

Reasoning

Directions (1 – 3) – On the basis of the information given in the following case.

Dev Anand, CEO of a construction company, recently escaped a potentially fatal accident. Dev had failed to notice a red light while driving his car and attending to his phone calls. His well – wishers advised him to get a suitable replacement for the previous driver Ram Singh, who had resigned three months back.

Ram Singh was not just a driver but also a trusted lieutenant for Dev Anand for the last five years. Ram used to interact with other drivers and gathered crucial information that helped Dev in successfully bidding for different contracts. His inputs also helped Dev to identify some dishonest employees and to retain crucial employees who were considering attractive offers from his competitors. Some of the senior employees did not like the informal influence of Ram and made it difficult for him to continue in the firm.

Dev provided him an alternative job with one of his relatives.

During the last three months Dev has considered different candidates for the post. The backgrounds of the candidates are given the table below.

Dev is primarily looking for a stable and trustworthy driver, who can be a suitable replacement for Ram. His family members do not want Dev to appoint a young driver, as most of them are inexperienced. Dev’s driver is an employee of the firm and hence the appointment has to be routed through the HR manager of the firm. The HR Manager prefers to maintain parity among all employees of the firm. He also needs to ensure that the selection of a new driver does not lead to discontent among the senior employees of the firm.

IBPS SO HR Officer – Model Paper

Name	Age	Educational Qualification	Experience	Expected Salary in (Rs.)	Remarks
Sunder	32	Post Graduate	Seven years of driving experience	18000 per month	Ex – employers are highly satisfied. Their only concern is about his tendency to switch jobs after every six months. Enjoys the new news in every job but tends to lose interest after six months. Not willing to come for any more than six months.
Mani	23	Studied up to standard IX	1 yr	8000 per month	Claims to have more than one year of experience. But can't provide any certificate or substantial it he has received Es. 22000 per month on account of his good performance as driver.
Chintan	44	Graduate	20 yr	20000 per month	Working as driver for the last one year after losing his previous job of a stenographer. He has been forced to take up the job of a driver.
Bal Singh	40	Literate	More than 20 yr	15000 per month	Cousin of Ram Singh, substituted Ram as Dev's driver whenever Ram was on leave. Currently working as a driver with Dev's in – laws. Strongly recommended by Ram. His knowledge and contracts in the firm is as good as Ram's.
Chetan	38	Standard XII	10 yr	12000 per	Working as a temporary

IBPS SO HR Officer – Model Paper

				month	driver with Dev's major competitor for the last three years. The competitor has offered Chethan's service to Dev as a temporary basis. Chetan has also expressed his willingness to work on a long – term basis, provided he is given an annual increment of Rs. 500, which is reasonable as per the market condition.
--	--	--	--	-------	--

1. From his perspective and taking into account the family's concerns, Mr. Dev would like to have:
 - a) Chethan
 - b) Chintan
 - c) Bal Singh
 - d) Mani
 - e) Sunder

2. In order to resolve the conflicting preferences, one of Dev's friends suggested Dev, his family members and the HR manager to identify their most and the least preferred candidates without considering the concerns of other stakeholders.
 - I. Dev's most and least preferred candidates: Bal Singh and Chetan respectively
 - II. Family members most and least preferred candidates: Bal Singh and Chintan respectively
 - III. HR manager's most and least preferred candidates: Chethan and Bal Singh, respectively

IBPS SO HR Officer – Model Paper

Which of the above three statements is/are in conformity with the information provided in the passage?

- a) Only I
- b) Only II
- c) I and II
- d) II and III
- e) I, II and III

3. Who among the following five candidates is most likely to be rejected by the GM (HR)?

- a) Chetan
- b) Chintan
- c) Bal Singh
- d) Mani
- e) Sunder

Read the following caselet and choose the best alternative for the questions that follow:

Ajay was thinking deeply about a problem that his organization a business consulting company, faced Globalization had affected his company like many other companies. Despite the down turn, the current revenues remained healthy. However, Ajay knew it was inevitable that the company could not do business the same way. The complexity of managing the business had increased with time. Consultant were under pressure to deliver good and innovate solutions. The organization had consultants from different age groups having a good mix of domain and industry expertise. It was a flat organization with three levels. The biggest challenge for Ajay was to have consultants with latest knowledge who would also earn revenues. Getting additional business was a challenge as all the consultants were busy and it was very difficult to hire new consultants.

4. Some of the consultants were adept at applying old solutions to new problems. Ajay was not very sure, if this would work for long. Some of the clients had complained about the performance of old and reputed consultants Ajay was mulling over the following five solutions to tackle this problem.
- I. Decrease time spent on client interaction and increase time spent for generating solutions.
 - II. Increase support staff to help consultants to remain updated
 - III. Decrease the number of simultaneous projects handled by consultants.
 - IV. Make it compulsory for consultants to work on inter – industry and inter domain problems
 - V. Recruit more consultants

Which of the following would be the best sequence of decisions taken by Ajay (starting from immediate to distant)?

- a) 3, 2, 1, 5, 4
- b) 4, 3, 2, 1, 5

- c) 5, 4, 3, 2, 1
- d) 2, 4, 5, 1, 3
- e) 1, 5, 4, 3, 2

www.BankExamsToday.com

5. After Ajay implemented some of the steps mentioned above, consultants wanted to renegotiate their contract with the organization. It seems that the organization had never mentioned that consultants have to work across industries and domains. Some of the old consultants were reluctant to change their ways, while many of the younger consultants were willing to follow Ajay's advice.

Which of the following decision can be taken by Ajay to handle this situation?

- a) Retrench old consultants and recruit young consultants
 - b) Pressurize non – conformists by giving preferential treatment to the conformists
 - c) Negotiate with old consultants and communicate that the new rules would apply to the new consultants only
 - d) Do nothing and wait for a right solution to emerge, as with the resistance would lie down
 - e) Discuss the issue in an open house and let solutions emerge democratically
6. Ajay was to retire in 5 yr and he wanted to leave behind a legacy. Order the following activities, from the most important to the least important, that Ajay should undertake in next five years.
- I. Do nothing
 - II. Set a future direction for the organization in these challenging times

IBPS SO HR Officer – Model Paper

- III. Benchmark performance with respect to the best consulting company in industry
- IV. Empower senior consultants and at the same time seek opinion of all others for handling future challenges outsiders.
- V. Infuse fresh thinking by hiring outsiders.

Choose the best option from the following sequences

- a) 1, 2, 3, 4
- b) 2, 3, 4, 5
- c) 3, 4, 2, 1
- d) 2, 5, 3, 1
- e) 2, 5, 4, 3

Directions (7 – 10) – In each question, two statements A and B are provided. These may have a cause and effect relationship or may have independent causes.

Give answer

- a) If the statement A is the cause and statement B is its effect
- b) If the statement B is the cause and statement A is its effect
- c) If both statements are effects of independent causes
- d) If both statements are effects of some common cause

7.

Statement A – Sri Lanka skipper Kumar Sangakara justified his decision to step down from the captaincy of the ODI and T20 teams by saying, ‘I will be 37 by the next World Cup and I can’t be sure of my place in the team. It is better that Sri Lanka is now led by a player who will be at the peak of his career during that tournament’

Statement B – Remarkably, unlike most skippers whose individual performance drops after assuming the leadership role, Sangakara has actually batted better as captain in all three formats of the game.

- a) The statement A is the cause and statement B is its effect
- b) The statement B is the cause and statement A is its effect
- c) Both statements are effects of independent causes
- d) Both statements are effects of some common cause
- e) None of The Above

8.

Statement A – India is ranked fifth most powerful country in the world, next to US, China, Russia and Japan, in the hierarchy of top 50 nations, identified on the basis of their GDP, as per national security index.

Statement B – The assessment is based on defense capability, economic strength, effective population, technological capability and energy security of top 50 countries.

- a) The statement A is the cause and statement B is its effect
- b) The statement B is the cause and statement A is its effect
- c) Both statements are effects of independent causes
- d) Both statements are effects of some common cause
- e) None of The Above

9.

Statement A – The prices of ‘silver’ have gone up from Rs. 27000 per kg to Rs. 50000 per kg in almost a year’s time.

Statement B – Indian Jewellers are receiving a lot of demand for the silver ornaments from American and European clients.

- a) The statement A is the cause and statement B is its effect
- b) The statement B is the cause and statement A is its effect
- c) Both statements are effects of independent causes
- d) Both statements are effects of some common cause
- e) None of The Above

10.

Statement A – There is an alarming increase in the number of young unemployed MBA's this year in comparison to the last year's figures.

Statement B – Nearly one lakh applications were received against a recruitment call given by a private bank for only ten vacant posts.

- a) The statement A is the cause and statement B is its effect
- b) The statement B is the cause and statement A is its effect
- c) Both statements are effects of independent causes
- d) Both statements are effects of some common cause
- e) None of The Above

11.

T, S and R are three brothers. T's son Q is married to K and they have one child Rahul blessed to them. M the son of S is married to H and this couple is blessed with a daughter Madhvi. R has a daughter N who is married to P and this couple has one daughter Karuna born to them. How is Madhvi related to S?

- a) Daughter
- b) Niece
- c) Granddaughter
- d) Aunt
- e) None of The Above

Directions (12 – 14) Read the following information carefully to answer the questions that follow:

A family consists of six members P, Q, R, X, Y and Z. Q is the son of R but R is not the mother of Q. P and R are married couple. Y is the brother of R. X is the daughter of P and Z is the brother of P.

12.

Who is the brother – in – law of R?

- a) P
- b) Z
- c) Y
- d) X
- e) None of The Above

13.

How many female members are there in the family?

- a) One
- b) Two
- c) Three
- d) Four
- e) None of The Above

14.

Which of these is a pair of brothers?

- a) P and X
- b) P and Z
- c) Q and X
- d) R and Y

e) None of The Above

15.

P's father is Q's son. M is the paternal uncle of P and N is the brother of Q. How is M related to N?

- a) Nephew
- b) Cousin
- c) Data Inadequate
- d) Son
- e) None of The Above

Directions (16 – 20) – In each question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumption(s) is/are implicit in the statement.

Give Answer

- a) If only Assumption I is implicit
- b) If only Assumption II is implicit
- c) If either Assumption I or Assumption II is implicit
- d) If neither Assumption I nor Assumption II is implicit
- e) If both Assumptions I and II are implicit

16.

Statement – A major retail store announced thirty percent reduction on all food items during the weekend.

Assumptions

IBPS SO HR Officer – Model Paper

- I. People may still prefer buying food items from other stores.
- II. A large number of customers may visit the retail store any buy food items.
- a) Only Assumption I is implicit
- b) Only Assumption II is implicit
- c) Either Assumption I or Assumption II is implicit
- d) Neither Assumption I nor Assumption II is implicit
- e) Both Assumptions I and II are implicit

17.

Statement – The railway authority has rescheduled the departure time of many long – distance trains and put up the revised timing on its website.

Assumptions

- I. The passengers may note the change in departure times from the website.
- II. The passengers may be able to notice the change and board their respective trains before departure.
- a) Only Assumption I is implicit
- b) Only Assumption II is implicit
- c) Either Assumption I or Assumption II is implicit
- d) Neither Assumption I nor Assumption II is implicit
- e) Both Assumptions I and II are implicit

18.

Statement – The school authority has decided to give five grace marks in English to all the students of standard IX as the performance of these students in English was below expectation.

Assumptions

- I. Majority of the students of standard IX may still fail in English even after giving grace marks.
- II. Majority of the students of standard IX may now pass in English after giving grace marks,

- a) Only Assumption I is implicit
- b) Only Assumption II is implicit
- c) Either Assumption I or Assumption II is implicit
- d) Neither Assumption I nor Assumption II is implicit
- e) Both Assumptions I and II are implicit

19.

Statement – The civic administration has asked the residents of the dilapidated buildings to move out as these buildings will be demolished within the next thirty days.

Assumptions

- I. The civic administration may be able to demolish these buildings as per schedule.
- II. The residents of these buildings may vacate and stay elsewhere.

- a) Only Assumption I is implicit
- b) Only Assumption II is implicit
- c) Either Assumption I or Assumption II is implicit
- d) Neither Assumption I nor Assumption II is implicit
- e) Both Assumptions I and II are implicit

20.

Statement – The captain of the school football team selected only fourteen players to play all the eight matches of the interschool football competition.

Assumptions

- I. There may be adequate number of football players for all the matches.
- II. The captain may be able to play in all the matches.

- a) Only Assumption I is implicit
- b) Only Assumption II is implicit
- c) Either Assumption I or Assumption II is implicit
- d) Neither Assumption I nor Assumption II is implicit
- e) Both Assumptions I and II are implicit

Directions (21 –25) In each of the questions below, a group of numerals is given followed by four groups of symbol/letter combinations lettered (a), (b), (c) and (d). Numerals are to be coded as per the codes and conditions given below. You have to find out which of the combinations (a), (b), (c) and (d) is correct and indicate your answer accordingly. If none of the four combinations represents the correct code, mark (e) as your answer.

Numerals	3	5	7	4	2	6	8	1	0	9
Letter/Symbol Code	*	B	E	A	@	F	K	%	R	M

Following conditions apply

- (i) If the first digit as well as the last digit is odd, both are to be coded as 'X'.
- (ii) If the first digit as well as the last digit is even, both are to be coded as \$.
- (iii) If the last digit is zero, it is to be coded as #.

21.

487692

- a) \$ K E F M @
- b) A K E F M @
- c) A K E F M \$
- d) \$ K E F M \$
- e) None of The Above

22.

713540

- a) X % * B A #
- b) E % * B A #
- c) E % * B A R
- d) X % * B A R
- e) None of The Above

23.

765082

- a) E F B # K @
- b) X F B R K @
- c) E F B R K @
- d) E F B R # K
- e) None of The Above

24.

364819

- a) O F A K % X
- b) X F A K & M
- c) * F A K % M
- d) * E A K * %
- e) None of The Above

25.

546839

- a) X A F K * X
- b) X A F K * M
- c) B A F K * X
- d) B A F K * M
- e) None of The Above

Directions (26 – 30) Study the following information carefully and answer the questions given below :

In a certain code language ,

‘good work definitely pays’ is written as ‘bd jq hl pr’

‘you did good job’ is written as ‘on pr dm st’

‘job pays good amount’ is written as ‘pr mi on jq’

‘did he work properly’ is written as ‘hl zy st ex’

26.

What is the code for ‘properly’ in the given code language ?

- a) hl
- b) bd
- c) either ‘dm’ or ‘st’
- d) pr
- e) either ‘zy’ or ‘ex’

27.

In the given code language what does 'bd' stand for ?

- a) good
- b) pays
- c) did
- d) properly
- e) None of these

28.

What is the code for 'did see definitely' in the given code language ?

- a) cv bd on
- b) st pr cv
- c) jq bd st
- d) pr cv bd
- e) cv st bd

29.

What is code for 'good job'?

- a) bd st
- b) on pr
- c) pr mi
- d) hi on
- e) None of these

30.

What is code for 'he' in the given code language ?

- a) mi
- b) pr
- c) st
- d) either 'zy' or 'ex'
- e) None of these

31.

Mr. Raghav went in his car to meet his friend John. He drove 30 km towards North and then 40 km towards West. He then turned to South and covered 8 km. Further, he turned to East and moved 26 km. Finally he turned right and drove 10 km and then turned left to travel 19 km. How far and in which direction is he from the starting point?

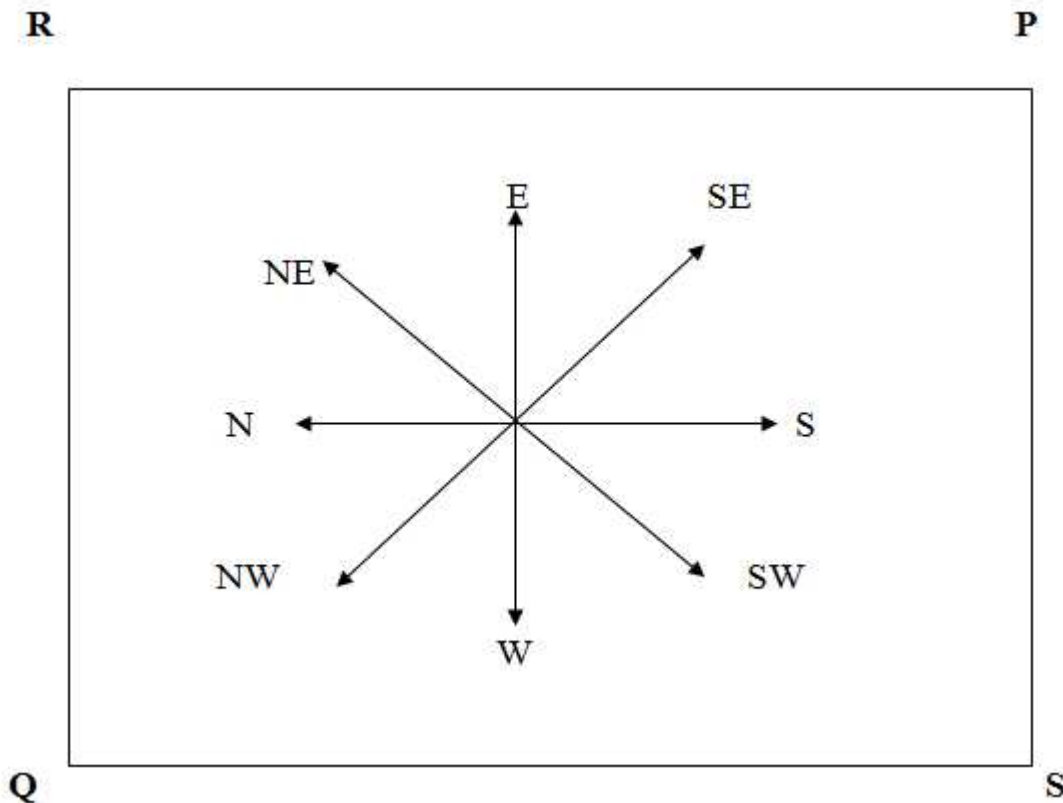
- a) East of starting point, 5 km
- b) East of starting point, 13 km
- c) North East of starting point, 13 km
- d) North East of starting point, 5 km
- e) None of The Above

32.

Immediately after leaving his house, Ritvik turned right and walked for 40m. Then, he turned left and walked for 20m. Then, he again took a left turn and walked for 30m. There he met a friend and turned right to go to the coffee shop 20m away. After having coffee, he walked back straight for 40m in the direction he had come from. How far is he from his house?

- a) 20m
- b) 0m
- c) 10m
- d) 40m
- e) None of The Above

Directions (33 – 35): Read the following information carefully and answer the questions given below.



Four security guards P, Q, R, and S have been posted at the four corners of a huge cashew plantations farm as show in the above figure.

33.

Given the condition that none of the corners should be unmanned and both P and R start moving towards diagonally opposite corners, in which direction should S start moving, so that he occupies a corner by travelling the minimum possible distance?

- a) Clockwise
- b) Anti – clockwise

- c) Either clockwise or anti – clockwise
- d) All of The Above
- e) None of The Above

www.BankExamsToday.com

34.

From the original position, P and Q move one arm length clockwise and then cross over to the corner diagonally opposite, R and S move one arm length anti – clockwise and cross over to the corner diagonally opposite. The original setting PSQR has now changed to:

- a) RSPQ
- b) SRPQ
- c) RQSP
- d) None of The Above
- e) Can't Determined

35.

From the original position, P and R move diagonally to opposite corners and then one side each in the clockwise direction. Which of the corners is unmanned at the moment?

- a) South – West
- b) South – East
- c) North – East
- d) North – West
- e) None of The Above

36.

2, 9,, 65, 126

- a) 25
- b) 22
- c) 28
- d) 30
- e) None of The Above

37.

0,, 68, 222, 520

- a) 3
- b) 6
- c) 9
- d) 10
- e) None of The Above

38.

3,, 12, 38, 154

- a) 9
- b) 12
- c) 4
- d) 5
- e) None of The Above

39.

9, 22, 24, 37,, 52

- a) 39
- b) 42
- c) 45

- d) 50
- e) None of The Above

40.

- 4, 4,, 12, 30
- a) 5
 - b) 6
 - c) 8
 - d) 10
 - e) None of The Above

41.

Examine the following statements

- I. Rama scored more than Rani
- II. Rani scored less than Ratna
- III. Ratna scored more than Rama
- IV. Padma scored more than Rama but less than Ratna

Who Scored the highest?

- a) Rama
- b) Padma
- c) Rani
- d) Ratna
- e) None of The Above

42.

Seema correctly remembers that she took leave after 21st October and before 27th October. Her colleague Rita took leave on 23rd October but Seema was present on that day. If 24th October was a public holiday and 26th October was Sunday, on which day in October did Seema take leave?

- a) 22nd October
- b) 25th October
- c) 22nd or 25th October
- d) Data Inadequate
- e) None of The Above

43.

In a class among the passed students Neeta is 22nd from the top and Kalyan, who is 5 ranks below Neeta is 34th from the bottom. All the students from the class appeared for an examination. If the ratio of the students, who passed in the examination to those who failed is 4:1 for the class, how many students were there in the class?

- a) 90
- b) 60
- c) 75
- d) Data Inadequate
- e) None of The Above

Directions (44 – 50) – Study the following information carefully and answer the questions given below:

The farmer must

IBPS SO HR Officer – Model Paper

- (i) Have at least three acres of land
- (ii) Not be more than 55 yr old as on 1st November, 2008
- (iii) Be able to provide collateral security of at least Rs. 50000
- (iv) Not be having any other outstanding loan from the bank
- (v) Repay the loan in two years time

In the case of a farmers who satisfies all other criteria except

- (a) At (iii) above but can give collateral security of at least Rs. 25000, the case is to be referred to the GM of the bank.
- (b) At (iv) above but the balance outstanding loan is less than Rs. 40000, the case is to be referred to the chairman of the bank.

In each question below is given the details of one farmer. You have to take one of the following courses of action based on the information provided and the conditions and sub conditions given above. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 1st November, 2008.

Give Answer

- a) If the loan is to be granted to the farmer
- b) If the loan is not to be granted to the farmer
- c) If the data provided are inadequate to take a decision
- d) If the case is referred to GM
- e) If the case is to be referred to the chairman

44.

Saurav Behera was born on 12th July, 1962. He will repay the loan in twenty four equal monthly installments. He has provided collateral security of Rs. 20000. He does not have any outstanding loan from the bank. He owns four acre of land.

- a) The loan is to be granted to the farmer
- b) The loan is not to be granted to the farmer
- c) The data provided are inadequate to take a decision

- d) The case is referred to GM
- e) The case is to be referred to the chairman

45.

Sudesh Gaur has provided collateral security of Rs. 30000. He owns six acre of land. He will repay the loan in two year time. He does not have any outstanding loan from the bank. He was born on 28th February, 1961.

- a) The loan is to be granted to the farmer
- b) The loan is not to be granted to the farmer
- c) The data provided are inadequate to take a decision
- d) The case is referred to GM
- e) The case is to be referred to the chairman

46.

Mohd Ghous three acre of land. He was born on 20th October, 1953. He does not have any outstanding loan from the bank. He will repay the loan in 2 yr time. He has provided collateral security of 80000.

- a) The loan is to be granted to the farmer
- b) The loan is not to be granted to the farmer
- c) The data provided are inadequate to take a decision
- d) The case is referred to GM
- e) The case is to be referred to the chairman

47.

Nimesh Patel has an outstanding loan from the bank to the extent of Rs. 35000. He will repay the loan on two years time. He owns five acre of land. He has provided documents of collateral security of Rs. 55000. He was born on 8th May, 1958.

- a) The loan is to be granted to the farmer
- b) The loan is not to be granted to the farmer
- c) The data provided are inadequate to take a decision
- d) The case is referred to GM
- e) The case is to be referred to the chairman

48.

Sushil Ghatge owns three acre of land and he does not have any outstanding loan from the bank. He will repay the loan in twenty four equated monthly installments. He has provided collateral security of Rs. 60000

- a) The loan is to be granted to the farmer
- b) The loan is not to be granted to the farmer
- c) The data provided are inadequate to take a decision
- d) The case is referred to GM
- e) The case is to be referred to the chairman

49.

Mohan Dev was born on 24th April, 1955. He owns four acre of land. He does not have any outstanding loan from the bank. He will repay the loan in within 2 yr. He has provided documents of collateral security of Rs. 70000.

- a) The loan is to be granted to the farmer
- b) The loan is not to be granted to the farmer
- c) The data provided are inadequate to take a decision
- d) The case is referred to GM
- e) The case is to be referred to the chairman

50.

Francis D' Costa owns four acre of land. He was born on 15th July, 1959. He can repay the loan in 2 yr time. He has an outstanding loan from the bank to the extent of Rs. 35000. He has provided collateral security of Rs. 65000.

- a) The loan is to be granted to the farmer
- b) The loan is not to be granted to the farmer
- c) The data provided are inadequate to take a decision
- d) The case is referred to GM
- e) The case is to be referred to the chairman

ENGLISH

Directions: (51 – 55) Study the following information carefully and answer the questions below:

The American Economic Association (AEA) used to publish a single academic journal to represent the cutting edge of its discipline. But as the economics community diversified, that journal, the American Economic Review, simply could not serve the needs of the Association's membership. A second journal, the Journal of Economic Literature, appeared in 1962 to review, classify and summarize publications in the field. A third, the Journal of Economic Perspectives was launched 12 years ago.

The Journal of Economic Perspectives publishes the kind of readable articles that used to be the mainstay of the economics profession before the econometricians and mathematicians took it over. Addressing issues that mix sub – disciplines of economic with public policy, it attracts the widest audience of the AEA's flagship journals.

The summer 1998 issue is worth a look back for a good glimpse of the journal's formula. Two articles consider the implications of deregulation in the United States for Industry and Labor, concluding that although slow to develop, adjustments in wages and consumer prices do happen the way economists expect. Another presents a report on a study of foreign doctoral students in economics at American Universities. They make up 52 per cent of total students, the article notes, and almost half hope to stay in the United States after graduating, at least for a time.

Two pieces in particular illustrate the range of issues covered by the Journal. In a package of articles on the 1973 Endangered Species Act, Gardner Brown Jr. and Jason Shogren, professors at the Universities of Washington and Wyoming respectively make a plea for reforming the act with sound economic principles in mind. The authors are sensitive to the charge by some environmentalists that economists know the price of everything and the value of nothing. But saving all

species at any cost, they say, may undervalue other priorities such as employment or even other environmental concern.

Elsewhere in this issue, New York University economist Edward Wolff presents an abundance of new data from the Federal Reserve's Survey of Consumer Finances on wealth distribution in the United States. The data confirms a decline in mean and median household wealth between 1983 and 1995 as well as a greater concentration of wealth in the highest percentiles of the US population. Wolff blames much of the disparity, already the highest in the industrialized world, on the rise in the price of financial assets, a product of the prolonged bubble dominating the stock exchanges. Although this issue concentrates on US public policy, the globalization of policy sciences means that other countries closely watch American initiatives. It is unfortunate that the Journal of Economic Perspectives is not offered independently (subscriptions require membership); because it represents the best in policy analysis today.

51.

According to the Passage, which of the following may not be cited as the possible reason for the launch of the Journal of Economic Perspectives?

- a) The diversified developments in the economic field
- b) Diversification of the economics community
- c) Need to discuss the economist's perspectives, since the other journals could not serve the needs of the association's membership
- d) Lack of up – to – date data on current research on economic operations
- e) Both (a) and (b)

52.

Based upon the facts given in the passage, which of the following could be safely concluded about the deregulation in the US economy

- a) Deregulation was welcomed US
- b) Deregulation took time to settle down & yield results
- c) Economists, favoring deregulation were exact in their forecast about the BOP
- d) Economists messed up with their forecast on wage adjustments & consumer prices
- e) None of The Above

53.

Which of the following may not be the content of the Journal of Economic Perspectives?

- a) Immigration dates
- b) Killing endangered species
- c) Budget of the American space program
- d) Can't be determined
- e) Only (b) and (c)

54.

What according to the passage is the charge of the environmentalist when they say that: 'Economists know the price of everything and the value of nothing'?

- a) Economist do not care about the utility of the endangered species
- b) Economists pride themselves in devaluing the cost of the endangered species
- c) Economists should base their judgment on sound principles
- d) None of the above
- e) Both (a) and (c)

55.

What, according to the author, is the passage trying to assert?

- a) American Economic Association (AEA) over looks economic problems in the US economy.
- b) Journal of Economy Literature is better than the Journal of Economic Review
- c) There is a wide range of useful articles in the Journal of Economic perspectives
- d) Other countries, closely watch American Initiatives
- e) All of the Above

www.BankExamsToday.com

Directions: (56 – 62) Study the following information carefully and answer the questions below:

An expatriate's relationship with the host country is a shifting one, and during my eight years in Western Japan, I have run the whole gamut: Greenhorn – in – Wonderland, hypercritic, "Excuse –me 0 but – you're standing –in- my Japan," culture – intoxicate. I am returning to the U.K. at the end of March, but paradoxically, my tie with Japan is due to grow much stronger in mid May when my wife gives birth and I become the father of an infant Japanese – Briton.

This prospect changes everything. Many long – term western expatriates in Japan inhabit an Edenic state of bourgeois affluence with no strings attached. We enjoy a comfortable lifestyle, ye remain untroubled by civic duties. We can't vote, we may lack linguistic fluency, our opinions are presumed to derive from our national stereotypes, we rarely blip on the national radar, so we are absolved from caring overly about where we live. Japan's problems, except in a Japan watching way, are not our problems. However, as someone who intends to return in five years to put a child through Japan's elementary – school system, the country's failings suddenly matter more.

My sharpest worry is that national homogeneity continues to be Japan's modern religion. There are no degrees of citizenship here: if you are not "a Japanese" your gaijin status is hammered home at every encounter with well – meant compliment on your chopstick skills. This is not an "Expatriate – as – Victim" article: I know that in the immigration authority's hierarchy of gaijinhood, Causasians have a far easier time than, say, Filipino "Japayukis," Russian exotic dancers or South American Laborers. My point is that foreignness is like a magical garment from a folktale, one with the sewn – in – curse that its wearers can't remove themselves. Only social consent will allow my child to feel at home in his or her Asian mother country.

Japan withholds this consent like a zealot withholds an admission of doubt. At the political level, there is no provision for dual nationality in adulthood, so on his or

IBPS SO HR Officer – Model Paper

her twentieth birthday our child must go through the ritual of renouncing British citizenship in the eyes of British Law. On a civic level, even Hiroshima, my home for eight years and according to its tourist literature “the international city of peace,” denies Korean conscripts killed in the A – bomb blast a monument in Peace Memorial Park because its foreign presence would sully the sanctum’s purity. “Internationalization,” as oft – quoted a mantra here as anywhere, means little on street level beyond flag – bunting, expressway signs in English and more Starbucks franchises.

The sea – change necessary to update Japanese society’s relationship with the rest of the world and its people is not on the horizon, not yet. Gerontocracy keeps younger talent away from powers of decision making, resulting in a US – bound brain drain, a Europe/New York City – bound arts drain and more depressing for a father – to – be, a “dream drain” : a pervasive acceptance that a creative and fulfilled life in a human – friendly environment lies only in the Paris of Amelia, the Rome of Audrey Hepburn’s Holiday and the Canada or Hawaii of Japan Travel Bureau brochures. An economy gnawed by deflation produces a climate where xenophobia heats up, not cools down. Education should propagate multiculturalism but instead fosters cookie – cutter conformity in a marathon sprint to brand name universities which offer a woefully shoddy product. If my wife and I have a daughter, she may well need to sacrifice all hope of a rewarding career should she elect to stay in Japan as it is now. The political forces that steered Japan to global dominance in the 1980s are now to kick start the country back to life, but not dead enough to roll over, expire, and allow their 21st century successors to take over.

This pessimism may be too murky. Japan changes more by revolution than evolution. The Meiji Restoration of 1868 catapulted Japan into the industrial age in the blink or a historian’s eye, as did the post – war economic “miracle” – a word employed by Western commentators who failed to see rapid growth coming. It may be that the demographic and financial meltdowns Japan faces protect the environment, modernize the economy, strangle the Yakuza, muzzle corruption and crucially for my family’s future, usher in a broader definition of what it is to be Japanese. I hope, so I have a strong affection for our child’s Asian homeland, an affection that I want him or her to share as a native and not a curio. “Ah, so your child will be a Half, “I was told by my colleagues when they learned of my wife’s pregnancy. “No, “I said, “my child will be a both.”

56.

When the author says his 'child will be both' , he implies:

- a) That the child is both Japanese and British
- b) That his child should get the best of both the worlds – America and Japan.
- c) That his child should be equally accepted by both the English and the Japanese Society
- d) That his child should be looked upon as an individual in his own right.
- e) Both (a) and (b)

57.

The author gives examples of 'expressways signs in English' and 'Starbucks franchisees' to

- a) Show the internationalization of Japan
- b) Prove that famous brands like Starbucks have outlets in Japan
- c) Show that getting around in Japan is not a problem or a foreigner
- d) None of the Above
- e) Only (b) and (c)

58.

Which of the following is the author least likely to agree with?

- a) Japan suffers from an acute Xenophobia
- b) Most Western expatriates in Japan hold blue-collar jobs
- c) Japan does not acknowledge dual nationality upon adulthood
- d) In Japan politics is the domain of the old
- e) None of The Above

59.

What does the word 'Gerontocracy' means?

- a) A distrust of foreigners
- b) A distrust of political leaders
- c) A government ruled by old men

- d) A mistrust of young talent
- e) Both (c) and (d)

60.

Which of the following can be inferred from the passage?

- a) Japan does not provide a conducive atmosphere for the nurturing of young talent in any field of study.
- b) Japan would maintain its status quo unless a natural calamity hits it
- c) The author's attitude would not have changed were he not to become a father
- d) None of The Above
- e) All of (a), (b) and (c)

61.

The style of the passage can be best described as:

- a) Analytical
- b) Expository
- c) Factual
- d) Argumentative
- e) Humorous

62.

The main purpose of the passage is to:

- a) Voice out the alienation that a foreigner feels in Japan
- b) Protest against the unfair treatment meted out to foreigners in Japan
- c) Emphasize the need for multiculturalism and internationalization in their true meanings in Japan
- d) All of The Above
- e) Only (a) and (c)

Directions: (63 - 67) In the sentence below a word is given as blank, below the sentence five words/group of words are suggested, one of which can replace the blank. Find the appropriate word/group of words in each case.

Two pieces in particular _____(1) the range of issues covered by the Journal. In a package of articles on the 1973 Endangered Species Act, Gardner Brown Jr. and Jason Shogren, professors at the Universities of Washington and Wyoming respectively make a plea for reforming the act with sound economic _____(2) in mind. The authors are sensitive to the charge by some environmentalists that economists know the price of everything and the value of nothing. But saving all species at any cost, they say, may undervalue other priorities such as employment or even other environmental concern.

Elsewhere in this issue, New York University economist Edward Wolff presents an _____(3) of new data from the Federal Reserve's Survey of Consumer Finances on wealth distribution in the United States. The data confirms a decline in mean and median household wealth between 1983 and 1995 as well as a greater concentration of wealth in the highest percentiles of the US population. Wolff ____ (4) much of the disparity, already the highest in the industrialized world, on the rise in the price of financial assets, a product of the prolonged bubble dominating the stock exchanges. Although this issue concentrates on US public policy, the globalization of policy sciences means that other countries closely watch American initiatives. It is unfortunate that the Journal of Economic _____(5) is not offered independently (subscriptions require membership); because it represents the best in policy analysis today.

63.

- a) Obscure
- b) Conceal
- c) Evince
- d) Illustrate
- e) None of The Above

64.

- a) Ethic
- b) Prescript
- c) Ambiguity
- d) Principles
- e) None of The Above

65.

- a) Scarcity
- b) Profusion
- c) Abundance
- d) Dearth
- e) None of The Above

66.

- a) Reproach
- b) Disfavor
- c) Compliment
- d) Blames
- e) None of The Above

67.

- a) Overview
- b) Viewpoint
- c) Perspective
- d) Reform
- e) None of The Above

Directions (68 – 72) – In each questions below, a sentence with four words printed in *bold* as (a), (b), (c) and (d). One of these may be either wrongly spelt or inappropriate in the context of the sentence find out the word which is wrongly spelt or inappropriate, if any. If all the words printed in bold are

correctly spelt and also appropriate in the context of the sentence, mark (e) i.e. “All Correct” as your answer.

68. No country can long endure (a)/ if its **foundations** (b)/ were not **laid** (c)/ deep in the material **prosperity** (d)/ All correct (e)
69. Mahatma Gandhi did not **solve** (a)/ all the **future** (b)/ problems but he did **solve** (c)/ **problems** of his own age (d)/ All Correct (e)
70. I did not **like** (a)/ his **coments** (b)/ on my paper but I had no **alternative** (c)/ as I had **agreed** to keep quiet (d)/ All correct (e)
71. Amit **habit** of (a)/ delaying (b)/ his work put his **colleagues** (c)/ to a lot of **trouble** (d)/ All Correct
72. Inspite of the **rumors** (a)/ of an **impeding** (b)/takeover by the **government** (c)/ Ramlal **bought** more shares of that company (d)/ All correct (e)

Directions: (73 – 75) In the sentence below a word is given as blank, below the sentence five words/group of words are suggested, one of which can replace the blank. Find the appropriate word/group of words in each case.

The Carnegie Council is pleased to announce the release of the spring 2003 issue of its _____ **(1)** journal (E and IA) Ethics & International Affairs. This issue of E & IA examines pressing concerns such as the _____ **(2)** use of force, Israel’s policy of targeted killings, American unilateralism, and global economic justice.

“With the launching of war against Iraq, partly on grounds of preemption, many of these pieces take on added significance,” said Carnegie Council President Joel H. Rosenthal. “The contributions to our Roundtable enhance and deepen the discussion

of this issue by _____(3) how just war thinking, international law and international relations theory can help us to evaluate arguments for and against preemptive use of force.”

73.

- a) Front Runner
- b) Managerial
- c) Mothership
- d) Flagship
- e) None of The Above

74.

- a) Averting
- b) Defensive
- c) Protective
- d) Preemptive
- e) None of The Above

75.

- a) Surveying
- b) Outlining
- c) Judging
- d) Investigating
- e) None of The Above

QUANTITATIVE APTITUDE

www.BankExamsToday.com

76.

The average age of 8 men is increased by 2 years when two of them whose ages are 21 years and 23 years are replaced by two new men. The average age of the two new men is :

- a) 22 years b) 24 years c) 28 years
d) 30 years e) None of these

77.

10 years ago, the average age of a family of 4 members was 24 years. Two children having been born (with age difference of 2 years), the present average age of the family is the same. The present age of the youngest child is:

- a) 1 year b) 2 years c) 3 years
d) 5 years e) None of these

78.

The average age of 30 students of a class is 30 years. When the average age of class teacher is also included, the average age of the whole class increases by 1 year. The age of the class teacher is :

- a) 31 years b) 60 years c) 61 years
d) 65 years e) None of these

79.

A and B started a business jointly. A's investment was thrice the investment of B and the period of his investment was two times the period of investment of B. If B received Rs.4000 as profit, then their total profit is :

- a) Rs.16,000 b) Rs.20,000 c) Rs.24,000
d) Rs.28,000 e) None of these

80.

IBPS SO HR Officer – Model Paper

A, B and C started a shop by investing Rs.27,000, Rs.72,000 and Rs.81,000 respectively. At the end of the year, the profits were distributed among them. If C's share of profit be Rs.36,000, then the total profit was :

- a) Rs.80,000 b) Rs.95,600 c) Rs.1,08,000
d) Rs.1,16,000 e) None of these

81.

A and B are partners in a business. A contributes $\frac{1}{4}$ of the capital for 15 months and B received $\frac{2}{3}$ of the profit. For how long B's money was used?

- a) 6 months b) 9 months c) 10 months
d) 1 year e) None of these

82.

A, B, C enter into a partnership investing Rs.35,000, Rs.45,000 and Rs.55,000 respectively. The respective shares of A, B, C in an annual profit of Rs.40,500 are :

- a) Rs.10,500, Rs.13,500, Rs.16,500 b) Rs.11,500, Rs.13,000, Rs.16,000
c) Rs.11,000, Rs.14,000, Rs.15,500 d) Rs.11,500, Rs.12,500, Rs.16,500
e) None of these

83.

Tickets numbered 1 to 20 are mixed up and then a ticket is drawn at random. What is

the probability that the ticket drawn bears a number which is a multiple of 3?

- a) $\frac{3}{10}$ b) $\frac{3}{20}$ c) $\frac{2}{5}$
d) $\frac{1}{2}$ e) None of these

84.

In a class, 30% of the students offered English, 20% offered Hindi and 10% offered both. If a student is selected at random, what is the probability that he has offered

English or Hindi?

- a) $\frac{2}{5}$ b) $\frac{3}{4}$ c) $\frac{3}{5}$
d) $\frac{3}{10}$ e) None of these

85.

A bag contains 6 white and 4 red balls. Three balls are drawn at random. What is the probability that one ball is red and the other two are white?

- a) $\frac{1}{2}$ b) $\frac{1}{12}$ c) $\frac{3}{10}$

IBPS SO HR Officer – Model Paper

d) 7/12

e) None of these

86.

Two cards are drawn from a pack of 52 cards. The probability that either both are red

or both are kings, is:

a) 7/13

b) 3/26

c) 63/221

d) 55/221

e) None of these

87.

The probability that a card drawn from a pack of 52 cards will be a diamond or a king

is :

a) 2/13

b) 4/13

c) 1/13

d) 1/52

e) None of these

88.

The product of the ages of Ankit and Nikita is 240. If twice the age of Nikita is more than Ankit's age by 4 years, what is Nikita's age?

a) 12 years

b) 16 years

c) 20 years

d) 18 years

e) None of these

89.

The ratio of the ages of a man and his wife is 4 : 3. After 4 years, this ratio will be 9 : 7. If at the time of marriage, the ratio was 5 : 3, then how many years ago were they married?

a) 8 years

b) 10 years

c) 12 years

d) 15 years

e) None of these

90.

Pooja, Shipra and Monika are three sisters. Pooja and Shipra are twins. The ratio of sum of the ages of Pooja and Shipra is same as that of Monika alone. Three years earlier the ratio of age of Pooja and Monika was 2 : 7. What will be the age of Shipra 3 years hence?

a) 21 years

b) 16 years

c) 8 years

d) 12 years

e) None of these

91.

At present, the ratio between the ages of Arun and Deepak is 4 : 3. After 6 years, Arun's age will be 26 years. What is the age of Deepak at present?

- a) 12 years b) 15 years c) $19\frac{1}{2}$ years
d) 21 years e) None of these

www.BankExamsToday.com

92.

The ratio between the school ages of Neelam and Shaan is 5 : 6 respectively. If the ratio between the one-third age of Neelam and half of Shaan's age is 5 : 9, then what is the school age of Shaan?

- a) 25 years b) 30 years c) 36 years
d) Data inadequate e) None of these

93.

A manufacturer offers a 20% rebate on the marked price of a product. The retailer offers another 30% rebate on the reduced price. The two reductions are equivalent to a single reduction of :

- a) 40% b) 44% c) 46%
d) 50% e) None of these

94.

A trader marked the price of his commodity so as to include a profit of 25%. He allowed discount of 16% on the marked price. His actual profit was :

- a) 5% b) 9% c) 16%
d) 25% e) None of these

95.

A tradesman gives 4% discount on the marked price and gives 1 article free for buying every 15 articles and thus gains 35%. The marked price is above the cost price by :

- a) 20% b) 39% c) 40%
d) 50% e) None of these

96.

IBPS SO HR Officer – Model Paper

A dishonest dealer purchases goods at 20% discount of the cost price of Rs. x and also cheats his wholesaler by getting 20% extra through false weighing, per kg. Then he marks up his goods by 80% of x, but he gives a discount of 25% besides he cheats his customer by weighing 10% less than the required. What is his overall profit percentage?

- a) 125% b) 100% c) 98.66%
d) 120% e) None of these

97.

Titan sells a wrist watch to a wholesaler making a profit of 10%. The wholesaler, in turn, sells it to the retailer making a profit of 10%. A customer purchases it by paying Rs.990. Thus, the profit of retailer is $2\frac{3}{11}\%$. What is the cost incurred by the Titan to produce it?

- a) 768 b) 750 c) 800
d) 820 e) None of these

98.

The sum of n terms of the series, where n is an even number :

$$1^2 + 2^2 + 3^2 + 4^2 + 5^2 + 6^2 + \dots :$$

- a) $n(n+1)$ b) $\frac{n(n+1)}{2}$ c) $\frac{n(n+1)}{2}$
d) Data inadequate e) None of these

99.

The sum to n terms of the series

$$\frac{1}{\sqrt{1} + \sqrt{3}} + \frac{1}{\sqrt{3} + \sqrt{5}} + \frac{1}{\sqrt{5} + \sqrt{7}} + \dots \text{ is :}$$

- a) $\sqrt{2n+1}$ b) $\frac{1}{2}\sqrt{2n+1}$ c) $\sqrt{2n-1}$
d) $\frac{1}{2}\sqrt{2n+1}$ e) None of these

100.

The sum of integers from 113 to 113113 which are divisible by 7 is :

- a) 92358576 b) 913952088 c) 94501895
d) 912952066 e) None of these

101.

Find the sum to n terms of the series $3 + 6 + 10 + 16 + \dots$

- a) $\frac{n(n-1)}{2} + 1$ b) $n(n+1) + 2^{n-1}$ c) $n(n+2) + 1$
 d) $3(2n+1) - 2^n$ e) None of these

102.

In an A.P. consisting of 23 terms, the sum of the three terms in the middle is 114 and that of the last three is 204. Find the sum of first three terms :

- a) 14 b) 42 c) 24
 d) 69 e) None of these

Directions for questions (103 – 108) – Refer to the following table and pie charts solve the following questions based on it.

The table given below show the currency exchange rates in April 2005 and April 2004 respectively. For any currency row, the value corresponding to each column shows that currency's exchange rate with the currency column. For example, in April 2005, one dollar was equivalent to Rs. 43.750

Chart 3 and Chart 4 show the percentage break up of rupee equivalent of currency reserves of a company in April 2005 and April 2004 respectively. The rupee equivalent reserves of a currency are the currency reserves calculated in rupee terms based on the prevalent exchange rate between the rupee and that currency. For example, reserves of 1000 euros in April 2004 would constitute rupee equivalent reserves of Rs. 53000. The rupee equivalent of currency reserves for the company was Rs. 5 crores in April 2004 and grew by 40% in the next one year.

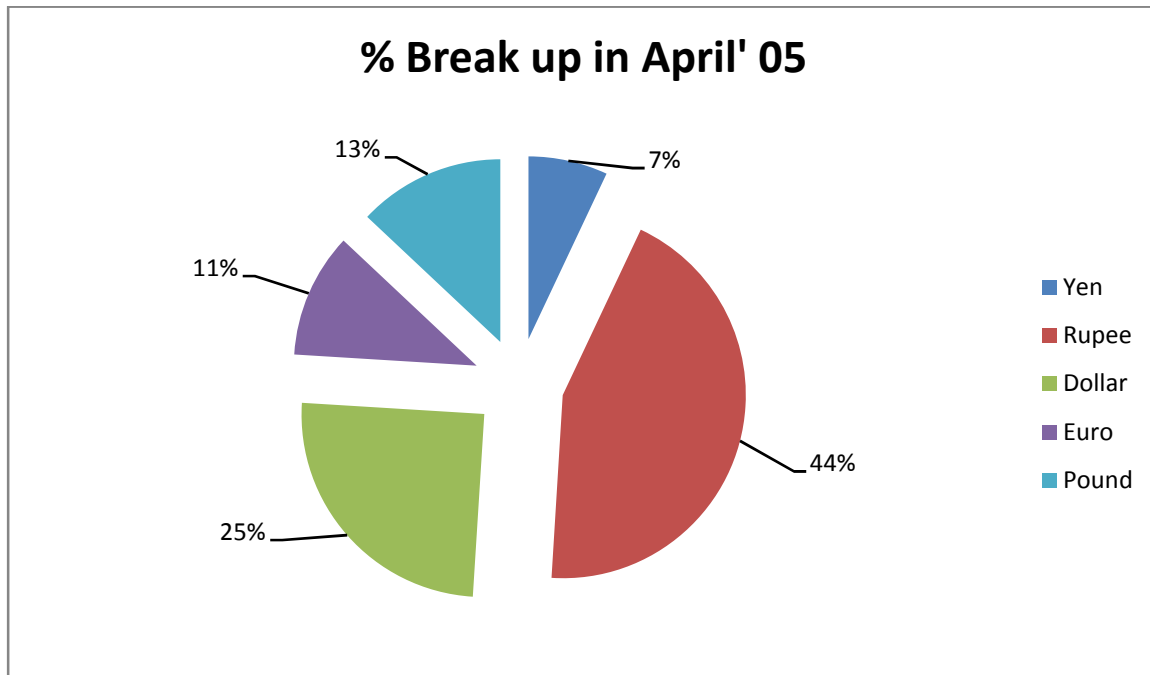
Table 1

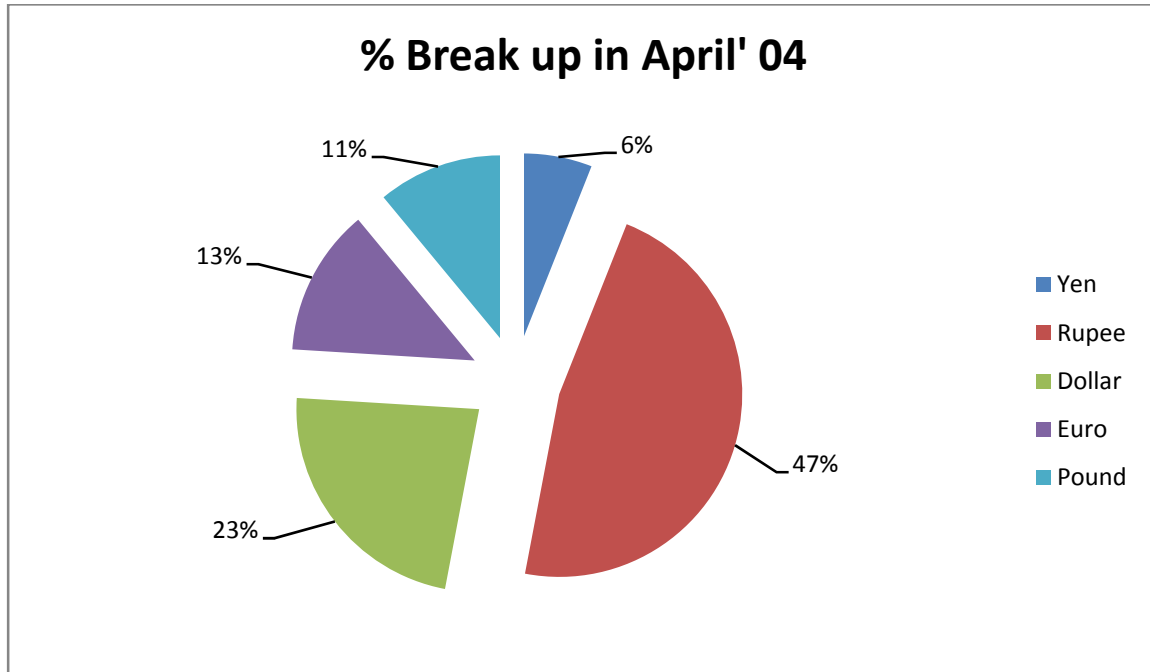
Currency	Rupee	Dollar	Euro	Pound	Yen
Rupee	-----	0.023	0.018	0.012	0.024
Dollar	43.750	-----	0.770	0.535	1.065
Euro	56.790	1.298	-----	0.695	1.382
Pound	81.750	1.869	1.440	-----	1.990

IBPS SO HR Officer – Model Paper

Yen	41.090	0.939	0.724	0.503	-----
-----	--------	-------	-------	-------	-------

Currency	Rupee	Dollar	Euro	Pound	Yen
Rupee	-----	0.020	0.019	0.013	0.029
Dollar	50.000	-----	0.880	0.612	1.217
Euro	53.000	1.211	-----	0.648	1.290
Pound	75.000	1.714	1.321	-----	1.825
Yen	35.000	0.800	0.616	0.428	-----





103.

The dollar currency reserves for the company (in \$ million) in April 2004 was closest to:

- a) 11.5
- b) 4.0
- c) 2.3
- d) 0.25
- e) None of The Above

104.

IBPS SO HR Officer – Model Paper

The rupee equivalent (in rupees million) for the Yen reserves for the company in April 2005 was closest to:

- a) 49
- b) 1.3
- c) 5
- d) 0.12
- e) None of The Above

105.

The ratio of money in dollar reserves to the money in euro reserves for the company in April 2004 was:

- a) 7:4
- b) 3:5
- c) 9:4
- d) Can't Be Determined
- e) None of The Above

106.

The money in pound reserves in April 2005 was how many times the money in Yen reserves in April 2004?

- a) 1.65
- b) 1.82
- c) 3
- d) Can't be Determined
- e) None of The Above

107.

The money in pound reserves in April 2005, by what percentage did the rupee reserves grow?

- a) 22%

- b) 31%
- c) 49%
- d) Can't Be Determined
- e) None of The Above

www.BankExamsToday.com

108.

Between April 2004 and April 2005, the company's reserves of which currency saw the maximum absolute increase (in rupee equivalent terms)?

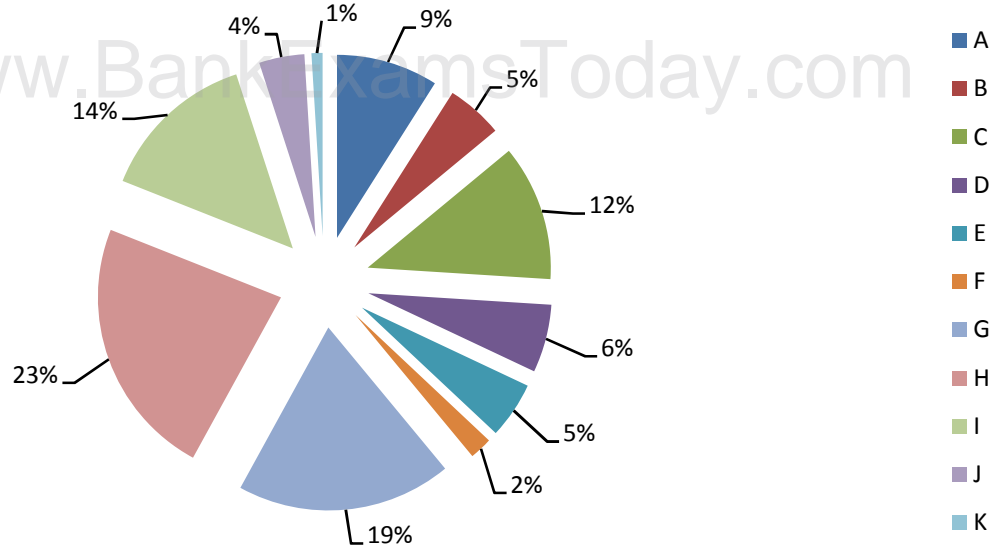
- a) Dollar
- b) Euro
- c) Pound
- d) Rupee
- e) None of The Above

Directions for questions (109 – 114) – Refer to the following chart and solve the questions based on it.

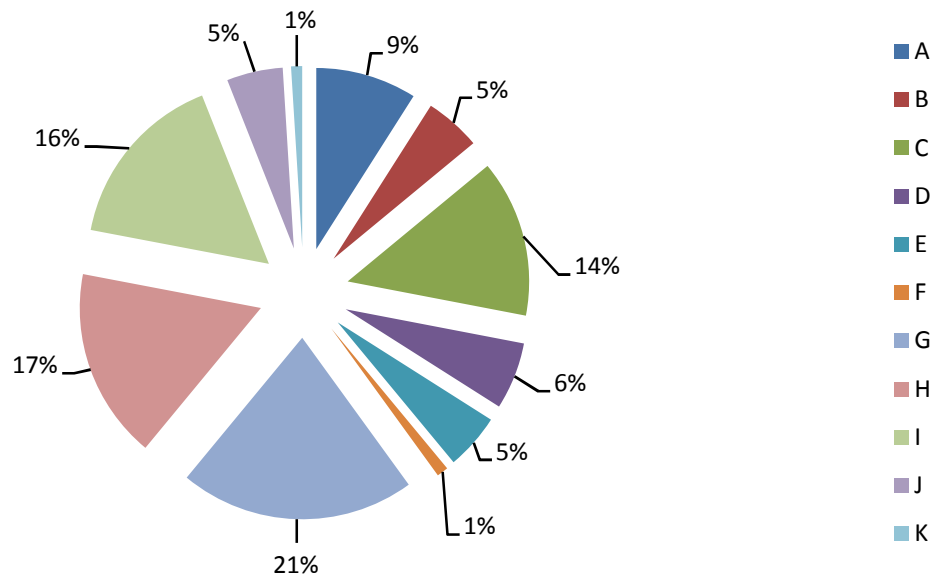
Consider the information provided in the figure below relating to India's foreign trade in 1997 – 1998 and the first eight months of 1998 – 1999. Total trade with a region is defined as the sum of exports and imports from that region. Trade deficit is defined as the excess of imports over exports, and it may be negative.

- a) USA
- b) Germany
- c) Other EU
- d) UK
- e) Japan
- f) Russia
- g) Other East – European Countries
- h) OPEC
- i) Asia
- j) Other LDCs
- k) Other Source of Imports

1997 - 1998 (Imports into India \$ 40,779 million)

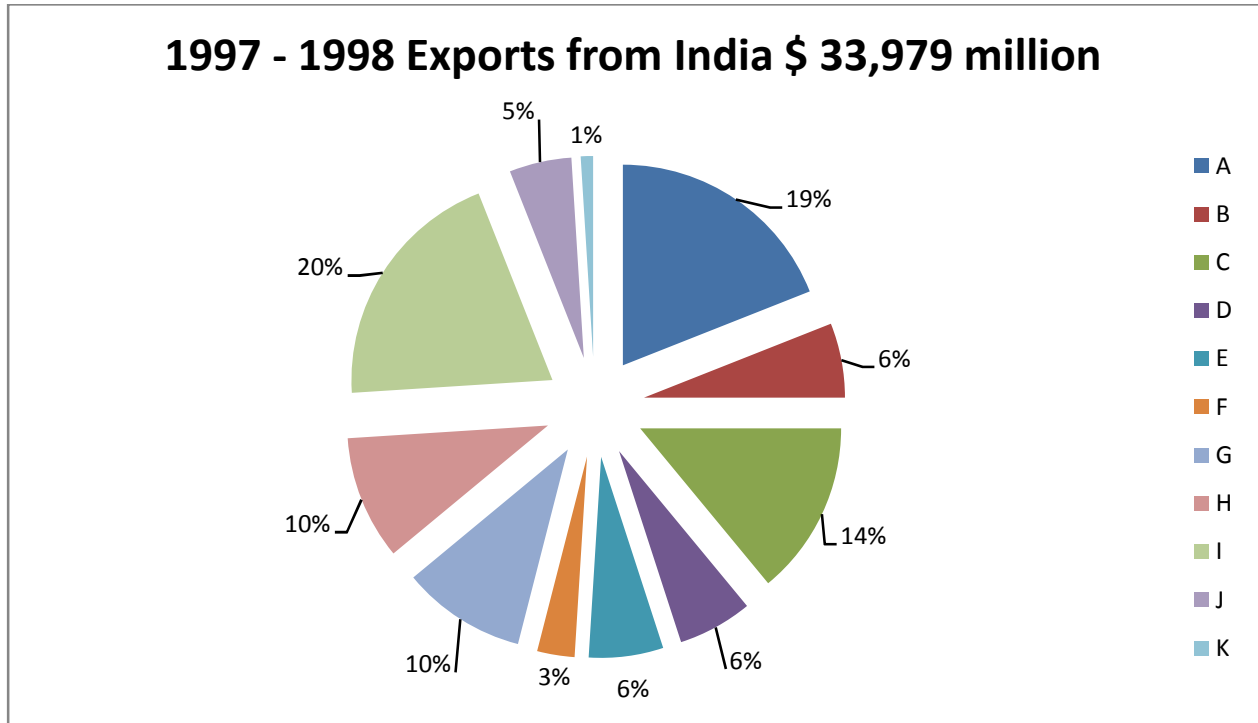


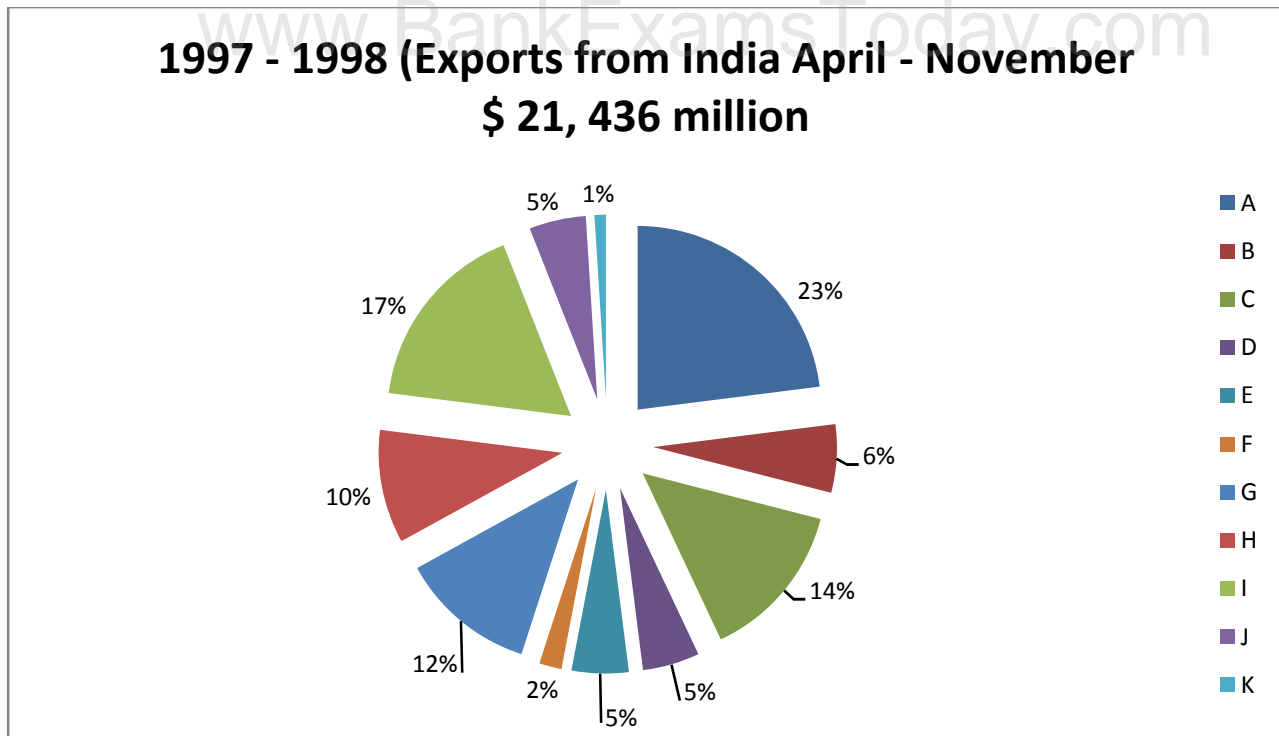
1998 - 1999 (Imports into India (April - November) \$ 28,126 million)



Destination of Exports

www.BankExamsToday.com





109.

With which region does India have the highest total trade in 1997 – 1998?

- a) USA
- b) Other EU countries
- c) OPEC
- d) Others
- e) None of The Above

110.

In 1997 – 1998, the amount of Indian exports (in million US \$) to the region with which India has the lowest total trade, is approximately:

- a) 750

- b) 340
- c) 220
- d) 440
- e) None of The Above

www.BankExamsToday.com

111.

In 1997 – 1998, the trade deficit (in billion US \$) for the region with which India has the highest trade deficit is approximately equal to:

- a) 6.0
- b) 3.0
- c) 4.5
- d) 7.5
- e) None of The Above

112.

Which region has the lowest trade deficit with India in 1997 – 1998?

- a) USA
- b) Asia
- c) Others
- d) Other EU countries
- e) None of The Above

113.

Assume that the average monthly exports and imports to India during the remaining four months of 1998 – 1999 are the same as that for the first eight months of the year.

To which region did India's exports register the highest percentage growth between 1997 – 1998 and 1998 – 1999?

- a) Other East – European Countries
- b) USA
- c) ASIA

- d) Exports have declined, therefore no growth
- e) None of The Above

114.

What is the percentage growth rate in India's total trade deficit between 1997 – 1998 and 1998 – 1999?

- a) 43%
- b) 47%
- c) 50%
- d) 40%
- e) None of The Above

115.

Eklavya can do the 6 times the actual work in 36 days while Faizal can do the one-fourth of the original work in 3 days. In how many days will both working together complete the 3 times of the original work?

- a) 6
- b) 10
- c) 12
- d) 15
- e) None of these

116.

A and B can together finish a work in 30 days. They worked together for 20 days and then B left. After another 20 days, A finished the remaining work. In how many days A alone can finish the job?

- a) 40
- b) 50
- c) 54
- d) 60
- e) None of these

117.

Aman and Raman are two workers. Working together they can complete the whole work in 10 hours. If the Aman worked for 2.5 hours and Raman worked for 8.5 hours, still there was half of the work to be done. In how many hours Aman working alone, can complete the whole work?

- a) 24 hours
- b) $17\frac{1}{7}$ hours
- c) 40 hours
- d) Data inadequate
- e) None of these

118.

5 men and 2 boys working together can do four times as much work as a man and a boy. Working capacities of a man and a boy are in the ratio :

- a) 1 : 2 b) 2 : 1 c) 1 : 3
d) 3 : 1 e) None of these

119.

A alone can do a piece of work in 6 days and B alone in 8 days. A and B undertook to do it for Rs.3200. With the help of C, they completed the work in 3 days. How much is to be paid to C?

- a) Rs.375 b) Rs.400 c) Rs.600
d) Rs.800 e) None of these

120.

If there is leakage also which is capable of draining out the liquid from the tank at half of the rate of outlet pipe, then what is the time taken to fill the empty tank when both the pipes are opened?

- a) 3 hours b) $3\frac{2}{3}$ hours c) 4 hours
d) Data inadequate e) None of these

121.

A boat sails 15 km of a river towards upstream in 5 hours. How long will it take to cover the same distance downstream, if the speed of current is one-fourth the speed of the boat in still water :

- a) 1.8 h b) 3 h c) 4 h
d) 5 h e) None of these

122.

A man can row upstream at 8 kmph and downstream at 13 kmph. The speed of the stream is :

- a) 2.5 km/hr b) 4.2 km/hr c) 5 km/hr
d) 10.5 km/hr e) None of these

123.

A boat can travel with a speed of 13 km/hr in still water. If the speed of the stream is 4 km/hr, find the time taken by the boat to go 68 km downstream.

IBPS SO HR Officer – Model Paper

- a) 2 hours b) 3 hours c) 4 hours
d) 5 hours e) None of these

124.

If a boat goes 7 km upstream in 42 minutes and the speed of the stream is 3 kmph, then the speed of the boat in still water is :

- a) 4.2 km/hr b) 9 km/hr c) 13 km/hr
d) 21 km/hr e) None of these

125.

A motor boat whose speed is 15 km/hr in still water goes 30 km downstream and comes back in a total of 4 hours 30 minutes. The speed of the stream (in km/hr) is :

- a) 4 b) 5 c) 6
d) 10 e) None of these

HR

www.BankExamsToday.com

126.

Which of the following statements are true?

- a) Buying may have legal costs
- b) A single approach is likely to solve workplace bullying problems
- c) Bullying may have financial costs
- d) Bullying may have reputational costs
- e) Bullying may have emotional costs

127.

Which of the following organizational factors have been associated with workplace bullying?

- a) Positive social environment.
- b) Leadership style
- c) Poor job design
- d) Role conflict
- e) Competitive workplaces

128.

The term ‘mobbing’ is often used to refer to bullying in which region?

- a) Eastern Europe
- b) Latin America
- c) Asia
- d) Scandinavia

- e) Other than those given as options

129.

Which of the following statements is true?

- a) Research into workplace bullying grew out of Scandinavian studies into schoolyard bullying in the 1950s.
- b) Research into workplace bullying grew out of US studies into bullying in the military in the 1950s.
- c) Research into workplace bullying grew out of Scandinavian studies into schoolyard bullying in the 1970s.
- d) Research into workplace bullying grew out of US studies into bullying in the military in the 1970s.
- e) Other than those given as options

130.

Which of the following were concerns from the 1950s and onwards?

- a) Job rotation.
- b) Job enlargement.
- c) Knowledge management.
- d) Job enrichment.
- e) Employee motivation and satisfaction

131.

In which countries are socio-technical ideas often associated?

- a) Scandinavia
- b) Germany
- c) Ireland
- d) France.

e) Belgium

132.

Which of the following aspects is not recognised as Emotional Intelligence?

- a) A lack of self motivations
- b) Knowing one's emotions
- c) The effective and 'proper' management of emotions
- d) Controlling one's emotions
- e) Recognising emotions in others

133.

Maslow and Hertzberg were part of which school of thought?

- a) Human needs school
- b) Human relations school
- c) Human resource school
- d) Humane school
- e) Other than those given as options

134.

When were maternity rights introduced in the UK?

- a) 2000
- b) 1960
- c) 1975
- d) 1990
- e) Other than those given as options

135.

Why might generous Work Life Balance policies not be used?

- a) Lack of supportiveness of managers
- b) Working time expectations
- c) Supportiveness of colleagues.
- d) Perceived career consequences
- e) Flexible workers are perceived to have greater employee commitment.

136.

Which of the following trends are expected to affect the EU workforce over the next 30 years?

- a) The workforce is becoming on average older
- b) To become more dominated by women.
- c) Migration of workers from new EU states
- d) To have more workers working part-time
- e) The workforce is expected on average to become younger.

137.

When did diversity research begin to emerge in the management literature?

- a) Late 1980s
- b) Late 1960s
- c) Late 1990s
- d) Late 1970s
- e) Other than those given as options

138.

Which of the following is not a type of performance appraisal?

- a) 45 degree appraisal
- b) Customer appraisals
- c) Appraisal of managers
- d) Team based appraisal
- e) Other than those given as options

139.

What is the main reason UK employees give for joining unions?

- a) Because I believe in trade unions
- b) Free legal advice
- c) Most people at work are members
- d) Improved pay and conditions
- e) Support if I had a problem at work.

140.

What percentage of UK workplaces are effectively union free?

- a) Around one third
- b) Around one half
- c) Around two thirds
- d) Around three quarters
- e) Other than those given as options

141.

Which parties are generally considered to be the main actors in the employment relationship?

- a) Academics
- b) Unions
- c) Employees
- d) The state
- e) Managers

142.

Which of the following is not a reason why line managers are used in HRM?

- a) Because they occupy a key role in terms of the people management aspects of the general management job.
- b) Because most line managers are trained in HRM practices
- c) Because they are closest to customers and employees
- d) To free HR specialists to form policies and procedures
- e) Other than those given as options

143.

Which of the following are typically referred to as 'line managers'?

- a) Those working in finance
- b) Those who work in 'general management' roles, rather than a specific functional area
- c) Those working in sales
- d) Those working in marketing
- e) Other than those given as options

144.

What is meant by the acronym PMA?

- a) Performance Management Allowance
- b) Performance Management Appraisal
- c) Performance Management Activity
- d) Performance Management Assessment
- e) Other than those given as options

145.

Which of the following statements is false?

- a) Culture can be viewed as a social construction and as an implicit feature of social life
- b) Culture is central to understanding control and resistance in society, organisations, and social groups
- c) Culture as a concept derives from the fields of organisational and industrial psychology
- d) Culture is not a well-defined concept
- e) Other than those given as options

146.

Which sociologist focused upon the rationalization of Western society?

- a) Durkheim
- b) Marx
- c) Comte
- d) Weber
- e) Other than those given as options

147.

Which of the following concepts have been proposed to constitute aspects of organizational culture?

- a) Beliefs
- b) Behaviors
- c) Ways of solving problems
- d) Shared values
- e) A by-product of an organization.

148.

What is meant by the term MNC?

- a) Multi National Career
- b) Multi National Corporation
- c) Multi National Co-operation
- d) Multi National Committee
- e) Other than those given as options

149.

What is meant by the term TNC?

- a) Trans National Co-operation
- b) Trans National Career
- c) Trans National Corporation
- d) Trans National Consortium
- e) Trans National Committee

150.

What is meant by the acronym EEC?

- a) European Employer Community
- b) European Economic Community
- c) European Employment Company
- d) European Employee Community
- e) Other than those given as options

151.

What is meant by the acronym FDI?

- a) Foreign Direct Indicator
- b) Foreign Direct Index
- c) Foreign Direct Investment
- d) Foreign Developmental Investment
- e) Other than those given as options

152.

What is meant by the term LME?

- a) Liberal-Market Economy
- b) Labor market Economy
- c) Left Market Economy
- d) Low Market Economy
- e) Other than those given as options

153.

What is meant by the term CME?

- a) Collapsed Market Economy
- b) Closed Market Economy
- c) Collaborative Market Economy
- d) Common Market Economy
- e) Other than those given as options

154.

What percentage of the workforce were teleworkers in 2005?

- a) 8%.
- b) 1%.
- c) 22%.
- d) 15%.
- e) Other than those given as options

155.

What proportion of people were self-employed in 2005?

- a) 13%
- b) 23%.
- c) 33%.
- d) 1%.
- e) Other than those given as options

156.

What percentage of women of working age were in employment in 2005?

- a) 20%
- b) 90%
- c) 40%
- d) 70%
- e) Other than those given as options

157.

What is the meaning of the acronym HRM?

- a) Human Relations Management
- b) Human Resource Management
- c) Humanistic Resource Management
- d) Human Resource Management
- e) Other than those given as options

158.

Which of the following is not a reason for downsizing?

- a) To reduce product development time
- b) To save labor costs
- c) To speed up decision making
- d) To be more responsive to customers
- e) To increase employee morale.

159.

What is meant by the acronym CIPD?

- a) Chartered Institute of People and Development
- b) Chartered Institute of Personnel and Development
- c) Chartered Institute of Performance Development

- d) Chartered Institute of Personnel Directors
- e) Other than those given as options

160.

What does Boxall mean by the acronym HCA?

- a) Human Capital Assessment
- b) Human Capital Allowance
- c) Human Capital Advantage
- d) Human Capital Analysis
- e) Human Capital Appraisal

161.

What does Boxall mean by the acronym OPA?

- a) Organizational Process Advantage
- b) Organizational Process Appraisal
- c) Organizational Process Assessment
- d) Organizational Procedure Advantage
- e) Organizational Process Analysis.

162.

What is meant by RPO?

- a) Recruitment Procedure Outsourcing
- b) Recruitment Process Outsourcing
- c) Recruitment Process Output
- d) Retirement Process Outsourcing
- e) Other than those given as options

163.

Since which period have management theorists and practitioners been concerned with emotions in organisations?

- a) 1930s
- b) 1950s
- c) 1920s
- d) 1940s
- e) Other than those given as options

164.

Which of the following refer to a 'tight' labour market?

- a) High turnover of staff
- b) More creative recruitment
- c) Firms offer additional incentives and benefits
- d) Firms have difficulty finding staff
- e) Firms find it easy finding staff

165.

'Best practice' employee selection is usually associated with which model?

- a) The psychiatric model
- b) The psychometric model
- c) The physiological model
- d) The psychological model
- e) Other than those given as options

166.

What is meant by WERS?

- a) Worker Employer Relations Survey
- b) Workplace Employment Relations Survey

- c) Workplace Employment Relations Statistics
- d) Worker Employee Relations Survey
- e) Other than those given as options

167.

www.BankExamsToday.com

Which of the following are cognitive characteristics?

- a) Personality traits
- b) Academic achievements
- c) Knowledge
- d) Intellectual processes
- e) Motivation

168.

What is meant by the acronym VET?

- a) Vocational Expertise and Training
- b) Voluntary Education and Training
- c) Vocational Education and Training
- d) Vocational Experience and Training
- e) Other than those given as options

169.

What percentage of employers in England have skills-shortage vacancies?

- a) 0.7%
- b) 7%
- c) 17%
- d) 77%
- e) Other than those given as options

170.

Which of the following problems may result due to skill gaps?

- a) Poor customer service
- b) Increased business
- c) Delays developing new products
- d) Quality issues
- e) Other than those given as options

171.

What is meant by the acronym VPS?

- a) Variable Pay Systems
- b) Valuable Pay System
- c) Voluntary Pay System
- d) Valuable Pay Scheme
- e) Other than those given as options

172.

What is meant by the acronym PRP?

- a) Performance Related Pay
- b) Performance Registered Pay
- c) Process Related Pay
- d) Performance Recommended Pay
- e) Other than those given as options

173.

What is meant by the acronym PBR?

- a) Payment By Results
- b) Payment By Revision
- c) Payment By Review
- d) Payment By Reward
- e) Other than those given as options

174.

Which of the following is not one of the main reasons for major changes in performance appraisal in recent years?

- a) Knowledge management initiatives
- b) Changes in payment systems
- c) Government legislation
- d) Total quality management
- e) Team working initiatives.

175.

Which of the following statement are correct?

- a) Performance appraisal is not used in the public sector
- b) Performance appraisal now includes previously untouched organisations and occupational groups
- c) Performance appraisal has become more widespread
- d) Performance appraisal is diminishing in importance
- e) Other than those given as options

176.

The process by which people acquire skills & abilities required to perform jobs at hand, is known as _____

- a) Learning
- b) Training
- c) Development
- d) Need Analysis
- e) None of The Above

177.

Organization, where employees are provided with the opportunity to learn on continuous basis is known as _____

- a) Formal
- b) Informal
- c) Bureaucratic
- d) Learning
- e) None of The Above

178.

Job evaluation is conducted to develop _____

- a) Compensation packages
- b) Training Modules
- c) Organizational Grapevine
- d) Rules & Policies
- e) None of the Above

179.

The invisible barrier that blocks females & minorities from ascending into upper levels of an organization, is termed as _____

- a) Gender Discrimination
- b) Glass Ceiling
- c) Affirmative Action
- d) Stereotype
- e) None of The Above

180.

Which of the following role a manager performs as a Resource allocator?

- a) Interpersonal Role
- b) Decisional Role
- c) Informational Role
- d) Supportive Role
- e) None of The Above

181.

www.BankExamsToday.com

The emigration of trained and talented individuals to other nations due to lack of opportunity or other reasons is known as _____

- a) Job Insecurity
- b) Outsourcing
- c) Workforce Diversity
- d) Brain Drain
- e) None of The Above

182.

Staffing is a process of hiring qualified employees at the right place and at the right time, to achieve _____

- a) Targeted Sales Goals
- b) Individual Career Goals
- c) Return on Investment
- d) Organizational Objectives
- e) None of The Above

183.

Manufacturing was the main concern of personnel department during _____

- a) Mechanistic Period
- b) Catalytic Period
- c) Organistic period
- d) Strategic period

e) None of The Above

184.

_____ is achieved by combining capital, raw material & human resource by an organization.

- a) Sales
- b) Capital
- c) Input
- d) Output
- e) None of The Above

185.

Supervisors fall into the_____

- a) Top – Level
- b) Middle – Level
- c) First – Line Level
- d) Executive Level
- e) None of The Above

186. Which of the following can be listed as essentials of good appraisal system?

- a) Easy to Understand and Administer
- b) Open and Participative
- c) Built in Incentive
- d) Both of The Above
- e) All of The Above

187.

Which performance appraisal technique is understood as systematic collection of performance data on an individual or group, derived from a number of stakeholders the stakeholders being the immediate supervisors, team members, customers, peer and self?

- a) 360 Degree Appraisal Technique
- b) Group Appraisal Technique
- c) Critical Incidents Techniques
- d) 180 Degree Techniques
- e) Management By Objectives

188.

In which performance appraisal method, the evaluator assigns relative ranks to all the employees in the same work unit doing the same job?

- a) Confidential Report Method
- b) Free Form Method
- c) Straight Ranking Method
- d) Checklist Method
- e) Critical Incidents Method

189.

Which of the following can be counted as essential (s) of an Effective Performance Appraisal System?

- a) Mutual Trust
- b) Clear Objectives
- c) Feedback and Participation
- d) Job Relatedness
- e) All of The Above

190.

Which of the following is not correct regarding Performance Appraisal?

- a) It is the sporadic and intermittent rating of an employee
- b) It is the systematic examination of an employee's strengths and weaknesses
- c) It is a process consisting of a series of steps
- d) It develops positive superior – subordinate relations
- e) It aims at both judgmental and developmental efforts

191.

Which of the following type of wage is the highest?

- a) Minimum Wage
- b) Daily Wage
- c) Fair Wage
- d) Living Wage
- e) None of The Above

192.

Which of the following factors is/are considered in the determination of fair wage?

- a) Productivity of Labor
- b) The prevailing rates of wages in the same or similar occupations in the same region or neighboring regions
- c) The level of national income and its distribution
- d) The place of industry in the economy of the country
- e) All of The Above

193.

Which of the following acts fixed the minimum rates of wages to workers in sweated industries in India?

- a) Industrial Disputes Act, 1947
- b) Payment of Wages Act, 1936
- c) Equal Remuneration Act, 1976
- d) Minimum Wages Act, 1948
- e) None of The Above

194.

Which of the following acts is known as the first step towards the evolution of wage policy in India?

- a) Payment of Wages Act, 1936
- b) Industrial Dispute Act, 1947
- c) Minimum Wages Act, 1948
- d) Equal Remuneration Act, 1976
- e) None of The Above

195.

Which of the following statements is/are not correct regarding the Expectancy Theory?

- a) This theory was given by victor Vroom
- b) This theory criticizes the Two Factors Theory
- c) According to this theory, person's motivation towards an action at any time would be determined by an individual's perception that a certain type of action would led to a specific outcome
- d) There are four variables in this model
- e) None of The Above

196.

Which of the following statements is/are correct regarding Theory X and Theory Y in Human Resource Management?

- a) These theories are introduced by Douglas Martin
- b) These theories are based on two similar views of human beings
- c) Theory X is based on the traditional approach to human needs
- d) Theory Y assumes that management by direction and control is a questionable method for motivating
- e) All of The Above

197.

Which of The following statements is/are not correct regarding the Motivational – Hygiene Theory?

- a) Fredrick Herzberg and his associates developed this theory
- b) It is also known as Three Factors Theory
- c) According to this theory, there are certain factors that tends to be consistently related to job satisfaction
- d) According to this theory, there are some factors, which are consistently related to job dissatisfaction
- e) None of The Above

198.

Which of the following does not explain Need Hierarchy?

- a) Psychological Needs
- b) Safety Needs
- c) Social Needs
- d) Satisfaction Needs
- e) Esteem Needs

199.

Who opined that the behavior of an individual at a particular moment is usually determined by his strongest needs?

- a) Lillis
- b) Dublin
- c) Maslow
- d) Likert
- e) Botha

200.

Which of the following is a very common type of perceptual error committed by managers while evaluating the subordinates?

- a) Tendency of drawing a general impression about an individual based on a single characteristic
- b) Attributing one's own traits or characteristic to the people being judged
- c) Forming impression of others on the first sight
- d) Tendency to judge others on limited information
- e) All of The Above

Answers

1.

Solution

Option C

Mr. Dev wants a permanent and trustworthy driver while his family wants a driver who is not young. The prospect of the HR manager is not to be considered at all.

As per Mr. Dev's criteria, Sunder and Chintan can't be considered because they are not permanent – Sunder because he keeps on changing jobs frequently and Chintan because he has become a driver only because he is out of a job.

Also, Chetan may not be appropriate because his services have been offered on a temporary basis. Again, this creates an issue of stability.

From the family's point of view, Mani is not fit as he is the youngest (23 yr old).

Bal Singh is the most appropriate in terms of age (40 yr) experience (20 yr), stability and trustworthiness (Ram Singh's cousin and has already worked for Dev Anand earlier).

Therefore, Dev Anand would like to have Bal Singh as his driver.

2.

Solution

Option A

Looking at the solution to the earlier question, Bal Singh would be Dev Anand's most preferred driver. Also, as explained earlier, Sunder and Chintan would not be appropriate as they are not stable; Mani would not be suitable as he is not trustworthy (claims to have more than one year of experience but can't prove it) and Chetan would not be proper as he is neither stable (he is coming over on a temporary basis) nor trustworthy (the competitor is offering the services which could be a ploy). So, Chetan would be the least preferred driver.

Thus Statement I is in conformance with the given information.

The family members want a driver who is not young. Chintan who is the eldest among the candidates (44 yr) has been mentioned as the least preferred driver. Based on the given information, the least preferred driver for the family should have been Mani.

Thus, Statement II is not in conformance with the given information.

The HR manager would not select Bal Singh as he has a profile very similar to Ram Singh and that would cause discontent among senior employees. The HR manager wants to avoid that. So, Bal Singh will be his least preferred choice. Among the other four drivers, there is no information available to identify the driver who would be the most preferred.

Thus, Statement III is not in conformance with the given information.

Once Statement II is recognized as not in conformance, the answer straightaway becomes option A as all the other options mention Statement II as one of the statements. Also, if you are confused in Statement III, note that there is no option that has only Statement I and III.

3.

Solution

Option C

The biggest criterion for the GM HR is that the selection of a new driver should not lead to discontent among the senior employees of the firm. The earlier driver,

Ram Singh was compelled to quit because the senior employees did not like the influence of Ram on Dev Anand. This was because of his contacts, information gathering skills and proximity to Dev Anand.

Among the profile of the candidates, only that of Bal Singh is similar. It is given that his knowledge and contacts in the firm are as good as Ram Singh. It is also given that he used to substitute for Ram Singh and so already has some proximity to Dev Anand. As such, he is the only candidate who would definitely cause discontent among the senior employees. The other candidates may or may not do so. So, Bal Singh is most likely to get rejected.

4.

Solution

Option B

The sequence of decision taken by Ajay is 4, 3, 2, 1, 5

5.

Solution

Option E

To tackle the situation and to reach a solution, he should discuss the issue in an open house and solutions should be welcomed.

6.

Solution

Option B

The least option is 2, 3, 4, 5

7.

Solution

Option C

Both statements are effects of independent causes.

8.

Solution

Option B

Statement B is the cause and Statement A is its effect because India's rank as the fifth most powerful country is based on its defense capability, economic strength, effective population, technological capability and energy security among top 50 countries.

9.

Solution

Option C

The price of 'silver' going up from Rs. 27000 per kg to over Rs. 50000 per kg and Indian jewelers receiving a lot of demand for the silver ornaments from American and European clients are effects of independent causes.

10.

Solution

Option A

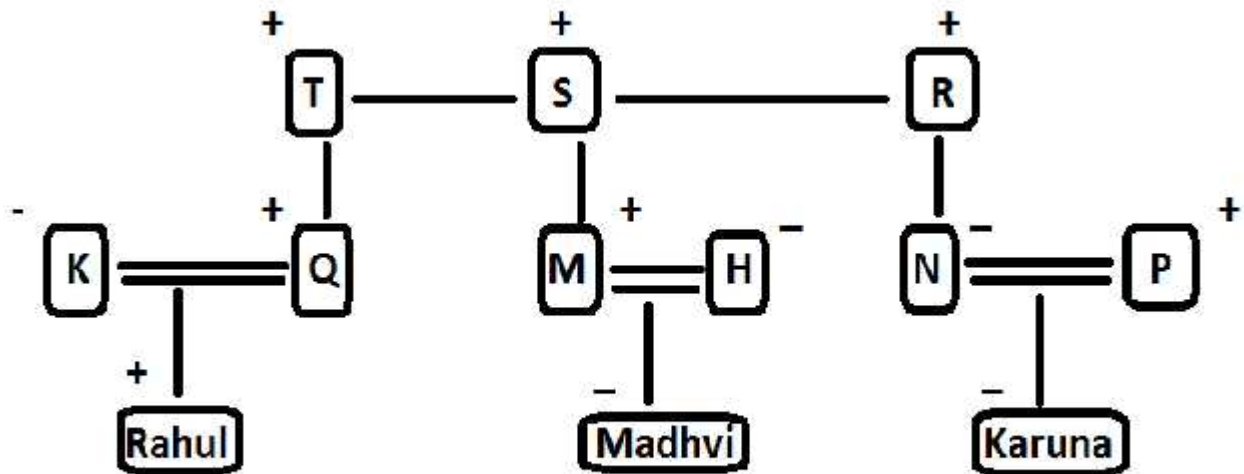
Statement A is the cause and Statement B is its effect.

11.

Solution

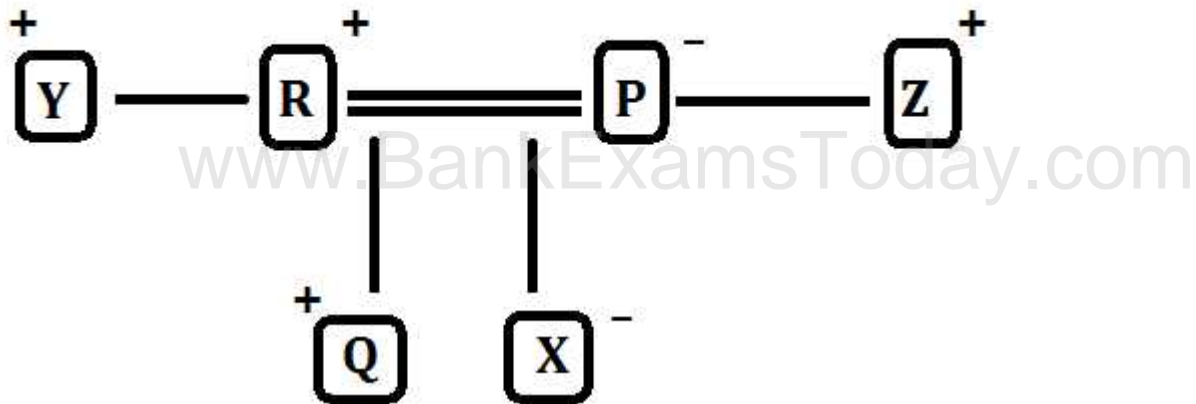
Option C

www.BankExamsToday.com



From the above generation tree, we see that Madhvi is the Granddaughter of S

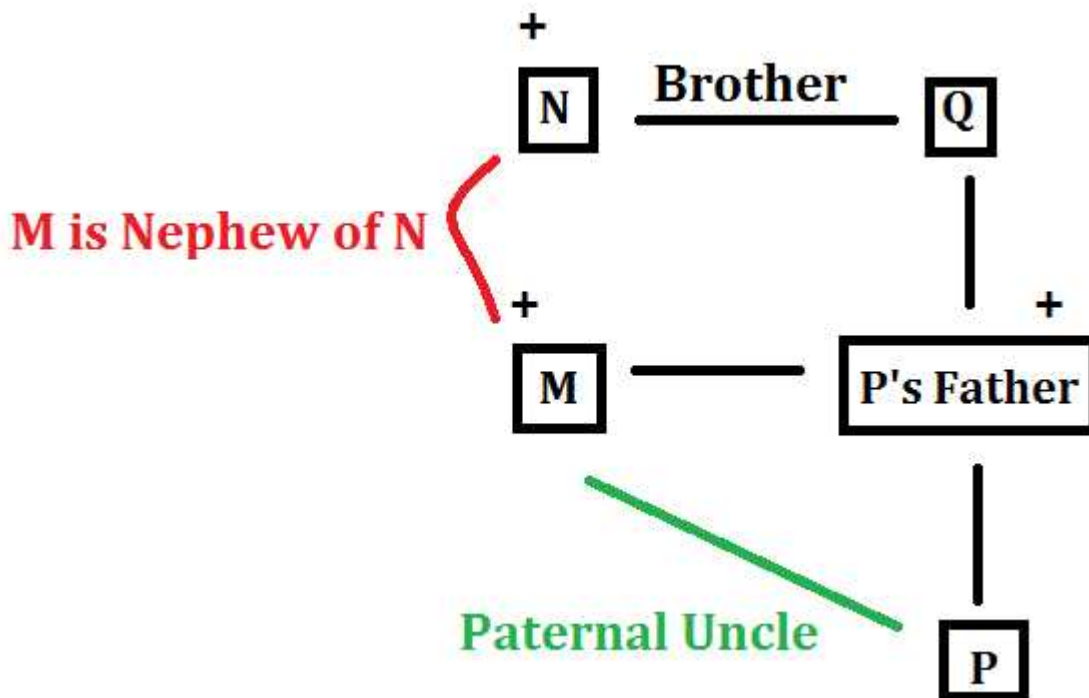
Solution



12. Option B (Z is brother – in – law of R)
13. Option B (X and P are females)
14. Option D (R and Y is the pair of brothers)
- 15.

Solution

Option A



16.

Solution

Option B

Prices are reduced with the motive of attracting customers. Hence, I is invalid but II is implicit.

17.

Solution

Option E

Assumptions I and II must be valid otherwise the given statements makes no sense.

18.

Solution

Option B

Assumption I is contrary to the statement hence, it becomes invalid. Assumption II is implicit as grace marks are given with the assumption that adding these marks would lead to a positive result.

19.

Solution

Option E

Both are positive statements and are in accordance with the given statement.

20.

Solution

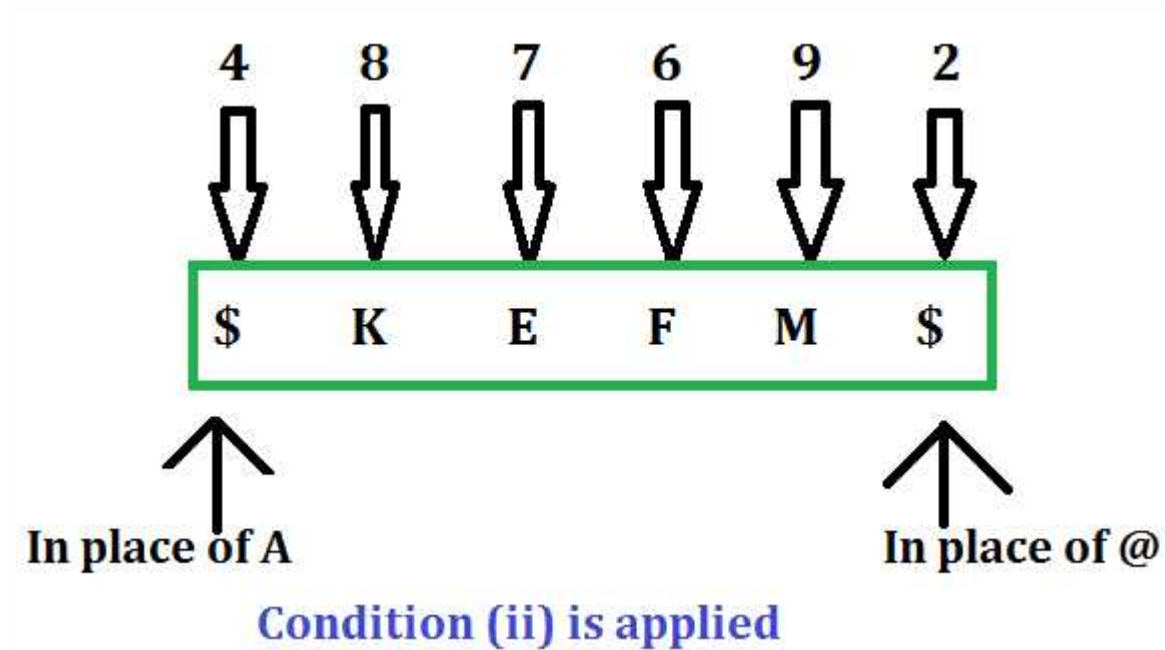
Option A

Assumption I is implicit; otherwise more players would have been selected. Further, even without captain, there will be sufficient number of players.

21.

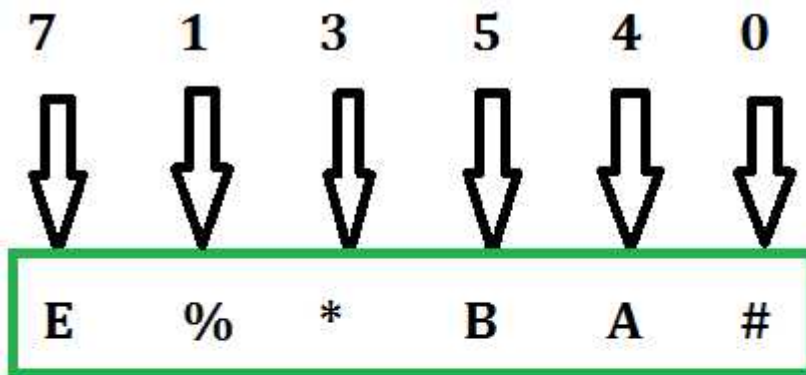
Solution

Option D



22.

Solution
Option B

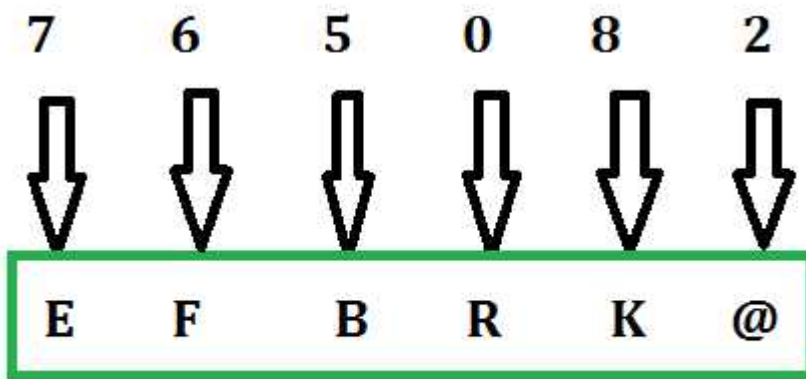


↑
In place of R

Condition (iii) is applied

23.

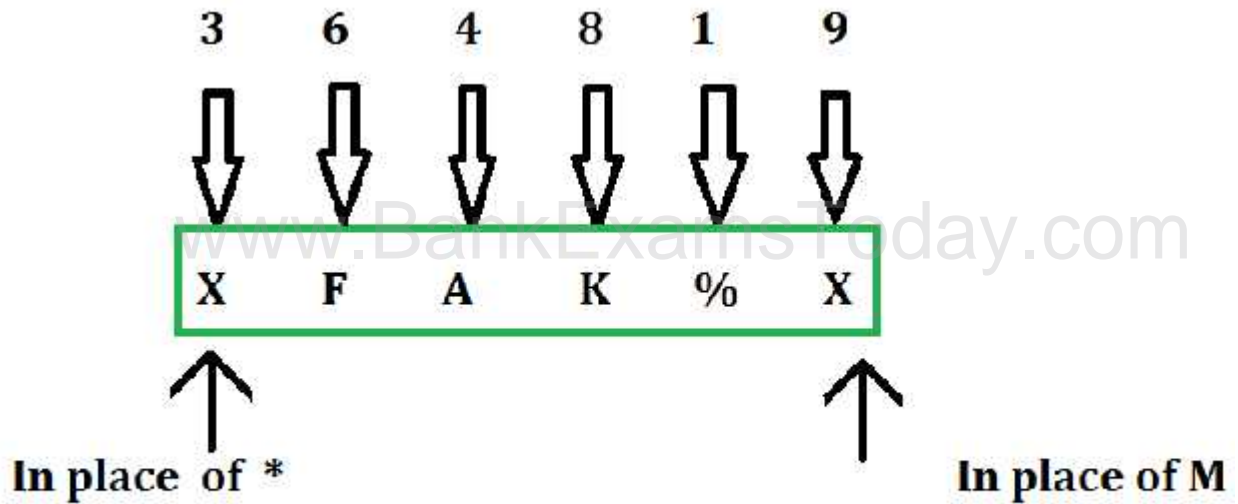
Solution
Option C



No condition applied

24.

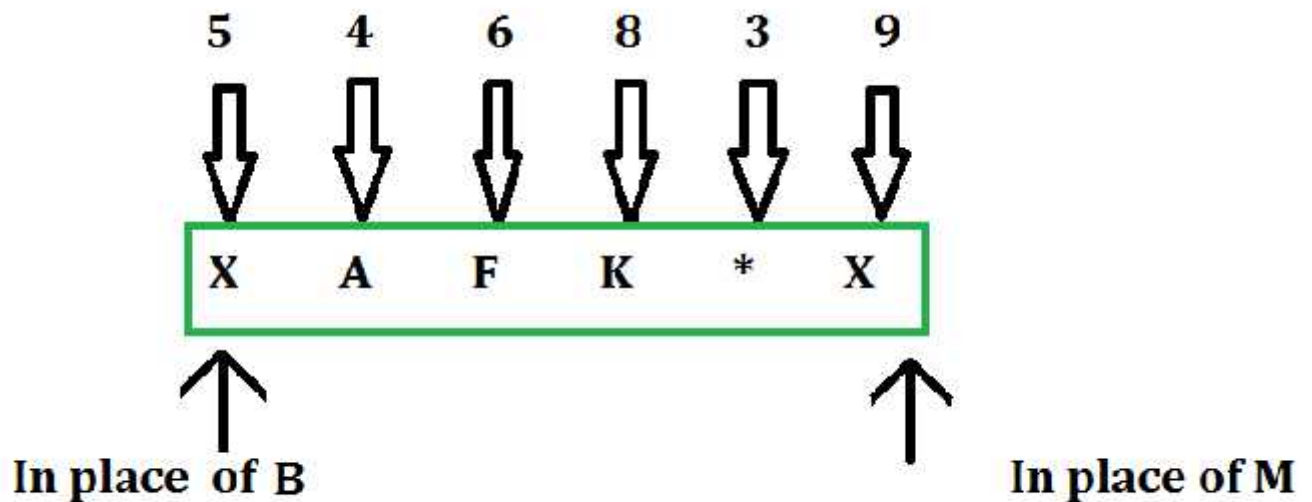
Solution
Option E



Condition (i) is applied

25.

Solution
Option A



Condition (i) is applied

- 26. Option (E)
- 27. Option (E)
- 28. Option (E)

29. Option (B)

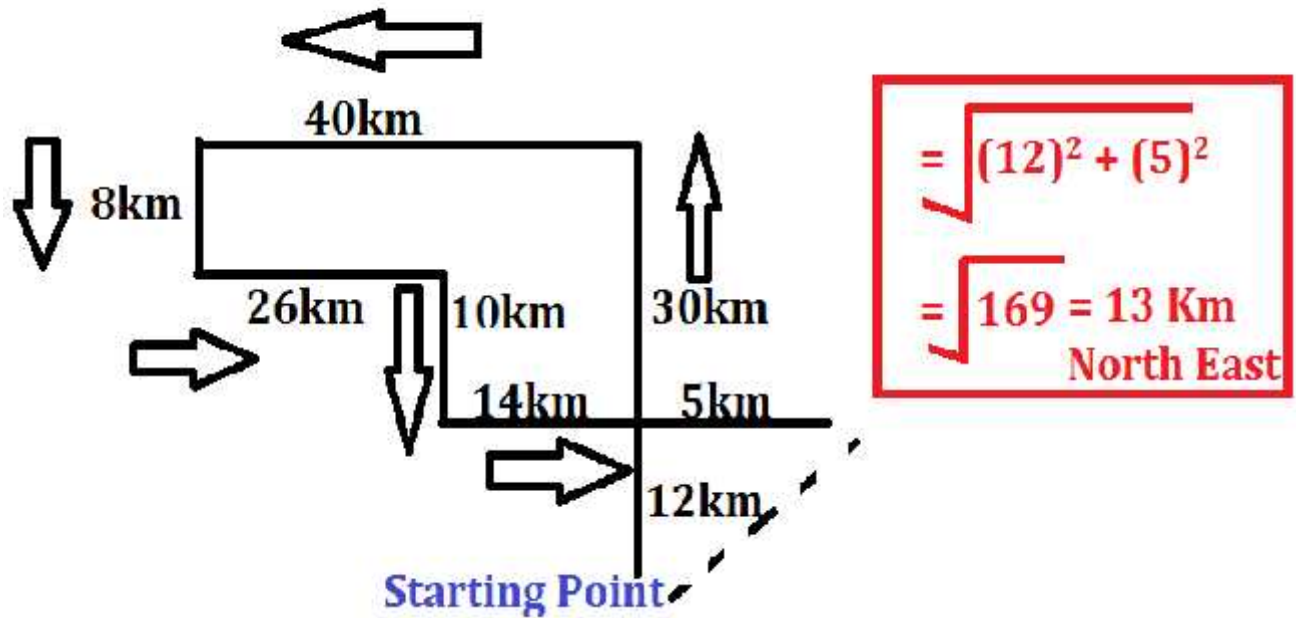
30. Option (D)

31.

Solution

www.BankExamsToday.com

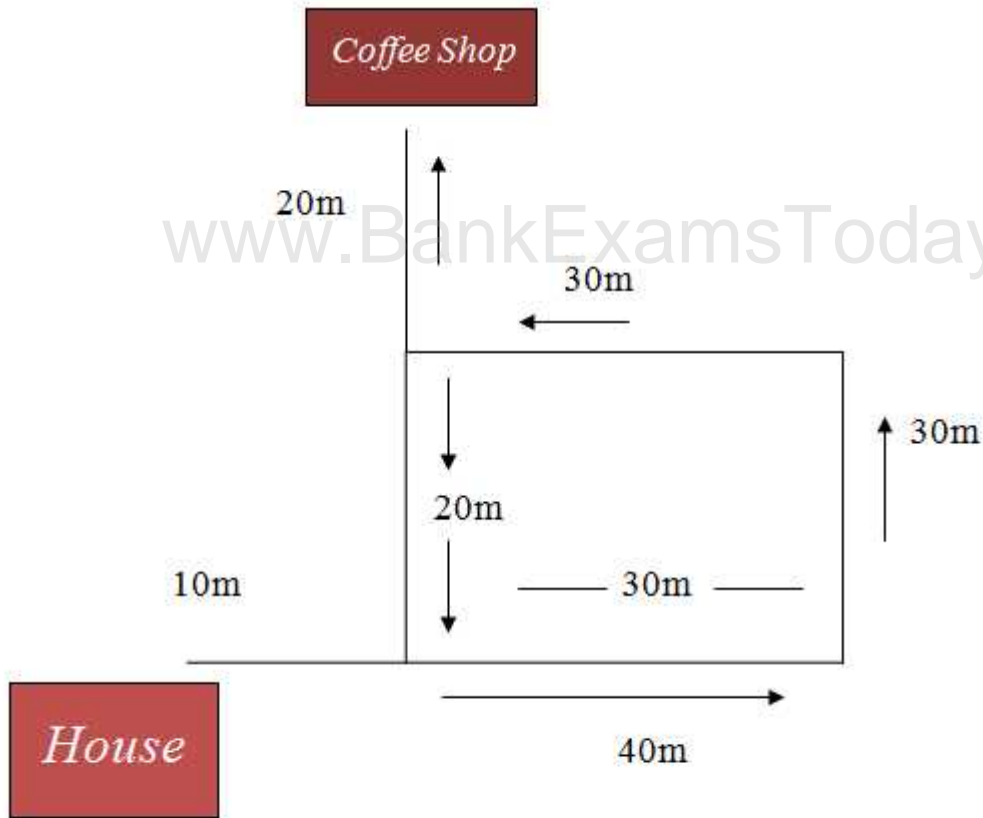
Option C



32.

Solution

Option C



Above Diagram shows that Ritvik is 10m far from his house.

33.

Solution

Option B

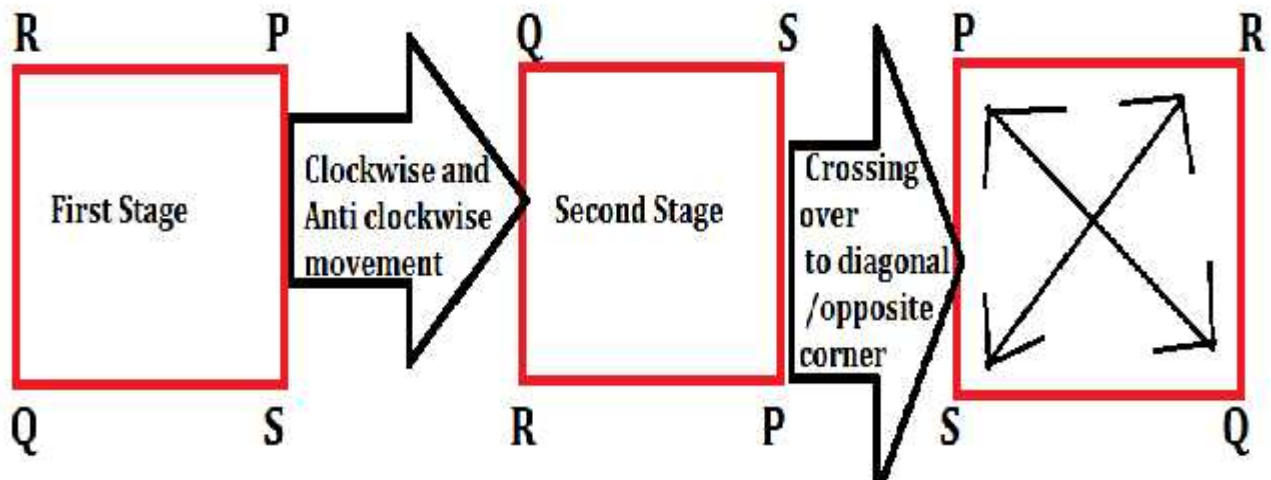
When P and R move towards diagonally opposite corners, the two top positions become vacant. Hence, S should travel minimum distance, he should move anti – clockwise to occupy P’s position.

34.

Solution

Option C

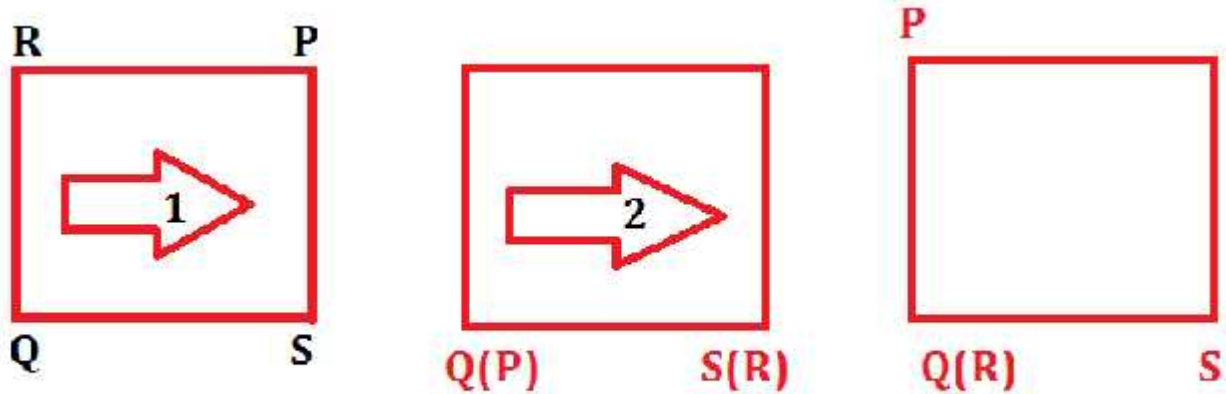
www.BankExamsToday.com



35.

Solution

Option B



Only one corner is vacant which is South East. You can take help from diagram given in the question

36.

Solution
Option C

www.BankExamsToday.com

	2	9	28	65	126
Trick -					
	$(1^3 + 1)$	$(2^3 + 1)$	$(3^3 + 1)$	$(4^3 + 1)$	$(5^3 + 1)$

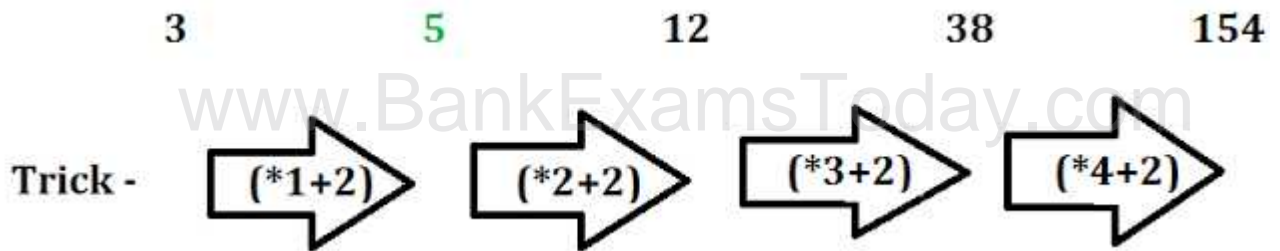
37.

Solution
Option D

	0	10	68	222	520
Trick -					
	$(0^3 + 0)$	$(2^3 + 2)$	$(4^3 + 4)$	$(6^3 + 6)$	$(8^3 + 8)$

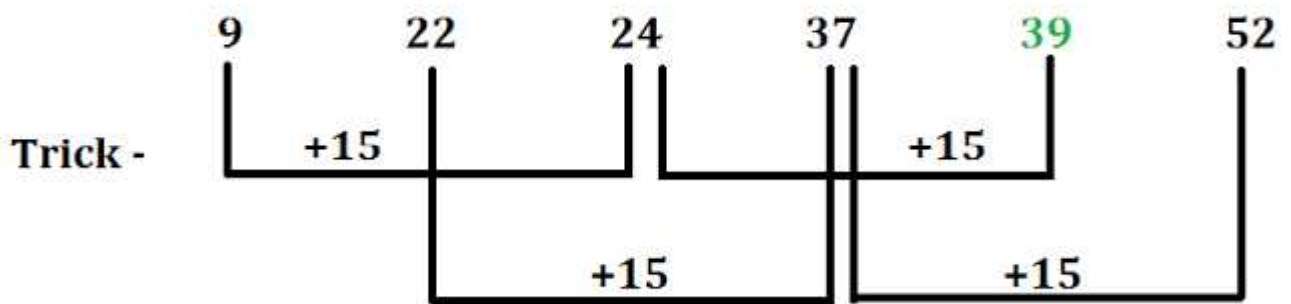
38.

Solution
Option D



39.

Solution
Option A



40.

Solution
Option B



41.

Solution

Option D

According to the Question www.BankExamsToday.com

Rama > Rani

Rani < Ratna

Ratna > Rama and Ratna > Padma > Rama

On arranging the above data, we get

Ratna > Padma > Rama > Rani

So, Ratna scored the highest.

42.

Solution

Option C

According to	Leave Date
Seema	22, 23, 24, 25, 26

But Seema was present on 23rd. Also, it was holiday on 24th October.

26th October was Sunday. Hence, possible date may be either 22nd or 25th October.

43.

Option C

From among those who passed Neeta is 22nd from the top and Kalyan is 22 + 5 = 27th from the top and 34th from the bottom. Therefore, total number of students who passed the examination = 27 + 34 – 1 = 60

Therefore, total number of students in the class

$$= 60/4 \times 5 = 75$$

44.

Solution

Option B

Chart for all the answers.

Question No.	Candidates	(i)	(ii)	(iii) (a)	(iv) (b)	(v)	Answers
1	Saurav		()	(×)			b
2	Jagat				()		e
3	Sudesh			()			d
4	Mohd Ghous		×	-	-	-	b
5	Nimesh				()		e
6	Sushil						c
7	Mohan						a
8	Francis D'Costa				()		e
9	Sukhdev				?		c
10	Neeraj				-	-	d

45.

Solution

Option D

46.

Solution

www.BankExamsToday.com

Option B

47.

Solution

Option E

48.

Solution

Option C

49.

Solution

Option A

50.

Solution

Option E

51.

(Option D)

52.

(Option B)

53.

(Option A)

54.

(Option D)

55.

(Option C)

56.

(Option C)

57.

(Option D)

58.

(Option B)

59.

(Option C)

60.

(Option C)

61.

(Option A)

62.

(Option D)

63.

Option D

64.

Option D

65.

Option C

66.

Option D

67.

Option C

68.

Option E

69.

Option E

70.

Option B

71.

Option C

72.

Option E

73.

Option D

74.

Option D

www.BankExamsToday.com

75.

Option D

76.

Option D

$$\text{Total age increased} = (8 \times 2) \text{ years} = 16 \text{ years}$$

$$\text{Sum of ages of two new men} = (21 + 23 + 16) \text{ years} = 60 \text{ years}$$

$$\text{So average age of two new men} = \left[\frac{60}{2}\right] \text{ years} = 30 \text{ years}$$

77.

Option C

$$\text{Total age of 4 members, 10 years ago} = (24 \times 4) = 96 \text{ years}$$

$$\text{Total age of 4 members now} = (96 + 10 \times 4) \text{ years} = 136 \text{ years}$$

$$\text{Total age of 6 members now} = (24 \times 6) = 144 \text{ years}$$

$$\text{Sum of the ages of 2 children} = (144 - 136) = 8 \text{ years}$$

Let the age of the younger child be x years.

Then, age of the elder child = $(x + 2)$ years

$$\text{So, } x + x + 2 = 8$$

$$2x = 6$$

$$x = 3$$

So, age of younger child = 3 years

78.

Option C

www.BankExamsToday.com

$$31 \times 31 - 30 \times 30 = 61 \text{ years}$$

79.

Option D

Suppose B invested Rs. x for y months. Then, A invested Rs. $3x$ for $2y$ months.

$$\text{So, A : B} = (3x \times 2y) : (x \times y) = 6xy : xy = 6 : 1$$

$$\text{So, B's profit : total profit} = 1 : 7$$

$$\text{Let the total profit be Rs. } x. \text{ Then, } \frac{1}{7} = \frac{4000}{x} \text{ or } x = 28000$$

80.

Option A

$$A : B : C = 27000 : 72000 : 81000 = 3 : 8 : 9$$

$$\text{So, C's share : total profit} = 9 : 20$$

$$\text{Let the total profit be Rs. } x. \text{ Then, } \frac{9}{20} = \frac{36000}{x} \text{ or } x = \frac{36000 \times 20}{9} = 80000$$

81.

Option C

Let the total profit be Rs. z . Then,

$$B's \text{ share} = \text{Rs. } \frac{2z}{3}, A's \text{ share} = \text{Rs. } [z - \frac{2z}{3}] = \text{Rs. } \frac{z}{3}$$

$$\text{So, } A : B = \frac{z}{3} : \frac{2z}{3} = 1 : 2$$

Let the total capital be Rs. x and suppose B's money was used for x months.
Then,

$$\frac{\frac{1}{4}x \times 15}{\frac{3}{4}x \times y} = \frac{1}{2}$$

$$y = \left[\frac{15 \times 2}{3} \right] = 10$$

Thus, B's money was used for 10 months.

82.

Option A

$$A : B : C = 35000 : 45000 : 55000 = 7 : 9 : 11$$

$$A's \text{ share} = \text{Rs. } [40500 \times \frac{7}{27}] = \text{Rs. } 10500$$

$$B's \text{ share} = \text{Rs. } [40500 \times \frac{9}{27}] = \text{Rs. } 13500$$

$$C's \text{ share} = \text{Rs. } [40500 \times \frac{11}{27}] = \text{Rs. } 16500$$

83.

www.BankExamsToday.com

Option A

Here, $S = [1, 2, 3, 4, \dots, 19, 20]$

Let $E =$ event of getting a multiple of 3 = $[3, 6, 9, 12, 15, 18]$

$$P(E) = \frac{n(E)}{n(S)} = \frac{6}{20} = \frac{3}{10}$$

84.

Option A

$$P(E) = \frac{30}{100} = \frac{3}{10}, P(H) = \frac{20}{100} = \frac{1}{5} \text{ and } P(E \cap H) = \frac{10}{100} = \frac{1}{10}$$

$$P(E \text{ or } H) = P(E \cup H)$$

$$= P(E) + P(H) - P(E \cap H)$$

$$= \frac{3}{10} + \frac{1}{5} - \frac{1}{10} = \frac{4}{10} = \frac{2}{5}$$

85.

Option A

Let S be the sample space. Then,

IBPS SO HR Officer – Model Paper

$$n(S) = \text{Number of ways of drawing 3 balls out of 10} = {}^{10}C_3 = \frac{(10 \times 9 \times 8)}{(3 \times 2 \times 1)} \\ = 120$$

Let E = event of drawing 1 red and 2 white balls

$$n(E) = \text{Number of ways of drawing 1 red ball out of 4 and 2 white balls out of 6}$$

$$= ({}^4C_1 \times {}^6C_2)$$

$$= 4 \times \frac{6 \times 5}{2 \times 1} = 60$$

$$P(E) = \frac{n(E)}{n(S)} = \frac{60}{120} = \frac{1}{2}$$

86.

Option D

$$\text{Clearly, } n(S) = {}^{52}C_2 = \frac{(52 \times 51)}{2} = 1326$$

Let E₁ = event of getting both red cards,

E₂ = event of getting both kings

Then, E₁ ∩ E₂ = event of getting 2 kings of red cards.

$$n(E_1) = {}^{26}C_2 = \frac{(26 \times 25)}{(2 \times 1)} = 325 ; n(E_2) = {}^4C_2 = \frac{(4 \times 3)}{(2 \times 1)} = 6$$

$$n(E_1 \cap E_2) = {}^2C_2 = 1$$

$$P(E_1) = \frac{n(E_1)}{n(S)} = \frac{325}{1326}$$

$$P(E_2) = \frac{n(E_2)}{n(S)} = \frac{6}{1326}$$

$$P(E_1 \cap E_2) =$$

$$\frac{1}{1326}$$

$$P(\text{both red or both kings}) = P(E_1 \cup E_2)$$

$$= P(E_1) + P(E_2) - P(E_1 \cap E_2)$$

$$= \frac{325}{1326} + \frac{6}{1326} - \frac{1}{1326}$$

$$= \frac{330}{1326}$$

$$= \frac{55}{221}$$

87.

Option B

Here, $n(S) = 52$

There are 13 cards of diamond (including one king) and there are 3 more kings.

Let E = event of getting a diamond or a king.

Then, $n(E) = (13 + 3) = 16$

$$P(E) = \frac{16}{52} = \frac{4}{13}$$

88.

Option A

Let Ankit's age be x years. Then, Nikita's age = $\frac{240}{x}$ years

$$\text{So, } 2 \times \frac{240}{x} - x = 4$$

$$480 - x^2 = 4x$$

$$x^2 + 4x - 480 = 0$$

$$(x + 24)(x - 20) = 0$$

$$x = 20$$

Hence, Nikita's age = $[\frac{240}{20}]$ years = 12 years

89.

Option C

www.BankExamsToday.com

Let the present ages of the man and his wife be $4x$ and $3x$ years respectively.

$$\text{Then, } \frac{4x + 4}{3x + 4} = \frac{9}{7}$$

$$7(4x + 4) = 9(3x + 4)$$

$$x = 8$$

So, their present ages are 32 years and 24 years respectively.

Suppose they were married z years ago.

$$\text{Then, } \frac{32 - z}{24 - z} = \frac{5}{3}$$

$$3(32 - z) = 5(24 - z)$$

$$2z = 24$$

$$z = 12$$

90.

Option C

Since Pooja and Shipra are twins so their ages be same. Let their ages be x and age of Monika be y , then,

$$x + x = y \quad \dots (i)$$

$$\text{and } \frac{x - 3}{y - 3} = \frac{2}{7}$$

$$7x - 2y = 15$$

Now, from equation (i),

$$7x - 4x = 15$$

$$x = 5$$

So, the age of Shipra 3 years hence will be $5 + 3 = 8$ years

www.BankExamsToday.com

91.

Option B

Let the present ages of Arun and Deepak be x years and $3x$ years respectively. Then, $4x + 6 = 26$

$$4x = 20$$

$$x = 5$$

So, Deepak's age = $3x = 15$ years

92.

Option D

Let the school ages of Neelam and Shaan be $5x$ and $6x$ years respectively. Then,

$$\frac{\frac{1}{3} \times 5x}{\frac{1}{2} \times 6x} = \frac{5}{9} \quad \left[\frac{1}{3} \times 9 \times 5x \right] = \left[\frac{5}{2} \times 6x \right] \quad 15 = 15$$

Thus, Shaan's age cannot be determined.

93.

Option B

Let marked price be Rs.100

IBPS SO HR Officer – Model Paper

Then, Final S.P. = 70% of 80% of Rs.100 = Rs. $[\frac{70}{100} \times \frac{80}{100} \times 100]$ = Rs.56

So, single discount = (100 - 56) = 44%

www.BankExamsToday.com

94.

Option A

Let C.P. be Rs.100. Then, marked price = Rs.125

S.P. = 84% of Rs.125 = Rs. $[\frac{84}{100} \times 125]$ = Rs.105

So, profit % = (105 - 100) = 5%

95.

Option D

Let the C.P. of each article be Rs.100

Then, C.P. of 16 articles = Rs. (100 × 16) = Rs.1600

S.P. of 15 articles = Rs. $[1600 \times \frac{135}{100}]$ = Rs.2160

S.P. of each article = Rs. $\frac{2160}{15}$ = Rs.144

If S.P. is Rs.96, marked price = Rs.100

If S.P. is Rs.144, marked price = Rs. $[\frac{100}{96} \times 144]$ = Rs.150

So, marked price = 50% above C.P.

96.

Option A

Let the actual cost price of an article be Rs.1 (in place of x)

Now, he purchases goods worth Rs.120 and pays Rs.80, since 20% discount is allowed.

$$\text{So, the CP} = \frac{80}{120} = \frac{2}{3}$$

Again MP = 180, SP = 135 (since 25% discount)

Thus, the trader sells goods worth Rs.90 instead of 100 g and charges Rs.135. Therefore the effective SP = $\frac{135}{90} = \frac{3}{2}$

$$\text{So, profit \%} = \frac{\frac{3}{2} - \frac{2}{3}}{\frac{2}{3}} \times 100 = 125\%$$

97.

Option C

$$[(x \times 1.1) \times 1.1] \times \frac{1125}{1100} = 990$$

$$x = 800$$

98.

Option C

$$\begin{aligned} & 1^2 - 2^2 + 3^2 - 4^2 + 5^2 + 6^2 + 7^2 - 8^2 + \dots \\ &= (1 - 2)(1 + 2) + (3 - 4)(3 + 4) + (5 - 6)(5 + 6) + (7 - 8)(7 + 8) + \dots \\ &= -(1 + 2) - (3 + 4) - (5 + 6) \dots \\ &= -[(1 + 2) + (3 + 4) + (5 + 6) + \dots] \end{aligned}$$

$$= - [1 + 2 + 3 + 4 + 5 + 6 + \dots] = - \frac{n(n+1)}{2}$$

99.

Option D www.BankExamsToday.com

$$\begin{aligned} S_n &= \frac{1}{\sqrt{1} + \sqrt{3}} + \frac{1}{\sqrt{3} + \sqrt{5}} + \dots + \frac{1}{\sqrt{2n-1} + \sqrt{2n+1}} \\ &= \frac{1}{2} [(\sqrt{3} - \sqrt{1}) + (\sqrt{5} - \sqrt{3}) + (\sqrt{7} - \sqrt{5}) + (\sqrt{2n+1} - \sqrt{2n-1})] \\ &= \frac{1}{2} (\sqrt{2n+1} - 1) \end{aligned}$$

100.

Option B

Since 913952088 is divisible by 7

Alternatively: $a = 119$

$$a + d = 119 + 7 = 126$$

$$a + 2d = 119 + 14 = 133$$

So, the numbers which are divisible by 7 are 119, 126, 133 113113
....

$$\text{So, number of terms} = \left[\frac{113113 - 119}{7} \right] + 1 = 16143$$

$$S_{16143} = \left[\frac{119 + 113113}{2} \right] \times 16143 = 913952088$$

Hint: The unit digit will be 8 as $\left[\frac{9+3}{2} \right] \times 3$

$$6 \times 3 = 8$$

Hence, only choice (b) is appropriate.

www.BankExamsToday.com

101.

Option B

$$\text{Let } n = 2, \text{ then } S_n = 3 + 6 = 9$$

$$S_n = 2(3) + 2^2 - 1 = 9$$

$$\text{at } n = 3, S_n = 19$$

$$\text{So, } S_n = 3 \times 4 + 2^3 - 1 = 19$$

Hence choice (b) is correct

$$\begin{aligned} \text{Alternatively : } & 3 + 6 + 10 + 16 + \dots \\ & = (2 + 4 + 6 + 8 + \dots) + (1 + 2 + 4 + 8 + \dots) \\ & = n(n + 1) + (2^n - 1) \end{aligned}$$

102.

Option C

$$T_{11} + T_{12} + T_{13} = 114$$

$$T_{12} = \frac{114}{3} = 38$$

$$a + 11d = 38 \quad \dots (i)$$

$$\text{and } T_{21} + T_{22} + T_{23} = 204$$

$$T_{22} = 68$$

$$a + 21d = 68 \quad \dots (ii)$$

from equations (i) and (ii)

$$10d = 30$$

$$d = 3$$

So, $a = 5$

$$T_1 + T_2 + T_3 = 5 + 8 + 11 = 24$$

103.

Option D

Dollar reserves in April 2004 = $0.23 \times 5 = \text{Rs. } 1.15 \text{ crores} = \text{Rs. } 11.5 \text{ million}$

= \$ $11.5/50$ million = \$ 0.23 million

104.

Option C

Yen reserves in April 2005 = 7% of Rs. 7 crores = Rs. 0.49 crores = Rs. 4.9 million

105.

Option A

The ratio of the amount of reserves in dollar to that in euro is the same as the ratio of their respective percentages in rupee equivalent terms i.e. 23:13 which is very close to 7:4

106.

Option C

Rupee equivalent in pound reserves in April 2005 = 13% of 7 crores = 0.91 crores

Rupee equivalent Yen reserves in April 2005 = 6% of 5 crores = 0.3 crores

The money in pound reserves in April 2005 is nearly three times the money in Yen reserves in April 2004.

107.

Option B

Rupee reserves in April 2004 = 47% of 5 crores = 2.35 crores

Rupee reserves in April 2005 = 44% of 7 crores = 3.08 crores

Percentage increase in Rupee reserves = $308 - 235 / 235 \times 100$

= $73 / 235 \times 100 = 31\%$

The following table summarize the status of reserves of various currencies (in lacs)

	2004	2005	Absolute Increase	% Increase
Rupee	235.00	308.00	73.00	31.06
Dollar	2.30	4.00	1.70	73.91
Euro	1.23	1.36	0.13	10.56
Pound	0.73	1.11	0.38	51.79
Yen	0.86	1.19	0.34	39.13

108.

www.BankExamsToday.com

Option D

Absolute change for Dollar reserves

$$= 0.25 \times 700 - 0.23 \times 500 = \text{Rs. } 60 \text{ lacs}$$

Absolute change for Euro Reserves

$$= 0.11 \times 700 - 0.13 \times 500 = \text{Rs. } 12 \text{ lacs}$$

Absolute change for Pound Reserves

$$= 0.13 \times 700 - 0.11 \times 500 = \text{Rs. } 36 \text{ lacs}$$

Absolute change for Rupee Reserves

$$= 0.44 \times 700 - 0.47 \times 500 = \text{Rs. } 73 \text{ lacs}$$

Absolute change for Yen Reserves

$$= 0.07 \times 700 - 0.06 \times 500 = \text{Rs. } 19 \text{ lacs}$$

The maximum absolute increase is for the Rupee (Change of 73 lacs).

109.

Option C

Total trade with a region = Sum of exports and imports from that region. From the pie charts for 1997 – 1998, we have the following sectors occupying the maximum area.

IBPS SO HR Officer – Model Paper

	Country	Exports	Imports	Trade
H	OPEC	3397.9	9379.2	12795.1
I	Asia	6796	5709	12505
G	East Europe	3397	7748	11145.9
C	EU	4757	4893.5	9650.5
A	USA	6456	3670	10126

Therefore, H – OPEC has the maximum trade with the India in 1997 – 1998

110.

Option B

Using the pie chart, the region having the lowest trade is K = 1% of imports + 1% of exports

So, Indian exports are 1% of 3397.9 which is roughly 340 million US \$

111.

Option A

	Imports	Exports	Trade Deficit
A	3670.11	6456.01	-2785.9
B	2038.95	2038.74	0.21
C	4893.48	4757.06	136.42
D	2446.74	2038.74	408
E	2038.95	2038.74	0.21
F	815.58	1019.37	-203.79
G	7748.01	3397.9	4350.11
H	9379.17	3397.9	5981.27
I	5709.06	6795.8	-1086.74
J	1631.16	1698.95	-67.79

So, it can be seen that region H has the highest trade deficit of approximately \$ 6000 million or \$6billion.

112.

Option A

Using the pie chart for 1997 – 1998, we can see that USA which is region A, has the lowest trade deficit.

(9% of imports – 19% of total exports)

$$(9/100 \times 40779 - 19/100 \times 33979)$$

113.

Option B

	Country	1998 - 99	1997 - 98
A	USA	7395.4	6456
G	East European Countries	3858.5	3397.9
H	OPEC	3215.4	3397.9

Now, the exports for 8 months have been given. According to new directions, we need to calculate exports for 12 months.

$$(21436 \times 12) / 8 = \$ 32, 154 \text{ million}$$

So, maximum percentage increase is from region A (USA).

114.

Option B

Following is India's total trade deficit:

	Country	1998 - 99	1997 - 98
1997 – 98	40779	33979	6800
1998 - 99	42189	32154	10035

Total imports for 1998 – 1999

$$= 28126 \times 12 / 8$$

$$= \$ 42, 189 \text{ million}$$

Similarly, exports for 1998 – 1999

= \$32154 million

Percentage growth rate

= $\frac{10035 - 6800}{6800} \times 100$

= 47.6%

Therefore, option (B) is the correct answer.

115.

Option C

Efficiency of Eklavya = 16.66%

Efficiency of Faizal = 8.33%

Total efficiency of Eklavya and Faizal = 25%

So, they can do actual work in 4 days

So, 3 times work requires 12 days.

116.

Option D

(A + B)'s 20 day's work = $\left[\frac{1}{30} \times 20\right] = \frac{2}{3}$ Remaining work = $\left[1 - \frac{2}{3}\right] = \frac{1}{3}$

Now, $\frac{1}{3}$ work is done by A in 20 days.

Whole work will be done by A in $(20 \times 3) = 60$ days

117.

Option B

Efficiency of Aman and Raman = 10%

Aman worked for 2.5 hours and Raman worked separately 8.5 hours. Which means it can be considered that Aman and Raman worked together for 2.5 hours and Raman worked alone for 6 hours.

Thus, Aman and Raman in 2.5 hours can complete 25% work. It means the remaining $(50 - 25) = 25\%$ of the work was done by Raman in 6 hours.

Therefore, Raman can do 100% work in 24 hours. It means the efficiency of Raman = 4.16%

Therefore, efficiency of Aman = $(10 - 4.16) = 5.83\%$

Thus, Aman require $\frac{100}{5.83} = 17 \frac{1}{7}$ hours to complete the work alone.

118.

Option B

Let 1 man's 1 day's work = x and 1 boy's 1 day's work = y

$$\text{Then, } 5x + 2y = 4(x + y) \quad x = 2y \quad \frac{x}{y} = \frac{2}{1}$$

119.

Option B

$$\text{C's 1 day's work} = \frac{1}{3} - \left[\frac{1}{6} + \frac{1}{8} \right] = \frac{1}{3} - \frac{7}{24} = \frac{1}{24}$$

$$\text{A's wages : B's wages : C's wages} = \frac{1}{6} : \frac{1}{8} : \frac{1}{24} = 4 : 3 : 1$$

$$\text{So, C's share} = \text{Rs.} \left[\frac{1}{8} \times 3200 \right] = \text{Rs.} 400$$

120.

Option C

$$\text{Rate of leakage} = 8.33\% \text{ per hour}$$

$$\text{Net efficiency} = 50 - (16.66 + 8.33) = 25\%$$

$$\text{Time required} = \frac{100}{25} = 4 \text{ hours}$$

121.

Option B

$$\text{Upstream speed} = B - S$$

$$\text{Downstream speed} = B + S$$

$$B - S = \frac{15}{5} = 3 \text{ km/h}$$

$$\text{Again } B = 4S$$

$$\text{So, } B - S = 3 = 3S$$

$$S = 1 \text{ and } B = 4 \text{ (km/h)}$$

$$\text{So, } B + S = 5 \text{ km/h}$$

$$\text{So, time during downstream} = \frac{15}{5} = 3 \text{ h}$$

122.

Option A

$$\text{Speed of stream} = \frac{1}{2} (13 - 8) \text{ kmph} = 2.5 \text{ kmph}$$

123.

Option C

Speed downstream = $(13 + 4)$ km/hr = 17 km/hr

Time taken to travel 68 km downstream = $[\frac{68}{17}]$ hrs. = 4 hrs.

124.

Option C

Rate upstream = $[\frac{7}{42} \times 60]$ kmph = 10 kmph

Speed of stream = 3 kmph

Let speed in still water be x km/hr. Then, speed upstream = $(x - 3)$ km/hr

So, $x - 3 = 10$ or $x = 13$ km/hr

125.

Option B

Let the speed of the stream be x km/hr. Then,

Speed downstream = $(15 + x)$ km/hr. Speed upstream = $(15 - x)$ km/hr

$$\text{So, } \frac{30}{15+x} + \frac{30}{15-x} = 4 \frac{1}{2}$$

$$\frac{900}{225 - x^2} = \frac{9}{2}$$

$$9x^2 = 225$$

$$x^2 = 25$$

$$x = 5 \text{ km/hr}$$

www.BankExamsToday.com

126. Answer (Option E)
127. Answer (Option C)
128. Answer (Option D)
129. Answer (Option C)
130. Answer (Option A)
131. Answer (Option A)
132. Answer (Option E)
133. Answer (Option B)
134. Answer (Option C)
135. Answer (Option B)
136. Answer (Option A)
137. Answer (Option A)
138. Answer (Option A)
139. Answer (Option E)
140. Answer (Option B)
141. Answer (Option B)
142. Answer (Option B)
143. Answer (Option B)
144. Answer (Option B)
145. Answer (Option C)
146. Answer (Option D)
147. Answer (Option C)
148. Answer (Option B)
149. Answer (Option C)
150. Answer (Option B)
151. Answer (Option C)
152. Answer (Option A)
153. Answer (Option C)
154. Answer (Option A)

155. Answer (Option A)
156. Answer (Option D)
157. Answer (Option B)
158. Answer (Option E)
159. Answer (Option B)
160. Answer (Option C)
161. Answer (Option A)
162. Answer (Option B)
163. Answer (Option A)
164. Answer (Option C)
165. Answer (Option B)
166. Answer (Option B)
167. Answer (Option C)
168. Answer (Option C)
169. Answer (Option B)
170. Answer (Option A)
171. Answer (Option A)
172. Answer (Option A)
173. Answer (Option A)
174. Answer (Option C)
175. Answer (Option C)
176. Answer (Option B)
177. Answer (Option D)
178. Answer (Option B)
179. Answer (Option A)
180. Answer (Option A)
181. Answer (Option D)
182. Answer (Option D)
183. Answer (Option A)
184. Answer (Option D)
185. Answer (Option C)
186. Answer (Option E)
187. Answer (Option A)
188. Answer (Option C)
189. Answer (Option E)

190. Answer (Option A)
191. Answer (Option D)
192. Answer (Option E)
193. Answer (Option D)
194. Answer (Option A)
195. Answer (Option D)
196. Answer (Option D)
197. Answer (Option B)
198. Answer (Option D)
199. Answer (Option C)
200. Answer (Option A)