

MARUTHI SCHOOL OF BANKING

No Formula Only Shortcuts

Specialized Teaching for Banking Exams

IBPS CLERK MAIN (PATTERN)

S. No	Name of Tests (Not by sequence)	No. of. Qs	Maximum Marks	Time allotted for each test (Separately timed)
I	Reasoning	40	50	30 minutes
II	English Language	40	40	30 minutes
III	Quantitative Aptitude	40	50	30 minutes
IV	General Awareness (with special reference to Banking Industry)	40	40	25 minutes
V	Computer Knowledge	40	20	20 minutes
	Total	200	200	135 minutes

IBPS CLERK MAIN - (MOCK TEST) - I

I.REASONING

Directions (1-5): Study the following information carefully and answer the questions given below:

Eight persons- E, F, G, H, I, J, K and L - are standing in a straight line, but not necessarily in the same order. Some of them are facing north while others are facing south.

K is standing third to the left of J. J is at one of the extreme ends of the line. E is not an immediate neighbour of J. Neither I nor L is at the extreme end of the line. L is not an immediate neighbour of K. There is only one person between K and E. I is standing second to the left of L. F is to the immediate right of H. G is standing second to the right of E. The immediate neighbours of K face opposite direction to that of K. The immediate neighbour of J faces opposite direction. Both G and H face the same direction as that of E. E is to the immediate left of I who faces south.

1. The immediate neighbours of L are:

1. E and I 2. E and G 3. G and H
4. F and G 5. E and F

2. How many persons are standing exactly between H and G?

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

3. Who among the following is to the immediate right of J?

1. There is no person 2. H 3. L 4. E 5. J

4. Who among the following is fourth to the right of H?

1. I 2. L 3. K 4. E 5. F

5. Four of the following five are alike in a certain way based on the above arrangement and hence they form a group. Which is the one that does not belong to that group?

1. K 2. G 3. E 4. H 5. I

Directions (6-7): Read the following information and answer the given questions.

Raja starts walking from Point E and walks 25m towards the north. He then takes a right turn and walks for 15m. He Makes a left turn and stops at Point M after walking for 20m.

Point K is 30m to the west of Point M. Point K is 45m to the north of Point J. Point J is 10m to the east of Point L.

6. How far and in which direction is Point E with respect to Point L?

1. 30 m towards West 2. 25 m towards East
3. 20 m towards East 4. 20 m towards West
5. 25m towards West

7. If Arun is standing at Point D which is 20m to the north of Point L, in which direction will she have to walk in order to reach Point M?

1. North-west
2. East
3. South-east
4. North-east
5. North

Directions (8-10): Study the following information and answer the given questions.

S is the mother of D. K is the brother of D. K is the only son of M. M is the son of U. U is the husband of T. T is the mother of Y.

8. If D is married to X, then how is X related to M?

1. Son-in-law
2. Daughter-in-law
3. Son
4. Niece
5. Daughter

9. How is T related to K?

1. Mother
2. Aunt
3. Granddaughter
4. Grandmother
5. Mother-in-law

10. How is S related to Y?

1. Sister
2. Cousin
3. Mother-in-law
4. Niece
5. Sister-in-law

Directions (11-15): Study the information carefully and answer the questions.

J, K, L, M, N, O, P and Q are sitting around a circular area at equal distances between each other, but not necessarily in the same order. Some of the people are facing the centre while some face outside (i.e. in a direction opposite to the centre).

Note: Facing the same direction means if one faces the centre then the other also faces the centre and vice-versa. Facing opposite direction means if one person faces the centre then the other faces outside and vice-versa.

O sits second to the left of M. M faces the centre. K sits to the immediate left of O. Only three people sit between K and J. P sits third to the left of J. L sits to the immediate left of N. Immediate neighbours of K face opposite directions (i.e. if one neighbour faces the centre, the other neighbour faces outside and vice-versa). N sits third to the right of K. Both N and L face opposite directions. Q faces the same direction as K.

11. Who sits exactly between O and P, when counted from the left of O?

1. Q
2. K
3. L
4. N
5. J

12. Four of the following five are alike based on the given seating arrangement and so form a group. Which is the one that does not belong to that group?

1. P
2. J
3. Q
4. N
5. L

13. Who sits second to the left of J?

1. K
2. L
3. M
4. P
5. Q

14. What is K's position with respect to N?

1. Second to the left
2. Immediate left
3. Immediate right
4. Third to the left
5. Third to the right

15. How many people in the given arrangement face the centre?

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

Directions (16-20): In these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions.

Give answer:

1. If only conclusion I is true.
2. If only conclusion II is true.
3. If either conclusion I or II is true.
4. If neither conclusion I nor II is true.
5. If both conclusions I and II are true.

16. **Statements:** $T < P \leq U$; $L > U \leq K$; $P \geq R$

Conclusions: I. $K \geq R$ II. $L > R$

17. **Statements:** $H = I \leq R$; $M \geq R < S$

Conclusions: I. $M = I$ II. $M > I$

18. **Statements:** $D > H \geq N$; $S > I \leq H$

Conclusions: I. $N \leq S$ II. $I < D$

19. **Statements:** $P \leq O < I$; $P > Y > W$

Conclusions: I. $Y \leq I$ II. $O > W$

20. **Statements:** $A \geq B > C \geq F$; $Z < C \leq D < E$

Conclusions: I. $A > Z$ II. $F < E$

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MSB students - Digitally

Directions (21-25): Study the following arrangement carefully and answer the questions.

X 5 L @ U C % M P 6 F N 3 * K & Z G μ Q 4 Y J 7 # T R 8 W ^ B V

21. How many such alphabets are there in the given arrangement each of which is immediately preceded by number as well as immediately followed by a symbol?

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

22. If all the numbers are deleted from the given arrangement then which of the following will be the tenth element from the right end?

1. Q 2. Y 3. & 4. N 5. G

23. Which one of the following will come in place of the sequence? VB8 T#Y Qu& *36 ?

1. %C5 2. M%@ 3. PMU 4. MCL 5. 3N6

24. How many consonants are there each of which is either immediately preceded by a symbol and/or immediately followed by a number?

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

25. Four of the following five are alike in a certain way based on the above arrangement and so form a group.

Which is the one that does not belong to the group?

1. C%@ 2. N36 3. 7#Y 4. W8T 5. μQZ

Directions (26-30): Study the following information to answer the given questions: In a certain code,

'more money in market' is written as 'zo li aa to';

'share in market profit' is written as 'vo to je li';

'making more profit now' is written as 'su je zo ka';

'now the market gains' is written as 'do li yo su'.

26. Which of the following does 'vo' stand for?

1. profit 2. in 3. share
4. market 5. in or profit

27. What is the code for 'making'?

1. ka 2. su 3. je 4. zo 5. Can't

28. Which of the following is the code for 'gains'?

1. su 2. li 3. yo 4. do 5. yo or do

29. Which of the following can be the code for 'the more you share'?

1. do yo zo vo 2. vo wi zo do 3. vo zo wi bu
4. yo je vo wi 5. su vo zo do

30. 'to ka li aa' is a code for which of the following?

1. share more in market 2. now share more gains
3. the gains in market 4. the gains in profit
5. making money in market

Directions (31-35): In each question below are given two/three statements followed by two conclusions numbered I and II. You have to take the two/three given statements to be true even if they seem to bear variance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Give answer:

- (1) If only conclusion I is true
(2) If either conclusion I or II is true
(3) If both conclusions I and II are true
(4) If only conclusion II is true
(5) If neither conclusion I nor II is true

31. **Statements:** No second is an hour.

All hours are minutes.

All minutes are days.

Conclusions:

I. No minute is a second.

II. All minutes are seconds.

32. **Statements:** Some lanes are streets.

No street is a path.

All roads are paths.

Conclusions:

I. Atleast some lanes are paths.

II. Atleast some roads are streets.

33. **Statements:** Some ends are starts.

All starts are finishes.

No finish is a beginning.

Conclusions:

I. All ends being finishes is a possibility.

II. Atleast some beginnings are ends.

34. **Statements:** All engines are machines.

Some machines are computers.

Conclusions:

I. No computer is an engine.

II. All computers being machines is a possibility.

35. **Statements:** No second is an hour.

All hours are minutes.

All minutes are days.

Conclusions:

I. All seconds being days is a possibility.

II. All hours are days.

Our Focus Only Bank Exams

Direction (36-40): Study the following information carefully and answer the given questions.

Seven lectures are scheduled to be held in a week. There is only one lecture on each of the seven days of the week, starting from Monday and ending on Sunday.

Chemistry is taught either on Wednesday or on Saturday. Three lectures are scheduled to be held between Chemistry and English. Two lectures are scheduled to be held between English and Computers. Lecture on Physics is scheduled on the day which is immediately next to the day when lecture on Biology is

scheduled. Lecture on Psychology is scheduled to be held after Mathematics (not necessarily immediately after Mathematics). Lecture on Psychology is not scheduled for Saturday or Sunday.

36. Which of the following lectures is scheduled for Thursday?

1. Mathematics
2. English
3. Physics
4. Biology
5. Computers

37. Which of the following combinations of day-lecture is correct?

1. Saturday - Physics
2. Monday - Biology
3. Tuesday - English
4. Thursday - English
5. Sunday - Computers

38. If Chemistry is related to Biology and Psychology is related to Computers in a certain way based upon the

given lecture schedule, then Biology will be related to which of the following based upon the same relationship?

1. English
2. Mathematics
3. Physics
4. Chemistry
5. None of these

39. Which of the following lecture(s) is/are scheduled to be held between the lectures on Chemistry and Physics?

1. No lecture is scheduled between these two lectures
2. Only Computers
3. Computers and Psychology
4. Computers and Biology
5. English and Mathematics

40. How many lectures are scheduled to be held between English and Mathematics?

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

Maruthi School of Banking

II. ENGLISH LANGUAGE

Direction (41-45): Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any will be in one part of the sentence. The number of that part is the answer. If there is 'No Error', the answer is 5. (ignore errors of punctuation, if any)

41. Falling rates appear to be prompting a shift (1) / from traditional bank terms deposits to alternate investment (2) / avenues including tax free bonds and (3) / select mutual fund debt schemes. (4) / No Error (5)

42. For three years, Australian cattle abattoirs have worked (1) / around the clock slaughtering record numbers of animals (2) / to supply to the world market, breaking only (3) / for few days over Christmas. (4) / No Error (5)

43. The RBI conceded before the court that (1) / it did not have information about loan accounts, (2) / involved ₹500 crore or more, (3) / which were restructured before June 2016. (4) / No Error (5)

44. For the slowdown in world economic growth (1) / and the ruggedness and hardship on the road (2) / to global recovery, China faced (3) / constant downward economic pressure. (4) / No Error (5)

45. Currently, the banking sector is reluctant (1) / to give out fresh loans as it is burdened (2) / with high non-performing assets, (3) / caused by strains on a number of profits (4) / No Error (5)

Directions (46-55): Read the following passage carefully and answer the questions given below it. Certain words are given in **bold** to help you to locate them while answering some of the questions.

The main idea conveyed by the report is that our children do not get a chance to enjoy learning at school because the syllabi are irrationally organized, teaching is text book centered and the system of

examinations instils fear and encourage mechanical repetition. Text books developed along the lines of reconceptualised syllabi can attempt to integrate positive values, life skills, aesthetic sensibility and concern for the environment. They are interactive and make a conscious effort to point both children and the teachers towards other sources of learning

such as neighbourhood, nature etc. In addition two parallel challenges deserve attention. The first is examination reforms. Rigid indifference to individual differences is the major flaw of the present system. From the quality of questions to the manner of evaluation, it favours drilled preparedness and ignores independent thought while the unrealistically high cut offs in **coveted** colleges are a further sign of systemic inefficiency. It is hardly surprising that the very thought of examinations makes the young depressed. Moreover practices of splitting unified topics into arbitrary bits carrying small marks value encourage teachers to concentrate on scoring topics overlooking the importance of perspective and overall understanding. Little surprise that many elite high fee schools are opting for international Baccalaureate not because it offers status with its global certification but for its flexibility and respect for individual differences in learning.

The second area is teacher training which suffers from obsolete notions. Most teachers are trained mainly to cover the syllabus in a mechanical exam oriented manner. By insisting that every child move at the same pace in all subjects teachers encourage rote learning and ridicule for those who fall behind.

Teacher training whether for nursery or secondary school teachers should be embedded in courses, which have the capacity to develop teacher's personality and per on society by linking subject with reflective and creative work. The ultimate responsibility with universities and institutes of higher learning to ensure the quality of all teachers. Initiatives to improve the content of teacher training courses will ensure utilization of **desolate** university campuses during summer vacations which conceal an enormous waste of infrastructure and expertise. The quality of education is a reflection of the quality of teachers and major improvements in their training and working conditions will motivate the young to pursue a teaching career and determine how India fares in the pursuit of economic and social development in the years to come.

46. According to the author, what is the major weakness of the present examination system?

1. Teachers do not take in count the nature of questions asked in the examination
2. Teachers are subjective in their assessment of papers
3. Cut off standards for admissions to good institutions to be raised
4. It distinguishes between creative student and a rote learner
5. It does not consider learning patterns to students

47. Which of the following factors is responsible for children's dislike of learning?

- A. Rigid, logical, systematic organization of syllabus.
B. Teaching methodology which does not focus on text books
C. Examination pattern which rewards rote learning.
1. Only A
 2. Both A and B
 3. Only C
 4. All A, B and C
 5. None of these

48. What is the drawback of teacher training courses?

1. They are held during summer vacations so attendance is low
2. Content is being constantly changed so teachers can't keep up
3. Their focus is on imparting education only from an examination perspective
4. They focus on making syllabi interactive rather than focusing on examination patterns
5. None

49. Which of the following is **NOT TRUE** in the context of the passage?

1. Examinations arouse negative emotions in students
2. Weak students are at a disadvantage if teachers force students to learn at the same speed
3. Holding teacher training courses only during the academic year will help teachers cover the syllabus in an exam oriented manner
4. The responsibility for improving the quality of teachers lies in the hands of universities
5. In the present educational system rote learning is encouraged

50. According to the author which of the following conditions will influence India's future development?

- A. Replacing traditional educational systems with globally accepted foreign systems
B. Improving employment conditions of teaching staff
C. Getting global accreditation for Indian college courses
1. Only A
 2. Both A and B
 3. Both B and C
 4. Only B
 5. None of these

51. What will be the impact of having an interactive syllabus?

1. Teachers and students will explore sources other than the text book
2. Students may get distracted and perform poorly in examinations
3. Weaker students may get left behind
4. Teachers may not be able to cover the entire syllabus for the examination
5. Students and teachers alike will be overburdened

52. Which of the following is essential to improve the quality of education?

- A. Focus on encouraging educational systems like International Baccalaureate
B. Reducing the number of examinations students have to take
C. Lowering the cut offs for expensive colleges so that all students have access
1. None
 2. Both A and B
 3. All A, B and C
 4. Only A
 5. None of these

53. Why is the International Baccalaureate gaining popularity?

1. It is a rigid well defined system
2. It has a good reputation
3. Fees of other educational systems are too high for the quality of education given
4. It allows students some scope at their own pace
5. None of these

54. Choose the word which is most nearly the same in meaning as the word **COVETED** used in the passage.

1. desired
2. priceless
3. necessary
4. private
5. valid

MSB - Makes Sure
(u become) Banker

**STEP IN AS STUDENT
STEP OUT AS BANKER**

55. Choose the word which is most nearly the opposite in meaning as the word **DESOLATE** used in the passage.

1. happy
2. occupied
3. dejected
4. repaired
5. cheerful

Directions (56-60): Each question below has two blanks, indicating that something has been omitted in each blank. Choose the word for each blank which best fits the meaning of the sentence as a whole.

56. Considering that towns and cities can be _____ drivers of economic growth we must review the progress of various urban development programmes and _____ at building smart cities.

1. crucial ; invest
2. worthwhile ; decide
3. key; aim
4. expensive ; advocate
5. safeguard ; work

57. Reports suggest that some people will be able to _____ money through social networking sites which is further proof that the boundaries between banking and technology products are fast _____

1. transfer; dissolving
2. send ; fade
3. transact; moving
4. authorised; disappeared
5. invest; recovered

58. The number of people _____ with hunger in middle income countries is over 300 million and governments need to reform existing food distribution systems to _____ this menace.

1. dying ; fear
2. afflicted ; combat
3. suffering ; pursue
4. fight; study
5. exploited ; destroy

59. As per _____ tax laws, if an employee without rendering continuous services for five years or more to the employer withdraws the _____ balance from provident fund account, the amount in hand is taxable.

1. existing ; left
2. past ; entirely
3. current ; largest
4. prevailing ; accumulated
5. ideal ; numerous

60. _____ by the success of a pilot project in a tiger reserve last year, the government has _____ plans to use drones for electronic surveillance of tigers in across the country.

1. worried ; justified
2. reminded ; economic
3. encouraged ; announced
4. permitted ; diverted
5. enhanced ; proclaimed

Directions (61-65): Which of the phrases (1),(2), (3) and (4) given below should replace the phrase given in **bold** in the following sentences to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and no correction is required, mark (5) as the answer

61. He will be greatly surprised **if he was felicitated** by his staff members.

1. if he will have felicitated
2. unless he was felicitated
3. if he is felicitated
4. if he would have felicitated
5. No correction required

62. Do you know when **shall he be leaving** for his higher studies in the USA?

1. should he be left
2. he would be leaving
3. he would be left
4. would he have left
5. No correction required

63. Because it was a stormy night, he **dare not to go** out in the dark.

1. dared not go
2. dare not went
3. dared not to have go
4. dare not goes
5. No correction required

64. The donation amount was **such that as I was expected** him to donate.

1. so that as I expected
2. such that I expected of
3. such as that I expect
4. exactly as I had expected
5. No correction required

65. It is pity that no one in the family **disapproves by his getting up** late.

1. disapproved by his getting up
2. disapproves of his getting up
3. disapproved that he is getting up
4. disapproved why he got up
5. No correction required

Directions (Q. 66-70): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph and then answer the questions given below.

(A) State Bank and its subsidiaries, as Nationalized banks, are commercial banks engaged in the business of banking and other forms of business permissible for banking companies.

(B) The public sector banks - namely, State Bank and its subsidiaries, and the Nationalized banks - and the regional rural banks are statutory corporations established under special statutes.

(C) The regional rural banks are also commercial banks but operating in limited local areas to cater to rural industries, trade, farmers, artisans etc.

(D) The provisions of the RBI Act are also applicable to them.

(E) In addition to this, these banks are also governed by certain provisions of the Banking Regulation Act.

(F) All public sector banks are governed by their respective statutes and the rules, regulations or schemes made under these statutes.

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

1. A 2. B 3. C 4. D 5. E

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

1. B 2. C 3. D 4. A 5. E

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

1. C 2. D 3. E 4. B 5. A

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

1. D 2. E 3. A 4. C 5. F

70. Which of the following should be the **LAST (SIXTH)** sentence after rearrangement?

1. E 2. F 3. D 4. B 5. C

Directions (71-80): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Economic development of country is (71) to their industrial growth. In a developing country like India, Small Scale Industries play a significant role in economic development of the country. They are a (72) segment of Indian economy in terms of their contribution towards country's industrial production, exports, employment and creation of an entrepreneurial base.

These industries by and large represent a stage in economic (73) from traditional to modern technology. Small industry plays a very important role in widening the base of entrepreneurship. The development of small industries (74) an easy and effective means of achieving broad based ownership of industry, the diffusion of enterprise and initiative in the industrial field.

Given their importance, the Government policy framework right from the First plan has (75) the need for the development of SSI sector keeping in view its (76) importance in the overall economic development of India. Accordingly, the policy support from the Government towards Small Scale Industries has tended to be (77) and favorable to the development of small entrepreneurial class. Government accords the (78) preference to development of SSI by framing and implementing (79) policies and promotional schemes.

The most important promotional policy of the Government for the SSI's is fiscal (80) in the form of tax concessions and exemptions of direct or indirect taxes leviable on production or profits.

71. 1. Related 2. Relating 3. concentrated
4. resembled 5. assimilated

72. 1. Mean 2. vital 3. insignificance
4. visual 5. insignificant

73. 1. translation 2. transferring 3. transition
4. transitional 5. growth

74. 1. offer 2. offers 3. differ
4. differs 5. encourage

75. 1. highlighting 2. highlighted 3. heighten
4. demeaning 5. demeaned

76. 1. strategy 2. less 3. complex
4. strategic 5. meagre

77. 1. conducive 2. congruence 3. unsuitable
4. unfit 5. unfair

78. 1. high 2. higher 3. highest
4. measurable 5. lowest

79. 1. Unsuitable 2. suitably 3. suitable
4. strategy 5. unmatched

80. 1. incentives 2. imperatives 3. needs
4. improvement 5. help

III. QUANTITATIVE APTITUDE

Directions (81-91): What will come in place of the question mark (?) in the given questions?

81. 75% of 65% of $72400 - 25\%$ of $92500 = ?$

1. 10670 2. 15790 3. 12170
4. 14240 5. None of these

82. 76% of $? = 17024$

1. 20800 2. 22400 3. 21500
4. 21200 5. 22600

83. $(13908 \div 36.6) \times 2.5 + 596 = ?$

1. 1546 2. 1256 3. 1376
4. 1526 5. 1490

84. $(44.4 \times 2.32 \times 0.33) \div 2 = ?$

1. 15.77632 2. 18.24624 3. 14.66624
4. 16.99632 5. None of these

85. $\sqrt{31.36} \times \sqrt{92.16} - \sqrt{53.29} + \sqrt{2704} = ?$

1. 97.22 2. 96.24 3. 96.76
4. 98.96 5. 98.46

86. $\frac{121}{19} + \frac{19}{9} - \frac{43}{4} + \frac{5}{2} = ?$

1. $22 \frac{287}{242}$ 2. $21 \frac{499}{684}$ 3. None of these

4. $24 \frac{399}{584}$ 5. $20 \frac{17}{42}$

87. $64 \times 9090 \div 30 + 204 = ?$

1. 24802 2. 18740 3. 19596
4. 20580 5. None of these

88. $\sqrt{(?)^2} = \sqrt{4356} - \sqrt{3969}$

1. 4 2. 9 3. 6 4. 5 5. 3

89. $\frac{3}{2} + \frac{4}{7} \times \frac{9}{46} \div \frac{6}{23} = ?$

1. $1 \frac{13}{14}$ 2. $2 \frac{19}{18}$ 3. $5 \frac{16}{3}$

4. $\frac{17}{18}$ 5. None of these

90. $(45)^2 + (21)^2 = (?)^2 + 257$

1. 51 2. 49 3. 45
4. 47 5. None of these

91. The respective ratio between the present ages of Rishi and Sapna is $21 : 19$. Six years ago, the respective ratio between their ages was $9 : 8$. How old is Latha if her present age is 12 years less than Sapna's present age?

1. 38 years 2. 28 years 3. 26 years
4. 30 years 5. 42 years

Directions (92-96): What **approximate** value will come in place of the question mark (?) in the following questions.

92. $(8.97)^2 \times (15.05)^2 \div \sqrt{624.89} = 9^?$

1. 3 2. -4 3. 4 4. 2 5. 5

93. $18.23 \times 23.04 \div ? + 252 = 329.07$

1. 6 2. 8 3. 4 4. 5 5. 3

94. 124% of $624.809 + 11.75\%$ of $1279.43 = ?$

1. 925 2. 940 3. 840
4. 1080 5. 1025

95. $?^2 + 34.68\%$ of $1495.89 + 279 = 3420.679$

1. 67 2. 52 3. 66 4. 56 5. 59

96. $? + 529.769 \div 5.3 \times 94.30 = 9828.543$

1. 400 2. 300 3. 430 4. 480 5. 500

97. The side of a square is equal to height of a triangle. If the area of the triangle is 294m^2 and the respective ratio of its height and base is $3 : 4$, what is the perimeter of the square (in m)?

1. 108 2. 96 3. 84 4. 72 5. 60

98. If 5 men and 7 women can plough a field in 10 days while 20 men and 42 women do the same work in 2 days. Find the time taken by 10 men and 15 women to plough the field.

1. 5 days 2. $5 \frac{24}{29}$ days 3. 6 days
4. $4 \frac{24}{29}$ days 5. Can't be determined

99. Sanchit can row 16 kmph in still water. It takes him thrice as long to row up as to row down the river. Find the difference between his speed in still water and that of the stream.

1. 8 kmph 2. 16 kmph 3. 24 kmph
4. 12 kmph 5. Can't be determined

100. A tap can fill a tank completely in 8 hours. After half the tank is filled, one more similar tap is opened. What is the total time taken to fill the tank completely?

1. 6 hours 2. $6\frac{1}{2}$ hours 3. $5\frac{1}{2}$ hours
4. $7\frac{1}{2}$ hours 5. None of these

101. A container contains a mixture of milk and water in the respective ratio of 2 : 3. 20 litres of the mixture is replaced with same quantity of milk. The respective ratio of milk and water now becomes 4 : 1. Find the initial quantity of the mixture in the container. (in litres)

1. 30 2. 32 3. 35 4. 36 5. 40

102. A box contains 5 yellow, 3 purple, 2 white and 4 black balls. If three balls are picked at random, what is the probability that at least one is black?

1. $\frac{1}{7}$ 2. $\frac{30}{91}$ 3. $\frac{61}{91}$
4. $\frac{2}{7}$ 5. None of these

Directions (103-107): What will come in place of the question mark (?) in the given number series.

103. 14 18 43 107 ? 424
1. 198 2. 256 3. 204 4. 268 5. 228

104. 5 ? 3.4 8.2 1.8 9.8
1. 5.2 2. 4.6 3. 6.6 4. 4.2 5. 4.8

105. ? 54 275 1104 3315 6632
1. 8 2. 9 3. None of the above
4. 6 5. 10

106. 19 39 ? 145 231 339
1. 86 2. 97 3. 75 4. 81 5. None

107. 5 ? 12.5 18.5 26 35
1. 7.2 2. 8 3. 9.6 4. 8.4 5. 9.25

108. The average speed of a truck is $\frac{4}{5}$ th the average speed of a car. The car covers 520 km in 8 hours. How much distance (in km) will the truck covers in 9 hours?

1. 459 2. 486 3. 468 4. 450 5. 477

109. The cost of tiling a rectangular room is 6448 at the rate of 62 per square ft. The length of the room is 6ft less than the side of a square room whose area is

361 square ft. What is the breadth of the rectangular room?

1. 8ft 2. 13ft 3. 7ft 4. 9ft 5. 12ft

110. The sum of three times the square of a positive number and eleven times of the number is 4. Find the number.

1. $\frac{3}{7}$ 2. $\frac{2}{7}$ 3. $\frac{2}{5}$ 4. $\frac{1}{3}$ 5. $\frac{1}{7}$

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111. Anitha invested a total sum of ₹16000 in two schemes (A and B) for two years. Scheme A offers compound interest (compounded annually) at the rate of 10% p.a and scheme B offers simple interest at the rate of 12 % p.a. If the total interest earned by him from both the schemes after two years is ₹3504, how much money did he invest in scheme B?

1. ₹4800 2. ₹4200 3. ₹4600
4. ₹4400 5. ₹5200

112. From the salary of an inspector, 10% is deducted as house rent. He spends 10% of the rest on children's education and 15% on conveyance. Now he is left with ₹13500. His salary is

1. ₹19500 2. ₹19000 3. ₹20500
4. ₹20000 5. ₹23000

113. Train A, 220m long, can cross a platform 340m long in 32 sec. If the respective ratio of speed of trains A and B is 7 : 9 and the length of train B is 270m, how much time (in sec) would train B to cross an electric pole?

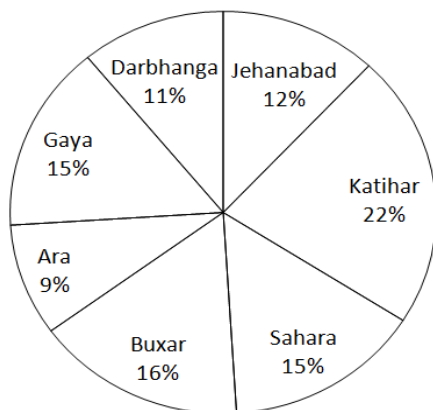
1. 18 2. 12 3. 20 4. 22 5. 14

114. Mani started a business investing an amount of ₹70000. After six months, Siva joined him with an amount of ₹75000. At the end of one year, they earned a profit of ₹86000. What is Siva's share in the profit?

1. ₹32500 2. ₹25500 3. ₹37200
4. ₹30000 5. None of these

Directions (115-119): Study the following pie-chart carefully to answer the given questions.

Total number of Passengers travelling from Patna Junction to different districts = 12000



115. The number of passengers travelling from Patna to Buxar is what per cent more than the number of passengers travelling to Jehanabad?

1. 20%
2. $33\frac{1}{3}\%$
3. 25%
4. $66\frac{2}{3}\%$
5. None of these

116. The number of passengers travelling from Patna to Gaya is what per cent of the total number of passengers travelling from Patna to Darbhanga and Ara together?

1. None
2. $133\frac{1}{3}\%$
3. 75%
4. $66\frac{2}{3}\%$
5. $33\frac{1}{3}\%$

117. What is the average number of passengers travelling from Patna to Saharsa, Katihar and Buxar together?

1. 2140
2. 2220
3. 2020
4. 2120
5. None of these

118. What will be the central angle for passengers travelling from Patna to Buxar if it is put in the form of a pie-chart?

1. 57.6°
2. 67.6°
3. 45°
4. 75.6°
5. None of these

119. Passengers travelling from Patna to which station are the maximum in number?

1. Ara
2. Gaya
3. Jehanabad
4. Katihar
5. Darbhanga

120. Out of the total population of a town 40% were females. Out of the total number of males, 75% were literates and the remaining 225 were illiterates. If 70% of the total number of females is literates, how many females were illiterates?

1. 200
2. 210
3. 240
4. 150
5. 180

IV. General Awareness (with special reference to banking)

121. The lock-in period in case of a term deposit means

1. locker service is not available
2. premature withdrawal is not possible
3. another account cannot be opened
4. no further investment is possible
5. Other than those given as options

122. Recently which Indian- American woman was nominated by Barak Obama as the woman attorney to the U.S. District Court bench in New York?

1. Anjali Jain
2. Kavita Ramdas
3. Sruthi Palaniappan
4. Diane Gujarati
5. Sapna Majumdar

123. The Centre has finally made up its mind on setting up an independent agency to manage its debt after years of discussions with the RBI. The new body will be called

1. NDA
2. DMA
3. FIPB
4. PDMA
5. DIPP

124. The International Energy Agency (IAE) is going to partner with India to implement which of the following Indian initiatives globally?

1. UJJWALA
2. UDAY
3. UJALA
4. SWABHIMAAN
5. DRISHTI

125. In an initiative to improve the railway travel experience of elderly, differently baled and ailing passengers, which service was announced by Ministry of Railways to simplify access to

wheelchairs, battery operated cars and porter services?

1. Shravan
2. Sarthi
3. Yatri Mitra
4. Mitra
5. Sathi

126. Who among the following won the 2016 Malaysian Grand Prix F1 championship?

1. Daniel Ricciardo
2. Nico Rosberg
3. Max Verstappen
4. Sebastian Vettel
5. Lewis Hamilton

127. The Unique Identification Authority of India (UIDAI) CEO _____ warn Agencies in possession of Aadhaar number of an individual not to post the information publically .

1. Ajay Bhushan Pandey
2. Rakesh Sethi
3. Suresh Basu
4. Anand Tomar
5. Shivpal Tiwari

128. Which of the following has won the prestigious “Young Scientist Medal” Award?

1. Shankar Tyagi
2. Askandar Iqbal
3. Mahesh Singh
4. Ramesh Chand
5. Mohit Singh

129. The main mandate of Payments Banks is to offer which of the following?

1. Lending services
2. Credit cards
3. Bancassurance services
4. Remittance services
5. Other than those given as options

130. Which city has been named the most sustainable city in the world by global design and consultancy firm Arcadis?

1. Tokyo
2. Florida
3. Ney York
4. Zurich
5. Chandigarh

131. Who is the Cabinet Minister of Science and Technology?

1. Y.S. Chowdhary
2. Harsh Vardhan
3. S Gowda
4. Piyush Goyal
5. Nirmala Seetharaman

132. Which of the following is NOT a factor associated with microfinance’?

1. KYC norms
2. Collaterals
3. EMI
4. Pre-payment charges
5. All are associated with microfinance

133. Revathi Sharan Sharma, who died recently related to which field?

1. Sports
2. Literature
3. Politics
4. Music
5. Journalism

134. Which state became the first state to distribute 2 crore LED bulbs under the Government of India’s Unnat Jyoti by Affordable LEDs for all (UJALA) scheme?

1. Maharashtra
2. Jharkhand
3. Karnataka
4. Gujarat
5. Uttrakhand

135. The Regional Rural Banks (RRBs) in India are sponsored by which of the following?

1. Public Sector Banks
2. Reserve Bank of India
3. NBFCs
4. Govt of India
5. State Govts

136. Lisbon is the capital city of which of the following countries?

1. Colombia
2. Portugal
3. Greece
4. Sweden
5. Norway

137. Basel-III norms are associated with which of the following aspects of the banking industry?

1. Risk management
2. Supervision
3. Regulation
4. All the above
5. None of the above

138. “Connecting to complete” report is related to which international organisation?

1. IMF
2. World Bank
3. ADB
4. NDB
5. UNO

139. The book titled Selection Day has been authored by who among the following?

1. Aravind Adiga
2. Saeed Naqvi
3. Jairam Ramesh
4. Ruchir Sharma
5. Shashi Warriar

140. Which country will host the first Asian ministerial conference for disaster risk reduction?

1. China
2. India
3. Japan
4. Thailand
5. Singapore

141. Yoshinori Ohsumi of Japan has won the Nobel Prize in the field of-

1. Literature
2. Medicine
3. Economics
4. Peace
5. Physics

142. Which multinational bank announced to wind up all its retail banking operations in India in a phased manner?

1. Korea Exchange Bank
2. Somali Bank Ltd.
3. Bank of Bahrain and Kuwait BSC
4. Royal Bank of Scotland Plc
5. None of these

143. The central bank of which of the following countries ordered shutting down of Falcon bank branch in the country over involvement in Malaysia's IMDB scam?
1. Singapore
 2. South Korea
 3. Japan
 4. Indonesia
 5. India
144. Kersti Kaljulaid has been elected as the first female President of which country?
1. Iran
 2. Australia
 3. Estonia
 4. Mozambique
 5. Tanzania
145. Solung festival is associated with which of the following states?
1. Himachal Pradesh
 2. Jharkhand
 3. Assam
 4. Arunachal Pradesh
 5. Chhattisgarh
146. India is all set to lead the global fight against epidemics as it is a key member of the newly formed Coalition for Epidemic Preparedness Innovations (CEPI). The CEPI has its headquarters
1. Sydney, Australia
 2. New Delhi, India
 3. London, UK
 4. New York, US
 5. Oslo, Norway
147. A mobile app launched by Govt of India for sending SMS in mother tongue is called
1. Bharatvani
 2. Localang
 3. My language
 4. Vividha
 5. Lokrang
148. The Cabinet Committee on Economic Affairs (CCEA) recently approved 'Project Saksham', which is related to
1. Higher Education
 2. Upgradation of IITs
 3. Startups
 4. Defence Acquisitions
 5. Goods and Services Tax
149. Which of the following agencies/organizations in India maintains the India Microfinance Equity Fund (IMEF)?
1. CII
 2. IBA
 3. SIDBI
 4. RBI
 5. NABARD
150. What is the full form of CKYCR?
1. Central KYC Records Registry
 2. Central KYC Register
 3. Centralised KYC Register
 4. Central KYC Records
 5. Other than those given as options
151. Flipkart-owned mobile payments startup PhonePe has launched unified payments interface (UPI)-based payments app for which it has partnered with
1. Yes Bank
 2. Federal Bank
 3. HDFC Bank
 4. ICICI Bank
 5. IDFC Bank
152. "Bharat Bharti Samman" is the biggest literature prize of which state?
1. Madhya Pradesh
 2. Maharashtra
 3. Tamil Nadu
 4. Himachal Pradesh
 5. Uttar Pradesh
153. Michel Temer was sworn in as the new president of which of the following countries recently?
1. South Africa
 2. Kenya
 3. Nigeria
 4. Brazil
 5. Tanzania
154. The Finance Minister Arun Jaitley has set up a committee to consider incentives for promoting card and digital payments. The committee is headed
1. Arvind Mayaram
 2. Rajiv Mehrishi
 3. Hasmukh Adhia
 4. Ratan P Watal
 5. Shaktikanta Das
155. The 2980-MW Sipat Super Thermal Power Plant is one of the largest thermal power stations in India. It is a coal-based power plant located in the state of
1. Chhattisgarh
 2. Madhya Pradesh
 3. Gujarat
 4. Maharashtra
 5. Uttar Pradesh
156. Recently who has taken charge as Chairman and Managing Director of Uranium Corporation of India Limited (UCIL)?
1. Ashok Lavasa
 2. C.K.Asnani
 3. R.K.Mathur
 4. A.K.Mittal
 5. P.K.Mehta
157. Who has become the first Indian to complete the Spartathlon, widely described as the "world's toughest race"?
1. Manish Kochhar
 2. Abhinav Decosta
 3. Kieren Dsouza
 4. Aman Rodriguez
 5. Vishal Sikka
158. Which of the following terms is NOT used in the field of banking?
1. Moral suasion
 2. Assignment
 3. NAV
 4. Knot
 5. Kite flying

159. Who will be the brand ambassador of the IDBI Federal Life Insurance marathon to be held in New Delhi on February 26 next year?

1. Virat Kohli
2. Akshay Kumar
3. Amitabh Bachchan
4. Sachin Tendulkar
5. M.S.Dhoni

160. The RBI has asked banks to provide loans to women self-help groups (SHGs) at what per cent per annum, as per the govt's revised guidelines for 2016-17?

1. 3 per cent
2. 5 per cent
3. 7 per cent
4. 9 per cent
5. 10 per cent

V. COMPUTER KNOWLEDGE

161. "GUI" stands for

1. Gnutella Universal Interface
2. Graphical User Interface
3. Graphic Uninstall/Install
4. General Utility Interface
5. None of these

162. A _____ is a design tool that graphically shows the logic in a solution algorithm.

1. flowchart
2. hierarchy chart
3. structure chart
4. context diagram
5. None

163. Computers connected to a LAN (local area network) can

1. run faster
2. go online
3. share information and/or share peripheral equipment
4. e-mail
5. None

164. The portion that shows all the choices you can make while working in a window is called the

1. options
2. table
3. menu bar
4. item bar
5. None of these

165. One megabyte equals approximately

1. 1,000 bits
2. 1,000 bytes
3. 1 million bytes
4. 1 million bits
5. 2,000 bytes

166. When you are working on a document on PC, where is the document temporarily stored?

1. RAM
2. ROM
3. CPU
4. Flash memory
5. CD-ROM

167. Which multiplexing technique transmits analog signals?

1. FDM
2. Synchronous TDM
3. Asynchronous TDM
4. Both 2 and 3
5. None

168. The primary storage of the computer system is _____ in comparison to the secondary storage.

1. slow and expensive
2. fast and expensive
3. fast and inexpensive
4. slow and inexpensive
5. Other than those given as options

169. In a spreadsheet program the _____ contains related worksheets and documents.

1. workbook
2. column
3. cell
4. formula
5. None of these

170. Which of the following is not an input device?

1. Keyboard
2. Monitor
3. Joystick
4. Microphone
5. None of these

171. To access properties of an object, the mouse technique to use is

1. right-clicking
2. shift-clicking
3. dragging
4. dropping
5. None of these

172. During the _____ portion of the Information Processing Cycle, the computer acquires data from some source.

1. storage and output
2. storage
3. input
4. output
5. None of these

173. What type of device is a computer printer?

1. Input
2. Output
3. Software
4. Storage
5. None of these

174. The contents of _____ are lost when the computer turns off.

1. storage
2. input
3. output
4. volatile memory
5. None of these

175. Which of the following describes the characteristic features of SRAM?

1. Cheap but slow
2. More consumption of power and much costly
3. Based on transistor-capacitor combination
4. Low consumption of power
5. None of these

176. Free-of-cost repair of software bug available at Internet is called

1. Version
2. Add-on
3. Tutorial
4. FAR
5. Patch

177. A personal computer is designed to meet the computing needs of a(n)

1. individual
2. department
3. company
4. city
5. None of these

178. ctrl, shift and alt are called _____ keys.

1. adjustment
2. function
3. modifier
4. alphanumeric
5. None of these

179. All of the following terms are related to spreadsheet software except

1. worksheet
2. cell
3. formula
4. virus detection
5. None of these

180. Which of the following terms is suitable for the set of instructions through which a computer can perform more than one task?

1. Hardware
2. Software
3. Humanware
4. Firmware
5. None of these

181. The speed of which of the following memory chips is faster?

1. Not fixed
2. DRAM
3. SRAM
4. For larger chips DRAM is faster
5. None of these

182. Which of the following is not related to input unit?

1. It accepts data from the outside world.
2. It converts data into binary code that computer can understand.
3. It converts data into human readable form that the users can understand.
4. It sends data into binary format in the computer for further processing.
5. None of these

183. E-mail (electronic mail) is

1. an Internet standard that allows users to upload and download files
2. a real-time typed conversation that takes place on a computer
3. an online area in which users conduct written discussions about a particular subject
4. the transmission of messages and files via a computer network
5. None of these

184. The person who writes and tests computer programs is called a

1. programmer
2. computer scientist
3. software engineer
4. project developer
5. None

185. The dbase III plus is mostly used for

1. Office automation
2. Database management problems
3. Scientific problems
4. Calculations only
5. None

186. In the "C" language the function scanf() reads

1. single character
2. character and strings
3. any possible number
4. limited variable types
5. any possible variable type

187. WAN stands for

1. Wired Area Network
2. Wide Area Network
3. Wide Array Net
4. Wireless Area Network
5. Wanted Area Network

188. Computer users who are not computer professionals are sometimes called

1. peripheral users
2. programmers
3. librarians
4. information officers
5. end-users

189. Which part of the computer displays the work done?

1. RAM
2. printer
3. Monitor
4. ROM
5. None of these

190. Microsoft Word is an example of

1. an operating system
2. a processing device
3. application software
4. an input device
5. None of these

191. The process of loading Operating System files from hard disk into the main memory is called

1. booting
2. downloading
3. fragmenting
4. buffering
5. scanning

192. A _____ is a fixed-sized piece of data handled as a unit by the instruction set or the hardware of the computer processor.

1. bit
2. byte
3. word
4. character
5. nibble

193. By default, number entries are

1. left aligned
2. merged
3. centred
4. right aligned
5. justified

194. A Web site address is a unique name that identifies a specific _____ on the Web.

1. Web browser
2. PDA
3. Website
4. link
5. None of these

195. A combination of hardware and software that allows communication and electronic transfer of information between computers is a

1. Network
2. Backup system
3. Server
4. Peripheral
5. Modem

196. Dot-matrix is a type of

1. tape
2. printer
3. disk
4. bus
5. None of these

197. Most Websites have a main page, the _____ which acts as a doorway to the rest of the Website pages.

1. search engine
2. homepage
3. browser
4. URL
5. None of these

198. Which of the following system components is the brain of the computer?

1. Circuit board
2. CPU
3. Memoiy
4. Network card
5. None of these

**Want to pass – sources
Everywhere
Want a job – resources
At MSB**

199. Name of the part of the CPU which helps coordinate the activities of other components of the computer.

1. Mother board
2. Coordination board
3. Control unit
4. Arithmetic Logic Unit
5. Memory

200. Which of the following is a high-speed memory to make adjustment with speed gap between processor and main memory?

1. Cache
2. PROM
3. EPROM
4. SRAM
5. None of these

ALL THE BEST

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