

IBPS Clerical



Model Tests Solved Paper
Paper 1 to Paper 7

MODEL PRACTICE SET

SBI ASSOCIATES BANK CLERK EXAM

GENERAL AWARENESS

- Prime Minister Dr. Manmohan Singh attended the European Union-India summit in Brussels on December 10, 2010. Which of the following statements is/are true about the joint declaration issued after the summit?
(A) Several measures were outlined to combat international terrorism.
(B) To explore the possibilities of an extradition treaty between India and European Union.
(C) Approach to Afghanistan is not deadline specific but based on achieving targets.
(1) A and B (2) B and C
(3) Only A
(4) All A, B and C
(5) None of these
- A new number is being generated by the Income Tax department for error-free filing of tax returns, claiming refunds and other communication with the department by the assesses. The new number is called
(1) Permanent Document Number
(2) Document Identification Number
(3) Tax Account Number
(4) Direct Account Number
(5) None of these
- Which of the following State Governments on December 23, 2010 decided to reserve 17 per cent seats in all government and government aided colleges for students belonging to the other backward classes with effect from the next academic session?
(1) Haryana (2) West Bengal
(3) Rajasthan (4) Tamil Nadu
(5) None of these
- Which of the following States set up 'Mitti Kala Board' in December 2010 to promote the traditional art of hand-crafted earthenware, pottery and artefacts?
(1) Madhya Pradesh
(2) Kerala
(3) Bihar
(4) Haryana
(5) None of these
- The Japanese International Co-operation Agency on December 22, 2010 agreed to provide financial assistance of Rs. 1152.50 crore to which of the following states for implementation of the second phase of a forestry and biodiversity project in the state?
(1) Assam
(2) Madhya Pradesh
(3) Rajasthan
(4) Karnataka
(5) None of these
- Which of the following statements is Not True about the Carunc Agreement signed by 193 countries on December 11, 2010?
(1) A new United Nations fund to be run largely by developing countries
(2) Easier transfer of low carbon technology and expertise to poor countries
(3) Scientific review of progress after ten years
(4) China, the United States and all major emitters to have actions inspected.
(5) None of these
- According to Motilal Oswal's 15th wealth creation study released in December 2010 the metals and mining sector has emerged as the biggest creator. Which of the following companies was emerged as the biggest wealth creator for the fourth time in a row with a contribution of Rs. 2.6 lakh crores in the past five years?
(1) Coal India Ltd.
(2) ONGC
(3) Reliance Industries Ltd.
(4) SAIL
(5) None of these
- The country's third largest steel-maker, JSW Steel on December 21, 2010 acquired a controlling 40 per cent stake in ailing Ispat Industries for
(1) Rs. 2,157 crore
(2) Rs. 2,247 crore
(3) Rs. 2,098 crore
(4) Rs. 2,148 crore
(5) None of these
- Which of the following Public Sector Units got the 'Greenies Eco Award' in December 2010 for green initiatives and practicing best policies for environment protection?
(1) HPCL (2) IOC
(3) ONGC (4) SJVN
(5) None of these
- Foreign Direct Investment declined sharply by 37.84 per cent to \$ 12.40 billion during April-October 2010-11 as compared to \$ 19.95 billion in the corresponding period in 2009-10. Total FDI during January-October 2010 reached____.
(1) \$ 16.98 billion
(2) \$ 17.37 billion
(3) \$ 18.34 billion
(4) \$ 18.39 billion
(5) None of these
- According to the data released in December 2010 indirect tax collection registered a growth of 50 per cent till November 2010 over the corresponding period last fiscal. The collection stood close to____against the target of Rs. 3,15,000 crore.
(1) Rs. 2,16,628 crore
(2) Rs. 2,08,000 crore
(3) Rs. 2,09,764 crore
(4) Rs. 2,18,090 crore
(5) None of these

12. According to the World Bank's Migration and Remittances Face-book 2011, released in December 2010, India continued to be the largest recipient of remittances in 2010 with the figure rising from \$ 49.6 billion in 2009 to
- (1) \$52 billion
 - (2) \$ 55 billion
 - (3) \$ 58 billion
 - (4) \$ 56 billion
 - (5) None of these
13. In its mid quarter monetary policy review on December 16, 2010, the Reserve Bank of India reduced the statutory liquidity ratio of scheduled commercial banks from 25 per cent to
- (1) 21 per cent
 - (2) 23 per cent
 - (3) 22 per cent
 - (4) 24 per cent
 - (5) None of these
14. SBI Life in December 2010 launched new products including low premium traditional plan. These plans are
- (1) Saral Life and Smart Scholar
 - (2) Smart Life and Smart Elite
 - (3) Saral Elite and Saral Scholar
 - (4) Smart ULIP and Elite Scholar
 - (5) None of these
15. The Reserve Bank of India on December 15, 2010 infused how much amount into the liquidity starved system through an open market operation by buying back government securities ?
- (1) Rs. 11,700 crore
 - (2) Rs. 12, 980 crore
 - (3) Rs. 11, 920 crore
 - (4) Rs. 13, 830 crore
 - (5) None of these
16. The Lower House of Russian Parliament, the State Duma on December 24, 2010 approved the New START treaty. What are the key elements of this treaty ?
- (1) Both United States and Russia to limit arsenal of nuclear warheads ready to launch to 1,550 within seven years
 - (2) Each side allowed upto 800 submarine-launched ballistic missile
 - (3) Treaty to allow 10 short notice inspections of ICBM
 - (4) All of the above
 - (5) None of these
17. India on December 23, 2010 won the inaugural SAFF Women's football championship 2010 beating Nepal by a solitary goal in Bangladesh. Who among the following was adjudged 'Player of the Tournament' ?
- (1) Sasmita Malick
 - (2) Bala Devi
 - (3) Suman Rastogy
 - (4) PayalJhawar
 - (5) None of these
18. Master blaster Sachin Tendulkar created history at Centurion on December 19, 2010 by becoming the first batsman to notch up 50 Test hundreds. Out of 50 Test hundreds, how many hundreds he had scored on foreign soil ?
- (1) 25
 - (2) 26
 - (3) 27
 - (4) 28
 - (5) None of these
19. China on December 9, 2010 awarded Confucious Peace Prize in protest against the Nobel Peace Prize to Liu Xiaobo. The newly created Confucious Peace Prize was given to
- (1) Nelson Mandela
 - (2) QiaoDamo
 - (3) Panchen Lama
 - (4) Lien Chan
 - (5) None of these
20. Pop star Lady Gaga has become the first celebrity to have her eight statues unveiled at Madame Tussauds worldwide including London, New York, Las Vegas, California, Amsterdam, Berlin, Shanghai and —
- (1) Singapore
 - (2) Paris
 - (3) Hong Kong
 - (4) Bonn
 - (5) None of these
21. Which of the following combinations of the category and winner is not correct about African Football Awards presented on December 21, 2010 ?
- (1) Woman Footballer of the Year - Perpetua Nkwocha
 - (2) National Team of the Year - Ghana
 - (3) Most Promising Talent of the Year - Asamoah Gyan
 - (4) Coach of the Year - Milovan Rajevac
 - (5) None of these
22. What is the theme of the 2011 calendar brought out by the Directorate of Advertising and Visual Publicity, which was released on December 10, 2010 ?
- (1) India's Endangered Species
 - (2) Save the Tiger
 - (3) Elephant, a Heritage Animal
 - (4) Clean Ganga
 - (5) None of these
23. According to the World Migration Report 2010 released in 2010 which is the top country of origin of migrant doctors in OECD countries ?
- (1) Germany
 - (2) India
 - (3) United States
 - (4) China
 - (5) None of these
24. Binayak Sen, a doctor and civil rights activist was on December 24, 2010 sentenced to life imprisonment by Raipur Court which found him guilty of criminal conspiracy to commit sedition. Which of the following statements is/are true about him ?
- (1) He is the Vice President of People's Union for Civil Liberties
 - (2) He was arrested in 2007
 - (3) He has received Paul Harrison Award (2004), RR Keithan Gold Medal (2007) and Jonathan Mann Award (2008)
 - (4) All of the above
 - (5) None of these
25. India and Russia on December 21, 2010 extended their partnership in science and technology for another decade till 2020. The Integrated Long Term Partnership, a cornerstone of scientific collaboration between the two countries was signed in which year ?
- (1) 1985
 - (2) 1990
 - (3) 1980
 - (4) 1995
 - (5) None of these
26. India and Germany agreed to collaborate each other on a host of issues during the meeting of Prime Minister Dr. Manmohan Singh and German Chancellor Angela Merkel in December 2010 in Berlin. Which of the following statements is/are true about area of collaboration agreed upon?
- (A) India and Germany will step up joint efforts to reform the United Nations.

- (B) India and Germany will scale up cooperation in high technology, nuclear power, skill development and infrastructure.
- (C) They will support each other's bid for a permanent seat in the Security Council.
- (1) Only A and B
 (2) Only A and C
 (3) Only B and C
 (4) All A, B and C
 (5) None of these
- 27.** According to the latest report how much amount has been spent by the Centre on promotion of the Right to Information Act in the country during first seven months of the year 2010 compared to nearly Rs. five crore in 2009 ?
- (1) Rs. 70 lakh (2) Rs. 75 lakh
 (3) Rs. 77 lakh (4) Rs. 81 lakh
 (5) None of these
- 28.** Pakistan on December 21, 2010 testfired the nuclear-capable Ghauri ballistic missile with a range of _____ km that can hit targets in India.
- (1) 1200 (2) 1300
 (3) 1100 (4) 1400
 (5) None of these
- 29.** United States President Barack Obama in December 2010 signed a landmark law allowing gay people serving in the military to be open about their sexuality. This law was enacted in the year
- (1) 1993 (2) 1994
 (3) 1995 (4) 1996
 (5) None of these
- 30.** Magnus Carlsen of Norway on December 16, 2010 won the London Chess Classic with 13 points while Viswanathan Anand was placed at the _____ position.
- (1) Fourth (2) Third
 (3) Second (4) Fifth
 (5) None of these
- 31.** The Appointment Committee of Cabinet on December 21, 2010 approved the extension in service of foreign secretary Ms. Nirupama Rao till July 31, 2011. When did she assume the office as foreign secretary ?
- (1) August 1, 2010
 (2) August 8, 2010
 (3) August 1, 2009
 (4) January, 2009
 (5) None of these
- 32.** Noted Iranian filmmaker Jafar Panahi was on December 21, 2010 sentenced for six years in jail and barred from directing and producing movies for the next 20 years. In which year he won Camera d'Or at the Cannes film festival ?
- (1) 1997 (2) 1995
 (3) 1999 (4) 2001
 (5) 2002
- 33.** Richard C Holbrooke, United States special representative for Afghanistan and Pakistan died on December 13, 2010. Which of the following is not true about him ?
- (1) He joined the United States foreign service in 1962.
 (2) His finest hour came in Bosnia, ending the conflict there with the Dayton Accords in 1995.
 (3) During 1990-92 he was United States Ambassador to Germany
 (4) During 1999-2001 he was United States Ambassador to the United Nations.
 (5) None of these
- 34.** The Reserve Bank of India in December 2010 adopted Doba village to help improve its condition and provide basic amenities. In which of the following states this village is located?
- (1) Andhra Pradesh
 (2) Orissa
 (3) Jharkhand
 (4) Uttarakhand
 (5) Madhya Pradesh
- 35.** Ace Indian shuttler Saina Nehwal on December 12, 2010 beat Asian Games 2010 gold medalist _____ to win the Hong Kong Open badminton Super series title.
- (1) Lan Lu of China
 (2) Ella Diehl of Russia
 (3) Shixian Wang of China
 (4) Zhou Mi of Hong Kong
 (5) None of these
- 36.** According to the data released in December 2010 net direct tax collection stood at Rs. crore in April-November 2010 period as against Rs. 1,83,822 crore of the same period in 2009.
- (1) 2,16,628 (2) 2,38,461
 (3) 2,13,210 (4) 1,77,678
 (5) None of these
- 37.** India's exports registered a growth of 26.8 per cent during November 2010. The target for the fiscal 2010-11 is
- (1) \$210 billion
 (2) \$190 billion
 (3) \$200 billion
 (4) \$220 billion
 (5) \$222 billion
- 38.** The 98th Indian Science Congress was held from January 3 to 7, 2011 in
- (1) Bangalore (2) Chennai
 (3) Kolkata (4) New Delhi
 (5) None of these
- 39.** Veteran Congress leader Kan-noth Karunakaran passed away on December 23, 2010. He had been member of both Houses of Parliament and four-time Chief Minister of the state of
- (1) Kerala (2) Karnataka
 (3) Andhra Pradesh
 (4) Tamil Nadu (5) Jharkhand
- 40.** State Bank of India is planning to open another 30 overseas offices in 2011 to increase its global balance sheet size. How many overseas offices of SBI are there across 32 countries, including the United States, United Kingdom, Singapore, Canada and Mauritius?
- (1) 148 (2) 151
 (3) 153 (4) 155
 (5) 159

GENERAL ENGLISH

Directions (41 - 55) : Read the following passage carefully and answer the questions given below it. Certain words have been printed in **bold** to help you locate them while answering some of the questions.

Indeed the western recession is really the beginning of good news for India! But to understand that we will have to move away for a while from the topic of western recession..... to the Japanese recession! For years the Japanese style of management has been admired. However, over the last decade or so, one **key** question has sprung up 'if Japanese management style is as wonderful as described then why has Japan been in a recession -for more than a decade ?'

The answer to this question is very simple. Culture plays a very important part in shaping up economies. What succeeds in one culture fails in another. Japanese are basically non materialistic. And however rich they become, unlike others, they cannot just keep throwing and buying endlessly. And once they have everything they need; there is a saturation point. It was only when companies like Toyota realized that they cannot keep selling cars endlessly to their home market that they went really **aggressive** in the western markets -and the rest is history. Japanese companies grew bigger by **catering** to the world markets when their home markets shrunk.

And the markets have to shrink finally after attaining a level of affluence! And that's great for the world because earth needs sustainable development. It does not need monstrous consumers who keep consuming at the cost of the environment and the earth. There should be limits to growth so that consumers are not converted into material dustbins for the profit of a handful of corporations.

Owing to the materialistic culture elsewhere, it was possible to keep selling newer products to the consumers despite having existing ones which served equally well. They were lured through advertising and marketing techniques of 'dustbinisation' of the customer; and then finally, once they became ready customers, they were given loans and credits to help them buy more and more. When all the cred-

itworthy people were given loans to a logical limit, they ceased to be a part of the market. Even this would have been understandable if it could work as an eye opener. Instead of taking the 'Right Step' as Toyota did, they preferred to take a 'shortcut'. Now banks went to the non creditworthy people and gave them loans. The people expectedly defaulted and the entire system collapsed.

Now like Toyota western companies will learn to find new markets. They will now lean towards India because of its common man! The billion plus population in the next 25 years will become, a **consuming** middle-class. Finally, the world's attention will shift to the developing world. Finally, there will be a real **surge** in income of these people and in the next fifty odd years, one can really hope to see an equal world in terms of material plenty, with poverty being almost nonexistent! And this will happen not by selling more cars to Americans and Europeans. It will happen by creating markets in India, China, Latin America and Africa, by giving their people purchasing power and by making products for them.

The recession has made us realize that it is not because of worse management techniques, but because of limits to growth. And they will realize that it is great for planet earth. After all, how many cars and houses must the rich own before calling it enough ? It's time for them to look at others as well. Many years back, to increase his own profits, Henry Ford had started paying his workers more, so that they could buy his cars. In similar fashion, now the developed world will pay the developing world people so that they can buy their cars and washing machines.

The recession will kick-start the process of making the entire world more **prosperous**, and lay the foundation of limits to growth in the west, and the foundation of real globalization in the world - of the globalization of prosperity. And one of its first beneficiaries will be India:

41. What does the author mean by the "Right Step" in the passage ?

- (1) Giving loans to creditworthy people only
- (2) Considering market growth along with environment protection.

- (3) Restricting people to buy only such products which are needed by them.
 - (4) To start looking at newer avenues and markets.
 - (5) None of these
- 42.** Although admired since years, why did the scepticism over the Japanese management style start since the last decade?
- (1) Japanese companies have been moving out of their home markets since the last decade.
 - (2) Japanese banks have provided loans indiscriminately to the creditworthy as well as non creditworthy people.
 - (3) Because Japanese markets have been going through a period of continuous recession since the last decade.
 - (4) The unlimited growth of the Japanese markets has come at the cost of the western market..
 - (5) None of these
- 43.** Why does the author foresee the markets being created in the developing countries instead of America and Europe ?
- (1) All developing countries have materialistic culture.
 - (2) Developed countries are willing to make an effort to achieve globalization.
 - (3) American and European markets have had a large number of credit defaulters.
 - (4) Recession has not hit the markets of developing countries yet.
 - (5) None of these
- 44.** According to the author, what is the main cause of Japanese recession ?
- (1) Only a handful of corporations earned profits and not the people' in general.
 - (2) Non creditworthy people defaulted which led to a collapse of the entire system.
 - (3) Consumers were sold newer products which were similar in quality to the existing ones.
 - (4) Japanese do not purchase endlessly and thus when products had been sold to every customer, the markets slowed down.
 - (5) None of these

45. How does the author foresee the future globalization as an analogy to Henry Ford's example ?
- (A) Car companies would start selling cars in developing countries as well.
- (B) By paying the developing world the developed world would increase its own profit, in turn bringing affluence to developing world as well.
- (C) To earn profit, the companies in developing countries would move to foreign land.
- (1) Only A (2) Only B
(3) Only C (4) Only A and C
(5) None of these
46. According to the passage, which of the following was **NOT** an effect of providing loans and credits to the customers ?
- (A) The non creditworthy people defaulted.
- (B) People bought new products which were not needed.
- (C) Poverty became non-existent.
- (1) Only A (2) Only B
(3) Only A and B
(4) Only B and C
(5) Only C
47. Why is recession the beginning of good news for India in the author's view ?
- (A) India can provide an attractive market to the western companies.
- (B) India has remained largely unaffected by recession owing to its huge population.
- (C) Indians keep purchasing products despite owning equally good products.
- (1) Only C (2) Only B
(3) Only A (4) Only B and C
(5) None of these
48. What does the author mean by 'Dustbinisation' of the customer?
- (1) Convincing the customer to buy products he does not need.
- (2) Denying the non creditworthy people of any loans.
- (3) Denying more loans to people who have already taken loans to a logical limit.
- (4) Moving from old customers at the home market to foreign markets.
- (5) None of these
49. Why according to the author is the current recession great for 'Planet Earth' ?
- (A) It will make people non-materialistic like the Japanese.
- (B) The unlimited market growth which caused hazards to the environment would be checked to a certain extent.
- (C) Banks will now provide loans only to the creditworthy people.
- (D) Developing countries will also be benefited by shifted markets.
- (1) Only A
(2) Only B and D
(3) Only A and B
(4) Only B
(5) None of these
- Directions (50-52) :** Choose the word which is **most similar** in meaning to the word printed in **bold** as used in the passage.
50. **CATERING**
- (1) Considering (2) Lending
(3) Supplying (4) Working
(5) Indulging
51. **KEY**
- (1) Foundation (2) Solution
(3) Requisite (4) Difficult
(5) Important
52. **AGGRESSIVE**
- (1) Violent (2) Determined
(3) Demanding (4) Offensive
(5) Brutish
- Directions (53- 55) :** Choose the word/phrase which is **most opposite** in meaning to the word printed in **bold** as used in the passage. ,
53. **PROSPEROUS**
- (1) Distressed (2) Helpless
(3) Worse (4) Worthless
(5) Underprivileged
54. **CONSUMING**
- (1) Destroying (2) Exhausting
(3) Greedy (4) Curtailing
(5) Spending
55. **SURGE**
- (1) Decrease (2) Deteriorating
(3) Weakening (4) Atrophy
(5) Crumble
- Directions (56-60) :** Which of the phrases (1), (2), (3) and (4) given below each statement 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.
56. Alcohol in moderate quantity boosts concentration of good cholesterol and **inhibiting blood clots**.
- (1) inhibits blood clots
(2) inhibit blood clots
(3) inhibited blood clots
(4) inhabiting blood clots
(5) No correction required
57. One of the **main function** of the State is maintenance of law and order.
- (1).main function for
(2) main functions of
(3) main functions for
(4) main functions off
(5) No correction required .
58. We must realize that learning from **mistakes is an** important part of life.
- (1) mistakes are an
(2) mistakes are a
(3) mistake are a
(4) mistakes has an
(5) No correction required
59. The sword of Tipu Sultan was recently **brought at an** auction by an Indian for Rs. 2 crores.
- (1) brought in a
(2) brought in an
(3) bought in an
(4) bought at a
(5) No correction required
60. Setbacks and failures **has always been** an integral part of science.
- (1) has always being.
(2) were always been
(3) has been always
(4) have always been
(5) No correction required
- Directions (61 - 65) :** Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and answer the questions which follow:
- (A) However while reading they would not know when to pause and what to emphasize.
- (B) Since then their use has been regularized and the punctuation rules have been followed by all.
- (C) In earlier days, people learnt by reading out loud.

- (D) But not everybody used the same punctuations for the same thing.
- (E) To address this problem, various signs depicting various punctuations were introduced.
- (F) Thus firmer guidelines regarding punctuations were framed so that everyone used them in similar way.
61. Which of the following sentences should be the **SECOND** after rearrangement ?
 (1) A (2) B
 (3) D (4) E
 (5) F
62. Which of the following sentences should be the **THIRD** after rearrangement ?
 (DA) (2)E
 (3) D (4) F
 (5) C
63. Which of the following sentences should be the **FIFTH** after rearrangement ?
 (1)B (2)C
 (3) A (4) E
 (5) F
64. Which of the following sentences should be the **SIXTH (LAST)** after rearrangement ?
 (DC) (2)E
 (3)D (4)B
 (5)F
65. Which of the following sentences should be the **FIRST** after rearrangement ?
 (DA) (2)B
 (3) C (4) D
 (5)E

Directions (66-70) : In each of the following questions four words are given of which two words are most nearly the same or opposite in meaning. Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination as answer.

66. (A) unite (B) association
 (C) separate (D) distant
 (D) A-C (2) A-B
 (3) B - C (4) B-D
 (5) A-D
67. (A) explicit (B) cautious
 (C) introvert (D) clear
 (1) A-B (2) B - D
 (3) A - C (4) A-D
 (5) C - D
68. (A) fearful (B) beautiful
 (C) hostile (D) amicable
 (1) B - D (2) C - D
 (3) A - B (4) B - C
 (5) A - D
69. (A) fraud (B) barbarous
 (C) guilty (D) civilized
 (DA - C) (2) A - B
 (3) B - D (4) A - D
 (5) C - D
70. (A) loud (B) prominent
 (C) salient (D) legible
 (DA - C) (2) B - D
 (3) C - D (4) A - D
 (5) B - C

Directions (71-75) : 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 best fits the blank appropriately. Find out the appropriate word in each case.

Twenty years (71) now, nearly 60% of the world's population will live in urban areas. The impact of urbanization might not all be positive on India as urban expansion is happening at a much (72) rate than infrastructure expansion.

Sustainability issues need to be (73) so that economic development is not at the (74) of public health. Some urban services that ought to be in (75) in a city like water, electricity, transport etc. need special consideration.

TERI has put together a detailed report that (76) sustainability In the provision of basic urban services in Indian cities.

(77) public transport is a major reason for the proliferation of private vehicles on the road. Respiratory illness in children living in urban areas is on the (78) with more cases of Asthma being (79) because of pollution. The future of cities of Indian dreams depends on (80) we can build better cities today.

71. (1) till (2) since
 (3) from (4) after
 (5) on
72. (1) faster (2) slower
 (3) changed (4) speed
 (5) quick
73. (1) speculated (2) believed
 (3) imagined (4) considered
 (5) understand

74. 1) payment 2) rate
 3) costs 4) charge
 5) expense
75. 1) abundance 2) large
 3) functional 4) vicinity
 5) location
76. 1) bring 2) emphasizes
 3) speculates 4) postulates
 5) requests
77. 1) Good 2) Competent
 3) Absence 4) Inadequate
 5) Sufficient
78. 1) multiplication 2) expansion
 3) rise 4) inflation
 5) grow
79. 1) produced 2) develop
 3) composed 4) resulted
 5) reported
80. 1) if 2) whether
 3) unless 4) provided
 5) weather

QUANTITATIVE APITUDE

Directions (81 - 95) : What should come in place of the question mark (?) in the following questions ?

81. $(73)^2 - (41)^2 + (29)^2 = ?$
 (1) 4344 (2) 4321
 (3) 4489 (4) 4649
 (5) None of these
82. $2.5 \times 4.8 \div ? = 30$
 (1) 1.4 (2) 0.2
 (3) 1.2 (4) 0.4
 (5) None of these
83. $52\% \text{ of } 1120 - ? \text{ of } 980 = 4.2$
 (1) 59 (2) 47
 (3) 49 (4) 61
 (5) None of these
84. $\sqrt[3]{941192} = ?$
 (1) 101 (2) 98
 (3) 96 (4) 99
 (5) None of these
85. $\frac{3}{5} \times \frac{2}{7} \times ? = 534$
 (1) 3125 (2) 3525
 (3) 3215 (4) 3318
 (5) None of these
86. $(4.6)^2 \div (0.8)^2 \times 3.2 = ?$
 (1) 270.848 (2) 338.56
 (3) 73.6 (4) 105.8
 (5) None of these
87. $7426 + 3393 + ? + 2061 = 14027$

- (1) 1087 (2) 1147
(3) 1156 (4) 1136
(5) None of these
88. $\sqrt{11236} \times \sqrt{8649} = ?$
(1) 9888 (2) 10044
(3) 9858 (4) 9646
(5) None of these
89. $999 \times 99 \times 9 = ?$
(1) 891009 (2) 890019
(3) 890190 (4) 890109
(5) None of these
90. $(99736 + 97369 + 99678 + 84767) \div (963 + 889 + ? + 1922) = 65$
(1) 2096 (2) 1998
(3) 2192 (4) 2022
(5) None of these
91. $16.23 \times 12.9 + 17.32 = ?$
(1) 294.0036 (2) 490.4706
(3) 226.687 (4) 432.795
(5) None of these
92. $998711 - 362 - 74563 - 8526 - 66156 = ?$
(1) 849104 (2) 849014
(3) 849284 (4) 981416
(5) None of these
93. $32\% \text{ of } 860 \times ? = 61920$
(1) 252 (2) 255
(3) 215 (4) 205
(5) None of these
94. $[(6)^2 \times (9)^2] \div 18 = ?$
(1) 1458 (2) 972
(3) 8748 (4) 162
(5) None of these
95. $7410 + ? - 3652 - 1479 = 11820$
(1) 9451 (2) 9527
(3) 9441 (4) 9541
(5) None of these
- Directions (96-100) :** What should come in place of the question mark (?) in the following number series ?
96. 0 5 18 43 84 145 ?
(1) 220 (2) 240
(3) 260 (4) 280
(5) None of these
97. 10 17 48 165 688 3475 ?
(1) 27584 (2) 25670
(3) 21369 (4) 20892
(5) None of these
98. 1 3 24 360 8640 302400 ?
(1) 14525100 (2) 154152000
(3) 14515200 (4) 15425100
(5) None of these
99. 12 14 32 102 416 2090 ?
(1) 15522 (2) 12552
(3) 13525 (4) 17552
(5) None of these
100. 10 15 15 12.5 9.375 6.5625 ?
(1) 4.375 (2) 3.2375
(3) 4.6275 (4) 3.575
(5) None of these
101. Which number should replace both the question marks in the following equation ?
 $\frac{?}{576} = \frac{256}{?}$
(1) 384 (2) 398
(3) 404 (4) 416
(5) None of these
102. If the numerator of a fraction is increased by 200% and the denominator is increased by 350%, the resultant fraction is $\frac{5}{12}$. What was the original fraction?
(1) $\frac{5}{9}$ (2) $\frac{5}{8}$
(3) $\frac{7}{12}$ (4) $\frac{11}{12}$
(5) None of these
103. On a school's Annual Day sweets were to be equally distributed amongst 112 children. But on that particular day, 32 children were absent. Thus the remaining children got 6 extra sweets. How many sweets was each child originally supposed to get?
(1) 24 (2) 18
(3) 15
(4) Cannot be determined
(5) None of these
104. The length of a rectangular plot is thrice its breadth. If the area of the rectangular plot is 7803 sq. metre, what is the breadth of the rectangular plot ?
(1) 51 metres (2) 153 metres
(3) 104 metres (4) 88 metres
(5) None of these
105. Ratio of Rani's and Komal's age is 3 : 5 respectively. Ratio of Komal's and Pooja's age is 2 : 3 respectively. If Rani is two-fifth of Pooja's age, what is Rani's age ?
(1) 10 years
(2) 15 years
(3) 24 years
(4) Cannot be determined
(5) None of these
106. In a mixture of milk and water the proportion of water by weight was 75%. If in the 60 gms mixture 15 gms. water was added, what would be the percentage of water in the new mixture ?
(1) 75% (2) 88%
(3) 90% (4) 100%
(5) None of these
107. The sum of five numbers is 290. The average of the first two numbers is 48.5 and the average of last two numbers is 53.5. What is the third number?
(1) 72 (2) 84
(3) 96 (4) 108
(5) None of these
108. A sum of Rs. 2,236 is divided among A, B and C such that A receives 25% more than C and C receives 25% less than B. What is A's share in the amount ?
(1) Rs. 460 (2) Rs. 890
(3) Rs. 780 (4) Rs. 1280
(5) None of these
109. The average weight of a group of 53 girls was calculated as 58 kgs. It was later discovered that the weight of one of the girls was read as 65 kgs., whereas her actual weight was 45 kgs. What is the actual average weight of the group of 53 girls ? (rounded off to two digits after decimal)
(1) 58.62 kgs. (2) 58.37 kgs.
(3) 57.37 kgs. (4) 57.62 kgs.
(5) None of these
110. What would be the compound interest obtained on an amount of Rs. 20,000 at the rate of 15 p.c.p.a. after 4 years ?
(1) Rs. 14,980.125
(2) Rs. 19,680.125
(3) Rs. 16,780.125
(4) Rs. 18,980.125
(5) None of these
- Directions (111 - 115) :** Study the information carefully to answer the following questions :
- A management institute offers MBA with specialisation in Marketing, Finance and HR. Among the total number of students in the institute 45% are girls. Number of boys studying Marketing is 30% of the total number of boys in the institution which is 297.40% of the girls are studying HR. Number of boys and girls studying Marketing are in the ratio of 3 : 2. 50% of boys are studying Finance.

111. How many girls are studying Finance ?
 (1) 288 (2) 198
 (3) 324 (4) 495
 (5) None of these
112. Number of girls studying Marketing is what per cent of the number of boys studying Finance?
 (1) 20 (2) 35
 (3) 50 (4) 65
 (5) None of these
113. Number of boys studying Finance is what percent of the total number of students in the institution?
 (1) 33.33 (2) 27.5
 (3) 47.8 (4) 13.98
 (5) None of these
114. What is the respective ratio between number of boys and girls studying HR?
 (1) 5 : 9 (2) 15 : 34
 (3) 99 : 161 (4) 11 : 18
 (5) None of these
115. What is the total number of students in the institute ?
 (1) 1000 (2) 1500
 (3) 1800 (4) 900
 (5) None of these

Directions (116-120): Study the Table carefully to answer the questions that follow:

Number of students appeared (A) and qualified (Q), in an examination from various institutes over the years

Years	2003		2004		2005		2006		2007	
	A	Q	A	Q	A	Q	A	Q	A	Q
B	1545	1240	1654	1566	1684	1500	1440	1165	1564	1462
C	1647	1106	1897	1689	1550	1278	1390	1072	1575	1388
D	1765	1567	1574	1024	1754	1210	1364	1145	1510	1214
E	1530	1234	1886	1542	1806	1586	1478	1388	1654	1296
F	1605	1356	2004	1930	1666	1498	1560	1389	1690	1480

116. What is the difference between the number of students appeared but not qualified in the exam from institute B in the year 2004 and the number of students appeared but not qualified in the exam from the same institute in the year 2006?
 (1) 187 (2) 88
 (3) 275 (4) 373
 (5) None of these
117. What is the **approximate** average number of candidates appeared for the exam from institute E over the years ?
 (1) 1759 (2) 1586
 (3) 1671 (4) 1924
 (5) 1837
118. Percentage of candidates qualified over appeared from institute D is the lowest during which of the following years ?
 (1) 2003 (2) 2004
 (3) 2005 (4) 2007
 (5) None of these
119. What is the percentage of the candidates qualified over the number of candidates appeared for the exam in the year 2005 from all institutes together ? (rounded off to two digits after decimal)
 (1) 92.34 (2) 73.47
 (3) 66.94 (4) 83.59
 (5) None of these
120. **Approximately** what is the percentage of candidates qualified over appeared from all the institutes together in 2007 ?
 (1) 68 (2) 55
 (3) 74 (4) 92
 (5) 86

REASONING ABILITY

121. 'JM' is related to 'PS' in the same way as 'BE' is related to ____ ?
 (1) HJ (2) HK
 (3) IL (4) JM
 (5) None of these
122. How many meaningful English words can be made with the letters ELRU using each letter only once in each word ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three
123. 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) Plastic (2) Nylon
 (3) Polythene (4) Terelyn
 (5) Silk
124. In a certain code ROAM is written as 5913 and DONE is written as 4962. How is MEAN written in that code ?
 (1) 5216 (2) 3126
 (3) 3216 (4) 9126
 (5) None of these
125. 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) Blue (2) Green
 (3) Yellow (4) Violet
 (5) Black
126. How many such pairs of letters are there in the word STORM each of which has as many letters between them in the word as in the English alphabet ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three
127. The position of the first and the fifth digits in the number 53261489 are interchanged. Similarly, the positions of the second and the sixth digits are interchanged and so on. Which of the following will be the second from the right end after the rearrangement ?
 (1) 8 (2) 2
 (3) 3 (4) 4
 (5) None of these
128. What should come next in the following series ?
 M L K J I H G F M L K J I H G M
 L K J I H M L K J I
 (DK (2)N
 (3) H (4) M
 (5) None of these
129. In a certain code DENIAL is written as MDCMBJ. How is SOURCE written in that code ?
 (1) TNRFDSD
 (2) RNTFDS
 (3) TNRSDF
 (4) TRNDBQ
 (5) None of these
130. M is sister of D. R is brother of D. F is father of M and T is mother of R. How is D related to T ?
 (1) Brother
 (2) Son
 (3) Daughter
 (4) Data inadequate
 (5) None of these

Directions (131 - 136): In each question below are three statements followed by three conclusions numbered I, II and III. You have to take the 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 three given statements disregarding commonly known facts. Then decide which of the answers (1), (2), (3), (4) and (5) is the correct answer.

131. Statements:

All stamps are packets.
Some packets are buckets.
All buckets are tubes.

Conclusions

I. Some tubes are stamps
II. Some buckets are stamps.
III. Some tubes are packets.

- (1) None follows
(2) Only I follows
(3) Only II follows
(4) Only III follows
(5) Only II and III follow

132. Statements:

All machines are crowns.
All crowns are tablets.
Some tablets are bottles.

Conclusions

I. Some bottles are crowns.
II. Some tablets are machines.
III. Some bottles are machines.

- (1) Only I follows
(2) Only II follows
(3) Only III follows
(4) Only II and III follow
(5) None of these

133. Statements:

All rooms are hotels.
All hotels are buildings.
All buildings are mountains.

Conclusions:

I. Some mountains are hotels.
II. Some buildings are rooms.
III. Some mountains are rooms.

- (1) Only I and II follow
(2) Only I and III follow.
(3) Only II and III follow
(4) All I, II and III follow
(5) None of these

134. Statements:

Some towns are villages.
Some villages are lanes.
Some lanes are hamlets.

Conclusions:

I. Some hamlets are villages.
II. Some lanes are towns.
III. Some hamlets are towns.

- (1) None follows
(2) Only I follows
(3) Only II follows
(4) Only III follows
(5) Only I and II follow

135. Statements:

Some rivers are hills.
No hill is taxi.
All taxis are buses.

Conclusions:

I. Some buses are rivers.
II. Some taxis are rivers.
III. No bus is river.

- (1) None follows
(2) Only I follows
(3) Only III follows
(4) Only II follows
(5) Only either I or III follows

136. Statements:

Some doors are windows.
Some windows are lamps.
All lamps are candles.

Conclusions:

I. Some candles are doors.
II. Some candles are windows.
III. Some lamps are doors.

- (1) Only I follows
(2) Only II follows
(3) Only III follows
(4) Only I and II follow
(5) None of these

Directions (137-140) : Study the following arrangement carefully and answer the questions given below :

E % 3 R 5 # A 6 B I J @ 2 9 H U
4 © M 1 * F 7 \$ W 8 P N D

137. What should come in the place of question mark (?) in the following series based on the above arrangement ?

- 35A I@9 4 M * ?
(1) 7WP (2) 7W8
(3) \$8N (4) FWP
(5) None of these

138. Which of the following is the eighth to the right of the twentieth from the right end of the above arrangement?

- (1) © (2) @
(3) 3 (4) P
(5) None of these

139. How many such consonants are there in the above arrangement each of which is immediately preceded by a letter and immediately followed by a symbol ?
(1) None (2) One
(3) Two (4) Three
(5) More than three

140. How many such numbers are there in the above arrangement each of which is immediately preceded by a consonant and immediately followed by a symbol ?
(1) None (2) One
(3) Two (4) Three
(5) More than three

Directions (141-145): In the following questions, the symbols @, ©, \$, % and # are used with the following meanings as illustrated below.

'P \$ Q' means 'P is neither smaller than nor equal to Q'.

'P # Q' means 'P is smaller than Q'.

'P @ Q' means 'P is not greater than Q'.

'P % Q' means 'P is neither smaller than nor greater than Q'.

'P © Q' means 'P is neither greater than nor equal to Q'.

In each of the following questions assuming the given statements to be true, find out which of the three conclusions I, II and III given below them is/are **definitely true**.

141. Statements:

B % H, H \$ E, E @ K

Conclusions:

I. K \$ H

II. K \$ B

III. E © B

- (1) None is true
(2) Only III is true
(3) Only II is true
(4) Only I is true
(5) Only I and III are true

142. Statements:

M # W, W % N, N \$ B

Conclusions:

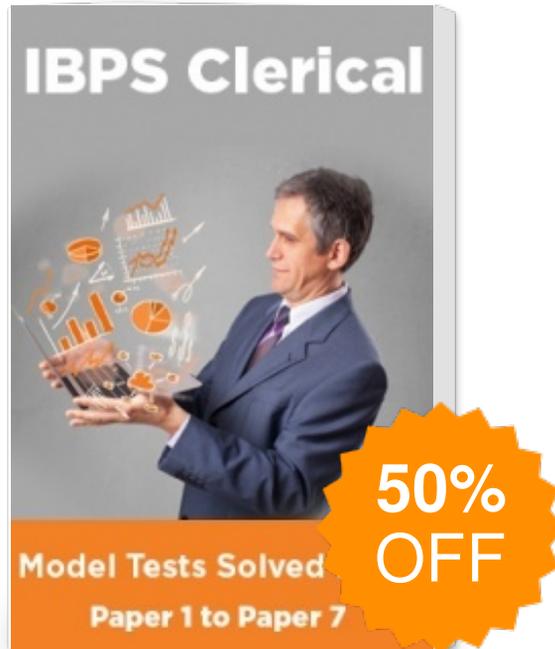
I. N % M

II. N © M

III. M \$ B

- (1) Only either I or II is true
(2) Only either I or III is true
(3) Only either I or II and III are true
(4) Only III is true
(5) None of these

IBPS Clerical Model Tests Solved Paper-1 to Paper-7



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