

MARUTHI SCHOOL OF BANKING
IBPS PO/MT CWE – (MAIN EXAM)
PREVIOUS PAPER - Held on (31-10-2015)

I. REASONING

Directions (1-5): In each of the following questions, relationship between different elements is shown in the statement. These statements are followed by two conclusions numbered I and II. Read both the statements and select the appropriate answer.

- Give answer (1)** if both the Conclusions I & II are true
Give answer (2) if either Conclusion I or Conclusion II is true
Give answer (3) if neither Conclusion I nor Conclusion II is true
Give answer (4) if only Conclusion I is true
Give answer (5) if only Conclusion II is true

(1-2): Statements: $V \geq M = T > X$; $R < T \geq S$

1. Conclusions: I. $R < V$ II. $S \leq X$

2. Conclusions: I. $X < R$ II. $V \geq S$

3. Statements: $P < E \leq R > F$; $E \geq M$; $R < T$

Conclusions: I. $T > M$ II. $F < M$

4. Statements: $R = Q \leq I \geq M = E$; $I < Z$

Conclusions: I. $Q \leq E$ II. $M > Z$

5. Statements: $N = D < H \geq R$; $V \geq H < J$

Conclusions: I. $V > D$ II. $R < J$

6. In a certain code, **PARTICLE** is written as USBQFMDJ and **GENERATE** is written as FOFHFUBS, how is **DOCUMENT** written in that code?

1. VDEPUONF 2. VDPENFUQ 3. VDPEUOFN
4. PEUVDNOF 5. OFNVDUEP

7. In a class of 40 children, Sunetra's rank is eighth from the top. Sujit is five ranks below Sunetra. What is Sujit's rank from the bottom?

1. 27 2. 28 3. 29 4. 26 5. None

Directions (8 - 9): Study the following information carefully and answer the questions given below:

L, M, N, O and P are five different poles, each of different length. O is not the third shortest pole. N is bigger than only P. L is shorter than only one pole. The size of the shortest pole is 7 ft and that of the second tallest pole is 13 ft.

8. Which of the following poles is the third tallest?

1. M 2. Cannot be determined 3. N
4. P 5. L

9. According to the given arrangement, which of the following combinations of pole and length is correct?

1. N – 14 ft 2. P – 5 ft 3. O – 12 ft
4. L – 13 ft 5. None of these

10. R is sister of M. M is brother of H. D is mother of K. K is brother of M. How is R related to D?

1. Daughter 2. Mother 3. None of these
4. Sister 5. Data Inadequate

Directions (11-15): Each of the following questions consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and mark the appropriate answer.

Mark answer (1) If the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.

Mark answer (2) If the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.

Mark answer (3) If the data either in statement I alone or in statement II alone are sufficient to answer the question.

Mark answer (4) If the data in both statements I and II together are not sufficient to answer the question.

Mark answer (5) If the data in both the statements I and II together are necessary to answer the question.

11. P, Q, R, S and T are sitting around a circle facing towards the centre of the circle. Who is to the immediate right of T?

- I. R, Q and S are in the same respective sequence to the immediate left of T.
II. P is between S and T.

12. How many dresses does 'P' have?

- I. P has two dresses less than what T has.
II. M has seven dresses, which are thirty percent less than what T has.

13. How is 'smoking' written in a code language?

- I. 'Thanks for not smoking' is written as 'be je we no' in that code language.
II. 'No Smoking Area' is written as 'no se do' in that code language.

14. Who is the youngest among A, B, C, D and E?

- I. B is younger than C and D.
II. A is younger than C but older than E.

15. How many sons does P have?

- I. C is the brother of B and A.
II. P has three children of which B is a girl.

Directions (16-20): Study the following information carefully and answer the questions given below:

In a certain code language,

'capital cities are crowded' is written as 'ju sh pi be'
 'crowded cities create chaos' is written as 'sh be nt ro'
 'huge industries create capital' written as 'db ju nt ka'
 'industries are huge chaos' is written as 'ka pi ro db'
 (All the codes are two letter codes)

16. What is the code for 'create' in the given code language?

1. sh 2. db 3. nt 4. ro 5. pi

17. What does 'ro' stand for in the given code language?

1. chaos 2. capital 3. huge 4. create 5. are

18. What does 'ka' stand for in the given code language?

1. either 'cities' or 'crowded' 2. cities 3. create
 4. either 'huge' or 'industries' 5. chaos

19. Which of the following possibly means 'crowded metro cities in the given code language'?

1. sh be ju 2. sh be ka 3. sh ka nt
 4. ka nt pi 5. sh un be

20. What is the code for 'capital' in the given code language?

1. pi 2. ju 3. sh 4. be 5. db

21. Pointing to a woman, Mr. Suresh said, she is the daughter of my grandfather's only daughter. How is Suresh related to the woman?

1. Cousin 2. Brother 3. None of these
 4. Uncle 5. Cannot be determined

Directions (22-25): Study the following information carefully and answer the questions given below:

Eight persons - S, T, U, V, W, X, Y and Z are seated in a straight line but not necessarily in the same order, some of them are facing south while some are facing North. S sits fourth to left of X. X sits at one of the extreme end of the line. Both the immediate neighbours of S face south. T sits second to left of Z. Z is not an immediate neighbour of S. Neither Z nor U sits at the extreme end of the line. Both the immediate neighbours of U face north. W sits to immediate left of Y. Immediate neighbours of V face opposite directions (i.e. if one neighbor of V faces north then the other faces south and vice versa). Immediate neighbours of T face opposite directions (i.e. if one neighbour of T faces north then the other faces south and vice versa). People sitting at the extreme ends face the same directions (i.e. if one person faces North then the other also faces north and vice versa).

22. Which of the following pairs represents immediate neighbours of the persons seated at the two extreme ends of the line?

1. U, Z 2. T, Y 3. W, T 4. Y, Z 5. S, T

23. How many persons are seated between T and X?

1. Four 2. More than four 3. One
 4. Three 5. Two

24. If each of the persons is made to sit in alphabetical order from right to left the positions of how many will remain unchanged as compared to the original seating arrangement'?

1. One 2. Two 3. Four 4. None 5. Three

25. Who amongst the following sits exactly between Z and T?

1. U 2. V 3. Y 4. X 5. W

Directions (26-30): In each of the following questions three statements followed by two conclusions numbered I and II have been given. You have to consider the given statements to be true even if they seem to be at variance with the commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Give answer (1) if both the Conclusions I and II follow

Give answer (2) if either Conclusion I or Conclusion II follows

Give answer (3) if neither Conclusion I nor Conclusion II follows

Give answer (4) if only Conclusion I follows

Give answer (5) if only Conclusion II follows

26. Statements:

No meeting is an argument.

All debates are arguments.

Some debates are fights.

Conclusions:

I. No fight is a meeting.

II. Some fights are meetings.

27. Statements:

All hands are limbs.

All limbs are fingers.

Some fingers are thumbs.

Conclusions:

I. Some thumbs being limbs is a possibility.

II. All hands are fingers.

28. Statements:

All teams are participants.

All members are teams.

No member is a captain.

Conclusions:

I. At least some participants are members.

II. All teams being captains is a possibility.

29. Statements:

Some slopes are mountains.

No mountain is a river.

Some rivers are ponds.

Conclusions:

I. All ponds being mountains is a possibility.

II. All slopes being rivers is a possibility.

30. Statements:

No gate is a door.

All doors are walls.

No wall is a ceiling.

Conclusions:

I. At least some gates are ceilings.

II. No ceiling is a door.

31. Statement: Company A has approached the government with a proposal to build road and other infrastructure for providing transport facilities in area X.

Which of the following could possibly lead the government to turn down the proposal forwarded by Company A?

1. Residents of Area X and its adjoining areas have to walk for several kilometres to seek transport facilities.
2. Company B which had undertaken similar projects earlier had failed to build good quality roads in the area.
3. Although, area X is in direct need of road and infrastructure facilities, any company which undertook it would not make huge profits in the long run.
4. Area X is a land with very low economic productivity and negligible residents.
5. Area X is the unofficial hub for transportation of agriculture goods from State A to State B.

32. If in the word **EQUALITY**, the positions of first and the fifth letters are interchanged, similarly the positions of the second and the sixth letters are interchanged and so on, which letter will be third from the right end?

1. I
2. U
3. Q
4. E
5. L

33. How many such pairs of letters are there in the word **REFRESHING** each of which has as many letters between them (in both forward and backward directions) in the word as they have in the English alphabet?

1. Three
2. One
3. Two
4. None
5. More than three

Directions (34-35): Study the following information carefully and answer the questions given below:

J is the father of T. P is the brother of J. L is the mother of V. V is the brother of T. T is mother of S. T is the daughter-in-law of W.

34. How is J related to S?

1. Uncle
2. Brother
3. Grand-father
4. Cousin
5. Father

35. How is W related to P?

1. Son
2. Cannot be determined
3. Grandson
4. Aunt
5. Uncle

36. If in the word **ISOLATE**, all the consonants are replaced by the previous letter in the alphabet and all the vowels are replaced by the next letter and then all the letters are arranged alphabetically, which letter will be third from the right end?

1. Q
2. P
3. None
4. N
5. B

37. If in the number 38564927, first all the even digits are arranged in ascending order and then all the odd digits are arranged in ascending order which digit will be fourth from the right end?

1. 3
2. 5
3. 4
4. None
5. 6

38. How many meaningful English words can be made from the letters **IMET**, using all the letters but each letter only once in each word?

1. None
2. One
3. Three
4. Four
5. Two

39. In a row of children facing north, Neeta is fifteenth from the left end of the row. If she is shifted towards the right end of the row by four places, she becomes eighth from the right end. How many children are there in the row?

1. 24
2. 28
3. None
4. 27
5. 26

40. Statement: The ministry of aviation has ordered to procure 35 new aircraft to be added to the existing fleet this year.

Which of the following most appropriately proves that the decision taken by the aviation minister is unrealistic and not based on scientific projections?

1. A recent survey showed that the existing aircraft in the fleet fail to match the international standards and quality norms.
2. These new aircraft have better technology and greater number of seats as compared to ones already existing in the fleet.
3. The neighbouring country which also procured aircraft lacked enough number of trained pilots.
4. As the number of passengers has declined significantly this year, the existing fleet is not being used to its full potential.
5. As many as 12 pilots are not on flying duties for two straight weeks due to lack of sufficient aircraft to ply on the routes.

Directions (41-45): Study the following information carefully and answer the questions given below:

M, T, D, F, H, R and W are seven students studying in three different colleges I, II and III with at least two in each college. Each of them has a favourite subject from English, History, Geography, Mathematics, Physics, Chemistry and Biology, not necessarily in the same order. D's favourite subject is Physics and studies in College II with only M. H does not study in college I and he likes English. F studies in College III and does not like Mathematics. Those who like Geography and Chemistry study in the same college. W likes Biology and does not study in College I. R does not study with H. R does not like Chemistry. M does not like History.

41. What is M's favourite subject?

1. Geography
2. Chemistry
3. Data Inadequate
4. Mathematics
5. Other than those given as options

42. In which college do three of them study?

1. I
2. III
3. II
4. Data Inadequate
5. II or III

43. Which of the following groups of students studies in college III?

1. FTR
2. FWR
3. FM
4. Data Inadequate
5. None

44. What is T's favourite subject?

1. Chemistry
2. Biology
3. Mathematics
4. Data inadequate
5. None of these

45. Which of the following groups of students study in college I?

1. TH
2. HR
3. TR
4. HF
5. None of these

46. Eight friends A, B, C, D, E, F, G and H are sitting around a circle facing the centre. D is sitting between B and G. F is sitting between A and H. E is at second place right to A. What is the position of A?

1. Left to F
2. Right of F
3. Between E and F
4. Cannot be determined
5. None of these

Directions (47-50): Study the following information carefully and answer the questions given below.

When a word and number arrangement machine is given an input line of words and numbers, it rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement. (All the numbers are two digit numbers)

Input: talk 47 12 rise at 99 75 32 wise joke high 28 56 be

Step I: 12 talk 47 rise 99 75 32 wise joke high 28 56 be at

Step II: 28 12 talk 47 rise 99 75 32 wise joke high 56 at be

Step III: 32 28 12 talk 47 rise 99 75 wise joke 56 at be high

Step IV: 47 32 28 12 talk rise 99 75 wise 56 at be high joke

Step V: 56 47 32 28 12 talk 99 75 wise at be high joke rise

Step VI: 75 56 47 32 28 12 99 wise at be high joke rise talk

Step VII: 99 75 56 47 32 28 12 at be high joke rise talk wise

Step VII is the last step of the above rearrangement as the desired arrangement is obtained.

As per the rules followed in the gives steps, find out the appropriate steps for the given input.

Input: 83 why sat 14 32 no be ink feet 50 27 vain 67 92

47. Which step number is the following output?

32 27 14 83 why sat no 50 vain 67 92 be feet ink

1. Step V
2. Step VI
3. Step IV
4. Step I
5. None

48. Which word /number would be at fifth position from the right in Step V?

1. 14
2. 92
3. feet
4. be
5. sat

49. How many elements (words or numbers) are there between 'feet' and '32' as they appear in the last step of the output?

1. One
2. Three
3. Four
4. Five
5. Two

50. Which of the following represents the position of 'why' in the fourth step?

1. Eighth from the left
2. Fifth from the right
3. Sixth from the left
4. Fifth from the left
5. Sixth from the right

**Step in as Student
Step out as Banker**

II. ENGLISH LANGUAGE

Direction (51-55): In the given sentences there are two blank spaces. Below each sentence five pairs of words have been given. Find out which pair of words can be filled up in the blanks in the sentence in same sequence to make the sentence meaningfully complete.

51. The incident has _____ severe damage to the _____ of the employees.

1. Resulted – optimism
2. led – emotions
3. produced – conduct
4. contributed – integrity
5. caused – morale

52. _____ investing in technology, the company has been _____ to compete globally.

1. For – trying
2. Despite – gradual
3. While – clear
4. Since – enable
5. By – able

53. The root _____ of slow reduction in poverty is _____ of investment in agriculture.

1. purpose – increase
2. reason – hike
3. cause – lack
4. effect – incidence
5. consequence – plunge

54. You have unfairly _____ his success to the fact that he is well _____

1. reduced – behaved
2. doubted – adjusted
3. excused – educated
4. attributed – connected
5. rated – known

55. To _____ the problems of the region it is _____ to interact with the local people.

1. discover— necessity
2. understand – essential
3. research – advice
4. manage – needful
5. focus – better

Directions (56-60): In the following questions, read these sentences to find out whether there is any error in it. The error, if any, will be one part of the sentence. That part is the answer. If there is no error, Select 'No error' as the answer, (ignore the error of punctuation, if any)

56. Santosh succeed/ due to the encouragement/ of friends, relatives/ and well-wishers.

1. Santosh succeed
2. due to the encouragement
3. of friends, relatives
4. and well-wishers
5. No error

57. One of the foremost/ challenges faced by/ the company is that of/ attracting and retaining talent.

1. One of the foremost
2. challenges faced by
3. the company is that of
4. attracting and retaining talent
5. No error

58. We aren't bothered/ as long as/ they don't interfere/ with ours freedom.

1. We aren't bothered
2. as long as
3. they don't interfere
4. with ours freedom
5. No error

59. The two-part documentary/ is a critique of the education system/and its impacting/on upliftment of women.

1. The two-part documentary education system
2. is a critique of the education system
3. and its impacting
4. on upliftment of women,
5. No error

60. All the Airlines is/ using the increased awareness/ about security to impose a new/ code of conduct among passengers.

1. All the Airlines is
2. using the increased awareness
3. about security to impose a new
4. code of conduct among passengers
5. No error

Directions (61-65): In the given sentences, one word has been given in **bold**. Below each sentence five words are suggested, one of which can replace the word given in **bold** without changing the meaning of the sentence. Find out the appropriate word in the given sentence.

61. The content of this passage **relates** to the Mughal period.

1. depicts
2. shows
3. seems
4. happens
5. pertains

62. Nilima's husband **compelled** her to give up her job.

1. cautioned
2. forced
3. protected
4. restricted
5. continued

63. Rahul played well to third **rank** in the competition.

1. finish
2. find
3. number
4. establish
5. get

64. It was **evident** that the gold ring was stolen by the domestic servant.

1. unknown
2. reveal
3. agreed
4. clear
5. proof

65. The sad tale narrated by the distressed woman **affected** everyone.

1. contacted
2. realised
3. touched
4. surprised
5. cautioned

Direction (66-75): Read the following passage carefully and answer the questions given below it. Certain words are given in **bold** in the passage to help you to locate them while answering some of the questions.

By the mid -nineteenth century, the educated Indian had become sufficiently aware of both his rich historical heritage and the **object** state of his current existence. Nostalgia and a sense of racial identity grew as Indians gradually perceived the oppressiveness of alien rule. In the early nineteenth century, Orientalist scholars associated with the Fort William College, Kolkata helped considerably to unearth several obscure Indian texts and traditions, thereby, also creating a new awareness and sensitivity among Indians about their cultural heritage.

In the first half of the nineteenth century, particularly in some parts of the country, patriotism was not grossly inconsistent with an undisguised support for the continuation of British rule. Writers of this period from

this part of the country made repeated references to how the British had 'rescued' India from many centuries of 'tyrannical' and 'unprogressive governance of earlier rulers.

Many people of this time, in fact, made an important distinction between the pragmatic gains to be made from a short-term **tutelage** under British rule and a long-term objective of securing independence from it. Through such thoughts ultimately proved to be **naive** and over-optimistic, in the 1820s and 1830s the advantages of British rule seemed to outweigh its disadvantages. In a letter written in 1823 to Governor General Lord Amherst, an Indian social reformer Raja Rammohan Roy (1774-1833) opposed an official move to open a Sanskrit College on the ground that it would produce no positive or progressive influence on the educated Hindu. He felt rather than indulge in abstract metaphysical speculation as was likely to be the result of a purely Sanskrit education, Indians would profit far more by imbibing the best of modern European civilization -pragmatism and a rational, scientific outlook. Social usefulness more than anything else, was now to be the true measure of things. In fact, his emphasis on rationality and a common sense approach to religion led some of his friends and admirers to call him a 'religious utilitarian'.

66. According to the passage, what was the contribution of early nineteenth century Orientalist scholars?

1. Pointing out deficiencies in the study of Sanskrit.
2. Criticising the study of Indian texts and traditions
3. Encouraging students to get admission in Fort William College
4. Creating awareness and sensitivity about British culture
5. Making Indians adequately nostalgic

67. Choose the word which is most opposite in meaning to the word "**naive**" as used in the passage.

1. abstract
2. speculative
3. hypothetical
4. wise
5. lasting

68. In the first half of the nineteenth century, writers from some parts of the country -

1. started appreciating the work of Raja Rammohan Roy.
2. appreciated the British rule from rescuing India from the way it was ruled by previous rulers.
3. proclaimed themselves as patriotic writers who could save India from cultural aggression.
4. realised the importance of careful and systematic study of ancient Indian texts.
5. provided tacit but strong support to the liberation movement.

69. Which awareness had dawned on Indians by the mid-nineteenth century?

1. The long-term advantages of British rule
2. Rationalistic attitude towards living
3. Rich historical heritage
1. Only (1)
2. Only (2)
3. Only (1) and (2)
4. Only (2) and (3)
5. Only (3)

70. According to the passage what did Raja Rammohan Roy feel about pure Sanskrit education?

1. It would imbibe the best of spiritual Indian civilization.
2. It would create awareness of our true cultural heritage.
3. it would generate nostalgia and strong racial identity.
4. It would help enhance patriotism among people,
5. It would spread abstract metaphysical education.

71. Choose the word which is the most OPPOSITE meaning to the word 'abject' as used in the passage',

1. negative
2. exalted
3. absolute
4. scarce
5. virtual

72. Which thoughts, according to the passage, proved imprudent and over-optimistic?

1. It was better for India to have British rule in the short-term
2. Making a distinction between short-term and long-term objectives.
3. The ideal of patriotism and independence ,among Indians.
4. Indians would profit more by Sanskrit education.
5. Racial identity is crucial for political independence.

73. According to the passage which of the following was opposed by Raja Rammohan Roy?

1. The tradition of 'Sati' and child marriage.
2. Interference of Indians in governance.
3. Official move to open a Sanskrit language.
4. Orientalist scholars joining Fort William College.
5. Rapid growth of English as a principal medium of instruction.

74. According to the passage, which factor brought a sense of racial identity among the Indians'?

1. Increasing understanding of the Indian education system.
2. Economic equality among the people
3. Growing harshness of the British rule.
4. Regional imbalance between India and its neighbours
5. Growing religious fundamentalism among the people.

75. Choose the word which is similar in meaning as the word "tutelage" used in the passage?

1. protection
2. Measure
3. planning
4. contribution
5. Strategy

Directions (76-80): In the following questions, which of the phrases given below should replace the phrase given in **bold** in each sentence to make the sentence grammatically meaningful and correct? If the sentence is correct as it is and no correction is required, Select 'No correction required' as our answer.

76. According to our analysis, allocation for the agriculture sector **being high from** last year.

1. is as high
2. is higher than
3. was higher to
4. can be high
5. No correction required

77. He did not invest wisely and has lost his **entirely life savings**.

1. entire life savings
2. live savings entirely
3. savings for entire life
4. entire lifetime of savings
5. No correction required

78. It would be worthwhile to educate teenagers about the consequences of **drinking to drive**.

1. drunk for driving
2. drunk and driving
3. drink to drive
4. drinking and driving
5. No correction required

79. Hearing rumours of a fraud, investors **begun to pull out** their money in panic.

1. beginning pulling out
2. began putting in
3. will begin by putting
4. began to pull out
5. No correction required

80. There are a large number of employees **whom took** the option of voluntary retirement.

1. who is taken
2. which taken
3. who took
4. that will be taken
5. No correction required

Directions (81-90): In the given passage, there are blanks, each of which has been numbered. Against each number five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Schools all over India (81) 'Children's Day' on 14th November every year. It was this day that our (82) first Prime Minister was (83). His (84) had come down from Kashmir to rich plains below. Kaul had been his (85) name. This changed to Kaul Nehru, and in (86) years. Kaul was (87) and he became simple Nehru. Jawaharlal Nehru was the (88) son of his prosperous parents. And so he grew up and spent his early years as a (89) child with no (90) of his age.

81. 1. consider 2. regard 3. celebrate
4. enjoy 5. respect

82. 1. great 2. only 3. formerly
4. importantly 5. arrogant

83. 1. chose 2. rejected 3. decided
4. selected 5. born

84. 1. descendant 2. ancestors 3. following
4. colleague 5. off-spring

85. 1. false 2. nick 3. family
4. oldest 5. first

86. 1. many 2. after 3. later
4. starting 5. subsequently

87. 1. forgot 2. dropped 3. overlook
4. special 5. Fallen

88. 1. only 2. spoil 3. old
4. troubling 5. famous

89. 1. feared 2. protective 3. lovely
4. lonely 5. pamper

90. 1. competitions 2. Associating 3. play
4. partnership 5. companion

91. If the present population of a state is 27500 and after 2 years it increases to 40,931, then what is the rate of increase per year?

1. 25% 2. 10% 3. 17% 4. 13% 5. 22%

92. Train A which is 320m long can cross a pole in 16 seconds. If it halts 5 times each time for exactly 18 minutes, how many hours will it take to cover a distance of 57 kms? (in hours)

1. 8 2. 10 ½ 3. 8 ½ 4. 9 5. 9 ½

93. Gita, Shweta and Sita invested ₹4200, ₹8400 and ₹5400 respectively while starting a business. At the end of the year, they earned a profit of ₹24,000. Sita invested 32% of her share of the profit in a saving scheme. How much amount is left with her?

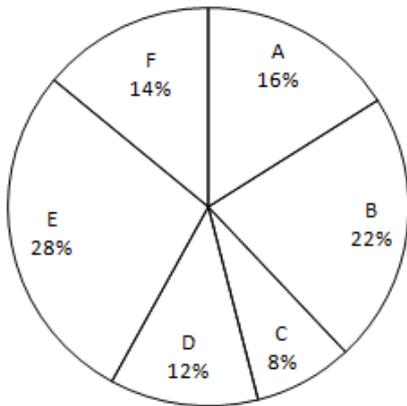
1. ₹ 5,432 2. ₹ 4,324 3. ₹ 4,899
4. ₹ 5,966 5. ₹ 4,896

94. In a class of 80 students and 5 teachers, each student got sweets that are 15% of the total number of students and each teacher got sweets, that are 25% of the total number of students. How many sweets were there?

1. 1050 2. 1060 3. None 4. 1040 5. 1030

Directions (95-99): Refer to the pie-chart and the table and answer the given questions.

Distribution of total number of shirts (linen and cotton) sold by 6 different stores in 2003
Total number of shirts sold: 84,000



Stores	Respective ratio of number of linen shirts to cotton shirts
A	7:5
B	5:6
C	3:2
D	5:3
E	4:3
F	7:3

95. What is the difference between average number of linen shirts sold by stores D and E together and average number of cotton shirts sold by the same stores together?

1. 2920 2. 2880 3. 2940 4. 3140 5. 3060

96. What is the respective ratio between the number of shirts (linen and cotton both) sold by store C and number of linen shirts sold by store F?

1. 22:31 2. 30:41 3. 40:49 4. 20:29 5. 44:57

97. Total number of cotton shirts sold by stores A and B together is what percent of the number of shirts (linen and cotton both) sold by store E?

1. 62 1/3 2. 64 1/3 3. 61 2/3 4. 68 1/2 5. 66 2/3

98. What is the central angle corresponding to the number of (linen and cotton) sold by store E?

1. 100.8° 2. 96.4° 3. 104.2° 4. 98.8° 5. 102.6°

99. Number of shirts (linen and cotton both) sold by store D is what percent more than the number of linen shirts sold by store B?

1. 18 2. 22 3. 16 4. 24 5. 20

100. A bag contains 6 black and 8 white balls. One ball is drawn at random. What is the probability that the ball drawn is white?

1. 3/4 2. 4/7 3. 1/8 4. 3/7 5. 1/4

101. The present ages of Ranjana and Rakhi are in the ratio of 15 : 17 respectively. After 6 years, the respective ratio between the age of Ranjana and Rakhi will be 9 : 10. What will be the age of Ranjana after 6 years?

1. None 2. 40yrs 3. 34 yrs 4. 30 yrs 5. 36 yrs

102. The simple interest (pa) accrued on an amount of ₹17,000 at the end of four years is ₹6,800. What would be the compound interest (compounded annually) accrued on the same amount at the same rate after two years?

1. Cannot be determined 2. None 3. ₹3,570
4. ₹3,260 5. ₹3,980

103. In how many different ways can the letters of the word 'CANDIDATE' be arranged in such a way that the vowels always come together?

1. 4320 2. 1440 3. 720 4. 840 5. 1560

104. If 7 boys and 2 men working together can do three times as much work per hour as a boy and a man together, what will be the respective ratio of work done by a boy and a man of the given time?

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

105. Bhavana decided to donate 12% of her monthly salary to an orphanage. On the day of donation she changed her mind and donated ₹2400 which was 125% of what she had decided earlier. How much is Bhavana's salary?

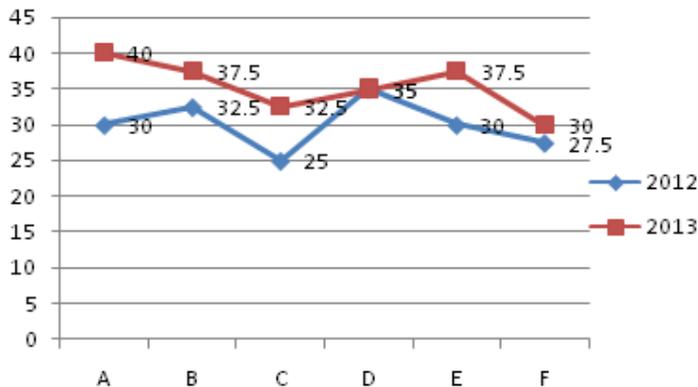
1. Cannot be determined 2. None of these
3. ₹ 14,750 4. ₹18,500 5. ₹16,000

106. Gaurav spent ₹38460 on the renovation of his home, ₹24468 on buying home theatre and the remaining 28% of the total amount he had as cash with him. What was the total amount?

1. Cannot be determined 2. ₹ 76,500
3. None 4. ₹ 92,600 5. ₹ 87,400

Directions (107-111): Refer to the graph and answer the given questions?

Data related to **number of candidates** appearing for an entrance test from various cities (in lakhs)



107. What is the respective ratio of the number of candidates appearing for the entrance test from city A in 2013 and city E in the same year?

1. 15:14
2. 11:12
3. 12: 13
4. 16: 15
5. 17:16

108. What is the average number of candidates appearing for the entrance test from all cities together in the year 2012?

1. 35,00000
2. 30,00000
3. 31,00000
4. 38,00000
5. 40,00000

109. The number of candidates appearing for the entrance test from city D in the year 2013 is what percent more than the number of candidates appearing for the entrance test from city C in the same year?

1. 7.7
2. 8.7
3. 6.7
4. 9.72
5. None

110. What is the respective ratio of the number of students appearing for the entrance test from cities B, C and F in the year 2012 to the number of students appearing for the entrance test in the year 2013 from the same cities?

1. 18:19
2. 15:16
3. 11:12
4. 17:20
5. 15:19

111. If the total number of candidates appearing from all the cities together in year 2014 is 10% more than that in 2013, then what is the total number of candidates in the year 2014?

1. 36675000
2. 45000000
3. 26675000
4. 242500000
5. Other than those given as options

112. What is the probability that a number selected from numbers 1, 2, 3, ..., 30, is prime number, when each of the given numbers is equally likely to be selected?

1. 9/30
2. 8/30
3. 10/30
4. 11/30
5. 21/30

Directions (113-118): Study the table to answer the questions that follow

Total number of Employees working in Various Organizations

ORGANISATIONS YEARS	A	B	C	D	E
2001	247	298	197	388	281
2002	324	385	225	432	275
2003	331	412	263	406	349
2004	375	404	377	454	406
2005	345	323	396	440	445
2006	400	356	432	418	512

113. What is the average number of employees working in Organization C over the given years?

1. Other than those given as options
2. 315
3. 331
4. 328
5. 309

114. The total number of employees working in organizations A and E together in the year 2005 is what percent more than the number of employees working in organization D in the same year? (rounded off to two places after decimal)

1. 79.55
2. 80.25
3. 82.35
4. 76.49
5. Other than those given as options

115. What is the respective ratio between the number of employees working in organization A in the year 2006 and the total number of employees working in organization E in the same year?

1. 2 : 3
2. 12:19
3. 22 : 39
4. 25 : 32
5. Other than those given as options

116. The number of employees working in organisation C in the year 2004 is approximately what percent of the total number of employees working in various organisations B, D and E together in that year?

1. 30
2. 35
3. 27
4. 23
5. 13

117. What is the difference between the total number of employees working in organisation B over the years 2001, 2002 and 2003 together and the total number of employees working in organisation D over the same years together?

1. 133
2. 138
3. 135
4. 131
5. Other than those given as options

118. What is the average number of employees working in organisation B over the given years?

1. 336
2. 363
3. 366
4. 367
5. 376

Directions (119-123): What approximate value will come in place of the question mark in the given questions? You are not expected to calculate the exact value.

119. $5003 \times 14.96 \div 25.12 + ? = 12^2 \times 5^2$

1. 600
2. 1200
3. 800
4. 1000
5. 900

120. $11.95^2 \times 5.05 + 15.01^2 \times 2.99 = ?$

1. 1150
2. 1215
3. 1885
4. 1180
5. 1395

$$121.31.95^2 - 12.05^2 + (1987.25 + 21.85) \div ? = 900$$

1.115 2.120 3.90 4.85 5.100

$$122. \frac{3}{5} \text{ of } \frac{2}{7} \text{ of } \frac{5}{12} \text{ of } 555 = ?$$

1.27 2.48 3.58 4.40 4.32

$$123.2489.99 \div 9.85 + 54.94\% \text{ of } 271 = ?$$

1.800 2.300 3.500 4.700 5.400

Directions (124-128): Read the information given in the passage and answer the given questions.

There are 'x' number of students in a college. Each of them likes either one or more of the following types of movies - Hollywood, Bollywood and Regional movies. The respective ratio of male and female students is 9 : 7.

16% of the male students like only Hollywood movies. 22% like only Bollywood movies. 12% like only Regional movies. 30% of the male students like only Hollywood and Bollywood movies. 10% like only Bollywood and Regional movies and 6% like only Regional and Hollywood movies. The remaining 18 male students like all the given types of movies.

14% of the female students like only Hollywood movies. 20% like only Bollywood movies. 3% like only Regional movies. 26% of the female students like only Hollywood and Bollywood movies. 16% like only Bollywood and Regional movies and 10% like only Regional and Hollywood movies. The remaining female students like all the given types of movies.

124. What is the difference between the number of male students who like Bollywood movies and number of female students who like the same?

1. 69 2. 59 3. 63 4. 65 5. 57

125. Number of students (both male and female) who like all the given types of movies is **approximately** what percent of the number of female students who like only one of the given types of movies?

1. 12 2. 18 3. 32 4. 27 5. 22

126. Number of male students who like only two of the given types of movies is what percent more than the number of female students who like only two of the given types of movies?

1. $11 \frac{1}{21}$ 2. $16 \frac{1}{7}$ 3. $9 \frac{11}{21}$
4. $8 \frac{1}{7}$ 5. 13.74

127. What is the respective ratio between number of female students who like Hollywood movies and number of male students who like the same?

1. 9 : 14 2. 3 : 4 3. 5 : 8 4. 5 : 6 5. 7 : 9

128. What is the value of 'x' (mentioned in the passage)?

1. 960 2. 800 3. 640 4. 720 5. 880

129. The average height of 16 students in a class is 142 cm. If the height of the teacher is added the average increases by 1cm. What is the height of the teacher in cm?

1. 159 2. 149 3. 158 4. 168 5. 159.5

130. A shopkeeper bought a table marked at ₹ 200 at successive discounts of 10% and 15% respectively. He spent ₹ 7 on transport and sold the table for ₹ 208. What will be his profit percentage?

1. 35 % 2. 40 % 3. 30 % 4. 45 % 5. 32 %

131. Pipe A and B can fill a tank in 10 hours and 8 hours respectively. After certain time, pipe A was closed. It took a total of 6 hours to fill the tank completely. For how many hours did pipe A work?

1. $4 \frac{1}{4}$ hours 2. $2 \frac{1}{2}$ hours 3. $3 \frac{1}{3}$ hours
4. $5 \frac{1}{3}$ hours 5. $6 \frac{1}{2}$ hours

132. On walking at $\frac{3}{4}$ of his usual speed a man reaches his office 20 minutes late. What is the usual time taken by him in reaching his office?

1. 75 minutes 2. 60 minutes 3. 40 minutes
4. 30 minutes 5. None of these

Directions (133-137): What will come in place of question mark (?) in the following number series?

133. 15 29 56 108 208 400 ?
1. 758 2. 770 3. 784 4. 768 5. 778

134. 13 - 21 34 - 55 89 - 144 ?
1. 233 2. 255 3. 244 4. 266 5. 222

135. 133 183 241 307 381 463 ?
1. 557 2. 521 3. 553 4. 541 5. None

136. 1.21 1.44 1.69 1.96 2.25 2.56 ?
1. 3.61 2. 2.85 3. 3.24 4. 2.94 5. None

137. 36 52 70 90 112 136 ?
1. 150 2. 152 3. 162 4. 140 5. None

138. A committee of five members is to be formed out of 3 trainees, 4 professors and 6 research associates. In how many different ways this can be done if the committee should have all the 4 professors and 1 research associate or all 3 trainees and 2 professors?

1. 15 2. 18 3. 25 4. 12 5. None

139. A 20 litre mixture contains milk and water in the respective ratio of 3 : 2. Then 10 litres of the mixture is removed and replaced with pure milk and the operation is repeated once more. At the end of the two removals and replacements, what is the ratio of milk and water in the resultant mixture respectively?

1. 17 : 3 2. 9 : 1 3. 4 : 17 4. 5 : 3 5. 3 : 14

140. A trader marks up his goods by 50%. However, he could sell only—third of his stock at this price. The half of the remaining stock was sold at a discount of 7.14% and the remaining at a discount of 16.67%. Find the overall percentage profit of the trader.

1. 38% 2. 42% 3. 29% 4. 34% 5. 40%

IV. GENERAL AWARENESS

141. Which of the following services is not provided by the post offices in India?
1. Sale of stamps 2. Issuance of demand drafts
3. Life insurance cover
4. All the given options are services provided by post offices in India 5. Savings bank scheme
142. For exercising the right of set off which of the following is necessary?
1. Other than those given as options
2. Approval from the court
3. No document is required to be obtained from the customer 4. Written consent from the customer
5. A letter of indemnity
143. The name 'Punjab' is derived from Indo-Iranian words 'Punj' means 'five' and 'aab' means 'waters'. Which of the following is not the one among those five rivers?
1. Sutlej 2. Beas 3. Yamuna 4. Chenab 5. Jhelum
144. Maximum loan amount to individuals against security of shares can be
1. 20.00 lacs 2. 15.00 lacs 3. 25.00 lacs
4. 50.00 lacs 5. Other than those given as options
145. Abhinav bindra is a famous
1. social worker 2. film star 3. journalist
4. sports personality 5. politician
146. 'Renimmibhi' is the currency of the
1. People's republic of China
2. People's republic of Bulgaria
3. People's republic of Belgium
4. People's republic of Ethiopia
5. People's republic of Bangladesh
147. Which of the following forms of securing a loan is the safest one?
1. Lien 2. Assignment 3. Pledge
4. Hypothecation 5. Mortgage
148. Which of the following is acceptable as address proof for opening a bank account by an individual?
1. Letter from any recognized public authority
2. Domicile certificate 3. Electricity Bill
4. A rent agreement indicating the address of the customer duly registered with State Government
5. Other than those given as options
149. Who amongst the following is the author of the book 'The Heart of India'
1. Mark Tully 2. Other than those given as options
3. Ruskin Bond 4. Meera Syal 5. Gita Mehra
150. Which of the following is the correct full form of ECS often used in banking?
1. Electronic Clash System
2. Electronic Cash Service
3. Electronic Clearing Service
4. Electronic Charging System 5. None of these
151. A demand draft issued by a bank is valid for
1. 3 years 2. There is no time limit 3. 3 months
4. 12 months 5. 6 months
152. Dronacharya award is an award presented by the Government of India for excellence in
1. Cinema 2. Corporate Governance
3. Human Resource Development
4. Sports Coaching 5. Employee Welfare Activities
153. NRI Day is observed on which of the following days?
1. 9th February 2. 9th March 3. 9th January
4. 19th February 5. 19th March
154. In which of the following types of banking, there is a direct execution of transaction between a bank and its consumers?
1. Retail Banking 2. Universal Banking
3. Virtual Banking 4. Unit Banking
5. Other than those given as options
155. What is the maximum deposit amount insured by the DICGC?
1. ₹25,000 2. ₹50,000 3. ₹90,000
4. ₹1,00,000 5. ₹1,50,000
156. The term 'NOC' is associated with
1. Industrial Credit 2. Trade Credit 3. Micro Credit
4. Farm Credit 5. Retail Credit
157. The abbreviation 'EPOS' stands for
1. Electronic Payment of Sale
2. Electronic Point of Sale
3. Electronic Purchase of Sale
4. Electronic Price of Sale
5. Electronic Platform of Sale
158. Which of the following bodies regulates the Regional Rural Banks?
1. RBI 2. NABARD
3. Department of Rural development
4. State Government 5. SIDBI
159. Stratospheric Observatory for Infrared Astronomy (SOFIA) the largest airborne observatory in the world which was operational in 2014 is operated by US and _____ space agencies.
1. German 2. French 3. Chinese
4. Russian 5. Indian

160. Deposits under Foreign Currency Non-Resident (FCNR (2)) scheme can be accepted for a minimum of

1. 15 days
2. 3 months
3. 6 months
4. 1 year
5. 7 days

161. The Head of the Reserve Bank of India is officially known as

1. Managing Director (MD) of RBI
2. Chief Executive of RBI
3. President of RBI
4. Governor of RBI
5. Executive Director of RBI

162. India has different categories of commercial banks. Which of the following is not a commercial bank?

1. Foreign Banks
2. Commodity Banks
3. Nationalized Banks
4. Private Banks
5. Co-operative Banks

163. In case of failed ATM transactions, if the amount is not credited to a customer's account within 7 working days from the date of receipt of the complaint. Banks have to pay compensation at the rate of Rs. _____ per day.

1. 150
2. 200
3. 100
4. 10
5. 50

164. The green revolution in India was the outcome of the efforts of who amongst the following?

1. Dr. Ramesh Mohan
2. Dr. C. Rangarajan
3. Mr. K.V. Kamath
4. Dr. M.S. Swaminathan
5. Other than those given as options

165. Fiscal Policy is concerned with which of the following?

1. Public Revenue and Expenditure
2. Issue of currency
3. Education for all
4. Population control
5. Export and Import

166. The EPFO has raised maximum insurance cover to ₹6 lakh

1. ₹50,000
2. ₹1 lakh
3. ₹2.5 lakh
4. ₹5 lakh
5. ₹6 lakh

167. Which one of the following is known as Demat' account?

1. Account in which shares are held in electronic form
2. Other than those given as options
3. Account allowed to be operated by guardian of minor
4. Account operated by business correspondents in rural centres
5. Account opened with zero balance

168. The maximum amount that can be remitted through RTGS is

1. ₹1 crore
2. ₹50.00 lacs
3. ₹2.00 lacs
4. ₹10.00 lacs
5. No upper ceiling

169. Lionel Messi who was in the news recently for his contribution to football, plays from

1. Argentina
2. Germany
3. Spain
4. Brazil
5. Other than those given as options

170. Which of the following is the full form of PURA?

1. Provision of Urban Amenities in Rural Areas
2. Programme on Urban Rural Association
3. Preferential and Uniform Re-enforcement Act
4. Perfect Urban Rural Association
5. Other than those given as options

171. Quantum Deposit Scheme of ICICI Bank and Multi Option Deposit Scheme (MODS) of SBI are examples of

1. Current deposit
2. Fixed deposit
3. Term deposit
4. Hybrid deposit
5. Savings deposit

172. The foreign exchange of India is kept with

1. SBI
2. ECGC
3. RBI
4. NABARD
5. Other than those given as options

173. Balance in a current account is classified as

1. Hybrid deposit
2. Term deposit
3. Demand deposit
4. Flexi deposit
5. None

174. "Neoguri", which means 'raccoon dog' in Korean, is the name of

1. a Korean Motorbike brand
2. a domestic animal from south-east Asia
3. a South Korean port
4. a wild animal found in North Korea
5. a Powerful Typhoon

175. Which is the largest state in India in terms of area?

1. Uttar Pradesh
2. Rajasthan
3. Jammu & Kashmir
4. Madhya Pradesh
5. Pre-divided Andhra Pradesh

176. IFSC has how many digits?

1. 7
2. 15
3. 11
4. 9
5. 10

177. Which one of the following is not a monetary tool of RBI?

1. Reserve Repo Rate
2. SLR
3. Inter Bank Rate
4. Repo Rate
5. None of these

178. Banks borrow money from RBI at which of the following rates?

1. Bank rate
2. SLR
3. CRR
4. Repo Rate
5. Reverse Repo Rate

179. Banks in India are required to benchmark their lending rates with reference to which of the following rates?

1. Reverse Repo Rate
2. Base Rate
3. Govt. of India 10 year bond rate
4. Repo Rate
5. Other than those given as options

180. The rate at which domestic currency can be converted in to foreign currency and vice-versa is known as

1. LIBOR
2. Base Rate
3. Repo Rate
4. Exchange Rate
5. Inter Bank Call Money Rate

V. COMPUTER KNOWLEDGE

181. When you first turn on a computer, the COU is preset to execute instructions stored in
1. RAM
 2. Flash memory
 3. ROM
 4. CD-ROM
 5. ALU
182. Which of the following is not a function of the control unit?
1. Read instructions
 2. Interpret instructions
 3. Execute instructions
 4. Direct operations
 5. Provide control signals
183. What are .bas, .doc, .htm examples of in computing?
1. Extensions
 2. Protocols
 3. Databases
 4. Other than those given as options
 5. Domains
184. Documents converted to _____ can be published to the web
1. a doc file
 2. http
 3. Other than those given as options
 4. Machine language
 5. HTML
185. What kind of software would you most likely use to keep track of a billing account?
1. Web authoring
 2. electronic publishing
 3. spreadsheet
 4. word processing
 5. power point
186. A computer virus normally attaches itself to another computer program known as a
1. host program
 2. target program
 3. backdoor program
 4. Bluetooth
 5. Trojan horse
187. When a file contains instructions that can be carried out by the computer. It is often called a(n) _____ file.
1. Other than those given as options
 2. information
 3. application
 4. executable
 5. data
188. Data duplication wastes the space, but also promotes a more serious problem called
1. Isolated data
 2. Data inconsistency
 3. Other than those given as options
 4. Program dependency
 5. Separated data
189. Which of the following is not a version of the Windows operating system software for the PC?
1. ME
 2. 98
 3. X
 4. Linux
 5. 95
190. The main directory of a disk is called the _____ directory.
1. network
 2. folder
 3. root
 4. Other than those given as options
 5. Home
191. Which of the following is not an example of application software?
1. Word processing software
 2. Spreadsheet software
 3. Operating system software
 4. Database software
 5. Graphics software
192. Which of the following is not true about RAM?
1. RAM is the same as hard disk storage
 2. RAM is a temporary storage area
 3. RAM is volatile
 4. RAM is a primary memory
 5. Other than those given as options
193. The data storage hierarchy consists of
1. Bits, Bytes, Records, Fields, files and databases
 2. Characters, fields, records, files and databases
 3. Bytes, bits, fields, records, files and databases
 4. Bits, bytes, fields, records, files and databases
 5. Other than those given as options
194. = Sum (Bi B0) is an example of a
1. function
 2. cell address
 3. formula
 4. value
 5. Other than those given as option
195. _____ are often delivered to a PC through an email attachment and are often designed to do harm.
1. Portals
 2. Spam
 3. Viruses
 4. Other than those given as options
 5. E-mail messages
196. Decreasing the amount of space required to store data and programs is accomplished by
1. Crashing
 2. Disk caching
 3. RAID
 4. file compression
 5. Other than those given as options
197. What is the difference between a CD-ROM and CD-RW?
1. They are the same – just two different terms used by different manufacturers
 2. A CD-Rom can be written to and a CD-RW cannot
 3. Other than those given as options
 4. A CD-ROM holds more information than a CD-RW
 5. A CD-RW can be written to but a CD-ROM can only be read from
198. Computer program are written in a high-level programming language, however, the human readable version of a program is called
1. Cache
 2. instruction set
 3. source code
 4. Word size
 5. Other those than given as options
199. The clock rate of a processor is measured in
1. megabytes or gigabytes
 2. milliseconds
 3. megahertz or gigahertz
 4. Nanoseconds
 5. micro hertz
200. When cutting and pasting, the item cut is temporarily stored in the
1. dashboard
 2. ROM
 3. hard drive
 4. Diskette
 5. clipboards

**Want to pass – Sources
Everywhere
Want a job – Resources
At MSB**

MARUTHI SCHOOL OF BANKING
IBPS PO/MT CWE – (MAIN EXAM)
PREVIOUS PAPER - Held on (31-10-2015)

ANS:

1.4	2.5	3.4	4.3	5.1	6.3	7.2	8.1	9.4	10.1	11.1
12.5	13.5	14.4	15.2	16.3	17.1	18.4	19.5	20.2	21.5	22.4
23.5	24.1	25.2	26.2	27.1	28.4	29.3	30.5	31.5	32.3	33.1
34.3	35.2	36.2	37.1	38.4	39.5	40.4	41.4	42.2	43.5	44.1
45.3	46.2	47.5	48.4	49.2	50.3	51.5	52.5	53.3	54.4	55.2
56.1	57.5	58.4	59.3	60.1	61.5	62.2	63.3	64.4	65.3	66.5
67.4	68.2	69.5	70.5	71.2	72.1	73.3	74.3	75.1	76.2	77.1
78.4	79.4	80.3	81.3	82.1	83.5	84.2	85.3	86.3	87.2	88.1
89.4	90.5	91.5	92.5	93.5	94.2	95.3	96.3	97.5	98.1	99.5
100.2	101.5	102.3	103.1	104.5	105.5	106.5	107.4	108.2	109.1	110.4
111.5	112.3	113.2	114.1	115.4	116.1	117.4	118.2	119.1	120.5	121.5
122.4	123.5	124.2	125.4	126.5	127.5	128.2	129.1	130.3	131.2	132.2
133.4	134.1	135.3	136.5	137.3	138.4	139.2	140.1	141.2	142.3	143.3
144.1	145.4	146.1	147.5	148.4	149.1	150.3	151.3	152.4	153.3	154.1
155.4	156.5	157.2	158.2	159.1	160.4	161.5	162.2	163.3	164.4	165.1
166.5	167.1	168.5	169.1	170.1	171.4	172.3	173.3	174.5	175.2	176.3
177.3	178.4	179.2	180.4	181.3	182.4	183.3	184.5	185.3	186.1	187.4
188.2	189.4	190.3	191.3	192.1	193.4	194.1	195.3	196.4	197.5	198.3
199.3	200.5									

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