

IBPS Clerks Prelims - 2016 Model Paper

ENGLISH LANGUAGE

Directions (Q. 1 - 5): Read each sentence to find out if there is any 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).

- In present the (1)/ prices of food grains (2)/ are high all (3)/ over the world. (4)/ No error. (5)
- Majority of the banks (1)/ today uses technology (2)/ to reach out to those (3)/ living in rural areas. (4) / No error. (5)
- I will give (1)/ you the advance (2)/ if you repay it as (3)/ soon as possible. (4)/ No error. (5)
- Though he is very (1)/ wealthy and powerful (2)/ he has any (3)/ concern for the poor.(4)/ No error. (5)
- Mala has the (1)/ ability to handle (2)/ many tasks at (3)/ the same time.(4)/ No error. (5)

Directions (Q. 6-10) Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in bold in the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and 'No correction is required' mark (5) as the answer.

- Finding himself in financial difficulty, he **came forward** me for help and advice.
 - come across
 - is come upto
 - came to
 - come with
 - No correction required
- Deepak **having been over** eighteen years of age, is entitled to vote.
 - has been of
 - being over
 - who is having over
 - who is been
 - No correction required
- The magazine that **we subscribed** to is published monthly.
 - which is subscribed
 - we are subscribed
 - whom we subscribe
 - whichever we subscribe
 - No correction required
- Among of his** many good qualities, that I remember is his honesty.
 - All of his
 - Some of the
 - Only of his
 - One of his
 - No correction required
- Many of our clients **have deposit of** this foreign bank.
 - have deposits in
 - had deposited
 - with deposits
 - have deposited
 - No correction required

Directions (Q. 11-15): 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.

- The sailor was told it was placed there as a warning signal to sailors to warn them of danger.
- He returned to the spot a few years later as captain of his own ship.
- The ship was at sea for many days and finally anchored near the coastline.
- The night was stormy and without a warning signal his ship was wrecked on that very rock.
- One of the sailors on board saw a bell tied to a dangerous submerged rock.
- As a joke the sailor decided to steal the bell

and hide it despite being informed of this.

- Which of the following should be the **FIRST** sentence after rearrangement?
 - A
 - B
 - C
 - D
 - E
- Which of the following should be the **SECOND** sentence after rearrangement?
 - A
 - B
 - C
 - D
 - E
- Which of the following should be the **THIRD** sentence after rearrangement?
 - A
 - B
 - C
 - D
 - E
- Which of the following should be the **FIFTH** sentence after rearrangement?
 - A
 - B
 - C
 - D
 - E
- Which of the following should be the **SIXTH (LAST)** sentence after rearrangement?
 - A
 - B
 - C
 - D
 - E

Directions (Q.16-20): Read the passage carefully and answer the questions given below it.

Though cash is king in business, it is the simplest item to value under any method of valuation. To value cash there is no need to use complex methodologies such as discounted cash flow (DCF) or to make complex assumptions such as growth rate or discount rate. Nor do you need expert valuers (like you need for valuation of fixed assets like land and buildings). The general assumption is cash is always valued at face value. The current controversy on valuation in the proposed merger of Cairn India with Vedanta Resources centres on valuation of cash and raises a doubt about the above principle of valuation of cash. Valuing cash at face value may not be valid in some exceptional circumstances. While valuing the company or shares, if the company has cash surplus of a normal magnitude the recommended method is to value the business and add the cash surplus at face value to arrive at the total value of the company. Then the question arises what is to be done in case the cash surplus is large. Before answering this we need clarity on what the definition of large cash surplus is. When the surplus generated is held as cash in the normal course of business cycle or accumulated and held temporarily as cash to meet a large defined investment within a short period of time (say maximum of two or three years) then such cash fall within the definition of normal cash surplus to be valued at face value. In the case of Cairn, cash is about one third of book value, which doesn't come under the definition of cash surplus in the normal course of operation. Hence in this case cash can be valued a face value only if it is held for a specific identified investment to be made within a few years and the business valuation factors the financial benefit flowing from such identified investment.

There is also a possible exception to this rule of valuation, i.e. valuing large cash surplus at face value without a specific investment plan. This exception applies when the price consideration of the company or share with large cash surplus is paid to the current owner in cash. In this case the seller sells cash for cash and hence it is fair to value cash at face value irrespective of the size of cash surplus and there is no need for investment plan for large surplus cash. In case of valuation for mergers, the above exemption can't apply as the shareholders of the merging company generally get shares, and not cash. Maybe in recognition of this principle, the merger scheme of Cairn with Vedanta provides for some cash (in the form of short term security) component in the swap ratio offered to Cairn shareholders. Despite this,

some minority shareholders of Cairn object to the valuation, possibly because this portion of compensation is less than 20 percent of cash surplus of Cairn. Then comes the complex question of how to value cash, which is larger than cash surplus in the normal course of business, nor held for a specific investment and the consideration for transfer of cash is not paid in cash. The cash in this case is to be valued based on opportunistic value for the seller and the alternative cost of raising such cash for the buyer. Both these values are extremely subjective and vaguer than well defined methods of valuations such as DCF, profit multiple or replacement value. Hence, they will always be subject to controversies.

- How is the total value of a company with cash surplus of a normal magnitude arrived at? Answer in the context of the passage.
 - By calculating the present value of all assets
 - By deducting the net value of all liabilities from the net value of all assets
 - By adding the cash surplus at face value to the value of the business
 - By calculating the present value of the net assets after adjusting the amount of outstanding loans.
 - Not clear from the passage
- What is/ are the different methods of valuing cash?
 - Growth rate method
 - Discounted cash flow method
 - Discount rate method
 - Only (A) and (B)
 - Only (B) and (C)
 - Only (A) and (C)
 - All (A), (B) and (C)
 - Other than given options
- Which of the following is not true in the context of the given passage?
 - Valuing cash at face value is valid only in some exceptional circumstances.
 - Not only customers but also cash is the king in business.
 - The different methods of valuing cash failed to clear controversy on valuation of Cairn India and Vedanta Resources.
 - Only (1) and (2)
 - Only (2) and (3)
- What is the possible exception to the rule of valuation?
 - Valuing large cash surplus at market value
 - Valuing large cash surplus at face value without a specific investment plan
 - Valuing large cash surplus at face value without valuing the fixed assets like and buildings
 - Valuing cash at face value irrespective of the size of the cash surplus
 - None of these
- What is the intention of the author behind writing this passage?
 - How to value cash in corporate world
 - How to value large cash surplus in the normal course of business and not held for a specific investment plan
 - How to value cash on the face value including assets like land and building
 - To expose Cairn India and Vedanta Resource Centre controversy
 - All the above

Directions (Q. 21-30): 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 fills the blank appropriately. Find out the appropriate word in each case.

I had **..(21)..** to become a multipurpose manager. I took three steps to accomplish this. First, I took very **..(22)..** part in professional associations. I **..(23)..** the National President of the Indian Society for Training and Development – One of the **..(24)..** organizations for HR professionals. This helped me to grow professionally. My communication skills **..(25)..** It also taught me **..(26)..** to conduct meetings in an effective manner. My job **..(27)..** me to different parts of the country and **..(28)..** believe that **..(29)..** provided me with an education. I also wrote a lot. Newspaper editors often approached me with **..(30)..** to write articles for their publications.

- achieved
 - aim
 - try
 - dreamed
 - wanted
- selected
 - active
 - interesting
 - often
 - joint
- elected
 - voted
 - became
 - applied
 - decided
- respected
 - status
 - impressed
 - aged
 - common
- lacked
 - grown
 - learnt
 - improved
 - earned
- that
 - why
 - how
 - never
 - any how
- saw
 - showed
 - posted
 - discovered
 - took
- quiet
 - firmly
 - strong
 - worst
 - not
- travelling
 - journey
 - visit
 - migrating
 - shi
- wish
 - offer
 - appointments
 - requests
 - commands

REASONING

- How many such pairs of letters are there in the word BEHAVIOUR each of which has as many letters between them in the word as in the English alphabet?
 - None
 - One
 - Two
 - Three
 - More than three
- How many such digits are there in the number 764528 each of which is as far away from the beginning of the number as when the digits are arranged in descending order within the number?
 - None
 - One
 - Two
 - Three
 - More than three
- What should come next in the letter series given below?
A B A B C A B C D A B C D E A B C D E F A B C D E F G A B C
 - D
 - E
 - F
 - H
 - None
- How many meaningful English words can be made with the letters EPRY using each letter only once in each word?
 - None
 - One
 - Two
 - Three
 - More than Three

Key

1-1	7-2	13-1	19-2	25-4	31-3
2-2	8-1	14-2	20-2	26-3	32-2
3-4	9-4	15-4	21-5	27-5	33-1
4-3	10-1	16-3	22-2	28-2	34-3.
5-4	11-3	17-4	23-3	29-1	
6-3	12-5	18-4	24-1	30-4	

QUANTITATIVE APTITUDE

Directions (Q.66-80): What should come in place of the question mark (?) in the following questions?

66. $\frac{15 \times 11 + 45}{13 \times 9 - 30} = ?$
 1) $2\frac{1}{5}$ 2) $3\frac{1}{7}$ 3) $5\frac{3}{10}$
 4) $3\frac{8}{17}$ 5) None of these

67. $39852 \div \sqrt{?} = 81 \times 12$
 1) 41 2) 1849 3) 1681
 4) 43 5) None of these

68. $54679 + 34521 = ? + 43668$
 1) 45352 2) 45232 3) 42455
 4) 45552 5) None of these

69. $44\% \text{ of } 766 + ? = 900$
 1) 498.48 2) 562.96 3) 574.80
 4) 444.64 5) None of these

70. $67\% \text{ of } (?) = 5287.64$
 1) 7080 2) 6442 3) 6938
 4) 6739 5) None of these

71. $\sqrt{17956} = ?$
 1) 134 2) 144 3) 124
 4) 104 5) None of these

72. $30\% \text{ of } 200 + \sqrt{?} = 48\% \text{ of } 550 - 10\% \text{ of } 150$
 1) 600 2) 21 3) 189
 4) 35721 5) None of these

73. $11.6 \times 8.9 \times 5.1 = ?$
 1) 398.264 2) 664.358 3) 468.428
 4) 526.524 5) None of these

74. $2637 \div 36 = ?$
 1) 73.25 2) 68 3) 66.5
 4) 71 5) None of these

75. $1160 \div 45 \div 8 = ?$
 1) 29 2) 31 3) 43 4) 47 5) None

76. $18 \times 8 + (?)^2 = (15)^2$
 1) 9 2) 81 3) 18 4) 27 5) None

77. $? \div 40 \times 9 = 378$
 1) 1616 2) 1648 3) 1696
 4) 1680 5) None of these

78. $45\% \text{ of } 1200 = 54\% \text{ of } ?$
 1) 1080 2) 1320 3) 1240
 4) 720 5) None of these

79. $1354 + 1184 = ?\% \text{ of } 5640$
 1) 36 2) 42 3) 45 4) 52 5) None

80. $5\frac{1}{8} \text{ of } 208 + 786 = 2000 - ?$
 1) 112 2) 148 3) 184
 4) 124 5) None of these

81. A car completes a journey in 11 hrs. It covers the first half of the journey at the rate of 50 km/hr and the second half at the rate of 60 km/hr. The distance of total journey is
 1) 605 km 2) 300 km 3) 500 km
 4) 600 km 5) None of these

82. In how many different ways can the letters of the word 'NUMBER' be arranged?
 1) 690 2) 750 3) 720
 4) 840 5) None of these

83. The difference between 56% of a number and 41% of the same number is 660. What is 8% of that number?
 1) 321 2) 336 3) 345
 4) 358 5) None of these

combinations correctly represents the group of letters based on the following coding system and mark the number of that combination as the answer. If none of the four combination correctly represents the group of letters, mark (5) i.e., "None of these" as the answer.

Letter	J	H	Q	A	R	L	E	G	T	U	M	B	C	I	P
Digit/Symbol	5	@	2	8	1	9	%	#	©	4	6	\$	<<	3	7

Conditions:

i) If both the first and the last letters of the group are vowels, their codes are to be interchanged.

ii) If the first letter is a consonant and the last letter is a vowel, both are to be coded by the code for the consonant.

56. JQGALI
 1) 32#893 2) 52#893 3) 52#895
 4) 32#895 5) None of these

57. EBHRMT
 1) %@\$16 © 2) %@\$16 ©
 3) 6\$@1©% 4) ©\$@16%
 5) None of these

58. IGCHRE
 1) %#<<@13 2) 3#<<@1% 3) 3#<<@13
 4) %#<<@1% 5) None of these

59. BQRLHA
 1) \$219@8 2) 8219@\$ 3) 8219@8
 4) \$219@\$ 5) None of these

60. QRLGHM
 1) 219#@2 2) 619#@6 3) 619#@2
 4) 619@#2 5) None of these

Directions (Q.61-65): In the following questions, the symbols @, #, ©, \$ and % are used with the following meaning as illustrated below.

'P © Q' means 'P is neither greater than nor smaller than Q'

'P # Q' means 'P is either 'smaller than or equal to Q'

'P @ Q' means 'P is either greater than or equal to Q'

'P % Q' means 'P is greater than Q'

'P \$ Q' means 'P is smaller than Q'

Now in each of the following questions assuming the given statements to be true, find which of the two conclusions I and II given below them is /are definitely true.

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

61. **Statements:** M%T, R@T, R©K
Conclusions: I) R\$M II) T@K

62. **Statements:** D#J, J\$N, N@W
Conclusions: I) W\$J II) D\$N

63. **Statements:** B©K, K@T, T\$F
Conclusions: I) T#B II) F%B

64. **Statements:** H@M, M#R, R\$N
Conclusions: I) R@H II) N%M

65. **Statements:** F%B, B@D, D#K
Conclusions: I) K@B II) D#F

Conclusions: I. Some bottles are bowls.
 II. Some buckets are jars.

45. **Statements:** Some shoes are socks.
 All socks are sandals.
 All sandals are trousers

Conclusions: I. All trousers are socks
 II. Some sandals are shoes.

Directions (Q.46-50): Study the following arrangement carefully and answer the questions given below:

D T 7 L E \$ 2 Y # W 4 1 F @ V 3 A 8 % K 1 M © 5 G U 6 C

46. Which of the following is 5th to the left of the fourteenth from the left end of the above arrangement?

- 1) # 2) W 3) Y 4) K 5) None

47. How many such vowels are there in the above arrangement, each of which is immediately preceded by a number but not immediately followed by a symbol?

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

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

- 1) D E 7 2) 2 4 # 3) K 5 M 4) 3 K 8 5) F V A

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

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

50. What should come in place of the question mark (?) in the following series based on the above arrangement?

- T 7 E Y # 4 @ V A ?
 1) K M © 2) % K M 3) % 1 M
 4) K 1 © 5) None

Directions (Q.51-55): Study the following information carefully and answer the questions given below.

M, D, J, Q, T, F, H and N are sitting around a circle facing at the centre. T is third to the right of F who is second to the left of M. Q is not a neighbour of T or F and is third to the left of H. J is second to the right of N.

51. Who is second to the left of H?

- 1) T 2) F 3) Q 4) Data inadequate 5) None

52. Who is to the immediate left of M ?

- 1) H 2) T 3) Q 4) J 5) None

53. In which of the following pairs the second person is to the immediate left of the first person?

- 1) MT 2) NQ 3) HF 4) DN 5) None

54. What is Q's position with respect of M?

- A. Fourth to the right B. Fourth to the left
 C. Fifth to the left D. Fifth to the right

- 1) (A) only 2) (B) only
 3) Either (C) or (D) 4) (A) and (B) only
 5) None of these

55. Who is second to the right of T?

- 1) M 2) H 3) Q 4) Data inadequate 5) None

Directions (Q.56-60): In each question below is given a group of letters followed by four combinations of digits / symbol numbered (1), (2), (3) and (4). You have to find out which of the

35. J, D, L, H and F each travelling to station, each one reaches at a different time. L reaches only after J and D reaches only before F. Who amongst them is third to reach?

- 1) F 2) L 3) D
 4) cannot be determined 5) None

36. If 'HIPLM' is a code for 'Delhi' 'QEHEV' is a code for?

- 1) Mumbai 2) Nagpur 3) Kanpur
 4) Madras 5) None of these

37. If a meaningful word can be formed from APSEG, by using each letter only once, then the third letter of that words is your answer. If more than one such word can be formed, your answer is 'Y' and if no such word is formed then answer is 'Z'?

- 1) Z 2) Y 3) P 4) G 5) S

38. The letters in the word DANGEROUS are changed in such a way that the consonants are replaced by the previous letter in the English alphabet and the vowels are replaced by the next letter in the English alphabet. Which of the following will be the third letter from the left end of the new set of letters?

- 1) B 2) M 3) O 4) L 5) None

39. Four of the following five are alike in a certain way and so form a group. Which is one that does not belong to that group?

- 1) Table 2) Desk 3) Wardrobe
 4) Computer 5) Chair

40. In a certain language 'ne ri so' means 'good rainy day' 'si ne po' means 'day is wonderful and 'ri jo' means 'good boy'. Which of the following means 'rainy' in that code?

- 1) ne 2) ri 3) si
 4) so 5) None of these

Directions (Q. 41-45): In each of the questions below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be a variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

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

41. **Statements:** Some doors are windows.
 All windows are floors.
 All doors are ceilings.

Conclusions:
 I. Some doors are floors.
 II. All windows are ceilings is possibility.

42. **Statements:** Some computers are books.
 Some books are pens.
 All pens are notebooks.

Conclusions:
 I. Some books are notebooks.
 II. Some notebooks are computers.

43. **Statements:** All fruits are flowers.
 No flower is sweet.
 Some sweets are desserts.

Conclusions: I. Some desserts are flowers.
 II. No dessert is flower.

44. **Statements:** All bottles are jars.
 Some jars are bowls.
 Some bowls are buckets.

84. The simple interest accrued on an amount of Rs. 12,450 at the end of 6 years is Rs. 8,964. What is the rate of interest p.c.p.a.?
1) 8 2) 14 3) 10 4) 12 5) None
85. A plot of 575 square feet is available at the rate of Rs. 5,500 per square feet. If 25% of the total cost of the plot is to be paid for booking the plot, how much is the booking amount?
1) Rs. 825750 2) Rs. 790625
3) Rs. 875250 4) Rs. 735500
5) None of these
86. If the product of two successive positive integers is 7482, which is the greater integer?
1) 87 2) 82 3) 84 4) 89 5) None
87. One-seventh of a number is 51. What will be 64% of that number?
1) 248.12 2) 228.48 3) 238.24
4) 198.36 5) None of these
88. Of the two numbers, 48 per cent of first number is 60 per cent of the second number. What is the respective ratio of the first number to the second number?
1) 4 : 7 2) 3 : 4 3) 5 : 4
4) Cannot be determined
5) None of these
89. The owner of a Television shop charges his customer 16% more than the cost price. If a customer paid Rs. 16588 for a Television, then what was the cost price of the Television?

- 1) Rs.14,300 2) Rs.15,500 3) Rs.13,800
4) Rs.12,000 5) None of these
90. The average age of a man and his son is 48 years. The ratio of their ages is 11 : 5 respectively. What will be ratio of their ages after 6 years?
1) 6 : 5 2) 5 : 3 3) 4 : 3
4) 2 : 1 5) None of these

Directions (Q.91-95): Study the following table carefully to answer the questions given below it.

Subjects → (Max Marks) Student ↓	English (60)	History (40)	Computer (130)	Maths (150)	Science (120)	Economics (80)
Meera	100	80	50	90	90	60
Subodh	80	70	80	100	80	40
Kunal	90	70	60	90	70	70
Soni	60	60	65	80	80	80
Richu	50	90	62	80	85	95
Irene	40	60	64	70	65	85
Vijay	80	80	35	65	50	75

91. What are the total marks obtained by Meera in all subjects?
1) 448 2) 580 3) 470
4) 74.67 5) None of these
92. What are the average marks obtained by these seven students in History? (rounded off to two digits)

- 1) 72.86 2) 27.32
3) 24.86 4) 29.14
5) None of these
93. How many students have got 60% or more marks in all the subjects?
1) One 2) Two 3) Three
4) None 5) None of these
94. What is the overall percentage of Kunal?
1) 64 2) 65 3) 75
4) 64.24 5) None of these

95. In which subject is the overall percentage the best?
1) Maths 2) Economics 3) History
4) Science 5) None of these
- Directions (Q.96-99):** What should come in place of question mark (?) in the following number series?

96. 15, 17, 20, 25, 32, ?
1) 64 2) 33 3) 17 4) 43 5) None
97. 108, 54, 60, ?, 36, 18, 24
1) 44 2) 30 3) 23 4) 46 5) None
98. 2, 9, 28, 65, ?, 217
1) 117 2) 126 3) 78 4) 216 5) None
99. 8, 9, 7, 8, 6, 7, ?
1) 8 2) 5 3) 9 4) 10 5) None
100. $\frac{2}{\sqrt{5}}, \frac{3}{5}, \frac{4}{5\sqrt{5}}, \frac{5}{25}, ?$
1) $\frac{7}{25}$ 2) $\frac{6}{125}$ 3) $\frac{6}{25\sqrt{5}}$ 4) $\frac{6}{5\sqrt{5}}$
5) None of these

Key				
35-5	49-4	63-1	77-4	91-1
36-4	50-4	64-2	78-5	92-4
37-2	51-5	65-4	79-3	93-2
38-2	52-1	66-5	80-2	94-3
39-4	53-3	67-3	81-4	95-1.
40-4	54-4	68-5	82-3	96-4
41-5	55-5	69-2	83-5	97-2
42-1	56-3	70-5	84-4	98-2
43-3	57-2	71-1	85-2	99-2
44-4	58-1	72-4	86-1	100-3.
45-2	59-4	73-4	87-2	
46-1	60-5	74-1	88-3	
47-2	61-4	75-5	89-1	
48-5	62-2	76-1	90-4	