IBPS
CLERK PRELIMS
MODEL PAPER

IBPS

1

NUMERICAL ABILITY

Direction (1-5):- solve the equations and mask the Appropriate answer 9.

1) $x > y$ 2) $x < y$ 3) $x \geq y$ 4) $x \leq y$ 5) Relationship can't established.

1. I. $x^2 - 13x + 40 = 0$
    II. $y^2 - 16y + 63 = 0$

2. I. $x^2 = 196$
    II. $y^2 - 28y + 196 = 0$

3. I. $x^2 = 49$
    II. $y^2 = 16$

4. I. $9x^2 + 9x + 2 = 0$
    II. $3y^2 + 7y + 4 = 0$

5. I. $3x^2 - 13x + 14 = 0$
    II. $3y^2 - 11y + 10 = 0$

Direction (6-10): What will come in place of question mask (?).

6.   6   5   8   21   80   ?
    1) 395   2) 375   3) 245   4) 225   5) 285

7.   222   110   54   26   ?   5
    1) 15   2) 11   3) 18   4) 13   5) 12

8.   80   423   207   332   ?
    1) 182   2) 268   3) 154   4) 295   5) 195

9.   15   16.8   13.2   20.4   6   ?
    1) 33.4   2) 31.4   3) 36.6   4) 32.8   5) 34.8

10. 10   11   14   21   36   ?
    1) 55   2) 59   3) 67   4) 65   5) 72

Direction (11-15):- What will come in place of (?) mark.

11. $4\frac{1}{2} \times 3\frac{1}{2} + 8\frac{1}{2} \times 4\frac{1}{4} = ?$

1) $52\frac{1}{8}$ 2) $50\frac{7}{8}$ 3) $52\frac{3}{5}$ 4) $53\frac{5}{8}$ 5) None of these.

12. 75% of 140 + 25% of 280 + 125% of 300 = ?

1) 500 2) 515 3) 585 4) 530 5) None of these.

13. 7777.77 + 777.77 + 77.7777 + 7.77 = ?

1) 8538.0288 2) 8642.0877 3) 8762.4266 4) 8852.124 5) None.

14. $0.09 \times ? \times 1.7 = 86.292$

1) 566 2) 544 3) 564 4) 568 5) None of these.

15. $\sqrt[3]{13144256} = ?$

1) 224 2) 246 3) 236 4) 216 5) No of these.

Direction (16-20):- study the table and Answer the questions.

organisations	No. of employees (male + female)	percentage of science graduates out of total Number of employees	Number of male employees
A	240	70%	125
B	280	45%	130
C	350	50%	210
D	360	65%	240
E	150	56%	96

16. Number of other graduates employees in organisation D is what percent of Number of male employes in the same organisation?

1) 54.5 2) 52.5 3) 55 4) 50 5) 48.5

17. in organisation c, if 60% of male employees are science graduates, what is the respective ratio between number of science graduate male and science graduate femal employees?

1) 16 : 7   2) 22 : 9   3) 18 : 5   4) 18 : 7   5) 20 : 7

18. in organisation A, number of female science graduate employees is 10% more than number of male science graduate employees. what is the difference between science graduate female employees and other graduate employees in the same organisation?

1) 59   2) 61   3) 63   4) 55   5) 27

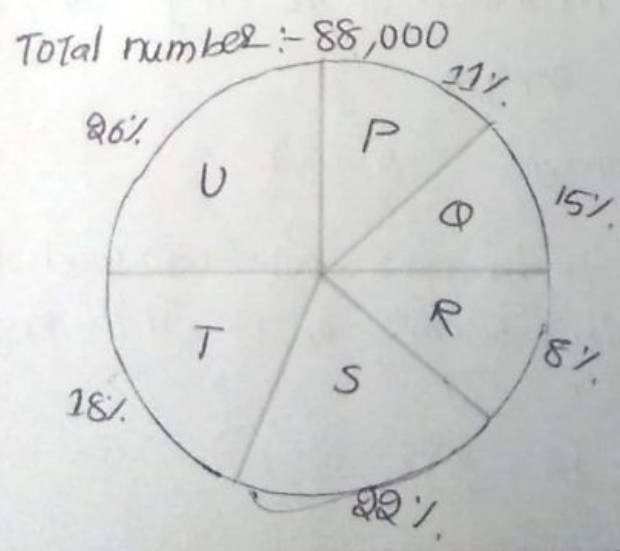19. what is the Average number of science graduate employees in orga-nisations B and F?

1) 105   2) 95   3) 90   4) 110   5) 115

20. in organisation F, number of female employees is what percent less than number of male employees?

1) 43 ¾   2) 47 ½   3) 41 ½   4) 39 ¾   5) 45 ¼

Direction (21-25): Read the information and Answer the following.

Distribution of total number of registered votes (male & female) in 6 villages.

Total number :- 88,000

villages	Respective Ratio of male and female registered voters.
P	6 : 5
Q	3 : 2
R	5 : 3
S	11 : 5
T	5 : 4
U	7 : 6

21. if 75% of the registered voters (male & female) of village P and 60% of the registered voters (male & female) of village S could cast their votes, what was the difference between number of voles cast in village P and village S?

1) 4142   2) 3966   3) 3852   4) 4356   5) 4468.

22. What is the respective ratio between total number of registered female voters in village P and Q together and number of registered male voters in village U?

1) 11:16   2) 13:18   3) 13:16   4) 9:14   5) 11:14.

23. Average number of registered female voters in villages S and T together is what percent less than the number of registered male voters in village T?

1) 24 3/4   2) 22 7/8   3) 25 5/8   4) 26 1/4   5) 23 3/8.

24. What is the central angle corresponding to the number of registered voters (male and female) in village U?

1) 94.2°   2) 96.6°   3) 88.4°   4) 91.8°   5) 93.6°

25. Number of registered male voters in village Q is what percent of the total number of registered female voters in villages R and U together?

1) 62.5   2) 55   3) 65   4) 60   5) 57.5

26. population of village increased by 5% from 2007 to 2008 and by 25% from 2008 to 2009. if the population of the village was 480 in 2007, what its population in 2009?

1) 640   2) 630   3) 610   4) 645   5) 680

27. Train A running at 72 km/hr takes 12sec to cross a pole. How much time will Train B takes (running at 54 km/hr) to cross the pole, if its length is half that of Train A? (in sec)

1) 10   2) 4   3) 16   4) 12   5) 8.

28. A and B can do piece of work in 12 days, B and c in 15 days c and A in 80 days A alone can do the work in .

1) 15 2/3 days   2) 24 days   3) 30 days   4) 40 days   5) none of these

29. A man can row 44 km down stream in 4 hrs. if the man's rowing rate in still water is 8 kmph then find in what time will he cover 85 km upstream?

1) 4 hrs   2) 3 hrs   3) 6 hrs   4) 5 hrs   5) non of these.

30. Find the compound intrest on RS. 2000 for 8 years at 10% p.a?

1) R.S 450   2) RS 400   3) RS.420   4) RS 460   5) none of these.

31. The Average of 34 boys in a class is 14 years. if the teacher's age is included the Average becomes 15 years, what is the teacher's age?

1) 48 yrs   2) 46 yrs   3) 49 yrs   4) 47 yrs   5) none of these.

32. The sum of the present ages of A and B is 60 years. 12 years ago, the ratio of the ages of A and B was 5:4. find the present age of A?

1) 28 yrs   2) 32 yrs   3) 36 yrs   4) 42 yrs   5) None.

33. P and Q entered into a partneship with Rs. 30,000 and Rs. 60,000. After 4 months P invested Rs.15,000 more while Q withdraw Rs.30,000. find the share of P in the annual profit of RS. 1,00,000.

1) RS. 51000   2) 50,000   3) 45,000   4) 40,000   5) None of these.

34. out of the fractions $\frac{4}{9}$, $\frac{5}{14}$, $\frac{1}{2}$, $\frac{3}{4}$ and $\frac{2}{3}$ which is the second highest fraction?

1) $\frac{1}{2}$ 2) $\frac{5}{14}$ 3) $\frac{4}{9}$ 4) $\frac{3}{4}$ 5) $\frac{2}{3}$

35. Find the volume of a cuboid 7m x 6m x 5m.

1) 210 m³   2) 216 m³   3) 225 m³   4) 256 m³   5) None of these

1. 5) $\overset{40}{\underset{8\ 5}{\times}}$ $\overset{63}{\underset{9\ 7}{\times}}$

2. 4) $14 = 14$
$-14 < 14$

3. 5) $7 > 4$
$-7 < -4$

4. 1) $\overset{15}{\underset{6\ 3}{\times}}$ $\overset{12}{\underset{4\ 3}{\times}}$ $-\frac{1}{3} > \frac{-1}{3}$
$\frac{1}{3} > -4/3$
$-2/3 > -1$
$-2/3 > -4/3$

5. 3) $\overset{42}{\underset{7\ 6}{\times}}$ $\overset{30}{\underset{6\ 5}{\times}}$

Direction (6-10)

6. 1) $\Rightarrow$ $\times 1-1$, $\times 2-2$, $\times 3-3$, $\times 4-4$, $\times 5-5$.

7. 4) $\Rightarrow$ $\div 2-1$, $\div 2-1$, $\div 2-1$, $\div 2-1$.

8. 2) $\Rightarrow$ $\underset{(7^3)}{343}$, $\underset{(6^3)}{216}$, $\underset{(5^3)}{125}$, $\underset{(4^3)}{64}$

9. 5) $\Rightarrow$ 1.8, 3.6, 7.2, 14.4, 28.8.

10. 3) $\Rightarrow$ 1, 3, 7, 15, 31

Direction (11-15)

11. 2) $\Rightarrow$ $\frac{9}{2} \times \frac{7}{2} + \frac{17}{2} \times \frac{17}{4} = 50\frac{7}{8}$

12. 3) $\Rightarrow$ $\frac{3}{4} \times 140 + \frac{1}{4} \times 180 + \frac{5}{4} \times 300 = 525$

13. 2) $\Rightarrow$ 8641.0877

14. 3) $\Rightarrow$ $\frac{9}{100} \times 7 \times \frac{17}{10} = \frac{86292}{100}$ $\Rightarrow n = 564$

15. 3)

16. 2) $\Rightarrow$ $100 \to 360$ $\Rightarrow$ $\dfrac{126}{240} \times 100 \Rightarrow 52.5\%$
$\quad 35 \to 126$

17. 4) $\Rightarrow$ $100 \to 210$ $\Rightarrow$ $126 : 49 \Rightarrow 18 : 7$
$\quad 60 \to 126$

18. 2) $\Rightarrow$ 61.

19. 1) $\Rightarrow$ $100 \to 280$ & $100 \to 150$ $\Rightarrow \dfrac{126 + 84}{2} = 105$.
$\quad 45 \to 126 \quad 56 \to 84$

20. 1) $\Rightarrow$ $96 - 54 \Rightarrow \dfrac{42}{96} \times 100 = 43\frac{3}{4}$.

Direction (21-25):

21. 4) $\Rightarrow$ $100 \to 88,000 \Rightarrow 10 \to 9680$ | $100 \to 88,000 \Rightarrow 100 \to 19360$ | $\Rightarrow 11,616 - 7260 = 4356$.
$\quad 11 \to 9680 \quad 75 \to 7260 \quad \quad 22 \to 19360 \quad 60 \to 11616$

22. 5) $\Rightarrow$ $4400 + 5280 : 1760 \Rightarrow 11 : 14$.

23. 3) $\Rightarrow$ $6545 - 8800 \Rightarrow \dfrac{2255}{8800} \times 100 = 25\frac{5}{8}$

24. 5) $\Rightarrow$ $26 \times 3.6 \Rightarrow 93.6°$.

25. 4) $\Rightarrow$ $\dfrac{13200}{22000} \times 100 \Rightarrow 60$

26. 2) $\Rightarrow$ $100 \to 480$ $\Rightarrow$ $100 \to 504$
$\quad 105 \to 504 \quad 125 \to 630$

27. 5) $\Rightarrow S = D/t \Rightarrow D = S \times t = 72 \times \dfrac{5}{18} \times 12 \Rightarrow 240 \Rightarrow t = 240 \div 54 \times \dfrac{5}{18} \Rightarrow \dfrac{16}{2} = 8\ sec$

28. 3) $\Rightarrow$ Avg of $12, 15, 20 \to 60 \Rightarrow A+B \to 5 \Rightarrow A+4 = 6 \Rightarrow A = \dfrac{60}{2} = 30\ days$.
$\quad B+C \to 4 \quad A = 2$
$\quad C+A \to 3$
$\quad \overline{A+B+C = 6}$

29. 4) $\Rightarrow x+y = \dfrac{44}{4} = 11\ kmph \Rightarrow x+y = 11 ; y = 3, x = 8 \Rightarrow x-y = \dfrac{25}{5} = 5hrs$.

30. 3) $\Rightarrow$ compound intrest 2yrs at 10% = 21% $\Rightarrow \dfrac{21 \times 2000}{100} = 420$.

31. 3) $\Rightarrow$ Teacher age = $(35 \times 15) - (34 \times 14) = 525 - 476 = 49\ yrs$.

32. 2) $\Rightarrow 5:4 \Rightarrow 9 \to 36 \Rightarrow 20 + 12 = 32\ yrs$.
$\quad 5 \to 20$

33. 2) $\Rightarrow 30 \times 4 + 45 \times 8 : 60 \times 4 + 30 \times 8 = 1:1 \Rightarrow 2P \to 1\ lakh$
$\quad 1P \to 50,000/-$.

34. 5) $\to 2/3$

35. 1) $\Rightarrow$ volume $= 7 \times 6 \times 5 = 210\ m^3$.

ENGLISH

Direction (1-5) : Pick out the most effective word from the given blank.

1. These essays are intellectually superior and represent various —— of complexity.

   1) revealing 2) modern 3) levels 4) demands 5) presistent.

2. It was almost impossible for him to put out of his mind the witty words which he ———— from his clever father-in-law.

3. ~~Attrau~~ 1) inspiring 2) heard 3) sarcastic 4) soothing 5) exhortative

3. His mother scolded him for climbing the wall as she feared that he would —— and hurt himself

   1) Jump 2) decline 3) fall 4) slip 5) reduce.

4. The Boxers were —— with all their might and it was difficult to predict who would ultimately emerge as a winner.

   1) Arguing 2) playing 3) stealing 4) fighting 5) killing.

5. The company depends —— bn it's tyre making bussiness which is the most profitable of all it's subsidiaries with a third of its out-put being imported.

   1) Hardly 2) Heavily 3) least 4) similarly 5) extensive

Direction (6-10) :- Rearrange the sentences.

A) The chief then ordered his servants to serve everyone, the wine from the cask.

B) one of the guests was delighted to receive the invitation but had no intension of carrying out the palm wine with him.

c) He thought to himself, 'what harm can one calabash of water do when everyone else pours their wine into the casks'

D) Once the chief of a tribe sent out his messenges to everyone to inform them of the grand feast he was to hold and also ask them to bring a calabash of palm wine with them.

E) The man was impatient to sample some palm wine and so when the chief gave the signal, drank the whole cup in one gulp to the chiefs health. unfortunately everyone had thought like the man and brought along a calabash of water!

F) the much Awaited day arrived and all the guests adorned in their finery reached the chiefs house and emptied the calabash of wine they carried into the chiefs cask.

6. which of the following should be the first sentence?

  1) A   2) B   3) D   4) E   5) F

7. which of the following should be the third sentence?

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

8. which of the following should be the fifth sentence?

  1) A   2) B   3) C   4) E   5) F

9. which of the following should be the second sentence?

  1) A   2) B   3) C   4) E   5) F

10. which of the following should be the sixth sentence?

  1) A   2) B   3) D   4) E   5) F.

Direction (11-15):- Find out the error sentence.

11. I have been trying to / to learn english / for years / but I had
    (1)   (2)   (3)   (4)
not succded yet / No error.
                    (5)

12. After coming home (1)/ he always had (2)/ his tea, then we go (3)/ for a walk (4)/ No Error (5)

13. Why (1)/ don't you (2)/ lay (3)/ on the bed ? (4)/ no error. (5)

14. The workers (1)/ are/ on strike (3)/ for two months (4)/ No error (5)
(2)

~~15. wood floods / makes / the plans~~

15. wood floods (1)/ on water (2)/ but iron (3)/ donot (4)/ No error (5).

Direction (16-20) :—

Two frogs had lived in a village all their lives. They wanted to see the big city which was about ten miles away. They talked about it for a long time and at   set off to see the city.

it was a hot day, and they soon began to feel tired. They had only gone a little way when one said to the other, "we must be nearly there. can you see the city? No, said the other frog; "but if i climb on your back I might be   to see it." so he climbed upon the back of the other frog to see the city. Now when the frog put up his head, his eyes could only see what was behind, and not what was in   . so he saw the village they had Just left. "can you see the city ?", asked the frog who was below. 'yes', answered the frog that had climed up. 'I can see it. it looks   like our village'. the frogs then thought that it was not   going any further. They went back and told the frogs round the village that they had seen the city, and it was the same as their village.

16. 1) First 2) Together 3) time 4) last 5) best

17. 1) possible 2) location 3) able 4) surprised 5) willing

18. 1) Front 2) back 3) ahead 4) before 5) straight

19. 1) Just 2) similar 3) double 4) alike 5) total

20. 1) right 2) waste 3) worthwhile 4) problem 5) goodness.

Direction (21-30) :- Read the following passage and answer the questions.

The government has no bussiness to be in the business of owing airports running hotels, making bread - and owing banks. When the government stepped into these sectors in the first flush of independence. it was with a view to creating basic capacities. with the passage of time, it became clear that "overwhelming" government presence was doing no good to anyone. Today, the benefits of the government stepping back in sectors like telecom and aviation are evident. Till as recently as the early 90's, a landline was a status symbol because it was "Accessible" to just 2 percent of the population. Today, the mobile phone is a "UBIQUITOUS" feature of rural and urban india. indian Airlines and Air-india had reduced air travel to a privilege. with competition, rates have fallen to a third of levels that obtained a decade ago. despite little change in input costs. The time is 'ripe' for the government to ease itself out of banking as well.

The recent strike by state bank of india employees will result in higher pension outgo in the entire banking sector. this will further "consolidate" the organised labour aristocracy and its tendency to act as law unto itself. Bank nationalisation was seen as a necessity in 1969, in order to direct credit to green Revolution areas. Today, that system has outlived its utility, as agriculture is a transformed occupation with new risks and opportunities. Green Revolution is in the grip of dimi -nishing returns, and prosperous farmers of yesteryears are fast moving

out of agriculture. small farmers all over the country are in distress as rural banks lend to moneylenders instead of dealing directly with them. New forms of production based on contract farming do not really need the sarkari banking network. private players have made lending more competitive and customer-friendly. A small-scale entrepreneur need not suffer for lack of working capital. nor does he have to bow and scrape before a bank manager. credit is "readily" available to business, in varying packages to suit different needs. it is not hard to visualise a replication of this situation in rural areas. with a number of players in rural credit, entrepreneurs who come forward with proposals for food processing and cold stag storage would benfit. farmers seeking to add value to their produce will encounter fewer hindrances in a competitive situation. A spirit of enterprise in rural banking can transform rural india. Gramin banking, or micro credit, has worked wonders in Bangladesh. Given the chance, it could do the same here.

Q1. That the mobile phone is a ubiquitous feature of rural and urban india today shows that

1) people have no interest in landline phone these days.

2) telephone is easily available everywhere now.

3) technology can invade all the barriers.

4) telephone has become affordable for all now.

5) mobile phone has taken the place of landline phone everywhere.

Q2. which of the following seems to be false in the context of the passage?

1) Agriculture sector has witnessed much change over the years.

2) Green Revolution has lost it's charm with the farmers.

3) The governnement is facing competition in telecom, aviation, banking etc.

4) Agriculture is no more a lucrative area for the wealthy farmers now.

5) None of these.

23. Which of the following is 'true' in the content of the passage?

1) Getting loans from private banks is easier than the nationalised banks.

2) credit through banks is readily available for even small farmers these days.

3) landline phone is considered a status symbol.

4) Gramin Banking has failed in india.

5) none of these.

24. What message does the author want to convey to the government throught this passage?

1) Govt should compele with private players in telecom, aviation, banking

2) Govt should withdraw from telecom, aviations, banking etc.

3) Govt should allow private players in all the areas of business.

4) Govt should provide credit to the farmers on simpler terms.

5) none of these.

25. OVERWHELMING same meaning?
1) large   2) majority   3) feasible   4) Vigilant   5) viable.

26. Accessible same meaning?
1) Convincing   2) deliberate   3) targeted   4) Approchable   5) distributed

27. Ubiquitous same meaning?
1) unique   2) modern   3) omnipresent   4) enormous   5) stylish.

28. Ripe opposite meaning?
1) lengthy   2) inappropriate   3) rare   4) hard   5) umpteen

29. Consolidate opposite meaning?
1) deviate   2) strike   3) drag   4) weaken   5) instigate

30. Readly opposite meaning?
1) deliberately   2) strictly   3) strangely   4) supposedly   5) None.

English Answers

1.	3)	16.	4)
2.	2)	17.	3)
3.	3)	18.	4)
4.	4)	19.	1)
5.	2)	20.	3)
6.	3)	21.	3)
7.	2)	22.	5)
8.	1)	23.	1)
9.	2)	24.	3)
10.	4)	25.	1)
11.	4)	26.	4)
12.	3)	27.	3)
13.	3)	28.	2)
14.	2)	29.	4)
15.	4)	30.	5)

11. 3) $\Rightarrow$ 85-1, x1-1, x+5-1 ...

12. 4) $\Rightarrow$ x1-1, x2-1, x3-1, x4-1, x5-1.

13. 2) $\Rightarrow$ 22, 90, 17, 13, 8.

14. 1) 2, 6, 18, 54, 162

15. 5) $\Rightarrow$ 1^3+1, 2^3+1, 3^3+1, 4^3+1, 5^3+1.

16. 3) $\Rightarrow$ 203-140 = 63 $\Rightarrow$ $\frac{63}{140} \times 100$ $\Rightarrow$ 45%

17. 4) $\Rightarrow$ $\frac{165+109+176}{3}$ $\Rightarrow$ 147.

18. 1) $\Rightarrow$ 154+182 : 179+189 $\Rightarrow$ 21:23

19. 2) $\Rightarrow$ 104+119 - 153+198 $\Rightarrow$ 128.

20. 5) $\Rightarrow$ 100 $\overset{A}{\to}$ 150 $\quad$ $\overset{B}{100}$ → 165 $\Rightarrow$ Total = 363.
    110 → ? $\qquad$ 120 → ?

21. 7≤y $\quad$ 3)

22. 5)

23. 2)

24. 1)

25. 4)

26. 1) $\Rightarrow$ $x = 150+y$: $x+y = 5y$ $\Rightarrow$ 150+y+y = 5y $\Rightarrow$ y = 50.

27. 1) $\Rightarrow$ 50 → 2,800 $\Rightarrow$ 7 → 5,600 $\Rightarrow$ 20 → 8,800
    100 → 5,600 $\qquad$ 11 → 8,800 $\qquad$ 100 → 44,000.

28. 4) $\Rightarrow$ 93 → 651
    100 → 700.

29. 4) $\Rightarrow$ 8:5:4 $\Rightarrow$ 11 → 12100
    8 → 2200.

30. 1) $\Rightarrow$ 4:3 $\Rightarrow$ 4 → 20
    3 → 15 ✓

31. 3) $\Rightarrow$ $360 = \frac{x \times 3 \times 8}{100}$ $\Rightarrow$ 1500/-.

32. 3) $\Rightarrow$ $S = \frac{D}{t}$ $\Rightarrow$ D = S×t $\Rightarrow$ 36×8×$\frac{5}{18}$ = 80

33. 2) $\Rightarrow$ UP-x-y $\Rightarrow$ 9 = 15-y $\Rightarrow$ y = 6km/hr

34. 4) $\Rightarrow$ A=$\frac{1}{16}$: B=$\frac{1}{24}$ $\Rightarrow$ $\frac{1}{16}+\frac{1}{24}=\frac{5}{48}$ $\Rightarrow$ A+B+C=$\frac{1}{8}$ $\Rightarrow$ C=$\frac{1}{8}-\frac{5}{48}$ $\Rightarrow$ $\frac{4}{48}$ $\Rightarrow$ 48 days.

35. 3) $\Rightarrow$ 2πr = 22 $\Rightarrow$ r = $\frac{7}{2}$ $\Rightarrow$ πr² = 38.5 sq.cm