwas is celebrated on?
- (1) July 14 (2) July 18 (3) 25 July (4) July 22 (5) July 26
136. BCSBI stands for
- A : Banking codes and Standards Boards of India  
B : Board code for standards in Branches  
C : Board code for standards in Banking  
D : None of the above.
137. A draft issued by the bank has been lost by the payee. He sends a letter to the issuing bank to stop payment. Bank will
- A : note caution and will advise the payee to contact purchase of the draft  
B : not act on the request  
C : stop payment  
D : None of the above
138. Across the face of a cheque bears the words "Peoples Bank". What is its significance?
- A : it is an extraneous matter appearing on the cheque. Hence should be returned.  
B : the cheque is specially crossed in favour of Peoples Bank.  
C : it is not a crossing as it does not contain two parallel lines  
D : None of the above.
139. As per KYC Policy, the list of terrorist organizations is supplied to the bank by the
- A : Government of India B : CIBIL  
C : IBA D : RBI
140. As per RBI Directives which of the following areas/functions cannot be outsourced by the Banks:
- A : Opening and closing of accounts  
B : cash collection from the parties  
C : recovery of bad loans  
D : credit and debit cards
141. As per RBI guidelines, when a counterfeit note is detected at the branch, it should be
- A : Branded with a stamp "COUNTERFEIT BANKNOTE"  
B : Recorded in a separate register under authentication  
C : acknowledge in the prescribed format of RBI and issued to the tenderer  
D : All of above.
142. Asset Reconstruction company is associated with
- A : DICGC B : ECGC C : NPA D : SEBI
143. Association of National Exchanges Members of India ANMI is a body consisting of
- A : Bankers and SEBI  
B : SEBI and IBA  
C : Brokers Operating in the National Exchanges  
D : Bankers, SEBI, IBA and RBI
144. At what stage of opening of bank account is the checking of Politically Exposed Persons PEP carried out
- A : at the first point of customer interaction  
B : at the Account Services Level  
C : at the Central Account Services Level  
D : one month after the account is opened

145. Authorized dealers for Foreign exchange transactions are appointed by  
A : Reserve Bank of India B : Individual Banks  
C : FEDAI D : Government of India
146. Balance of Trade of a country is equivalent to  
A : difference between the Inward and Outward remittances made in foreign exchange  
B : surplus generated shown in a Trading Account  
C : difference between exports and imports  
D : none of the above
147. Banker's right of set off can be exercised on receipt of  
A : Income tax attachment order  
B : Garnishee order  
C : Both A and B  
D : None of the above
148. Banking services offered to units set up in Special Economic Zones (SEZs) have been exempted from paying  
A : Capital gain tax B : Income tax  
C : Service tax D : None of these
149. Banks generally prefer to extend finances to registered firms only, because  
A : banks will have priority over creditors in case of liquidation of the firm  
B : the firms can sue the debtors in case of default on their part  
C : banks can sue the firm in case of default  
D : the creditors can sue the firm
150. Banks should not grant new loans for purpose of minor irrigation in  
A : White Block B : Grey Bloc  
C : Dark Block D : All of the above
151. Borrower's ability to meet the immediate liabilities is indicated by  
A : Current Ratio B : Acid Test Ratio  
C : Debt Equity Ratio D : None of the above
152. Certificate in respect of an SSI unit is given by  
A : RBI B : Chamber of Commerce  
C : District Industries Center D : None of these
153. Branches receive Potential Linked Plan through  
A : Block Level Banker's Committee  
B : State Level Banker's Committee  
C : District Consultative Committee  
D : Lead Bank Department
154. By "Deemed Exports" it means  
A : supplies of goods and services to units within the country which can earn foreign currency to the country  
B : exports made by units situated in EPZ areas to other country.  
C : exports made by EOU out of the country  
D : anticipated value of exports
155. By devaluation we mean:  
A : A fall in the domestic value of currency  
B : A fall in the external value of a currency caused by the market forces  
C : A fall in the external value of a currency caused by Government action  
D : None of the above
156. Name the German Striker who announced his retirement From International Football on 11 August 2014?  
(A) Philip Lahm (B) Thomas Muller  
(C) Miroslav Klose (D) Frank Ribery
157. The Centre for Cellular and Molecular Biology is situated at  
(a) Patna (b) Jaipur (c) Hyderabad (d) New Delhi (e) None
158. National Judicial Appointments Commission Bill, 2014, and the 121st Constitution Amendment Bill (Insertion of new articles 124A, 124B and 124C) were introduced in the Lok Sabha on 11 August 2014 by Law Minister?  
(A) Sadananda Gowda

- (B) Ashok Gajapathi Raju  
(C) Ram Vilas Paswan  
(D) Ravi Shankar Prasad
159. Recently which Indian became the world's No.1 Test all-rounder?  
(A) Ravindra Jadeja  
(B) Ravichandran Ashwin  
(C) Stuart Binny  
(D) Bhuvneshwar Kumar
160. Who defeated Roger Federer to win Rogers Cup 2014 on 10 August 2014?  
(A) Jo-Wilfried Tsonga  
(B) Radek Nadal  
(C) Novak Djokovic  
(D) Stanislas Wawrinka

**ENGLISH LANGUAGE**

**Direction (161-169):** Read the following passage based on an Interview to answer the given questions based on it. Certain word(s) are printed in bold to help you locate them while answering some of the questions.

A spate of farmer suicides linked to harassment by recovery agents employed by micro finance institutions (MFIs) in Andhra Pradesh spurred the state government to bring in regulation to protect consumer interests. But, while the Bill has brought into sharp focus the need for consumer protection, it tries to micro-manage MFI operations and in the process it could scuttle some of the crucial benefits that MFIs bring to farmers, says the author of Microfinance India, State Of The Sector Report 2010. In an interview he points out that prudent regulation can ensure the original goal of the MFIs — social uplift of the poor. **Do you feel the AP Bill to regulate MFIs is well thought out? Does it ensure fairness to the borrowers and the long-term health of the sector?**

The AP Bill has brought into sharp focus the need for customer protection in four critical areas First is pricing. Second is lender's liability — whether the lender can give too much loan without assessing the customer's ability to pay. Third is the structure of loan repayment - whether you can ask money on a weekly basis from people who don't produce weekly incomes. Fourth is the practices that attend to how you deal with defaults. But the Act should have looked at the positive benefits that institutions could bring in, and where they need to be regulated in the interests of the customers. It should have brought only those features in.

Say you want the recovery practices to be consistent with what the customers can really manage. If the customer is aggrieved and complains that somebody is harassing him, then those complaints should be investigated by the District Rural Development Authority. Instead what the Bill says is that MFIs cannot go to the customer's premises to ask for recovery and that all transactions will be done in the Panchayat office. With great difficulty, MFIs brought services to the door of people. It is such a relief for the customers not to be spending time out going to banks or Panchayat offices, which could be 10 km away in some cases. A facility which has brought some relief to people is being shut. Moreover, you are practically telling the MFI where it should do business and how it should do it. **Social responsibilities were in-built when the MFIs were first conceived. If MFIs go for profit with loose regulations, how are they different from moneylenders?** Even among moneylenders there are very good people who take care of the customer's circumstance and there are really bad ones. A large number of the MFIs are good and there are some who are coercive because of the kind of prices and processes they have adopted. But Moneylenders never got this organised. They did not have such a large footprint. An MFI brought in organisation, it mobilized the equity it brought in commercial funding. It invested in systems. It appointed a large number of people. But some of them exacted a much higher price than they should have. They wanted to break even very fast and greed did take



over in some cases. **Are the for-profit MFIs the only ones harassing people for recoveries ?** Some not-for-profit outfits have also adopted the same kind of recovery methods. That may be because you have to show that you are very efficient in your recovery methods and that your portfolio is of a very high quality if you want to get commercial funding from a bank. In fact, among for-profits there are many who have sensible recovery practices. Some have fortnightly recovery, some have monthly recovery. So we have differing practices. We just describe a few dominant ones and assume every for-profit MFI operates like that. **How can you introduce regulations to ensure social upliftment in a sector that is moving towards for-profit models ?** I am not really concerned whether someone wants to make a profit or not. The bottom-line for me is customer protection. The first area is fair practices. Are you telling your customers how the loan is structured? Are you being transparent about your performance ? There should also be a lender's liability attached to what you do. Suppose you lend excessively to a customer without assessing their ability to service the loan, you have to take the hit. Then there's the question of limiting returns. You can say that an MFI cannot have a return on assets more than X, a return on equity of more than Y. Then suppose there is a privately promoted MFI, there should be a regulation to ensure the MFI cannot access equity markets till a certain amount of time. MFIs went to markets perhaps because of the need to grow too big too fast. The government thought they were making profit off the poor, and that's an indirect reason why they decided to clamp down on MFIs. If you say an MFI won't go to capital market, then it will keep political compulsions **under rein.**

161. Which of the following best explains "Structure of loan repayment" in this context of the first question Asked to the author ?

- (a) Highest interest rate (b) Payment on weekly basis
- (c) Giving loan without assessing ability to pay
- (d) Method of dealing with defaults (e) Total amount of loan

162. The author is of the view that \_\_\_\_\_

- (a) the bill to regulate MFIs is not needed
- (b) the bill neglects the interests of the customers
- (c) the positive aspects of MFIs should also be considered
- (d) most of the MFIs are not good
- (e) MFIs must be told what and where they should do business

163. One of the distinct positive feature of MFIs is that \_\_\_\_\_

- (a) they brought services to the door of people
- (b) they dealt with default very firmly
- (c) they provided adequate customer protection
- (d) they are governed by the local people
- (e) they have highly flexible repayment plan

164. What is the difference between MFIs and moneylenders ?

- (a) There is no difference
- (b) Marge number of moneylenders are good whereas only a few MFIs are good
- (c) Moneylenders gave credit at lower rate of interest than that of MFIs
- (d) MFIs adopted a structure and put a process in place, which was not the case with moneylenders
- (e) Moneylender appointed large number of local people as against more outside people in MFIs

165. Which of the following is positive outcome of the AP Bill to regulate MFIs ?

- (a) The banks have started this service in remote areas
- (b) It highlighted some areas of customer protection
- (c) It highlighted the bad practices being followed by moneylenders
- (d) MFIs invested in systems and brought in commercial funding
- (e) It will help convert MFIs into small banks

166. The author is recommending \_\_\_\_\_

- (a) Not-for profit MFIs
- (b) For-profit MFIs
- (c) Stoppage of commercial funding to MFIs
- (d) Customer satisfaction irrespective of 'Not-for profit' or 'for-profit MFIs
- (e) Public sector promoted MFIs

167. Why did MFIs go to the equity markers ?

- (a) Top repay the loan (b) To lower interest rate
- (c) There were political compulsions (d) To become a public sector institution
- (e) To grow very fast

168. Which of the following has not been indicated as one of the features of fair practices for customer protection?

- (a) Providing information about loan structuring
- (b) MFIs should also be held liable for some of their actions
- (c) Not to raise money from capital market
- (d) MFIs should also inform public about their own performance also
- (e) To provide credit as per the rational assessment of their ability to service the loan

169. Which of the following could possibly be most plausible reason for banning recovery by going to customer's premises ?

- (a) To protect the family members
- (b) To protect the customer from harassment and coercion
- (c) To reduce the undue expenses of MFIs resulting in lower interest rates
- (d) To account systematically the money recovered in the books of accounts
- (e) To keep Panchayat office out of these transactions

**Direction (170-173):** Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) Add the incremental loans to the basic metals and metal product industry, which account for another 14.5% of loans to industry and over 80% of the increase in loans to industry this fiscal is accounted for.

(B) RBI decision to publish data on sectoral deployment of bank credit every month will provide much-needed detail.

(C) Of the total increase in non-food credit, infrastructure loans accounted for 37%.

(D) For instance, the data show that while bank credit to industry increased by 11.7% this year, as much as two-thirds of that increase is on account of lending to infrastructure.

(E) This will help us to gauge which sector of the economy are doing well.

170. Which of the following would be the **THIRD** sentence ?

- (a) A (b) B (c) C (d) D (e) E

171. Which of the following would be the **FOURTH** sentence ?

- (a) A (b) B (c) Either A or E (d) D (e) E

172. Which of the following would be the **FIRST** sentence ?

- (a) A (b) B (c) C (d) D (e) E

173. Which of the following would be the **SECOND** sentence?

- (a) A (b) B (c) C (d) D (e) E

**Direction (174-177):** Choose the word which is most nearly the same in meaning as the word/group of words printed in bold.

174. **manage**

- (a) afford (b) assess (c) thrust (d) administer (e) use

175. **exacted**

- (a) perfected (b) demanded (c) estimated (d) corrected (e) accurate

176. **scuttle**

- (a) delay (b) mix (c) shuffle (d) destroy (e) smoothen

177. **spurred**

- (a) agitated (b) instigated (c) reflected (d) disapproved (e) prompted

**Direction (178-179).** Choose the word or group of words which is most opposite in meaning of the word printed in bold.

178. **under rein**

- (a) under wrap (b) without target (c) let loose (d) no clout  
(e) under cloud

179. **coercive**

- (a) gentle (b) promoting (c) progressive (d) natural (e) opinionated

**Direction (180-185):** Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) Two of the best-performing major economies in 2010 were China and Brazil, with growth estimated at 7.5% and 10.5% respectively.  
(B) Despite that limp growth, major US stock market indexes are up between 11 % and 20% for the year.  
(C) Even knowing where economies are headed sometimes is of no help to an investor.  
(D) It is hard to anticipate the direction of financial markets.  
(E) But as of December, stock markets of both nations were in the red for the year.  
(F) By contrast, the US economy is likely to have expanded at only about 2.6% for the year.
180. Which of the following would be the **SECOND** sentence?  
(a) A (b) C (c) D (d) E (e) F
181. Which of the following would be the **FOURTH** sentence?  
(a) A (b) B (c) C (d) E (e) F
182. Which of the following would be the **FIFTH** sentence?  
(a) A (b) B (c) C (d) D (e) F
183. Which of the following would be the **FIRST** sentence?  
(a) B (b) C (c) D (d) E (e) F
184. Which of the following would be the **SIXTH (LAST)** sentence?  
(a) A (b) B (c) C (d) D (e) E
185. Which of the following would be the **THIRD** sentence?  
(a) A (b) B (c) D (d) E (e) F

**Direction (186-190):** Read each sentence to find out whether there is any grammatical error in it or a wrong word has been used. The error, if any, will be in one part of the sentence which has been printed in bold and has been numbered (a), (b), (c) or (d). The number of that part is the answer. If there is no error, the answer is (e) i.e. 'No error'. (Ignore the errors of punctuation, if any.)

186. The **convergence of** (a)/Indian accounting standards with International Financial Reporting Standards (IFRS) **beginning** (b)/in April is **expecting to** (c)/see power companies struggling with **significant** (d)/ first-time adoption impact. **No error** (e)
187. **Researchers at** (a) /the Indian Institute of Science (HSc), Bangalore, are **mapping** (b)/India's solar hot spots-where **round-the-year** (c) /sunlight makes it **viable of** (d)/companies to set up solar power plants. **No error** (e).
188. Though their qualifications span **a diverse** (a)/range, there is **an equal** (b)/number of graduates and **those who have** (c)/just completed School, **each set making up** (d)/close to 30% of these households. **No error** (e).
189. **As if** (a)/the most dangerous moment for any dictatorship **is when** (b)/it **starts to** (c)/reform North Korea looks ready to turn that truism **on its head.**(d)/ No error (e).
190. **It so happens** (a)/that this happy campy ritual is their **way of life** (b)/and **one into which** (c)/ they dont **particularly welcome** (d)/voyeuristic intrusions. No error (e).

**Direction (191-200).** 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 continuing economic crisis

has put central banks and governments the world over into **(191)** waters. For the industrialized West, the question seems to be a choice between economic stimulus and jobs, in the hope of creating a softer landing, or a swift shock at the hands of the free markets, in the hope of getting through the **(192)** more quickly. In emerging markets, the question is how to deal with being the focal point for investors looking to maximise returns. Specifically, for the Federal Reserve in the United States, that means **(193)** hundreds of billions of dollars into the markets - buying Treasury bills to increase liquidity. In Europe the concern is that monetary union may be at risk due to the strains posed by euro-zone countries that are **(194)** in **(195)**. In Asia, on the other hand, economies are surging, but the prospect of hot money flowing into the region could potentially spell **(196)** due to overheating. Fears that the Fed's second round of quantitative easing may lead to a faster pace of **(197)** may be **(198)**. US unemployment remains persistently high at around 10%, while inflation remains astoundingly low at 1 % or less, the slowest on record. That's despite the Fed's earlier injection of \$ 1.7 trillion into the financial system to avert an economic depression in the wake of the global financial crisis. In contrast to the Fed's quantitative easing, the European Central Bank has reduced liquidity in the European banking system by some 350 billion Euros during the past five months. This reflects the central bank's **(199)** in the improved stability of the banking system and easier **(200)** to capital.

191. (a) tested (b) unpredictable (c) under (d) unquestionable (e) uncharted
192. (a) downturn (b) spectrum (c) options (d) hope (e) drama
193. (a) sucking (b) pumping (c) forming (d) blocking (e) promoting
194. (a) mired (b) safe (c) above (d) unhappy (e) out
195. (a) market (b) trouble (c) debt (d) surplus (e) manner
196. (a) positive (b) negative (c) trouble (d) growth (e) process
197. (a) cost (b) depreciation (c) cooperation (d) inflation (e) rate
198. (a) challenged (b) overstated (c) perfect (d) predicted (e) simple
199. (a) weakness (b) strength (c) correction (d) contract (e) confidence
200. (a) denial (b) approval (c) appreciation (d) access (e) disposal

