

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) - II

I. REASONING

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

Eight persons - A, B, C, D, M, N, O and P - are sitting around a circular table facing the centre with equal distances between each other (but not necessarily in the same order). Each one of them is also related to N in some way or the other.

Only three persons sit between B and N. Only one person sits between N and P. N's father sits to the immediate right of P. N's sister sits third to the right of N's father. Only one person sits between N's sister and N's son. M sits third to the left of N's son.

Only three persons sit between M and N's husband. A sits second to the right of N's husband. N's mother sits to the immediate right of C. C is not the husband of N. N's daughter sits third to the right of P. D sits to the immediate left of N's brother.

1. How many persons sit between P and N, when counted from the left of N?

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

2. Which of the following statements is true with respect to the given information?

1. A is the son of D.
2. C is an immediate neighbour of D.
3. D sits third to the left of B.
4. All the given options are true.
5. A sits second to the right of N's husband.

3. Who sits to the immediate left of P?

1. B 2. M 3. N's sister
4. N's husband 5. A

4. Who amongst the following is the son of N?

1. P 2. B 3. D 4. C 5. O

5. How is B related to A?

1. Grandmother 2. Son-in-law
3. Grandson 4. Uncle 5. Wife

Directions (6-10): Study the following information to answer the given questions.

Seven different people viz. J, K, L, M, N, O and P have to fly to different destinations viz. Delhi, Ahmedabad, Mumbai, Chennai, Pune, Lucknow and Chandigarh but not necessarily in the same order. Each one of them flies on a different day of a week starting from Monday and ending on Sunday of the same week.

P flies on Wednesday. The one who flies on Friday flies to Chennai. Only one person flies between P and J.

Only two people flying between M and the one flying to Pune. The one who flies to Pune flies after M. M does not have his flight on Monday.

Only three people have their flights between the people flying to Pune and Chandigarh. O flies immediately after the one flying to Mumbai. J does not fly to Mumbai. O does not fly to Pune. Only one

person has his flight between O and L. The person flying to Delhi flies immediately after the person flying to Lucknow. K does not fly to Delhi.

6. Who amongst the following flies to Ahmedabad?

1. J 2. M 3. K 4. P 5. O

7. On which of the following days does the one flying to Lucknow have his flight?

1. Monday 2. Thursday 3. Tuesday
4. Saturday 5. Wednesday

8. On which of the following days does N have his flight?

1. Sunday 2. Thursday 3. Monday
4. Saturday 5. Tuesday

9. Who amongst the following has his flight exactly between the days on which O and L have their respective flights?

1. N 2. J 3. P 4. K 5. M

10. How many persons are scheduled to fly between the flight to Mumbai and Pune?

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

Directions (11-13): Study the following information and answer the given questions.

D is the mother of J and L. J is the brother of F. F is the son of K. K has only three children. Y is the son-in-law of D. M is the son of Y. M is the brother of S.

11. As per the given information, how is D related to M?

1. Sister-in-law 2. Mother 3. Mother-in-law
4. Grandmother 5. Cannot be determined

12. If S is married to T, then how is T related to Y?

1. Son 2. Cannot be determined
3. Daughter 4. Sister-in-law 5. Nephew

13. As per the given information, how is L related to K?

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

Directions (14-15): Read the following information and answer the given questions.

Point J is 20m to the north of Point G. Point G is 10m to the west of Point K. Point K is 15m to the south of Point L.

Selva is standing at Point T which is 30m to the east of Point L. He starts walking towards south and

walks for 35m. He takes a right turn and stops at Point M after walking for 40m.

14. How far and in which direction is Point G with respect to Point M?

1. 15m towards South 2. 15m towards West
3. 20m towards South 4. 15m towards North
5. 20m towards North

15. If Selva walks for 10m towards north from his final position to reach Point D, how much distance will he have to cover in order to reach Point J?

1. 10m 2. 35m 3. 25m 4. 20m 5. 30m

Directions (16-19): The following questions are based on five words given below:

SAT ONE BUT AND SAW

(The new words formed after performing the mentioned operations may or may not necessarily be meaningful English words)

16. If in each of the given words, each alphabet is changed to the next letter in the English alphabetical series, in how many words thus formed have the consonants changed to vowels?

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

17. In each of the given words, each consonants is changed to the next letter in the English alphabetical series, in how many words thus formed have the vowels (same or different) two or more times ?

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

18. If first letter of each word is changed to the next letter in the English alphabetical series, how many meaningful English words will be formed?

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

19. If the given words are arranged from left to right as they come in the dictionary which will be 3rd from left?

1. RAT 2. ONE 3. BUT 4. AND 5. SAW

20. How many such pairs of letters are there in the word **COMPENSATION**, each of which has as many letters between them in the word (in both forward and backward directions) as they have between them in the English alphabetical series?

1. Five 2. Four 3. Six 4. Seve 5. None

Directions (21-23): Study the following arrangement carefully and answer the questions given below:

7M4P%JV1K3@EW2Q@6TA*8Z15\$FU#9HN

21. Which of the following is the sixth to the left of the nineteenth from the left end of the above arrangement?

1. \$ 2. T 3. W 4. A 5. *

22. How many such consonants are there in the above arrangement, each of which is immediately preceded by a symbol and immediately followed by a number?

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

23. How many such numbers are there in the above arrangement, each of which is immediately preceded by a consonant and also immediately followed by a consonant?

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

Directions (24-25): In these questions, relationship between different elements is shown in the statements. These statements are followed by two conclusions. Read them carefully and mark the appropriate answer.

Give answer:

- (1) If **either** conclusion I or II follows
(2) If **neither** conclusion I nor II follows
(3) If **only** conclusion II follows
(4) If **both** conclusions I and II follow
(5) If **only** conclusion I follows

24. **Statements:** $C \geq V \leq R = N \geq T > Q$; $Y \geq N < A$

Conclusions: I. $V \leq Y$ II. $Q < Y$

25. **Statements:** $P \geq R < U \leq M < V$; $T \leq U$; $L > M$

Conclusions: I. $T < L$ II. $L = T$

Directions (26-30): Study the following information carefully to answer the questions given below:

Eight friends - A, B, C, D, L, M, N and O - are seated in a straight line, but not necessarily in the same order. Some of them are facing north while some are facing south.

Only three persons sit to the left of N. B sits second to the right of N. C sits third to the left of O. O is not an immediate neighbour of B. O does not sit at any of the extreme ends of the line. C and O face same direction (i.e. if C faces north then O also faces north and vice-versa)

Both the immediate neighbours of D face north. D does not sit at any of the extreme ends of the line. Persons sitting at extreme ends face opposite directions (i.e. if one person faces north then the other faces south and vice-versa.)

Both the immediate neighbours of N face same direction (i.e., if one neighbour faces north then the other also faces north and vice-versa), A sits second to the left of L. D faces a direction opposite to L. (i.e., if L faces north then D faces south and vice-versa)

26. How many persons sit exactly between B and O?

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

27. Who among the following represent the immediate neighbours of the persons sitting at the extreme ends of the line?

1. D, O 2. C, D 3. D, M 4. A, L 5. A, M

28. Who amongst the following faces north?

1. A 2. L 3. O 4. N 5. C

29. Which of the following statements is true based on the given arrangement?

1. B and C face the same direction.
2. None of the given options is true
3. B faces south. 4. Only three persons face south.
5. M sits at one of the extreme ends of the line.

30. Who amongst the following sits second to the right of C?

1. M 2. A 3. B 4. L
5. No one as only one person sits to the right of C.

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Directions (31-35): Study the following information carefully and answer the questions given below:

In a certain code language,

'must adapt and change' is written as 'ki la bx tu'

'change a must here' is written as 'gm tu dr la'

'here to adapt better' is written as 'fn bx ms dr'

'little better then nothing' is written as 'cz qa fn rm'.

(All the codes are two letter codes only)

31. What is the code for 'change' in the given code language?

1. la 2. tu 3. either 'la' or 'tu'
4. either 'ki' or 'bx' 5. either 'gm' or 'dr'

32. What is the code for 'better' in the given code language?

1. fn 2. cz 3. bx 4. qa 5. Rm

33. What will be the code for 'better adapt here' in the given code language?

1. ms gm cz 2. fn tu ki 3. bx la qa
4. dr fn bx 5. rm bx tu

Directions (36-40): 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 be 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

36. **Statements:** No pen is a cover.
No cap is a pencil.
Some pencils are pens.

Conclusions:

- I.** All covers being caps is a possibility
II. Some pencils are not covers.

37. **Statements:** Some pens are pencils.
Some pencils are rubbers.
No card is a pencil.

34. If 'climate must change' is written as 'tu cg la' in the given code language, then what will be the code for 'better adapt climate here'?

1. bx cg gm ms 2. fn cg cz kt 3. tu dr cg cz
4. la fn qa rm 5. dr bx cg fn

35. In the given code language. what does the code 'ms' stand for?

1. better 2. to 3. adapt
4. here 5. Either 'to' or 'here'

Conclusions:

- I.** No rubber is a card.
II. All pencils being pens is a possibility.

38. **Statements:** Some stones are diamonds.
No pearl is lead.
No diamond is lead.

Conclusions:

- I.** Some stones are not lead.
II. All diamonds being pearls is a possibility.

39. **Statements:** Some ratios are per cent.
All per cent are fractions.
No fraction is a section.

Conclusions:

- I.** All sections being ratios is a possibility.
II. At least some fractions are ratios.

40. **Statements:** All metals are plastics.
All plastics are ores.
Some ores are woods.

Conclusions:

- I.** At least some metal are woods
II. All plastics being woods is a possibility

II. ENGLISH LANGUAGE

Directions (41-50): Read the following passage carefully and answer the questions given below it. Certain words are printed in bold to help you locate them while answering some of the questions.

Capitalism is a great slave, hut a pathetic master. This truth unfortunately gets lost in our chase for the clix- give dream especially in the West, the land that has been marketed as the land of dreams - the great Western dream, It's the dream of being independent masters of our lives, of making big bucks and of being happy even if that happiness is being bought by money which all of them chase out there. No

doubt, the West, on its part, has been fairly successful in creating material comforts a plenty. It has improved the living standard of its average citizen. However it has been achieved as a result of more than 200 years of **unbridled** growth arid exploitation. And that is what has made the rest of the world mindlessly **chase** Westernism, not necessarily happiness or an ideal form of society. All because the shop window looks very impressive and it has been marketed very well.

But a deep look inside the shop tells a different tale. A different world lies behind, a world that is

riot quite visible to the starry eyed millions-for whom the Western way of life seems to be the ultimate dream.

Thus, we have Indians dreaming to become or to get married to an NRI and Indian middle class fathers dreaming of their sons reaching the Bay area and landing tech jobs, unmindful of the second class life they end up leading in the West. What goes unseen and almost unheard is that the West also happens to be the land that is right amongst the top in terms of the number of divorces per thousand, the number of single parent families per thousand, the number of old people in old age homes, the number of suicides, homicides, and of course, the number of college/school shootouts,

And why not! After all, such societies are constantly driven towards higher profits and materialism. Expectedly, this materialism comes at a cost that the world is paying today. This is the reason why we have millions dying of curable diseases in Africa and other underdeveloped countries, while the rich grow richer. Their growth will be reduced, if they were to start thinking of the poor. So what do they do to justify their greed for more? They most **shrewdly** propagate and market a ridiculously primitive law of the jungle for our 21st century civilian, the 'Law of Survival of the Fittest'!

The interesting thing about material things is that they only give an illusion of happiness: however such happiness is always **momentary** in nature. Ergo, at this juncture, you feel you are the happiest person in the world, after buying your new car or flat screen TV, and just a few days later, these are the very possessions that cease to make you happy. While you chase the bigger ear and spend that extra hit of the wealth, you intercept someone's share of the daily bread and also sacrifice those who have the maximum power to make you happy-family, emotions and love. Prolonged abstinence in feeling emotions finally destroys bliss: and you don't even realize when you' have become a dry-eyed cripple and then you land up in a sermon workshop to find out the real meaning of life-or whatever these workshops are capable of explaining. The truth is that such workshops are also driven by merchants who cash in on the **dejected** state of the people, a state created by their own fictional dreams. But by then it's really too late.

By then, you have made profits out of arms, and engineered wars to keep that industry alive. You've sold guns across counters at supermarkets and made more profits. You've lobbied that guns should be made accessible to the common man, and all for the sake of profits. This makes you realize one day that they are your own children who are in the line of fire against the school goer who opens fire at his schoolmates.

This is the society that finally creates an emotionless monster, who gets satisfaction in killing innocent adults and children alike for no cause, no reason and for none, for himself. It is the utter destruction of spiritualism and the total focus on endless self-gratification. Where so many single parent families and divorces exist, it is impossible to bring up children or influence the killers, any better.

41. Who does the author hold responsible for the shooting spree in schools and colleges?

- (A) Lack of love and emotion in the society in general.
- (B) Increased focus on self-gratification even when it comes at the cost of innocent lives.
- (C) Deteriorating social structure leading to break up of families resulting in lack of moral development in children.

- 1. Only A 2. Only C 3. Only B and C
- 4. All of the above 5. None of these

42. According to the passage, which of the following is a reason for poverty and hunger in underdeveloped countries?

- (A) Mindlessly chasing the Western way of living.
- (B) They have fallen prey to the idea of happiness through material comforts rather than love and emotional bond.
- (C) They do not have marketing techniques as good as the western countries.

1. Only (B) 2. Only (C) 3. Only (A)

- 4. Only (B) and (C) 5. None of these

43. Why do the 'starry eyed millions' harbour a wish to become an NRI?

- (A) They are driven towards higher profits and materialism.
- (B) They appreciate the Western way of life as it appears to them.
- (C) They have become emotionless and have lost any attachment to the motherland.

1. Only (A) 2. Only (B) 3. Only (A) and (B)

- 4. Only (C) 5. All (A), (B) and (C)

44. What does the author mean by 'shop window of the West' when he suggests to look inside the shop?

(A) The sprawling super markets have been making profits out of inhuman activities.

(B) To look closely at the existing societal structure rather than superficially appreciating the delusive dazzle.

(C) To study their marketing techniques closely.

1. Only A 2. Only B 3. Only A and B
4. Only B and C 5. Only C

45. The author's main objective in writing the passage

1. to explain that consumerist societies have their own drawbacks which are overlooked by those who are blinded by its material glare

2. to explain how too many material comforts have improved the living standard of common man in the west

3. that young children should not be given access to guns and other ammunitions

4. All NRIs are leading unmindful, second class lives abroad 5. None of these

46. Which of the following is **not true** according to the passage?

1. Over indulgence in accumulating material wealth has led to many problems on the social and emotional fronts

2. People should visit the sermons more often since this is the only way to achieve peace and happiness

3. For the sake of making profits, people have taken decisions which have proved to be harmful to the society.

4. There are plenty of material comforts in the Western countries. 5. None of these

Directions (47-48): Choose the word which is **MOST similar** in meaning to the word printed in bold as used in the passage.

47. **SHREWDLY**

1. Roughly 2. Rightly 3. Rudely
4. Courteously 5. Astutely

48. **ELUSIVE**

1. Terrifying 2. Unusual 3. Unachievable
4. Haunting 5. Displeasing

Directions (49-50): Choose the word which is **most OPPOSITE** in meaning to the word printed in bold as given in the passage.

49. **DEJECTED**

1. Apologetic 2. Anxious 3. Accepted
4. Elated 5. Enlightened

50. **MOMENTARY**

1. Sporadic 2. Futuristic 3. Brief
4. Homogeneous 5. Perpetual

Directions (Q. 51-55): In each of the following sentences there are five pairs of words denoted by numbers 1), 2), 3), 4) and 5). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence grammatically correct and meaningfully complete.

51. _____ to the popular belief that every astrologer nurtures blind faith in fate, our astrologer believes in _____,

1. contrary, action 2. according, thoughts
3. bowing, present 4. proving, forecasting
5. pointing, devotion

52. His _____ has yielded him the _____ fruit.

1. fate, undesirable 2. efforts, unwanted
3. action, viable 4. perseverance, desired
5. emphasis, expected

53. Liberalisation has removed all the legal _____ and _____ the floodgates to multinational companies.

1. hurdles, award 2. barriers, opened
3. obstacles, guarded 4. manipulation, closed
5. battles, threw

54. His _____ contribution to the Tsunami relief fund was _____ by his staff members.

1. meagre, admired 2. spontaneous, nullified
4. negligible, sanctioned 4. noteworthy, improved
5. generous, appreciated

55. The _____ on some of the towns has created _____ among the residents of the other parts of the country.

1. attack, ambition 2. raid, awareness
3. bombardment, panic 4. spelt, satisfaction
5. shower, dampness

Directions (Q. 56-60): 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).

56. 1) The Bay of Bengal region will undergo / 2) a dire and drastic transformation / 3) until urgent action is taken to deal with the disastrous effects of global warming / 4) climate change experts have warned. / 5) No error

57. 1) Men and women may not always be on the same footing / 2) but you would think both sex / 3) would be equal in the face of gigantic floods, / 4) typhoons or droughts. / 5) No error

58. 1) If you found / 2) it's unusually cold / 3) for the month of March / 4) it isn't so just this year./ 5) No error

59. 1) It was not in Mumbai or Lahore / 2) that Partition's best known / 3) story—teller Saadat Hasan Manto / 4) wrote his first story. / 5) No error

60. 1) As carry cell phones and other electronic devices / 2) inside examination halls has been banned by Patna university / 3) some examinees have of late devised / 4) some innovative ways of cheating. / 5) No error

Directions (Q. 61-65): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) Development of drought resistance could benefit large numbers of farmers.

(B) Hence the human race has no choice but to adapt to these impacts.

(C) India has to be concerned about climatic changes.

(D) This impact can run into decades and centuries.

(E) Environment day is thus an important occasion to assess the past and our future.

(F) Since there is a possibility of adverse impact on agriculture which could deter growth.

61. Which is the **FIFTH** sentence of the passage after the rearrangement?

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

62. Which is the **THIRD** sentence of the passage after the rearrangement?

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

63. Which is the **SECOND** sentence of the passage after the rearrangement?

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

64. Which is the **LAST (SIXTH)** sentence of the passage after the rearrangement?

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

65. Which is the **FIRST** sentence of the passage after the rearrangement?

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

Directions (Q. 66-70): Which of the phrases 1,2,3,4 and 5 given below each sentence should replace the phrase printed in **bold** in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, mark 5 as the answer.

66. Although scared of heights, she **gather all her courage** and stood atop the 24-storey building to participate in the activities.

1. gathered all her courage 2. gathered all courageous
3. gather all courageous 4. is gathered all courage
5. No correction required

67. Naturally, with everything **gone so well** for them, it was time for celebration.

1. go so well 2. going so well
3. gone as well 4. going as well
5. No correction required

68. The ban was imposed by the state's commercial taxes department last Friday after protests by a certain community, which **had threat to burn** cinema halls screening the controversial movie.

1. had threats of burning 2. had threatened to burn
3. had threatened to burn 4. had threatened to burning
5. No correction required

69. Rakesh, an avid football player who captained his team in school and college, **will inaugurate** the match tomorrow in Pune.

1. will be inaugurate 2. is inauguration
3. will inaugurating 4. is inaugurate
5. No correction required

70. At a musical night organised for them, the artistic side of the doctors **came as forward**, as they sang beautifully and made the evening truly memorable.

1. come forward
2. come to the fore
3. come to the forth
4. came to the fore
5. No correction required

MSB - Makes Sure (u become) Banker

Directions (Q. 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.

Around the world, forests are being (71) at a rate of about thirteen million hectares a year and deforestation accounts for an estimated 17%-20% of all global emissions. In addition, forests and other terrestrial carbon sinks play a (72) role in preventing runaway climate change, soaking up a full 2.6 Gt of atmospheric carbon every year. The destruction of forests, therefore, not only emits carbon a staggering 1.6 Gt a year, which severely (73) forests capacity to absorb emissions from other sources but also drastically (74) the amount of forested land available to act as a carbon sink in the future. However, the effects of deforestation extend beyond carbon. Rainforests (75) a wide variety of ecosystems services, from regulating rainfall to purifying groundwater and keeping fertile soil from (76); deforestation in one area can seriously damage food production and (77) to clean water in an entire region. The value of global ecosystem services has been estimated at 33 trillion USD each year (almost half of global GDP), but these services have been taken for granted without a mechanism to make the market reflect their value. Rainforests are also a

home and (78) of income for a huge number of people in Africa, Asia, and South America. (79) this, economic pressures frequently drive both local communities and national governments in the developing world to (80). These forests in ways that are unsustainable, clear-cutting vast areas for fuel, timber, mining, or agricultural land.

- | | | |
|---------------------|---------------|-----------------|
| 71. 1. ended | 2. destroyed | 3. extinct |
| 4. killed | 5. wasted | |
| 72. 1. tough | 2. important | 3. vital |
| 4. biggest | 5. effective | |
| 73. 1. affects | 2. diminishes | 3. increases |
| 4. alternates | 5. impairs | |
| 74. 1. plagues | 2. develops | 3. reduces |
| 4. shortens | 5. influences | |
| 75. 1. sell | 2. offer | 3. give |
| 4. provide | 5. earns | |
| 76. 1. transforming | 2. decoding | 3. erupting |
| 4. draining | 5. eroding | |
| 77. 1. handiness | 2. excess | 3. availability |
| 4. access | 5. supply | |
| 78. 1. beginning | 2. source | 3. ways |
| 4. reference | 5. measure | |
| 79. 1. despite | 2. also | 3. inspite |
| 4. apart | 5. beside | |
| 80. 1. exploit | 2. encompass | 3. nurture |
| 4. work | 5. improve | |

III. QUANTITATIVE APTITUDE

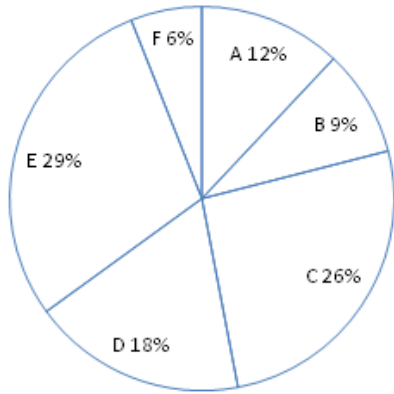
Directions (81-85): What should come in place of the question mark (?) in the following questions.

81. $(0.064) \times (0.4)^7 = (0.4)^? \times (0.0256)^2$
 1. 17 2. 2 3. 18 4. 3 5. None
82. $\frac{3}{19}$ of 30% of 3420 = $(?)^2 \times 2$
 1. 81^2 2. 7 3. 9 4. 81 5. 49
83. $\sqrt{11449} \times \sqrt{6241} - (54)^2 = \sqrt{?} + (74)^2$
 1. 3844 2. 3721 3. 3481 4. 3638 5. None

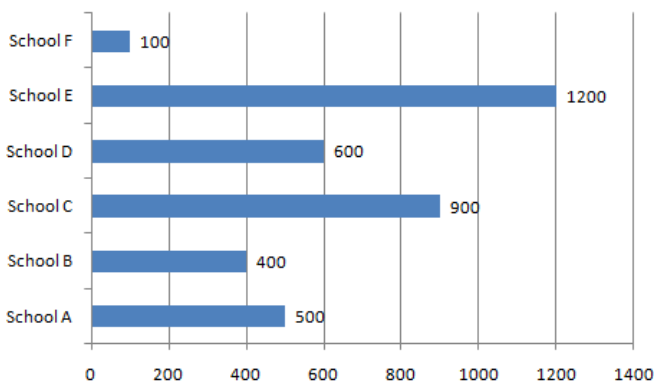
84. $(0.216)^2 \div (0.36)^2 \times (0.6)^5 = (0.6)^{?-2}$
 1. 11 2. 5 3. 7 4. 9 5. None
85. 56.5% of 1220 - 26.2% of 1100 = $?^2 + 301.1$
 1. $\sqrt{20}$ 2. 200 3. $\sqrt{10}$ 4. 100 5. - 10

Directions (86-90): Study the following pie chart and bar diagram and answer the following questions. Percentage-wise distribution of Students in six different Schools

Total number of Students = 6000 Percentage of students in Schools A, B, C, D, E and F



Number of boys out of 6000 students in each school separately



86. What is the sum of the number of girls in School C, the number of girls in School E and the number of boys in School D together?

1. 1700 2. 1900 3. 1600 4. 1800 5. None

87. What is the ratio of the number of boys in School C, the number of girls in School B and the total number of students in School E?

1. 45:7:97 2. 43:9:97 3. 45:7:87 4. 43:9:87 5. None

88. What is the difference between the total number of students in School F and the number of boys in School E?

1. 820 2. 860 3. 880 4. 900 5. None

89. In which of the following schools is the total number of students equal to the number of girls in School E?

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

90. The number of girls in school A is approximately what percentage of the total number of students in school B?

1. 55 2. 50 3. 35 4. 45 5. 40

Directions (91-95): What will come in place of the question mark (?) in the given number series?

91. 17 19 33 (?) 129 227
1. 64 2. 73 3. 67 4. 72 5. None

92. 35 256 451 620 763 (?)
1. 680 2. 893 3. 633 4. 880 5. None

93. 18 139 868 917 (?) 1051
1. 1042 2. 1036 3. 942 4. 996 5. None

94. 2890 (?) 1162 874 730 658
1. 1684 2. 1738 3. 1784 4. 1672 5. None

95. 14 1004 1202 1251.5 1268 (?)
1. 1267.5 2. 1276.25 3. 1324.5
4. 1367.25 5. None of these

96. Two pipes A and B together can fill a cistern in 4 hours. Had they been opened separately, then B would have taken 6 hours more than A to fill the cistern. How much time will be taken by A to fill the cistern separately?

1. 1 hour 2. 2 hour 3. 6 hour
4. 8 hour 5. 10 hour

97. A certain sum is divided among P, Q and R in such a way that P gets ₹400 more than half of the sum. Q gets ₹1200 less than three-eighth of the sum and R gets ₹2000. What is the total sum?

1. ₹9600 2. ₹10,000 3. ₹8400
4. ₹10,200 5. ₹9800

98. Two stations P and Q are 480 km apart. A train leaves P for Q and at the same time another train leaves Q for P. Both the trains meet 6 hours after they start moving. If the train travelling from P to Q travels at the speed of 8 km/hr faster than the other train, find the speed of the faster train.

1. 46km/hr 2. 42km/hr 3. 44km/hr
4. 48km/hr 5. 40km/hr

99. Arav, Bunty and Deepak are partners in a business. Arav's money has been used for 4 months, claims $\frac{1}{8}$ th of the profit. Bunty's money has been used for 6 months claims $\frac{1}{3}$ of the profit. Deepak has invested ₹1560 for 8 months. How much money did Arav and Bunty contribute together?

1. ₹2800 2. ₹3000 3. ₹2000
4. ₹2600 5. ₹2500

100. A dishonest trader marks up his goods by 80% and gives a discount of 25%. Besides, he gets 20% more amount per kg from wholeseller and sells 10% less per kg to customers. What is the overall profit percentage?

1. 8.2% 2. 7.6% 3. 7.8%
4. 7.5% 5. 8.0%

**Doubt clearing through
Whatsapp (24x7)
for MSB Students**

Directions (101-105): What should come in place of the question mark (?) in the following questions. (you are not expected to calculate the exact value)

101. $3237 \div 31 \times 15 = ? \times 17$
1. 90 2. 100 3. 110 4. 120 5. 80

102. $\frac{458}{32} \div \frac{19}{789} \times \frac{232}{78} = ?$
1. 1760 2. 1880 3. 1950 4. 1720 5. 1650

103. $(34.34)^2 + (5.96)^2 - (23.09)^2 = ?$
1. 510 2. 540 3. 620 4. 680 5. 650

104. $\sqrt{7378} \times \sqrt{1330} \div \sqrt{660} = ?$
1. 200 2. 180 3. 120 4. 140 5. 160

105. 61% of 981 - 150.17 = ? - 65% of 676
1. 760 2. 780 3. 830 4. 860 5. 890

106. The ratio of the present age of Manisha and Deepali is 5 : X. Manisha is 9 years younger than Parineeta. Parineeta's age after 9 years will be 33 years. The difference between Deepali's and Manisha's age is the same as the present age of Parineeta. What should come in place of X?
1. 23 2. 39 3. 15 4. 20 5. 13

107. Six-elevenths of a number is equal to 22 per cent of the second number. The second number is equal to one-fourth of the third number. The value of the third number is 2400. What is 45% of the first number?
1. 109.8 2. 111.7 3. 117.6 4. 123.4 5. None

108. The circumference of a circle is twice the perimeter of a rectangle. The area of the circle is

5544 sq cm. What is the area of the rectangle if the length of the rectangle is 40cm?

1. 1120 sq cm 2. 1020 sq cm 3. 1140 sq cm
4. 1040 sq cm 5. None of these

109. A bag contains 7 blue balls and 5 yellow balls. If two balls are selected at random, what is the probability that none is yellow?

1. $\frac{5}{33}$ 2. $\frac{5}{22}$ 3. $\frac{7}{22}$
4. $\frac{7}{33}$ 5. $\frac{7}{66}$

110. Akash scored 73 marks in subject A. He scored 56% marks in subject B and X marks in subject C. Maximum marks in each subject were 150. The overall percentage marks obtained by Akash in all the three subjects together was 54%. How many marks did he score in subject C?

1. 84 2. 86 3. 79 4. 73 5. None

111. In a school some chocolates were distributed equally among children. Each child got chocolates equal to $\frac{1}{7}$ th of the number of children in the school. If the number of children were half, each child would have got 24 chocolates. How many chocolates were distributed among the children?

1. 1032 2. 924 3. 1992 4. 1008 5. 1056

112. A invest Rs.800 at simple rate of interest 12 $\frac{1}{2}$ % pa for 2 years. B invest a certain sum at compound rate of interest 10% pa compounded annually for 3 years. The amount that A and B receive individually are in the ratio $(10)^3 : (11)^3$ respectively. What is the sum invested by B?

1. Rs.2000 2. Rs.2210 3. Rs.3600
4. Rs.1000 5. Rs.1465

113. A man rows to a place 210 km away and comes back to the starting point. If the speed of the stream is 3 kmph and the speed of the boat in still water is 18 kmph, then what is the total time taken by him?

1. 24 hours 2. 25 hours 3. 26 hours
4. 22 hours 5. None of these

114. In how many different ways can the letter of the word 'INTERPRETATION' be arranged so that vowels always come together?

1. 2425800 2. 2721600 3. 1627800
4. 2826200 5. None of these

115. In a 120-litre mixture of milk and water, the percentage of water is only 20%. The milkman gave 15 litres of this mixture to a customer and then added 15 litres of water to the remaining mixture. What is the percentage of milk in the final mixture?
 1. 58% 2. 68% 3. 56% 4. 62% 5. 70%

Directions (Q. 116-120): Study the table carefully and answer the questions given below.

Details of employees deployed at different levels by a company in different departments.

Department	Manager		Officer	
	Number	M:F	Number	M:F
Operations	2200	7:4	2800	6:8
Public relations	1800	5:4	2500	9:11
Finance	2500	14:11	3200	17:15
Advertising	2900	12:17	1600	9:7
Sales	2400	9:7	2600	8:5
Procurement	2700	5:4	2200	9:13

116. The total number of female employees (Managers and Officers) in Procurement department is approximately by what per cent more than their male counterparts?
 1. 2% 2. 6% 3. 4% 4. 8% 5. 9%

117. The number of female managers in Finance department is what per cent of the total number of male managers in Sales department?
 1. 77% 2. 83% 3. 78% 4. 84% 5. 81%

118. What is the ratio of the total number of female managers in Operations and Finance departments to that of male officers in these two departments?
 1. 25:29 2. 19:26 3. 19:25 4. 19:29 5. 22:29

119. The total number of male officers in Advertising and Sales departments is approximately what per cent of the total number of officers in these two departments?
 1. 55.8% 2. 56% 3. 57.5% 4. 54% 5. 59.5%

120. What is the difference between the total number of female officers in Advertising and Public Relations department and the total number of female managers in these departments?
 1. 405 2. 415 3. 425 4. 435 5. 395

IV. General Awareness (with special reference to banking)

121. Paul Beatty won Man Booker Prize 2016 for his work ____.

1. The Inheritance of Loss
2. The Sellout
3. A Brief History of Seven Killings
4. The Sense of an Ending
5. The Sympathizer

122. Name the online system launched by GSI to manage and share geo-data.

1. Online Core Business Integrated System
2. Online Central Business Integrated System
3. Online Core Business Investigation System
4. Online Core Business Interconnect System
5. Online Central Business Interconnect System

123. Out of 72 applicants for small finance banks; how many applicants have been issued licenses by RBI?

1. 57
2. 22
3. 72
4. 10
5. 25

124. Which is the currency of Estonia?

1. Dollar
2. Yuan
3. Euro
4. Pound
5. Rand

125. Which multinational bank announced in May 2016 to wind up all its retail building operations in India in a phased manner?

1. Korea Exchange Bank
2. Bank of Bahrain and Kuwait BSC
3. Somali bank Ltd
4. Royal Bank of Scotland Plc
5. Deutsche Bank

126. Who has been appointed as Ambassador of India to UN Conference on Disarmament?

1. Syed Akbaruddin
2. Suruchi Pant
3. Rani Nair
4. Amandeep Singh Gill

127. The Monetary Policy Committee (MPC) is headed by

1. RBI Governor
2. Vice Chairman of NITI Aayog
3. Finance Minister
4. Prime Minister
5. President of India

128. "Smart Money" is also known as

1. Travellers Cheque
2. Credit Card
3. Internet Banking
4. Foreign Currency
5. None of these

129. Which of the following rates are not directed by RBI?
 1. CRR 2. SLR 3. Repo Rate
 4. Base Rate 5. None of these
130. The 3rd World Internet Conference is held in ___
 1. India 2. Bhutan 3. China
 4. USA 5. Australia
130. The 3rd World Internet Conference is held in ___
 1. India 2. Bhutan 3. China
 4. USA 5. Australia
131. Which of the following organisations, provides credit history of the borrowers?
 1. CIBIL 2. SEBI 3. RBI
 4. IBA 5. CRISIL
132. Who is the head of IMF?
 1. Jim Yong King 2. Christine Lagarde
 3. Mary Barra 4. Takehiko Nakao
 5. None of these
133. Which state is declared as Open defecation free recently?
 1. Karnataka 2. Kerela 3. Telungana
 4. Odisha 5. Haryana
134. Bank deposits are insured by DICGC for a maximum amount of ___ per depositor per bank.
 1. No limit 2. Rs. 50,800 3. Rs. 5,00,000
 4. Rs. 2,00,000 5. Rs. 1,00,000
135. Which Yojana would provide solar powered irrigation pumps to farmers at a subsidized price?
 1. Saur Sujala Yojana
 2. Saurashtra Narmada Avataram Irrigation Yojana
 3. Atal Pension Yojana
 4. Pradhan Mantri Jan Dhan Yojana
 5. Pradhan Mantri Awas Yojana
136. Under the new norms, flexi-fund in each CSS has been increased from the current 10% to what percentage for the states?
 1. 15 % 2. 20% 3. 25% 4. 30% 5. 35%
137. India's first cherry Blossom festival starts in ___
 1. Kerela 2. Odisha 3. Madhya Pradesh
 4. Meghalaya 5. Bihar
138. The India's first Payment Bank is opened by Airtel in Rajasthan which offers ___ % for savings deposits.
 1. 7.5 2. 7.25 3. 7.15 4. 7.9 5. None
139. Who appoints a banking ombudsman?
 1. Lead Bank of the State
 2. Governor of respective state 3. RBI
 4. President of India 5. Chief Justice of India
140. Wular Lake, one of the largest fresh water lake in Asia, is in the Indian State of ____
 1. Sikkim 2. Himachal Pradesh
 3. Uttarakhand 4. Jammu & Kashmir
 5. Arunachal Pradesh
141. 'Cashnet' and Mitr' are names of ____
 1. Shared ATM Networks
 2. Credit card 3. Debit Card
 4. Cash Deposit Machine 5. None of these
142. 2016 Mexican Grand prix was won by Lewis Hamilton. He is from ____
 1. France 2. Mexico 3. Singapore
 4. German 5. Mercedes
143. Who is the Union Minister for Health and Family Welfare?
 1. Venkaiah Naidu 2. J P Nadda
 3. Nitin Gadkari 4. Piyush Goyal 5. Jual Oram
144. Recently an agreement on the expansion of India-Chile Preferential Trade Agreement (PTA) was signed between India and Chile .Under the expanded PTA, Chile has offered concessions to India on how many objects?
 1. 1798 2. 1031 3. 296 4. 178 5. None
145. In order to fulfil all banking needs of the start-ups, a dedicated solution 'SmartUp' has recently been launched by ____
 1. HDFC 2. ICICI 3. Axis 4. IDFC 5. None
146. Which of the following company has been ranked first in the Fortune 2016 'Change the World' list?
 1. GlaxoSmithKline 2. Nestle
 3. Cipla 4. IDE Technologies 5. None

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

147. Who is the Prime Minister of Bulgaria?

1. Manuel Valls
2. Boyko Borissov
3. Malcolm Turnbull
4. Pushpa Kamal Dahal
5. Theresa May

148. Which of the following is not a money market instrument?

1. Treasury bill
2. Debenture
3. Commercial paper
4. Certificate of deposit
5. All the above

149. Jude Felix is a famous Indian Player in which of the fields?

1. Volleyball
2. Tennis
3. Football
4. Hockey
5. Cricket

150. Who is the present Finance Secretary of India?

1. Ratan Watal
2. Ashok Lavasa
3. Arun Jaitley
4. Aravind Subramanian
5. Siddharth Tiwari

151. Where was India's first ever BIO-CNG project inaugurated recently?

1. Pune
2. Shillong
3. Mumbai
4. Kohima
5. New Delhi

152. World Maritime Day is celebrated on-

1. 26 September
2. 24 September
3. 29 September
4. 28 September
5. None

153. Which country recently withdrew officially from International Criminal Court?

1. Pakistan
2. Mexico
3. Iraq
4. German
5. Russia

154. Which of the following programme is India's flagship rural employment programme?

1. PMAGY
2. AMRUT
3. HRIDAY
4. MGNREGA
5. None of these

155. Which IT company has entered into a Joint Venture with the Saudi Prerogative Company to offer its services in the middle eastern country?

1. CTS
2. TCS
3. HCL
4. Infosys
5. Microsoft

156. Which of the following gases in the atmosphere does not fall under the category of "Greenhouse gases" ?

1. Water Vapour
2. Carbon dioxide
3. Methane
4. Hydrogen
5. Ozone

157. Recently Indian Air Force, successfully fired the recently acquired long range 'Beyond Visual Range' MICA missile. It is a _____

1. Surface to Air Missile
2. Air to Air Missile
3. Air to Surface Missile
4. Surface to Surface Mobile
5. None of these

158. Which of the following term is not used in the game of lawn tennis?

1. Love
2. Double fault
3. Ace
4. Deuce
5. Spin

159. On recommendation of which of the following committee NABARD was established?

1. C.Rangarajan Committee
2. Vijay Kelkar Committee
3. Sivaraman Committee
4. Chelliah Committee
5. None of these

160. The National Tiger Conservation Authority (NTCA) has accorded final approval to Kudermukh national park in Karnataka and Rajaji National Park in _____ as tiger reserves.

1. Tamil Nadu
2. Maharashtra
3. Uttarkhand
4. Bihar
5. Punjab

V. COMPUTER KNOWLEDGE

161. Software applies _____ also called algorithms, to process data.

1. arithmetic
2. Procedures
3. objects
4. rules
5. None of these

162. An ad hoc query is a

1. pre-planned question
2. pre-scheduled question
3. spur-of-the-moment question
4. question that will not return any results
5. None

163. Press _____ to move the insertion point to the Address box, or to highlight the URL in the Address box.

1. ALT+D
2. ALT+A
3. SHIFT+TAB
4. TAB+CTRL
5. CTRL+S

164. The human-readable version of a program is

1. source code
2. program code
3. human code
4. system code
5. None of these

165. Programs such as Internet Explorer that serve as navigable windows into the Web are called

1. Hypertext
2. Networks
3. Internet
4. Web browsers
5. None of these

166. When you save to ____, your data will remain intact even when the computer is turned off.

1. RAM
2. mother board
3. secondary storage device
4. primary storage device
5. None of these

167. The motherboard is the

1. circuit board that houses peripheral devices
2. same as the CPU chip
3. the first chip that is accessed when the computer is turned on
4. circuit board that contains a CPU and other chips
5. None of these

168. A computer-intensive problem runs on a

1. server
2. mainframe
3. supercomputer
4. super PC
5. None of these

169. A(n) ____ converts and executes one statement at a time.

1. compiler
2. interpreter
3. converter
4. instructions
5. None of these

170. ____ is the act of copying or downloading a program from a network and making multiple copies of it.

1. Network piracy
2. Plagiarism
3. Software piracy
4. Site-license piracy
5. None of these

171. Which is the best definition of a software package?

1. An add-on for your computer such as additional memory
2. A set of computer programs used for a certain function such as word processing
3. A protection you can buy for a computer
4. The box, manual and licence agreement that accompany commercial software
5. None of these

172. Collecting personal information and effectively posing as another individual is known as the crime of

1. spooling
2. identity theft
3. spoofing
4. hacking
5. None of these

173. In the information systems concept, the output function involves

1. Capturing and assembling elements that enter the system to be processed
2. Transformation processes that convert input into output
3. Transferring elements that have been produced by a transformation process to their ultimate destination
4. Monitoring and evaluating feedback to determine whether a system is moving toward the achievement of its goal
5. None of these

174. A tuple is a

1. column of a table
2. two-dimensional table
3. row of a table
4. key of a table
5. None

175. What disk is used to cold-boot a PC?

1. Setup disk
2. System disk
3. Diagnostic disk
4. Program disk
5. None

176. Which of the following menu types is also called a drop-down menu?

1. fly-but
2. cascading
3. pop-up
4. pull-down
5. None of these

177. Which device is used as the standard pointing device in a Graphical User Environment?

1. Keyboard
2. Mouse
3. Joystick
4. Track ball
5. None of these

178. The simultaneous execution of two or more instructions is called

1. reduced instruction set computing
2. sequential access
3. multiprocessing
4. disk mirroring
5. None of these

179. Multiprogramming systems:

1. are easier to develop than single programming systems.
2. execute each job faster.
3. execute more jobs in the same time period.
4. use only one large mainframe computer.
5. None

180. Which of the following is the storage area within the computer itself which holds data only temporarily as the computer processes instructions?

1. the hard disk
2. main memory
3. the control unit
4. read-only memory
5. None

181. The general term "peripheral equipment" is used for

1. any device that is attached to a computer system
2. large-scale computer systems
3. a program collection
4. other office equipment not associated with a desktop computer
5. None of these

182. If a memory chip is volatile, it will

1. explode if exposed to high temperatures
2. lose its contents if current is turned off
3. be used for data storage only
4. be used to both read and write data
5. None

183. If you are going to a site you use often, instead of having to type in the address every time, you should

1. save it as a file
2. make a copy of it
3. bookmark it
4. delete it
5. None

184. Storage device found inside the computer.

1. CD-ROM
2. Zip Disk
3. Super Disk
4. Hard Disk
5. None

185. The box that contains the central electronic components of the computer is the

1. mother board
2. system unit
3. peripheral
4. input device
5. None

186. Compatibility in regard to computers refers to

1. the software doing the right job for the user.
2. it being versatile enough to handle the job
3. the software being able to run on the computer
4. software running with other previously installed Software
5. None of the above

187. How is it possible that both programs and data can be stored on the same floppy disk?

1. A floppy disk has two sides, one for data and one for programs.
2. Programs and data are both software, and can be stored on any memory device.
3. A floppy disk has to be formatted for one or other.
4. Floppy disks can only store data, not program.
5. None of the above

188. The output which is made up of pictures, sounds, video is called

1. COM
2. hard copy
3. graphics
4. Multimedia
5. None

189. The first computers were programmed using

1. assembly language
2. machine language
3. spaghetti code
4. source code
5. None

190. The process of preparing a floppy diskette for use is called _____

1. assembling
2. translating
3. parsing
4. Formatting
5. None

191. Even if a disk drive fails, the computer application running and using it can continue processing. This application is said to have been designed with this feature called

1. 100 percent up-time
2. Fault tolerance
3. High reliability
4. All of these
5. None

192. Which media has the ability to have data/information stored (written) on them by users more than once?

1. CD-R disks
2. CD-RW disks
3. Zip disks
4. OptiDisks
5. Both CD-RW disks & Zip disks

193. The ___ controls a client's computer resources.

1. application program
2. instruction set
3. operating system
4. server application
5. compiler

194. Which of the following could be digital input devices for computers?

1. Digital camcorder
2. Microphone
3. Scanner
4. All of the above
5. None

Want to pass – sources

Everywhere

Want a job – resources

At MSB

195. Storage media such as a CD read and write information using _____

1. a laser beam of red light
2. magnetic dots
3. magnetic strips
4. All of these
5. None of these

196. Vendor-created program modifications are

1. patches
2. antivirus
3. holes
4. fixes
5. overlaps

197. Cache and main memory will lose their contents when the power is off. They are _____

1. dynamic
2. static
3. volatile
4. non-volatile
5. faulty

198. The ___ enables you to simultaneously keep multiple web pages open in one browser window.

1. tab box
2. pop-up helper
3. tab row
4. address bar
5. Esc key

199. Video processors consist of _____ and _____ which store and process images.

1. CPU, VGA
2. CPU, memory
3. VGA, memory
4. VGI, DVI
5. VGA, VGI

200. The operating system called UNIX is typically used for

1. Desktop computers
2. Laptop computers
3. Super computers
4. Web servers
5. All of these

ALL THE BEST