CLERK

BANK MODEL SOLVED PAPER

Held on 15.12.2012 Based on Memory

IBPS BANK CLERK CWE 2012

REASONING

- 1. Four of the following five are alike in a certain way and hence from a group. Which of the following does not belong to that group?
 - (1) Walk
- (2) Cry
- (3) Play
- (4) Study
- (5) Alive
- 2. How many such pairs of letters are there in the word 'VIR-TUAL', each of which has as many letters betwen them in the word (in both forward and backward direction) as they have between them in the English alphabetical series?
 - (1) None
- (2) One
- (3) Two
- (4) Three
- (5) More than three
- 3. How many meaningful English words can be formed with the letters 'ILP' using all the letters only once in each word?
 - (1) None
- (2) One (4) Three
- (3) Two (5) More than three
- 4. If each alternate letter in the word 'FLIPPER' starting with F is changed to the next letter in the English alphabetical series and each of the remaining letters is changed to the previous letters in the English alphabetical series, then how many letters will appear more than once in the new arrangement?
 - (1) None
- (2) One
- (3) Two
- (4) Three
- (5) Four
- 5. Pointing to a girl, Mr. Arun said, "She is the daughter of my mother's only child". How is the girl related to Mr. Arun?
 - (1) Sister
- (2) Mother

- (3) Cousin
- (4) Daughter
- (5) Cannot be determined
- 6. In a certain code language. 'LISP' is coded as 'MJTQ', similarly 'PLAN' is coded as 'QMBO'. How will 'FORT' be coded in the same code language?
 - (1) ENSQ
- (2) GPUS
- (3) ENQS
- (4) GPSU
- (5) None of these
- 7. 'Artificial' is related to 'Natural' in the same way as 'Private' is related to '_
 - (1) Future
- (2) Personal
- (3) Public
- (4) Closed
- (5) Confidential
- 8. Four of the following five are alike on the basis of being divisible by a particular number and hence form a group. Which of the following does not belong to that group?
 - (1) 21
- (2)91(4)77
- (3)65
- (5).35
- 9. In a class of 25 students, Lata's rank is 13th from the top and Parul's rank is 19th from the bottom. If Vishal's rank is exactly between Lata's and Parul's rank what is Vishal's rank from the top?
 - (1) 10th
- (2) 8th
- (3) 9th (4) 7th
- (5) Cannot be determined
- 10. What should come next in the number series given below? 11212312341234512
 - 3456123456
 - (1)5
- (2)2
- (3)8
- (4) 1
- (5) None of these

Directions (11- 15) : Study the following information to answer the given questions:

- Eight friends A, B, C, D, E, F, G and H are sitting around a circle facing the centre, not necessarily in the same order. F sits fourth to the left of B. A and H are immediate neighbours of F. C sits third to the left of A. G sits third to the right of E.
- 11. What is D's position with respect to B?
 - (1) Immediate left
 - (2) Sixth to the right
 - (3) Second to the left
 - (4) Seventh to the left
 - (5) Fifth to the right
- 12. What are the immediate neighbours of G?
 - (1) F and H
- (2) A and F
- (4) A and B (3) C and H
- (5) B and C
- 13. If C is related to E in a certain way and similarly F is related B in the same way, to whom is A related to?
 - (1) H
- (2) D
- (3) G
- (4) C
- (5) None of these
- 14. Four of the following five are alike in a certain way based on their seating positions in the above arrangement and so form a group. Which is the one that does not belong to the group?
 - (1) FE
- (2) HA
- (3) DG -
- (4) BE
- (5) CF
- 15. If all the eight friends are made to sit alphabetically in the clockwise direction starting from A, positions of how many will remain unchanged (excluding A)?
 - (1) None
- (2) One
- (3) Two
- (4) Three
- (5) Four

Directions (16 - 20): In each question below are two statements followed by two conclusions numbered I and II. You have to take the two given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Give answer (1) if only conclusion I follows.

Give answer (2) if only conclusion II follows.

Give answer (3) if either conclusion I or conclusion II follows.

Give answer (4) if neither conclusion I nor conclusion II follows.

Give answer (5) if both conclusions I and II follow.

16. Statements:

Some windows are grills. All glasses are grills.

Conclusions:

- All grills are windows.
- II. At least some grills are glasses.

17. Statements:

Some painters are artists. Some dancers are painters.

Conclusions:

- All artists are dancers.
- II. All painters are dancers.

18. Statements:

All cabins are rooms. All rooms are buildings.

Conclusions:

- I. All buildings are rooms
- II. All cabins are buildings.

19. Statements:

All rings are necklaces. No necklace is a bracelet.

Conclusions:

- No ring is a bracelet.
- All necklaces are rings.

20. Statements :

All hands are arms. Some hands are muscles.

Conclusions:

- Some muscles are arms.
- All muscles are arms.

Directions (21-25): Study the following information to answer the given questions:

Seven friends - L, M, N, O, P, Q and R are sitting in a straight line facing North, not necessarily in the same order. M sits fifth to the right of O. P sits third to the right of L. Both L and P do not sit at the extreme ends of the line. Q and R are immediate neighbours of each other. N sits third to the left of Q.

- 21. What is O's position with respect of R?
 - (1) Second to the right
 - (2) Third to the left
 - (3) Second to the left
 - (4) Third to the right
 - (5) None of these
- 22. Which of the following represents the friends sitting at the extreme ends of the line?
 - (1) O, M
- (2) Q. Q
- (3) N, M
- (4) Q, N
- (5) None of these

- 23. If all the seven friends are made to sit in alphabetical order from left to right, the positions of how many will remain unchanged?
 - (1) Four
 - (2) Three
 - (3) One
 - (4) Two (5) None
- 24. Who sits exactly in the middle of the row?
 - (1) P (2) L
 - (3) Q (4) R (5) None of these
- 25. Four of the following five are alike in a certain way based on their seating positions in the

above arrangement and so form a group. Which is the one that does not belong to the

- group? (1) MP
- (2) RQ
- (3) ON (4) LN
- (5) QL

Directions (26 28): In each question below is given a group of numbers/symbols followed by five combinations of letter codes numbered (1), (2), (3), (4) and (5). You have to find out which of the combinations correctly represents the group of numbers/symbols based on the following coding system and the conditions and mark the number of that combination as your answer.

Number / Symbols	9	4	&	5	%	3	#	7	6	@	8	+	2	\$
Letter Codes	x	P	J	Н	В	D	к	F	s	Т	N	G	R	L

Conditions:

- (i) If the first element is a symbol and the last element is a number, then the codes for both are to be interchanged.
- (ii) If both the first and last elements are symbols, then the last element is to be coded as the code for the first element.
- (iii) If the group of elements contains only one symbol, then that symbols is to be coded as A.
- 26. 28%956
 - (1) RNBXHS
 - (2) RNAXSH
 - (3) RNBXSH
 - (4) RNAXHS
 - (5) RNASHX
- 27. @62+74
 - (1) PSRGFT
 - (2) TSRFGP

- (3) PSRFGT
- (4) PRSGFT
- (5) TSRGFP
- 28. +5963%
 - (1) GHXSDG
 - (2) GSHXDB
 - (3) GHXDSG
 - (4) GHSXDB
 - (5) GXHSDG

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Directions (29 - 31): Study the following information carefully and answer the questions given below:

Poverty measurement is an unsettled issue, both conceptually and methodologically. Since poverty is a process as well as an outcome; many come out of it while others may be falling into it. The net effect of these two parallel processes is a proportion commonly identified as the 'head count ratio'. but these ratios hide the fundamental dynamism that characterises poverty in practice. The most recent poverty reestimates by an expert group has also missed the crucial dynamism. In a study conducted on 13,000 households which represented the entire country in 1993-94 and again on 2004-05, it was found that in the ten-year period 18.2% rural population moved out of poverty whereas another 22.1% fell into it over this period. This net increase of about four percentage points was seen to have a considerable variation across states and regions.

- 29. Which of the following is a conclusion which can be drawn from the facts stated in the above paragraph?
 - (1) Accurate estimates of number of people living below poverty line in India is possible to be made.
 - (2) Many expert groups in India are not interested to measure poverty object tively.
 - (3) Process of poverty measurement needs to take into account various factors to tackle its dynamic nature.
 - (4) People living below poverty line remain in that position for a very long time.
 - (5) None of these
- 30. Which of the following is an assumption which is implicit in the facts stated in the above paragraph?
 - (1) It may not be possible to have an accurate poverty measurement in India.

- (2) Level of poverty in India is static over the years.
- (3) Researchers avoid making conclusions on poverty measurement data in India.
- (4) Government of India has a mechanism to measure level of poverty effectively and accurately.
- (5) None of these
- 31. Which of the following is an inference which can be made from the facts stated in the above paragraph?
 - (1) Poverty measurement tools in India are outdated.
 - (2) Increase in number of persons falling into poverty varies considerably across the country over a period. of time.
 - (3) Government of India has stopped measuring poverty related studies.
 - (4) People living in rural areas are more susceptible to fall into poverty over the time
 - (5) None of these

Directions (32 - 35): In these questions, relationships between different elements is shown in the statements. These statements are followed by two conclusions.

Give answer (1) if only conclusion I follows.

Give answer (2) if only conclusion II follows.

Give answer (3) if either conclusion I or conclusion II follows.

Give answer (4) if neither conclusion I nor conclusion II follows.

Give answer (5) if both conclusions I and II follow.

32. Statement:

A < L < T < R < H > K

Conclusions: I. H > L

II. K > T

33. Statement :

P = N > D > G < B = J

Conclusions: I. G < P

II. G < J

34. Statement :

 $F \le C \ge V = Z < X = U$

Conclusions: I. V < U II. Z < F

35. Statement:

 $Q \le E = I > N \ge R \ge S$

Conclusions: I. E = S

II. S≤N

Directions (36 - 40) : Study the following arrangement of consonants, vowels, numbers and symbols carefully and answer the questions given below:

H@F!3U6%GIT*PL8\$^ 9S27&AMK+J@D4#5&E

- 36. Which of the following is ninth to the right of the twentieth from the right end of the above arrangement?
 - (1) K
- (2) M (4) A
- (3) U
- (5) None of these
- 37. How many such consonants are there in the above arrangement, each of which is immediately preceded by a symbol and also immediately followed by a symbol?
 - (1) None (2) One
 - (3) Two
- (4) Three
- (5) More than three
- 38. If all the symbols are dropped from the arrangement, which of the following will be the twelfth from the left end?
 - (1)9
- (2)2
- (3) S
- (4)7
- (5) None of these
- 39. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to the group?
 - (1) L\$8
- (2) AKM
- (3) @!F -(4) 6%G
- (5) JD©
- 40. What should come in place of the question mark (?) in the following series based on the above arrangement >

L\$^ F3U %IT

- (1)927
- (2) 7&A
- (3) 7AM
- (4) 2&A
- (5)278

ENGLISH LANGUAGE

Directions (41 -45): In each of the following sentences, an idiomatic expression or a proverb is highlighted. Select the alternative which best describes its use in the sentence.

- The stunt that I recently attempted was a piece of cake.
 - The stunt that I recently attempted was enjoyable to watch
 - (2) The stunt that I recently attempted was very challenging
 - (3) The stunt that I recently attempted was celebrated by all
 - (4) The stunt that I recently attempted turned out to be a failure
 - (5) The stunt that I recently attempted was a simple task
- The boy broke the window and took to his heels.
 - (1) The boy broke the window and fell on his heels
 - (2) The boy broke the window and ran away
 - (3) The boy broke the window with his heels
 - (4) The boy ran into the window
 - (5) The boy broke the window and robbed a pair of heels
- I pledged myself to serve the king faithfully.
 - (1) I made a mistake by promising to serve the king faithfully
 - (2) I made a fool of myself in order to serve the king
 - (3) I boasted about serving the king faithfully
 - (4) I was forcibly made to serve the king
 - (5) I made a solemn and formal promise to serve the king faithfully
- 44. There is a crying need for improvements to our public transport system.

- (1) There is an obvious need for improvements to our public transport system
- (2) There is a well documented need for improvements to our public transport system.
- (3) There is a minor need for improvements to our public transport system.
- (4) There is a serious need for improvements to our public transport system.
- (5) There is no urgency for improvements to our public transport system.
- 45. In an old bookshop I happened to light upon a volume that belonged to my grandfather.
 - In an old bookshop I happened to discard a volume that belonged to my grandfather.
 - (2) In an old bookshop I happened to purchase a volume that belonged to my grandfather.
 - (3) In an old bookshop I happened to look for a volume that belonged to my grandfather.
 - (4) In an old bookshop I happened to discover by chance a volume that belonged to my grandfather
 - (5) In an old bookshop I happened to reveal a volume that belonged to my grandfather.

Directions (46 –50): Pick out the most effective word/phrases from the given alternatives marked (1), (2), (3), (4) and (5) given below each sentence to fill in the blank to make the sentence meaningful and grammatically correct.

- **46.** By the middle of the 19th Century, the urban population of England _____ the rural population.
 - have exceed
 - (2) exceeded
 - (3) was to exceeds
 - (4) exceeds
 - (5) will exceed

- The house that the actress lives in is beautiful, but the surroundings are ____ unpleasant.
 - (1) quite
 - (2) more and more
 - (3) a little quite
 - (4) very little (5) quite few
- **48.** My friend and I decided to watch a play, however ____ enjoyed it.
 - (1) hardly of us
 - (2) some few of us
 - (3) we scarcely only
 - (4) neither of us
 - (5) no one of us
- **49.** It is difficult to speak a language fluently unless regularly.
 - (1) it is in practice
 - (2) it is by practising
 - (3) it will be practised
 - (4) it is practised
 - (5) it had been practised.
- 50. By the time he was eighteen years old, Peter _____ to make a living and support his family.
 - (1) begins (2) began
 - (3) started beginning
 - (4) would begin
 - (5) has just begun

Directions (51-65): Read the following passage carefully and answer the questions given below it. Certain words are printed in bold to help you to locate them while answering some of the questions.

Lumbini is a beautiful place in the southern part of Nepal. About 2,500 years ago, a baby boy was born to the king and queen. The baby was named Siddharth. His mother, died when he was five days old. The baby boy grew into a handsome prince. His father tried to keep him happy. The little prince had everything he needed - fine clothes, the best food and good toys. But he was not interested in them. He wanted to be alone and was always found in deep thought. Later, he was married to a beautiful princess. She was called Yashodhara. They had a son and named him Rahul. The king hoped that Siddharth would become a great ruler.

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One day Siddharth was driving through the street in his chariot. He saw an old man and then a sick man. The oldman could hardly walk. The sick man groaned in pain. Then he saw some people carrying a dead body, others were wailing and weeping at the loss of a dear one. Siddharth was very upset to see so much suffering and unhappiness. He was shocked, Then he saw an entirely different sight. A man in vellow robes was walking along the street. There was no trace of sadness on his radiant face, instead it shone with peace. He was a monk who had given up the world to escape the misery of life.

Siddharth wanted to find out why there was so much suffering in the world. He wanted to find out how men could be free of misery. He could find neither peace nor happiness in the life he was leading at the palace. One night Siddharth left his home, his wife and his little son. He went into the forest. He wanted to search for a way out of suffering and sorrow for all mankind. He meditated and got enlightenment. He became Lord Buddha, the enlightened one. Truth was revealed to him and he learnt all the secrets of life and the world.

He found out that the world was full of sorrow and unhappiness. The reason for it was greed and self-ishness. To be free from suffering, we must be free from greed and desire. Desire is the **root** cause of all human suffering. He advocated the Middle Path and asked his followers to avoid the two extremes.

- 51. Which of the following sentences is true according to the passage?
 - (1) Lord Buddha was born in Lumbini.
 - (2) The little boy was very happy with fine clothes, good food and toys.
 - (3) Siddharth divorced his first wife.
 - (4) Siddharth and Yashodhara had no children and so they were very use and so
 - (5) None of the

- **52.** What was Siddharth interested in as a child?
 - He was interested in making new friends as he did not have any siblings.
 - (2) His interests were largely in studying and reading books.
 - (3) He was interested in the best of clothes and good toys.
 - (4) In spending time alone in deep thought.
 - (5) In spending time with nature.
- 53. Which of the following can be inferred about Siddharth?
 - (A) Siddharth was different from other princes his age.
 - (B)Siddharth was a spoilt child.
 - (C)Siddharth was lonely because he did not have a mother.
 - (1) Only (A)
 - (2) Only (B)
 - (3) Only (C)
 - (4) Only (B) and (C)
 - (5) All (A), (B) and (C)
- 54. What did the King wish for his son. Siddharth?
 - (1) He wanted Siddharth to become a great ruler.
 - (2) He wished that Siddharth would not marry Yashodhara.
 - (3) He wished that Siddharth's son would take over his kingdom
 - (4) He wished that Siddharth would behave like the other princes.
 - (5) He wished that Siddharth would find the answer to all the suffering in the world.
- 55. What incident changed Siddharth's life forever?
 - (1) His mother's death.
 - (2) The incident where he saw a monk free from the misery of life.
 - (3) The birth of his son
 - (4) His marriage to Yashodhara.
 - (5) The time he met Lord Buddha.

- 56. Why did Siddharth leave his home?
 - (1) He wanted to run away from his wife and son
 - (2) He did not want to become heir to his father's throne
 - (3) He was in search of a bigger kingdom
 - (4) He wanted to see the world
 - (5) He wanted to search for a way out of suffering and spend time in meditation.
- 57. According to Siddharth what was the reason for suffering and unhappiness in the world?
 - The increased mumber of deaths
 - (2) The advocacy of the Middle Path.
 - (3) Human greed and selfishness
 - (4) People were unaware of the benefits of meditation.
 - (5) None of these
- 58. What according to passage is the root cause for all human suffering?
 - (A) Desire
 - (B) Happiness
 - (C) Meditation
 - (1) Only (A)
 - (2) Only (B) and (C)
 - (3) Only (B)
 - (4) Only (C)
 - (5) All (A), (B) and (C)
- **59.** Why was Siddharth called the enlightened one?
 - (1) He was smarter than all the princes of of his age.
 - (2) He was the King's son.
 - (3) Truth was revealed to him through meditation.
 - (4) He had a great ability to resist temptation
 - (5) He always wanted to be left alone
- **60.** Why did Lord Buddha advocate the Middle Path?
 - He believed that it was the only way to eliminate poverty.
 - (2) He believed that it was the only way of obtaining true happiness.

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- (3) He was a staunch believer of living an extreme life.
- (4) He did not have a happy life being a prince.
- (5) He was not a risk-taker.

Directions (61 -63): Choose the word which is most nearly the **SAME** in meaning as the word printed in **bold** as used in the passage.

61. Root

- (1) Secondary
- (2) Common
- (3) Burning
- (4) True
- (5) Main

62. Hardly

- (1) Easily
- (2) Barely
- (3) Suddenly
- (4) Carefully
- (5) Readily

63. Radiant

- (1) Full
- (2) Happy
- (3) Burning
- (4) Sober
- (5) Sickly

Directions (64 – 65): Choose the word which is most **OPPOSITE** in meaning to the word printed in **bold** as used in the passage.

64. Revealed to

- (1) Hidden from
- (2) Exposed to
- (3) Presented to
- (4) Manifested from
- (5) Obtained from

65. Handsome

- (1) Dear
- (2) Ugly
- (3) Precious
- (4) Spoilt
- (5) Attractive

Directions (66 -70): Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5) i.e. 'No Error', (Ignore the errors of punctuation, if any).

66. If tomorrow is (1)/ declared a holiday, (2)/ we shall go (3)/ to a picnic. (4)/ No Error (5)

- 67. My grandfather used (1)/ to go (2)/ for awalk (3)/ every morning. (4)/ No Error (5)
- 68. The blast from (1)/ the explosion (2)/ knocked the factory worker (3)/ to unconsciousness. (4)/ No Error (5)
- 69. Raju found it difficult (1)/ to explain (2)/ his final exam marks (3)/ to his parents. (4)/ No Error (5)
- 70. My friend become (1)/ terribly upset (2)/ after losing her purse (3)/ at the supermarket. (4)/ No Error (5)

Directions (71 - 80): In the following passage, there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Once upon a time there lived a wise man by the [71] of Mamad. He never lied. All the people in the land, knew about him. The king heard about Mamad and [72] his subjects to bring him to the palace. He looked at the wise man and asked: "Mamad, is it true, that you have never lied?" "It is true, your Majesty," "And you will never lie in your life?" questioned the king. "I am sure of that," replied Mamad.

(73) days passed and the king called Mamad once again. There was a big crowd, the king was (74) to go hunting. The king held his horse by the mane, his left foot was already on the stirrup. He. (75) to Mamad, "Go to my summer palace and tell the queen I will be with her for lunch. Tell her to (76) a big feast. You will have lunch with me then." Mamad bowed down and went to the queen. Then the king laughed and said, "We won't go hunting and now Mamad will lie to the queen. Tomorrow we will laugh on his behalf. "But the wise Mamad went to the palace and said, "maybe you should prepare a big feast for lunch tomorrow, and maybe you shouldn't. Maybe the king will come by noon, and maybe he won't."

"[77] me will he come, or will he not?" – asked the queen. "I do not know whether he put his right foot on the stirrup, or he put his left foot on the ground after I left". Everybody [78] for the king. He came the next day and said to the queen, "The wise Mamad, who never lies, [79] to you yesterday." But the queen told him Mamad's exact words. And the king [80], that the wise man never lies, and says only that, which he see's with his own eyes.

- 71. (1) name (2) sound
 - (3) call (4) identity
 - (5) label
- **72.** (1) demanded
 - (2) send
 - (3) ordered
 - (4) request
 - (5) sanctioned
- 73. (1) Several (2) Most
 - (3) Lots
 - ts (4) Glorious
 - (5) Long
- 74. (1) just
 - (2) tired
 - (3) schedule
 - (4) planned
 - (5) about
- 75. (1) wished
 - (3) said (4) featured
 - (5) send
- 55000

(2) order

- (5) send
- **76.** (1) leave (2) prepare
 - (3) figure
- (4) show
 - (5) prove
- **77.** (1) Say
- ay (2) Rescue
 - (3) Reveal
 - (=) ** 1
 - (5) Understand
- 78. (1) lied
- lied (2) left heard (4) ran
 - (3) heard
- (5) waited
- **79.** (1) wrong (3) lied
- (2) spoke (4) did
- (5) deceive
- (3) ucceive
- 80. (1) felt
 - (2) understands
 - (3) realised
 - (4) convinced
 - (5) rejoiced