

IBPS

CLERICAL

PRELIMINARY

MOCK TEST PAPERS

WITH DETAILED SOLUTIONS



Passage:

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

A large number of branches of banks have been set up in the villages. The main purpose of setting up these banks is to develop the habit of saving among the villagers and also to give loans to farmers for boosting production in one way or the other. So far banks had been concentrated in the bigger cities and Indian villagers had no faith in them. The new banks also intend to re-channel bank credit-from the big industries to the small sectors. With the intention of promoting rural banking, regional rural banks were established. These aligned the local field with the rural problems. These banks are not to replace the other credit-giving bodies but to supplement them.

The Steering Committee of the Regional Rural Banks considered some structural changes. First of all they gave thought to the staffing spectrum, then to effective coordination among banks - rural cooperatives and commercial, and the possibility of bringing credit within the access of weaker sections. They wanted to recruit staff for the rural banks at lower salaries. But this type of discrimination would have been unfruitful. So it was given up.

A problem with regard to the rural banks is the creditworthiness of the poor. The Indian farmers are so poor that they cannot pay back their loans. The rural Indian surveys make it quite clear that practically rural farmers have no creditworthiness. Their socio-economic mobility is almost zero. That is why banks fear that their credit will never be paid back.

Another difficulty for the rural banks is that loans cannot be processed so easily. Processing loans also entails heavy expenditure. This was also going to affect their financial position. Still the establishment of the rural banks was decided because the social advantages were more important than the commercial consideration.

Rural banks definitely encourage savings. No doubt the villagers do not have to pay income tax and they get many other concessions, yet their saving is not significant. Despite all the hurdles, the rural banking system will boost up the economy of villages, and thereby the economy of the country.

1. Which of the following is/are the purpose/s of setting up banks in rural areas?
(A) Replacing other credit-giving bodies

- (B) Giving loans to farmers
- (C) Increasing the amount of savings of villagers.

- (A) Only (B)
- (B) Only (A) and (B)
- (C) Only (B) and (C)
- (D) Only (A)
- (E) All (A), (B) and (C)

Answer: C

Explanation:

Refer to the second sentence in the first paragraph for the answer.

2. The structural changes made by the Steering Committee were in respect of

- (A) staffing, coordinating and providing access to weaker sections
- (B) building smaller buildings to house the banks
- (C) investing very little in terms of infrastructure required to start a bank
- (D) discriminating between urban bank staff and rural bank staff
- (E) None of these

Answer: A

Explanation:

Refer to the second sentence of the second paragraph for the answer.

3. Which of the following is possibly the most appropriate title for the passage?

- (A) Regional Rural Banks
- (B) The Rural Consumer
- (C) Microfinance In Rural India
- (D) Characteristics Of Indian Villages
- (E) Banking Concepts In India

Answer: A

Explanation:

The entire passage deals with regional rural banks.
Hence, option (1) is the most appropriate title.

4. Which of the following is NOT TRUE according to the passage?

- (A) Processing of loans by rural banks is difficult
- (B) Staff of the rural banks is paid a lower salary as compared to urban banks
- (C) Rural banks may not make as much profit as their urban counterparts
- (D) Processing of loans by banks is not cheap
- (E) Rural farmers are, many a time, unable to pay back the loans they avail

Answer: B

Explanation:

Option (2) is incorrect. Refer to the last three sentences of the second paragraph.

5. Which of the following is one of the benefits of living in the village, as mentioned in the passage?

- (A) People living in the villages enjoy a higher income than their urban counterparts
- (B) People living in villages do not have to pay income tax and they also get other concessions.
- (C) People living in villages have a better quality of life
- (D) Villages are self-sufficient; hence they do not need outside help for any activity
- (E) People living in villages are rarely in need of a loan

Answer: B

Explanation:

Refer to the second last sentence of the passage for the answer.

6. Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

CONCENTRATED

- (A) clustered
- (B) rigorous
- (C) attentive
- (D) diluted
- (E) intense

Answer: A

7. Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

ACCESS

- (A) admittance
- (B) reach
- (C) admission
- (D) entry
- (E) permission

Answer: B

8. Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

ENTAILS

- (A) recommends
- (B) lasts
- (C) lists
- (D) involves
- (E) filters

Answer: D

9. Choose the word which is most opposite in meaning to the word printed in bold as used in the passage.

BOOSTING

- (A) reducing
- (B) managing
- (C) overwhelming
- (D) smoothening
- (E) heightening

Answer: A

10. Choose the word which is most opposite in meaning to the word printed in bold as used in the passage.

SIGNIFICANT

- (A) forgettable
- (B) untrustworthy
- (C) reliable
- (D) irregular

(E) little

Answer: E

Passage:

In each **Question** below a sentence with four words printed in bold type is given. These are numbered as (1), (2),(3) and (4). One of these four boldly printed words may be either wrongly spelt or inappropriate in the context of the sentence. Find out the word which is wrongly spelt or inappropriate, if any. The number of that word is your answer. If all the boldly printed words are correctly spelt and also appropriate in the context of the sentence, mark (5), i.e. 'All Correct', as your answer

11. In order to **curtale** (1) the **substantial** (2) export of iron ore **recently** (3) the government has **imposed** (4) an export tax. / All correct (5)

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

Answer: A

Explanation:

The correct spelling is 'curtail'.

12. **Several** (1) **mediam** (2) and small **sized** (3) companies successfully **survived** (4) the global financial crisis of 2008. / All correct (5)

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

Answer: B

Explanation:

The correct spelling is 'medium'.

13. One of the **tangible** (1) **benefits** (2) of **appearing** (3) for a loan under this scheme is the interest rate **concessions** (4). / All correct (5)

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

Answer: C

Explanation:

The correct word should be 'applying.'

14. With **effect** (1) from April, non-banking finance companies with good **performances** (2) may be **granted** (3) licences to **convert** (4) into banks. / All correct (5)

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

Answer: B

Explanation:

'Performance' should be in the singular form.

15. In 2009, the **largest** (1) **remittances** (2) sent to India were from overseas (3) Indians **living** (4) in North America. / All correct (5)

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

Answer: C

Explanation:

The correct spelling is 'overseas'.

Passage:

Rearrange the following sentences A, B, C, D, E and F in proper sequence to form a meaningful paragraph and then answer the **Questions** given below them.

A. The farmer called his neighbours and asked them to help him put mud into the well but the mule thought that he was calling the neighbours to help him get out of the well.

B. A farmer wanted to get rid of his old mule and buy a new one but the mule always came back wherever the farmer left him.

C. He walked away from his cruel master and never returned.

D. One day the mule fell into a well and the farmer thought, Why not bury it there so that I don't have to worry about getting rid of it? □

E. The mule started shaking off all the mud that fell on him and kept climbing on the heap of mud as it fell into the well; soon he was on top of the mud he and he easily got out of the well.

F. When they started putting mud in the well the mule realized his master's plan and started thinking of ways to save himself.

16. Which of the following should be the FIFTH sentence in the rearrangement?

- (A) D
- (B) B
- (C) A
- (D) F
- (E) E

Answer: E

Explanation:

The correct sequence of the sentences should be BDAFEC.

17. Which of the following should the FOURTH sentence in the rearrangement?

- (A) A
- (B) F
- (C) B
- (D) C
- (E) D

Answer: B

Explanation:

The correct sequence of the sentences should be BDAFEC.

18. Which of the following should be the LAST (SIXTH) sentence in the rearrangement?

(A) B

(B) E

(C) C

(D) A

(E) D

Answer: C

Explanation:

The correct sequence of the sentences should be BDAFEC.

19. Which of the following should be the FIRST sentence in the rearrangement?

(A) D

(B) A

(C) C

(D) B

(E) F

Answer: D

Explanation:

The correct sequence of the sentences should be BDAFEC.

20. Which of the following should be the SECOND sentence in the rearrangement?

(A) B

(B) F

(C) E

(D) D

(E) A

Answer: D

Explanation:

The correct sequence of the sentences should be BDAFEC.

Passage:

Fill in the blanks given in the **Question** using the most suitable options.

21. He has to address the _____ of growing inequalities _____ rejuvenating the stuttering economy.

- (A) problem, while
- (B) route, about
- (C) life, in
- (D) increase, till
- (E) happiness, in

Answer: A

Explanation:

'Problem' and 'while' are the most appropriate words for the two blanks.

22. While there was no big announcement to show for the bilateral, _____ are many parts in the joint statement that _____ cause concerns for India.

- (A) about, will
- (B) if, may
- (C) then, should
- (D) their, might
- (E) there, could

Answer: E

Explanation:

'There' and 'could' are the only words that rightly fit the blanks.

23. Earlier this month several writers _____ returned their awards to register their protest against increasing intolerance _____ the country.

- (A) has, inside
- (B) were, on
- (C) was, about
- (D) had, in
- (E) will, for

Answer: D



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