



**IBPS Bank Clerk
PRACTICE SET – 11
REASONING**

- How many meaningful words can be made from the letters 'DEIV' using each letter only once?
a) None b) One c) Two d) Three e) More than three
- If Star is called Planet, Planet is called Satellite, Satellite is called Galaxy, Galaxy is called Comet, then 'Earth is classified under which category?
a) Galaxy b) Comet c) Planet d) Star e) Satellite
- In a certain code, ROPE is written as %57\$, DOUBT is written as 35#8* and LIVE is written as @24\$. How is TROUBLE written in that code?
a) *%#58@\$ b) *%#58@\$ c) *%5#8@4
d) *%#58\$@ e) None of these
- If in the number 589463271 all the odd digits are first arranged in ascending order and then all the even digits are arranged in ascending order which digit will be second to the right of fifth digit from the right end?
a) 5 b) 6 c) 2 d) 4 e) None of these
- If the letters of the word VERTICAL are arranged alphabetically, how many letters will remain at the same position?
a) Four b) Three c) Two d) One e) None of these
- How many such pairs of letters are there in the word EXAMINATION, each of which has as many letters between them in the word, as they have in the English alphabet?
a) None b) One c) Two d) Three e) More than these
- If it is possible to make a three digit number from the third, the fifth and the sixth digits of the number 30651972 using each digit only once, which is the square of an odd number the last digit of that three digit number is your answer. If no such number can be formed your answer is 4 and if more than one such numbers can be formed your answer is 4 and if more than one such numbers can be formed your answer is 8.
a) 1 b) 9 c) 6 d) 4 e) 8

8. If it is possible to make only one meaningful word from the third, the sixth, the ninth and the tenth letters of the word PARENTHESIS using each letter only once, last letter of the word is your answer. If no such word can be formed your answer is X and if more than one such word can be formed your answer is Y.
 a) R b) T c) S d) X e) Y
9. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to the group?
 a) Iron b) Silver c) Copper d) Mercury e) Aluminium
10. In a certain code HUMANITY is written as BNVIZUJO. How is EQUATION written that code?
 a) BVRFUJPO b) BVRFOPJU c) BUVJPRFO
 d) BVJURFPO e) None of the above

Directions(11-15): In each question below are given three statements followed by four Conclusions I, II, III and IV. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the Conclusions and then decide which of the given conclusions logically follows from the given statement, disregarding commonly known facts?

11. **Statements:** No mat is a fan. Some fans are cars. All cars are shirts
Conclusions: I. All mats are not cars.
 II. Only shirts are cars.
 III. Some shirts are definitely fans
 IV. All shirts being mats is a possible
 a) Either II or IV and III follow b) II and III follow c) Only IV follows
 d) Only III follows e) None of the above
12. **Statements:** Some clips are copies. Some copies are magazines. No magazine is a dictionary.
Conclusions: I. No copies are dictionaries.
 II. Atleast some copies are dictionaries
 III. Some copies are not dictionaries
 IV. All clips being magazine is a possibility
 a) III and IV follow b) I, II and III follow c) II, III and IV follow
 d) I, III and IV follow e) None of these
13. **Statements:** Some headphones are earphones. All earphones are telephones. No telephones is a television
Conclusions: I. All earphones being television is a possibility

- II. Some headphones are not television
- III. Some headphones are definitely telephones
- IV. Many telephones are not televisions.

- a) All follow
- b) I, II and III follow
- c) II, III and IV follow
- d) II and III follow
- e) None of these

14. **Statements:** All tourists are politicians. Some tourists are leaders. Some politicians are ministers.

- Conclusions:**
- I. All leaders being ministers is a possibility
 - II. All leaders are politicians
 - III. Some ministers are not politicians
 - IV. Atleast some politicians are not tourists

- a) None follows
- b) All follow
- c) I and II follow
- d) II and III follow
- e) None of these

15. **Statements:** Some pots are keys. Some keys are locks. All keys are rings

- Conclusions:**
- I. Atleast some pots are locks.
 - II. Some pots are not locks
 - III. All pots being rings is a possibility
 - IV. All rings being keys is a possibility

- a) Either III or IV follows
- b) Either I or II follows
- c) Either I or II and III and IV follow
- d) None follows
- e) None of the above

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

M, T, D, F, H, R and W are seven students studying in three different colleges I, II and III with atleast two in each college. Each of them has a favourite subject from English, History, Geography, Mathematics, Physics, Chemistry and Biology, not necessarily in the same order.

D's favourite subject is Physics and studies in college II with only M. H does not study in college III and he likes English. F studies in college III and does not like Mathematics. Those who like Geography and Chemistry study in the same college. M likes Biology and does not study in college I. R does not study with H. R does not like Chemistry. M does not like History.

16. Which of the following groups of students study in college III?

- a) FWR
- b) FM
- c) FTR
- d) Data inadequate
- e) None of these

17. Which of the following combination is correct?

- a) I-M-M-Mathematics
- b) III-F-Chemistry
- c) III-F-Physics

d) Data inadequate e) None of these

18. What is M's favourite subject?
a) Geography b) Mathematics c) Chemistry
d) Data inadequate e) None of these
19. In which college do three of them study?
a) I b) II c) III d) II or III e) Data inadequate
20. Which of the following groups of students study in college I?
a) HF b) HR c) TR d) HT e) None of these

Directions (21-25): Study the following information carefully to answer these questions.

Eight friends P, R, T, V, W, J, F and K are sitting around a circle facing the centre. T is third to the right of F and second to the left of W, P and R are not neighbours of W. R is third to the right of K. J is between W and K.

21. Which of the following is the correct position of T with respect to K's position?
a) Second to the left b) Third to the left c) Third to the right
d) Second to the right e) None of these
22. Which of the following pairs has the first person to the immediate left of the second person?
a) RP b) FJ c) VT d) JW e) JK
23. Who is to the immediate right of F?
a) J b) P c) R d) V e) None of these
24. Which of the following is the correct position of V?
a) Second to the left of R b) Between T and P c) To the immediate right of W
d) To the immediate left of W e) None of these
25. Who is second to the right of J?
a) F b) V c) W d) P e) None of these

Directions (26-30): Each of the questions below consists of a question and two statements numbered I and II are given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and

Give answer

- (a) If the data in Statement I alone is sufficient to answer the question, while the data in Statement II alone is not sufficient to answer the question.
- b) If the data in Statement II alone is sufficient to answer the question, while the data in Statement I alone is not sufficient to answer the question
- c) If the data in Statement I alone or in Statement II alone is sufficient to answer the question
- d) If the data in both the Statements I and II are not sufficient to answer the question
- e) If the data in both the Statements I and II together are necessary to answer the question.

26. Among five boys Abhishek, Rajesh, Karan, Nitin and Vikas each having different height who is second to the tallest among them?

Statements

- I. Only Rajesh is taller than Karan. II. Nitin and Vikas are shorter than Abhishek

27. How many sons does Anita have?

Statements:

- I. Anita is mother of X who is brother of Y.
II. Anita's daughter Nikita has only two brothers.

28. What is the code for 'where' in the code language?

Statements:

- I. In the code language 'where is she' is written as 'ka ma te' and 'she is good' is written as 'te ka ro'.
II. In the code language 'where are you going' is written as 'la ma pa je' and 'where is the girl' is written as 'cha fa ma te'.

29. How many children are there in the row of children facing North?

Statements:

- I. Sangita is third from the left end of the row and is third to the left of Hasina
II. Rakesh is fifth from the right end of the row and is third to the right of Hasina

30. How is Nandini related to Santosh?

Statements:

- I. Nandini's brother is the only grandson of Santosh's father
II. Nandini has only one brother

Directions (31-33): Use the following information to answer these questions.

'A +B' means 'A is father of B'

'A x B' means 'A is daughter of B'.

'A ÷ B' means 'A is brother of B'.

'A – B' means 'A is wife of B'.

38. **Statement** $B > T > Q > R = F$
Conclusions I. $Q \geq F$ II. $T > F$
39. **Statement** $S = R \geq Q, P < Q$
Conclusions I. $S \geq P$ II. $R > P$
40. **Statement** $S \geq M < Y = Z > F > T$
Conclusions I. $S > F$ II. $Y > T$

NUMERICAL ABILITY

Directions (41-50): What should come in the place of question mark (?) in the following questions?

41. $7\frac{3}{5} \div 10\frac{4}{7} = ?$
 a) $\frac{3}{5}$ b) $\frac{5}{6}$ c) $\frac{7}{10}$ d) $\frac{3}{4}$ e) None of these
42. $15.6 \times ? = 1287$
 a) 88.75 b) 82.50 c) 84.25 d) 86.25 e) None of these
43. $1584 \div (60 \times 0.75) = ?$
 a) 35.2 b) 37.2 c) 39.2 d) 41.2 e) None of these
44. $999.99 \times 0.99 \times 9.99 - 99.99 + 0.0099 = ?$
 a) 910 b) 925 c) 944 d) 960 e) None of these
45. $11.6 \times 13.4 \times 19.2 - 1384.048 = ?$
 a) 1596.4 b) 1600.4 c) 1616.41 d) 1648.4 e) None of these
46. $9^4 - 9^2 = ?$
 a) 81 b) 729 c) 6480 d) 6561 e) None of these
47. $58\% \text{ of } 964 - ? \% \text{ of } 734 = 104.04$
 a) 72 b) 84 c) 56 d) 62 e) None of these
48. $88769 - 13563 - 44389 = ?$
 a) 31718 b) 31877 c) 30817 d) 30788 e) None of these
49. $77.7 \times 7.7 \times 0.7 = ?$
 a) 418.803 b) 444.786 c) 459.990 d) 473.635 e) None of these

50. $39 \times ? = 19656 \div 28$
a) 26 b) 14 c) 22 d) 18 e) None of these

Directions (51-55): What approximate value should come in place of the question mark (?) in the following questions? (**Note:** You are not expected to calculate the exact value.)

51. $721 \div 10 \times 3 + 461 = ?$
a) 245 b) 853 c) 676 d) 425 e) 753
52. $4653 + 7201 \div 100 + 700 = ?$
a) 5220 b) 4665 c) 3637 d) 8047 e) 5420
53. $2553 \div 60 \times 3 + 420 - 160 = ?$
a) 800 b) 1500 c) 400 d) 165 e) 765
54. $10 + 3 \times 120 + 654 \div 7 = ?$
a) 475 b) 875 c) 1275 d) 225 e) 935
55. $445 \times 10 + 830 \div 16 - 23 = ?$
a) 5480 b) 4480 c) 4800 d) 6625 e) 7680

Directions (56-60): What should come in place of the question mark (?) in the following number series?

56. 121, 100, 81, 64, 49, ?, 25
a) 28 b) 16 c) 36 d) 32 e) None of these
57. 2, 3, 5, 9, 17, 33, ?
a) 45 b) 65 c) 62 d) 70 e) None of these
58. 3, 10, 20, 33, ?, 68, 90
a) 49 b) 45 c) 47 d) 52 e) None of these
59. 4, 12, 8, 9, 12, 6, ?, 3
a) 17 b) 15 c) 10 d) 12 e) None of these
60. 2, 10, 40, 120, 240, ?
a) 300 b) 360 c) 250 d) 240 e) None of these
61. If $(89)^2$ is added to the square of a number, the answer so obtained is 16202. What is the number?

- a) 91 b) 8281 c) 8649 d) 93 e) None of these
62. A car covers a distance of 816 km in 12 h. What is the speed of the car?
a) 60 km/h b) 62 km/h c) 64 km/h d) Cannot be determined e) None of these
63. What would be the compound interest obtained on an amount of Rs. 7800 at the rate of 5% per annum after 3 yr?
a) Rs.1235.685 b) Rs. 1229.475 c) Rs. 1287.68
d) Rs. 1287.68 e) None of these
64. X and Y started a business investing Rs.85000 and Rs. 15000 respectively. In what ratio the profit earned after 2 yr be divided between X and Y, respectively?
a) 3 : 5 b) 3 : 4 c) 17 : 23 d) 15 : 23 e) None of these
65. The product of two consecutive even numbers is 12768. What is the greater number?
a) 110 b) 108 c) 114 d) 112 e) None of these
66. An amount of Rs. 198011 is distributed equally amongst 47 persons. How much amount would each person get?
a) Rs.4123 b) Rs. 4231 c) Rs. 4213 d) Rs. 4132 e) None of these
67. In an annual examination, Harish scores a total of 421 marks out of 675. What is his approximate percentage in the annual examination?
a) 56 b) 72 c) 92 d) 88 e) 62
68. Mr Anurag Awasthi deposits an amount of Rs. 56500 to obtain a simple interest at the rate of 12% per annum for 3 yr. What total amount will Mr Anurag Awasthi get at the end of 3 yr
a) Rs. 75680 b) Rs. 77540 c) Rs. 76840 d) Rs. 73420 e) None of these
69. A canteen requires 798 bananas for a week. Totally how many business bananas will it require for the months of January, February and March 2008?
a) 10480 b) 10277 c) 10586 d) 10374 e) None of these
70. There are 1225 employees in an organization, out of which 40% got transferred to different places. How many such employees got transferred?
a) 540 b) 490 c) 630 d) 710 e) None of these
71. The average of 5 consecutive odd numbers A, B, C, D and E is 45. What is the product of B and D?
a) 2107 b) 2205 c) 1935 d) 2021 e) None of these

72. The cost of 2 rings and 4 bangles is Rs. 46854. What is the cost of 5 rings and 10 bangles?
 a) Rs. 115345 b) Rs. 117135 c) Rs. 116675
 d) Cannot be determined e) None of these
73. Find the average of the following set of scores
 566, 455, 231, 678, 989, 342, 715
 a) 590 b) 555 c) 568 d) 513 e) None of these
74. The total number of students in a school is 1224. If the number of girls in the school is 600, then what is the respective ratio of the total number of boys to the total number of girls in the school?
 a) 26 : 25 b) 21 : 17 c) 18 : 16 d) 5 : 4 e) None of these
75. In an examination, it is required to get 270 of the aggregate marks to pass. A student gets 216 marks and is declared failed by 8% marks. What are the maximum aggregate marks a student can get?
 a) 825 b) 675 c) 750 d) Cannot be determined e) None of these
76. 56% of a number is 1064. What is 38% of that number?
 a) 666 b) 722 c) 856 d) 912 e) None of these
77. The owner of a cell phone shop charges his customers 32% more than the cost price. If a customer paid Rs. 6600 for the cell phone, then what was the cost price of the cell phone?
 a) Rs. 5800 b) Rs. 6100 c) Rs. 5000 d) Rs. 5400 e) None of these
78. The difference between 89% of a number and 73% of the same number is 448. What is 49% of that number?
 a) 1426 b) 1372 c) 1218 d) 1124 e) None of these
79. Nupur invests Rs. 89856, which is 26% of her annual income in mutual funds. What is the her monthly income?
 a) Rs. 33606.25 b) Rs. 28990 c) Rs. 28800
 d) Rs. 23980.50 e) None of these
80. If the fractions $\frac{1}{2}, \frac{2}{3}, \frac{5}{9}, \frac{6}{13}$ and $\frac{7}{9}$ are arranged in ascending order of their values, which one will be the fourth?
 a) $\frac{2}{3}$ b) $\frac{6}{13}$ c) $\frac{5}{9}$ d) $\frac{7}{9}$ e) None of these

ENGLISH LANGUAGE

Directions (81-95): Read the following passage carefully and answer the questions given below it. Certain words/phrases are given in the **bold** to help you to locate them while answering some of the questions

Many years ago, I was the chief guest at a function. This was held in a hostel for poor students that had been built by a philanthropist. Food and shelter were free, but students had to bear other expenses like tuition and clothing.

In my younger days, I have come across many families who would look after students who Economically backward but otherwise **bright**. They used to help them with their fees or clothing and often with their food as well. In those days, most colleges were located in larger towns. Many poor students who came to study in these towns used to stay with these families and would be treated as a part of the family. The woman of the house considered this a good deed and helped the poor students **whole-heartedly**. Today, the situation is different. Even smaller towns have schools and colleges, so this custom has disappeared.

While I was sitting on the dais, I remembered the past and congratulated the person who had build the hostel. IT was a good deed and of great help to many students. The hostel secretary told me about some of the students in the hostel who had secured ranks but had a problem paying their tuition fees.

He said, "Madam, this year we have three students from different disciplines who have secured ranks. All of them are from extremely poor families. They have one more year to complete their degrees". "What are they studying?" One is in medicine, the second in engineering and the third in commerce." "Can I meet them after the function?"

The function went on as usual. Often, at such functions too much praise is **lavished** on the chief quest. Sometimes, the even make **exaggerated** and false claims about the chief guest. I feel this unnecessary praising is the highest form of corruption where people are easily fooled, and it encourages those who are praised to develop an inflated opinion of themselves. That's why in the twelfth century, in Karnataka, the great revolutionary leader Basaveshwara warned in his teaching that praise is like a golden gallows.

After the function, I met three poor bright boys whom the secretary had told me about. They were a little puzzled, shy and nervous. All of the them had the same story: father in a small job unable to make ends meet, a large family back in the village, no land or any other asset. Only **sheer** determination to excel in studies had brought them here against all odds.

81. How did poor students manage their expenses in towns, if a college education was not available to them in their villages?
- a) They used to get regular help from the philanthropist
 - b) Their fees and clothing expenses were borne by the colleges
 - c) Many families used to provide them facilities on payment
 - d) They got help for their fees, clothing, food, etc., from families in those towns
 - e) None of the above
82. Which of the following is/are not true about the hotel?
- a) Lodging and boarding arrangements were available to poor students without any payment.
 - b) The hostel was built by the philanthropist who was also the chief guest at the function
 - c) Tuition and clothing were free of cost for the poor students
- a) A and B b) A and C c) B and C d) All of these e) None of these
83. Why did the chief guests want to meet the three students?
- a) To please the secretary
 - b) To observe a ritual
 - c) To impress the secretary
- a) A and B b) B and C c) A and C d) All of these e) None of these
84. Why has the practice of students from villages staying with families in towns stopped now-a-days?
- a) Families have found education has become very expensive.
 - b) Higher education is available to students even in smaller towns
 - c) There is no need for students to go in for higher education these days
 - d) The situation is altogether different as the educational structure has changed
 - e) None of the above
85. Why did the hostel secretary mention the three students to the chief guest?
- a) He was not sure of getting the desired help from the chief guest
 - b) He had a lot of respect for the chief guest
 - c) The three students were close relatives of the secretary
 - d) The three students had requested him to do so
 - e) None of the above
86. What does the author dislike about functions?

- a) The false or exaggerated praise showered on the chief guest
 b) Selection of corrupt persons as chief guests
 c) The shyness and nervousness of the audience
 e) None of these
87. Which of the following was not a common factor among the three students?
 a) Subjects of study b) Family background c) Lack of resources
 d) Intelligence e) Firm determination
88. The three students had come to attend college because of their
 a) family insistence b) poor financial background c) faith in philanthropists
 d) strong willpower e) relationship with the hostel secretary
89. Which of the following is/are reasons/s praise is considered as 'golden gallows'?
 a) It provides the audience with false information distracting from the chief guest's speech
 b) It creates wrong notions about themselves in the minds of those being praised.
 c) It helps people to easily fool the persons being praised
 a) All of these b) Only B c) Only A and B d) Only B and C e) None of these

Directions (90-92): Choose the word which is most nearly the **same** in meaning to the word given in **bold** as used in the passage

90. **Bear**
 a) Tolerate b) Ensure c) Pay d) Receive e) Donate
91. **Lavished**
 a) Showered b) Taken c) Abundant d) Warranted e) Provoked
92. **Whole-heartedly**
 a) Respectfully b) Sincerely c) Easily d) Reluctantly e) Deservedly

Directions (93-95): Choose the word which is most nearly **opposite** in meaning to the word given in **bold** as used in the passage.

93. **Bright**
 a) Light b) Dark c) Unintelligent d) Glowing e) Lustrous
94. **Sheer**
 a) Steep b) Indomitable c) Excessive d) Gradual e) Wavering

95. **Exaggerated**

- a) Narrated b) Expelled c) Stopped d) Understated e) Magnified

Directions (96-100): Which of the following (a), (b), (c) and (d) given below each sentence should replace the phrase printed in **bold** in the sentence is correct as it is given and no correction is required, mark (e) as the answer.

100. He never **tells** the truth.

- a) says b) utters c) speaks d) says e) No correction required

Directions (101-105):

96. I cannot **put forth** with this nasty fellow

- a) put up b) put in c) put out d) put with e) No correction required

97. I am sorry, but **I don't believe** what you say

- a) I will not believe b) I am not believing c) I will not be believing
d) I was not believing e) No correction required

98. The summer has **set out** and the days are getting warm.

- a) set up b) set in c) set off d) set to e) No correction required

99. They felt humiliated because they realized that they **had cheated**

- a) had been cheating b) had been cheated c) have been cheated
d) has been cheated e) No correction required

100. He never **tells** the truth.

- a) says b) utters c) speaks d) says e) No correction required

Directions (101-105): Read the sentence to find out whether there is any grammatical 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, then the answer is (e). (Ignore the errors of punctuation, if any.)

101. Our housing society comprises (a)/six block and thirty flats (b)/ in an area of (c)/ about thousand square metres. (d)/ No error (e).

102. Still remaining in the ancient castle (a)/ are the Duke's collection of early Dutch paintings (b)/ which will be (c)/ donated to a museum. (d)/ No error (e).

103. He picked up (a)/ the books (b)/ and put it (c)/ on the table. (d)/ No error (e).

104. Everyone knows (a)/ that the tiger (b)/ is faster (c)/ of all animals. (d)/ No error (e).
105. When he (a) had got what (b)/ he wanted (c)/ he has gone home. (d)/ No error (e).

Directions (106-110): 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. Everyone was in despair as they were sure they would be ruined financially
- b. Over time peanuts became a more profitable crop than cotton.
- c. Years ago in America cotton was the most profitable crop in the South
- d. Thus, every misfortune is a challenge for us to look for new solutions and ways to succeed
- e. However, because of this pest farmers began to plant peanuts instead of cotton
- f. An insect called the weevil, then started destroying the entire crop

106. Which of the following will be the **THIRD** sentence after rearrangement?
a) A b) B c) C d) D e) E
107. Which of the following will be the **FIFTH** sentence after rearrangement?
a) A b) B c) C d) D e) E
108. Which of the following will be the **SECOND** sentence after rearrangement?
a) B b) C c) D d) E e) F
109. Which of the following will be the **SIXTH (LAST)** sentence after rearrangement?
a) B b) C c) D d) E e) C
110. Which of the following will be the **FIRST** sentence after rearrangement?
a) A b) B c) C d) D e) E

Directions (111-120): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each numbers five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Dr. Swaminathan is not only a **(111)** scientist but also an able administrator and **(112)** organizer of projects. He has served the country by **(113)** many significant positions. His researches in the field of agriculture and his efforts for **(114)** the quality of wheat in particular, have **(115)** him laurels. Dr. Borlaugh has highly **(116)** his works. Dr. Swaminathan is an honorary member of 14 important International Scientific Societies/Councils including the Royal Society of London. Many universities have **(117)** Doctorate on him. In 1972, he was awarded "Padam Bhushan".

Dr. Swaminathan **(118)** in work, not in popularity and that is the **(119)** he came into so much **(120)**

111. a) famous b) magnificent c) decisive d) renewed e) glorious
112. a) insecure b) absolute c) overt d) incompetent e) efficient
113. a) creating b) developing c) encouraging d) holding e) appointing
114. a) magnifying b) growing c) improving d) judging e) deciding
115. a) prospered b) won c) acquired d) made e) donated
116. a) analysed b) appreciated c) cooperated d) recommended e) curtailed
117. a) given b) registered c) conferred d) passed e) dictated
118. a) aspires b) enjoys c) dedicates d) believes e) continues
119. a) reason b) aim c) perspective d) way e) essence
120. a) fame b) respect c) reputation d) disregard e) limelight

COMPUTER KNOWLEDGE

121. Programs from the same developer, sold bundled together, that provide better integration and share common features, toolbars and menus are known as
- a) software suites b) integrated software packages
c) software processing packages d) personal information managers
e) None of these
122. A data warehouse is which of the following?
- a) Can be updated by the end users
b) Contains numerous naming conventions and formats
c) Organised around important subject areas
d) Contains only current data
e) None of the above
123. These servers store and manages files for network users

- a) Authentication b) Main c) Web d) File e) None of these
124. All of the following are examples of real security and privacy risks Except
 a) hackers b) spam c) viruses d) identify theft e) None of these
125. These terminals (formerly known as cash registers) are often connected to complex inventory and sales computer systems
 a) Data b) Sales c) Query d) Point-Of-Sale (PoS) e) None of these
126. The OSI model is divided into how many processes called layers?
 a) Five b) Six c) Seven d) Eight e) None of these
127. It is the set of programs that enables your computer's hardware devices and application software to work together
 a) management b) processing c) utility
 d) system software e) None of these
128. These are specially designed computer chips reside inside other devices, such as your car or your electronic thermostat
 a) Servers b) Embedded computers c) Robotic computers
 d) Mainframes e) None of these
129. The following are all computing devices, except
 a) notebook computers b) cellular telephones c) digital scanners
 d) personal digital assistants e) None of these
130. In a ring topology, the computer in possession of the can transmit data
 a) packet b) data c) access method d) token e) None of these
131. This part of operating system manages the essential peripherals, such as the keyboard, screen, disk drives and parallel and serial ports
 a) basic input/output system b) secondary input/output system
 c) peripheral input/output system d) marginal input/output system
 e) None of the above
132. These type of viruses are often transmitted by a floppy disk left in the floppy drive
 a) Trojan horse b) Boot sector c) Script
 d) Logic bomb e) None of these
133. It controls the way in which the computer system functions and provides a way by which users can interest with the computer?

- a) The platform b) Application software c) Operating system
d) The motherboard e) None of these
134. Servers are computers that provide resources to other computers connected to a
a) mainframe b) network c) super computer d) client e) None of these
135. A goal of data mining includes which of the following?
a) To explain some observed event or condition
b) To confirm that data exists
c) To analyse data for expected relationships
d) To create a new data warehouse
e) None of these
136. URL stands for
a) Universal Research List b) Universal Resource List
c) Uniform Resource Locator d) Uniform Research Locator
e) None of these
137. A Data Base Management System (DBMS) is a
a) hardware system used to create, maintain and provide controlled access to a data base
b) hardware system used to create, maintain and provide uncontrolled access to a data base
c) software system used to create, maintain and provide uncontrolled access to a data base
d) software system used to create, maintain and provide controlled access to a data base
e) None of the above
138. Which of the following is NOT a goal of transaction processing system?
a) Capture, process and store transactions
b) Produce a variety of documents related to routine business activities
c) Reduce manual effort associated with processing business transactions
d) Produce standard reports used for management decision making
e) None of these
139. A Proxy server is used for which of the following?
a) To provide security against unauthorized users
b) To process client requests for web pages
c) To process client requests for data base access
d) To provide TCP/IP
e) None of these

140. When data changes in multiple lists and all lists are not updated, this causes
a) data redundancy b) information overload c) duplicate data
d) data inconsistency e) None of these
141. Words that a programming language has set aside for its own use
a) Control words b) Reserved words c) Control structures
d) Reserved keys e) None of these
142. What is the primary difference between a virus and a worm?
a) A worm has the ability to self propagate from an infected user's computer to other computers
b) A worm is usually written by a cracker : Script bunnies do not have the skills to develop a worm program
c) A virus is very harmful to the computers it infects : a worm is not a serious a problem
d) Anti-virus software is effective in fighting viruses but not worms
e) None of these
143. It describe what is database fields
a) Structures b) Field markers c) Field definition
d) Field names e) None of these
144. You must install this on a network if you want to share a broadband Internet connection
a) Router b) Modem c) Node d)) Cable e) None of these
145. A goal of normalization is to
a) minimize the number of relationship b) minimize the number of entities
c) minimize the number of tables d) minimize the number of redundancy
e) None of these
146. Granting an outside organization access to internet web pages is often implemented using a (an)
a) extranet b) intranet c) internet d) hacker e) None of these
147. Which term identifies a specific computer on the web and the main page of the entire site?
a) URL b)) Website address c) Hyperlink
d) Domain name e) None of these
148. The code that relational data base management system use to perform their data base task is referred to as

a) QBE b) SQL c) OLAP d) Sequel Server e) None of these

149. Chip is a common nickname for a (an)
a) transistor b) resistor c) integrated circuit d) semiconductor e) None of these
150. The purpose of the primary key in a data base is to
a) unlock the data base b) provide a map of the data
c) uniquely identify a record d) establish constraints on data base operations
e) None of the above
151. It contains specific rules and words that express the logical steps of an algorithm
a) programming language b) syntax c) programming structure
d) logic chart e) None of these
152. The design of the network is called the network
a) architecture b) server c) transmission d) type e) None of these
153. The most frequently used instructions of a company program are likely to be fetched from
a) the hard disk b) cache memory c) RAM d) registers e) None of these
154. It contains data descriptions and defines the name, data type and length of each field in the data base
a) data dictionary b) data table c) data record
d) data field e) None of these
155. Personal logs or journal entries posted on the Web are known as
a) Listserves b) Webcasts c) Blogs
d) Subjects directories e) None of these
156. It uses pictures (called icons) and menus displayed on the screen to send commands to the computer system
a) command-based user interface b) GUI c) system utility
d) API e) None of these
157. This manual tells you how to use a software program
a) documentation b) programming c) technical
d) user e) None of these
158. Which of the following is NOT a type of broadband Internet connection?
a) Cable b) DSL c) Dial-up d) Satellite e) None of these

159. Software, such as viruses, worms and Trojan horses, that has a malicious intent, is known as
a) spyware b) adware c) spam d) malware e) None of these
160. In making a field, this property show that it cannot be left blank
a) numeric b) required c) calculated d) validated e) None of these

BANKING AWARENESS

161. RBI has largely accepted the recommendations of which committee set up by it to look into the issues of the Micro Finance Sector?
a) Damodaran Committee b) Nair Committee c) Malegam Committee
d) Narasimham Committee e) None of these
162. Which of the following aspects are outlined by the loan policy of a bank?
a) Rating standards b) Lending procedures c) Financial covenants
d) All of these e) None of these
163. Systematic Investment Plans are a customer centric facility provided by which of the following?
a) Mutual funds b) Stock brokers c) Commercial banks
d) Post office savings schemes e) None of these
164. Basel I, which was issued in 1988, focuses on the
a) capital adequacy of financial institutions
b) improvement of the banking sector's ability to deal with financial and economic stress
c) technology upgradation
d) training of banking staff
e) professionalism in banking
165. As of March 2011, what is the total number of branches of Regional Rural Banks?
a) 15000 b) 145000 c) 16000 d) 13600 e) All of these
166. Which of the following is the correct statement?
a) State Bank of India is the sole authority to issue and manage currency in India
b) A nationalized bank is the sole authority to issue and manage currency in India
c) A cooperative bank is the sole authority to issue and manage currency in India
d) RBI is the sole authority to issue and manage currency in India

- e) None of these
167. By virtue of the amendment carried out by the Regional Rural Bank (Amendment) Act, 1987, the Chairman of a Regional Rural Bank is to be appointed by
a) Central Government b) State Government
c) Sponsor Bank in consultation with NABARD d) Reserve Bank of India
e) None of the above
168. An inter-bank funds transfer system, where funds are transferred as and when the transactions are triggered, is called
a) Internet Banking b) Mobile Banking c) Bill Payment Service
d) Real Time Gross Settlement e) None of the above
169. Banks have the lowest lending levels in the Part of India
a) Central b) North-Eastern c) Southern d) Western e) Northern
170. Which of the following is not a source of funds of a commercial bank?
a) Capital b) Borrowings from RBI c) Call money borrowings
d) Deposits e) Cash reserves with RBI
171. What do you understand by the term 'Mortgage'?
a) Sale of a moveable security in the event of default by the borrower
b) Registration of charge with the Registrar of companies
c) Making the security of immovable property available as a cover for a home loan by the borrower
d) Registration of charge with the Regional Transport Authority
e) Returning of the security to borrower by the bank on receipt of full payment
172. On the current account balances maintained by the Regional Rural Banks with them, the Commercial Banks may
a) pay interest upto 9%
b) waive incidental charges
c) pay interest as applicable to savings accounts
d) pay interest at such rates as may be mutually agreed to
e) All of the above
173. The best alternative banking service to branch banking to be the part of Financial Inclusion?
a) Establishment of small branches b) Setup ATMs
c) Issuing of ATM cards d) Giving credit cards

e) Mobile banking

174. Which one of the following is not an electronic banking delivery channel?
a) Mobile Vans b) Mobile Phone Banking c) Internet Banking
d) Tele Banking e) ATM
175. Objective of monetary policy of RBI is to
a) control inflation b) discourage loading of commodities
c) encourage flow of credit into neglected sector d) All of the above
e) None of the above
176. The most prominent national level micro finance apex organization providing micro credit services for women in India is
a) National Credit Fund for Women b)) Mahila Samridhi Kosh
c) Rural Women Self Help Group d) All of the above
e) None of the above
177. For the purpose of Income Tax Act, 1961, the Regional Rural Banks are treated as
a) Scheduled Commercial Banks b) Non-scheduled Banks
c) Nationalized Banks d) Co-operative Banks
e) None of the above
178. The Unit Banking System is prevalent in
a) Canada b) Great Britain c) United States of America d) India e)
Pakistan
179. Money market securities are
a) short term b) low risk c) very liquid d) (a) and (b) e) All of these
180. Central Bank credit
a) creates b) controls c) restricts d) All of the above e) None of the above

IBPS Bank Clerk Set -11 Answers Key:

1.c	2.e	3.a	4.d	5.e	6.c	7.e	8.a	9.d	10.b
11.b	12.b	13.d	14.e	15.a	16.a	17.b	18.b	19.c	20.d
21.e	22.e	23.b	24.d	25.a	26.a	27.b	28.c	29.e	30.d
31.d	32.b	33.c	34.c	35.e	36.d	37.b	38.c	39.a	40.c
41.c	42.b	43.a	44.e	45.b	46.c	47.d	48.c	49.a	50.d
51.c	52.e	53.c	54.a	55.b	56.c	57.b	58.a	59.e	60.d
61.a	62.e	63.b	64.e	65.c	66.c	67.e	68.c	69.d	70.b
71.d	72.b	73.c	74.a	75.b	76.b	77.c	78.b	79.c	80.a
81.d	82.c	83.e	84.b	85.e	86.a	87.a	88.d	89.d	90.c
91.a	92.b	93.c	94.e	95.d	96.a	97.e	98.e	99.b	100.c
101.b	102.b	103.c	104.d	105.d	106.b	107.a	108.c	109.d	110.d
111.a	112.e	113.d	114.c	115.b	116.b	117.c	118.d	119.a	120.e
121.a	122.c	123.d	124.b	125.d	126.b	127.d	128.b	129.c	130.d
131.a	132.b	133.c	134.b	135.a	136.c	137.d	138.b	139.b	140.d
141.b	142.c	143.d	144.a	145.d	146.a	147.a	148.b	149.c	150.b
151.a	152.a	153.b	154.a	155.c	156.b	157.d	158.c	159.d	160.b
161.c	162.e	163.a	164.a	165.c	166.d	167.c	168.d	169.b	170.c
171.c	172.e	173.e	174.a	175.d	176.a	177.d	178.c	179.e	180.b