





III. No. The standard of examinations and assessment conducted by different Boards and universities are not comparable and hence there is a need to conduct entrance tests to calibrate them on a common yardstick.

1. Only I and II are strong
2. Only II and III are strong
3. Only I and III are strong
4. Only III is strong
5. All are strong

26. Coconuts and chocolate products have been used as medicine in many cultures for centuries. Chocolate is made from plants which means it contains many of the health benefits of leafy vegetables.

Which of the following statements weakens the above arguments?

I. Dark chocolate contains a large number of antioxidants which slows down the aging process.

II. A small study revealed that regular intake of chocolate increases insulin sensitivity thus lowering the chances of diabetes.

III. Green leafy vegetables have flavonoids which protect skin from UV rays.

IV. Chocolates have 3 types of fats one out of which increases the cholesterol level.

V. Coconuts increase blood flow to the retina thus giving a boost to vision.

1. Only IV
2. I and V
3. Only III
4. None of the given statements
5. Both III and IV

**Directions.(27-30): Study the following information carefully to answer the given questions:**

Twelve persons are sitting around two triangular tables such as one is inside another one. Three of them are sitting at the corners of a table while three are sitting at the middle of the side. All the persons sitting around the inner table are facing outward while those sitting around the outer table are facing inside. Q sits second to the right of S. E is an immediate neighbor of the one who is sitting opposite to Q. S faces outside the center. Only one person sits between E and A. Only two persons sit between U and T. U is neither an immediate neighbor of S nor Q and faces outside the center. E does not sit opposite to T. The one who sits opposite to U sits second to the right of F. C sits immediately left of B. C does not sit opposite to Q. P is neither an immediate neighbor of A nor Q. R does not sit opposite to Q. D does not sit at the corner.

27. How many persons sit between U and S (when counted from left of U)?

1. Three
2. Four
3. One
4. Two
5. None

28. Who sits opposite to C?

1. S
2. R
3. T
4. P
5. cannot be determined

29. How many persons sit between E and the one who sits opposite to S?

1. Two
2. Either 3 or 5
3. Five
4. One
5. Four

30. Four of the following five are alike in a certain way and hence they form a group. Which one of the following does not belong to that group?

1. R
2. P
3. S
4. T
5. C

31. In most Microsoft programs, what does 'alt+f4' do?

- (1) Ends the program
- (2) Opens the program
- (3) Run the program
- (4) Modify the program
- (1) none of these

32. A device that is used to transmit data from one location to another is known as

- (1) Storage
- (2) Memory
- (3) Carrier
- (4) All of the above
- (5) None of these

33. Programs developed by an outside supplier and provided to the user in a machine readable form is known as .

- (1) Canned programs
- (2) Beta program
- (3) Alpha program
- (4) All of the above
- (5) None of these

34. Which of the following describe one or more characteristics of a modem computer?

- (1) An electronic device
- (2) A mechanical device
- (3) An electro-mechanical device
- (4) All of the above
- (5) None of these

135. Octal number system has a base \_ .

- (1) Two
- (2) Four
- (3) Eight
- (4) Ten
- (5) None of these

36. PL I (Programming Language One) is .

- (1) High level programming language
- (2) Low level programming language
- (3) Machine language
- (4) Assembly language
- (5) None of these

37. Which of the following is a disadvantage of machine language?

- (1) Machine Dependent
- (2) Slower Execution
- (3) Machine Independent
- (4) all of the above
- (5) None of these

38. Android Operating system is an example of which kind of Source Model?

- (1) Vertical Market Software
- (2) Open Source
- (3) Horizontal Market Software
- (4) Shareware
- (5) None of these

39. You can use the tab key to .

- (1) Move a cursor across the screen
- (2) Indent a paragraph
- (3) Move the cursor down the screen
- (4) Only ((1) and (2)
- (5) None of these

40. Which process checks to ensure the components of the computer and operating are connected properly?

- (1) Booting
- (2) Processing
- (3) Saving
- (4) Editing
- (5) None of these

**Directions(41-42) Study the following alphanumeric series carefully and answer the questions given below:**

3 \* D F 4 & N A I Y 6 8 R @ E 2 % T U \$ I P O W ! J

STEP I- The numbers which are immediately preceded by letter and immediately followed by a symbol are arranged in the end of the series in ascending order. (They are arranged just after J)

STEP II- The letter which are immediately preceded by another letter and immediately followed by the Symbol are arranged between ! and J in the alphabetical order.

STEP III- The numbers which are immediately followed by letter are interchanged its position with respect to the element just after it. (STEP II is applied after STEP I and STEP III is applied after STEP II)

41. How many letters are there between 2 and 8 in the step-I of the series?

1. Eight
2. Six
3. Four
4. Five
5. More than eight

42. Which among the following are the elements of the series which are at second position from the left end and fifth position from the right end in step-III respectively?

1. 3J
2. \*U
3. NW
4. \*J
5. &U

43. Statement: "If you are intelligent, we are the right people for improving your performance." – An advertisement of a coaching institute.

Assumptions:

- I. Brilliant students prefer to join coaching classes.
- II. Coaching classes help the students to improve their performance.
- III. No other institute provides such coaching.

1. Only I and II are implicit
2. Only II and III are implicit
3. Only I and III are implicit
4. All are implicit
5. None of these

44. Statement: 'Several labour and industrial courts in this State have no proper premises. Vacancies of judges and stenographers are kept pending.' – A statement of a retired judge of State X.

Assumptions:

- I. Adequate number of staff and judges helps in the smooth functioning of the industrial and labour courts.
- II. The state is not bothered about the condition of the labour and industrial courts.
- III. Physical facilities of an office help in increasing efficiency of its employees.

1. Only I and III are implicit
2. Only II is implicit
3. Only II and III are implicit
4. All I, II and III are implicit
5. None of these

**Directions(45-49): Study the following information carefully to answer the given questions:**

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule. The following is an illustration of input and rearrangement.

Input: 39 bur 27 xuc fwq 74 nkV 46 63 cdx 81 pmt

Step I: 271 bur xuc fwq 74 nkV 46 63 cdx 81 pmt 392

Step II: yfi 271 xuc fwq 74 nkV 46 63 81 pmt 392 xwc

Step III: 463 yfi 271 xuc fwq 74 nkV 81 pmt 392 xwc 634

Step IV: udj 463 yfi 271 xuc 74 81 pmt 392 xwc 634 mpe

Step V: 745 udj 463 yfi 271 xuc pmt 392 xwc 634 mpe 816

Step VI: kng 745 udj 463 yfi 271 392 xwc 634 mpe 816 cfx

Step VI is the last step of the rearrangement. As per the rules followed in the above steps, find out in each of the following questions the appropriate steps for the given input.

Input: pkb 18 utp 76 emr 27 aif 37 51 vsl 86 knw

45. What will the addition of the numbers which is fifth from the left end in step II and 5th from the right end in step IV?

1. 312
2. 210
3. 162
4. 165
5. None of these

46. Which of the following would be the difference of the numbers which is 2nd from left end in step IV and 4th from right end in Step II?

1. 290
2. 287
3. 193
4. 101
5. None of these

47. Which of the following element will be 5th to the left of 3rd from the right end in step V?

1. 181
2. utp
3. 373
4. vni
5. None of these

48. In Step IV, which of the following element would be on 6th position (from the left end)?

1. vsl
2. 181
3. 76
4. utp
5. None of these

49. In which of the following step '76 vsl 86' found in the same order?

1. Step III
2. Step I and II
3. Step IV
4. Step II
5. Both step IV and III

50. Statement: Should all the students graduating in any discipline desirous of pursuing post-graduation of the subjects of their choice be allowed to enroll in the post-graduate courses?

Arguments:

- I. Yes. The students are the best judge of their capabilities and there should not be restrictions for joining post-graduate courses.
- II. No. The students need to study relevant subjects in graduate courses to enroll in post-graduate courses and the students must fulfill such conditions.
- III. No. There are not enough institutes offering post-graduate courses which can accommodate all the graduates desirous of seeking post-graduate education of their own choice.

1. None is strong

2. Only I and II are strong
3. All are strong
4. Only I and III are strong
5. None of these

**ENGLISH**

**Direction (Q. 51 - 60): Read the passage given below and then answer the questions given below the passage. Some words may be highlighted for your attention.**

Illiteracy is a problem that has complex dimensions attached to it. In India, illiteracy is more or less concerned with different forms

of **disparities** that exist in the country. There are gender imbalances, income imbalances, state imbalances, caste imbalances and technological barriers that shape the literacy rates that exist in the country. India possesses the largest illiterate population. Literacy rates stood at 82.14 per cent for men in 2011 and 65.46 per cent for women. This low female literacy is also responsible for the dependency of women on men for activities that requires them to read and write. Thus, this all leads to the formation of a **vicious** circle.

Again, it is no new concept that the rich households will have better access to educational facilities as compared to the poor households. Due to the lack of skills and knowledge, poor households involve themselves with unskilled labour in order to save bread for the family. This reduces the focus from gaining education. This is because the main focus deviates to earning income so as to be able to survive in the society. States that spend more on education seem to have a higher literacy rates as to the states that do not invest heavily on education. Kerala is a case in point. The state spends 685 dollars per pupil, which also explains its educational levels.

One of the primary reasons for dismal literacy rates is inadequate school facilities. The teaching staff that is employed across the government-run schools is inefficient and unqualified. There is a dearth of well-read and trained teachers. Another reason for the huge dropout in schools is the lack of proper sanitation and drinking water. A study has revealed that 59 per cent of the schools do not have drinking water facilities.

The Supreme Court in a ruling in 1993 said that children had a fundamental right to free education and thus, in the year 2003, the 'Right to Education was incorporated in the Constitution under the Constitution (83<sup>rd</sup> Amendment), 2000'.

Despite this, the country couldn't provide free and compulsory education of children up to fourteen years of age within ten years of the bill coming into effect under Article 45 of the Constitution.

Several other schemes too had been launched to ensure the right to education in the country. The National Policy of Education in the year 1986 declared that the whole nation must commit itself to drive away the menaces of illiteracy especially among the young population. The National Literacy Mission in 1988 made literacy a community endeavour. It aimed at attaining a literacy rate of 41 per cent by 2035. The 1992 education policy guaranteed free and compulsory education to all children up to 14 years of age before the advent of the 21<sup>st</sup> century; a policy which seems to be **biting the dust** today as it has not been able to prevent dropouts among school children and so illiteracy prevails.

The SarvaSikshaAbhiyan was launched in 2001 to ensure that all children in the age groups of 6–14 years attend school and complete eight years of schooling by 2010. An important component of the scheme is the Education Guarantee Scheme and Alternative and Innovative Education, which is meant primarily for children in areas with no formal school within the radius of one kilometre.

**51.** Which of the following statements is false according to the passage?

- (1) SarvaShikshaAbhiyan was launched in 2001.
- (2) Supreme Court ruled in 1993 that children had a right to free education.
- (3) RTE came into effect under article 45 of the Constitution.
- (4) In 1988, literacy was made a community endeavour.

(5) In 1992, free and compulsory education was granted to children up to 21 years of age.

**52.** Which states/cities tend to have a higher literacy rate?

- A. The ones that spend more on education
- B. The ones that have more boys than girls
- C. Metropolitan cities
- (1) Only A
- (2) Only B
- (3) Only C
- (4) Only A and B
- (5) None of the above

**53.** Poor households involve themselves with unskilled labour due to \_\_\_\_\_.

- (1) the need to earn a living
- (2) unemployment
- (3) poverty
- (4) lack of skills and knowledge
- (5) None of the above

**54.** Which of the following sentence(s) is/are true about inadequate schooling facilities as given in the passage?

- A. There is a lack of proper ventilation in classes.
- B. Hygiene and sanitation is poor.
- C. There is a shortage of teachers.
- (1) Only A
- (2) Only B and C
- (3) Only B
- (4) Only C
- (5) All A, B and C

**55.** Which of the following words is the **opposite** of 'disparities' given in bold in the above passage?

- (1) Resemble
- (2) Similarities
- (3) Same
- (4) Differences
- (5) Varied

**56.** Choose the word/phrase that is **closest in meaning** to the word/phrase given in bold in the passage i.e. **vicious**.

- (1) Round
- (2) Relevant
- (3) Incorrect
- (4) Cruel
- (5) Incomprehensible

**57.** What leads to dependency of women on men for activities that require reading and writing?

- A. Low intelligence quotient
- B. Low income
- C. Low female literacy rate
- (1) Only A
- (2) Only B
- (3) Only C
- (4) Only A and B
- (5) None of the above

**58.** What is illiteracy in India concerned with?

- (1) It has complex problems.
- (2) It is concerned with different forms of disparities.
- (3) It is related to population.
- (4) It has many causes.
- (5) None of these

**59.** Which of the following types of imbalances has/have an effect on illiteracy?

- A. Gender imbalances
- B. Income imbalances
- C. State and caste imbalances
- (1) Only A
- (2) Only B
- (3) Only C
- (4) All A, B and C

(5) None of the above

60. Choose the word/phrase that is **closest in meaning** to the word/phrase given in bold in the passage i.e. **biting the dust**.

- (1) Be successful (2) Rake up dirt  
(3) Play in the dust (4) Become dusty  
(5) Suffer defeat

**Direction (61 - 70): Read the passage given below and then answer the questions given below the passage. Some words may be highlighted for your attention. Read carefully.**

Air pollution has jumped to number five spot amongst the top killers in India. Releasing India-specific data, the Global Burden of Disease (GBD) warned that outdoor air pollution caused 6,27,000 deaths and 17.7 million healthy years of life in 2010.

Worldwide, outdoor air pollution caused 3.2 million premature deaths and over 74 million years of healthy life in 2010.

A **substantial** rise in cardiovascular diseases, strokes and chronic obstructive pulmonary diseases in India in 2010 are directly attributed to the rising levels of particulate-matter pollution.

Two-thirds of the rising disease graphs worldwide are found in South Asia.

Dr. Vinod Raina, heading the oncology wing at AIIMS, confirmed that 'we are getting 10 lakh new cancer cases every year, out of which approximately one lakh are lung cancer cases. We still have to quantify how many of these lung cancer cases are pollution-related'.

Dr. Aaron Cohen, principal scientist, Health Effects Institute, Boston, and chairperson of the Air Pollution Group at Institute for Health Metrics and Evaluation for Global Burden of Disease, pointed out that a study of lung cancer amongst non-smokers had shown a 60 per cent increase caused by air pollution.

Prof. S. K. Chhabra, heading the department of cardio-respiratory physiology at the Vallabhbai Patel Chest Institute, warned against the risk from new generation pollutants, especially ozone that is currently responsible for a four per cent increase in mortality rates. 'Ozone has become a key ingredient of urban smog,' said Prof. Chhabra.

Prof. Randeep Guleria, head of the pulmonary unit at AIIMS, highlighted how indoor air pollution had **emerged** as another major killer amongst women using biomass for their cooking requirements. 'Women in the Gujjar community suffer high incidence of cancer caused by indoor air pollution,' Prof. Guleria explained.

Allergies, respiratory diseases, bronchitis, asthma, etc. were all caused by air pollution. The harmful fumes from vehicles are a major cause of air pollution.

The India-related data was calculated from the largest global database ever assembled using India-specific levels of baseline mortality and incidence of five leading causes of death in India and was released at a workshop organised by ICMR and CSE.

The 2010, GBD was produced by a rigorous scientific process involving 150 global experts led by the Institute of Health Metrics and Evaluation along with WHO and Harvard University.

61. The Global Burden of Disease warned that \_\_\_\_\_.

- (1) Healthy people had become unhealthy  
(2) Obesity was a killer  
(3) People had increased the use of fossil fuels  
(4) Many healthy years of life were lost due to air pollution

(5) We will all fall ill

62. What does the 60% rise in lung cancer cases in non-smokers indicate?

- (1) Non-smokers are careless about their health.  
(2) Non-smokers are secretly smoking.  
(3) Air pollution has become a major cause of lung cancer.  
(4) The data collected on the rise in lung cancer is inaccurate.  
(5) None of these above

63. What are the consequences of rising levels of particulate matter pollution?

- A. Rise in cardiovascular diseases  
B. Rise in strokes  
C. Rise in obesity  
(1) Only A (2) Only B  
(3) Only C (4) Only A and B  
(5) Only A and C

64. Why is ozone a dangerous new-generation pollutant?

- A. It is a major constituent of urban smog.  
B. It is responsible for a four per cent increase in mortality rates.  
C. It is highly toxic.  
(1) Only A (2) Only B  
(3) Only C (4) Only A and B  
(5) None of these

65. Which of the following is the opposite of the word 'chronic' given in bold in the above passage?

- (1) Prolonged (2) Enduring  
(3) Long lasting (4) Fleeting  
(5) Continuing

66. Which of the following sentence/s is true about women in the Gujjar community?

- A. They use biomass for cooking.  
B. They are highly prone to cancer because of indoor air pollution.  
C. They are concerned about the pollution caused by biomass.  
(1) Only A (2) Only A and B  
(3) Only B (4) Only C  
(5) All A, B and C

67. What kinds of diseases are caused by air pollution?

- A. Diabetes, obesity, depression  
B. Allergies, asthma, bronchitis  
C. Hair fall, loss of appetite, weight loss  
(1) Only A (2) Only B  
(3) Only C (4) Only A and B  
(5) None of these

68. Which of the following statements is false according to the passage?

- (1) Air pollution has jumped to number five spot amongst the top killers in India.  
(2) Two-thirds of the rising disease graphs worldwide are found in South Asia.  
(3) A study of lung cancer amongst non-smokers had shown a 60 per cent increase caused by air pollution.  
(4) The 2010 GBD was produced by a rigorous scientific process involving 150 global experts.  
(5) The head of oncology department confirmed getting thousands of new cases of lung cancer every year.

69. Choose the word that is **closest in meaning** to the word given in bold in the passage i.e. **substantial**.

- (1) Significant (2) Inconsiderable  
(3) Unreal (4) Dissatisfying  
(5) Weak

70. Choose the word that is closest in meaning to the word given in bold in the passage i.e. **emerged**.

- (1) Hid (2) Camouflaged  
(3) Came forth (4) Underneath  
(5) Covered

**GENERAL KNOWLEDGE**

71. The minimum paid up capital for any insurance business- Life or General is

1. Rs.50 Cr 2. Rs.100 Cr  
3. Rs.150 Cr 4. Rs.200 Cr  
5. None of these

72. The free-look period is of how many days?

1. 10 2. 15  
3. 20 4. 30  
5. None of these

73. Maldives finance ministry has signed an agreement with India's \_\_\_\_\_ for line of credit (LOC) of 800 million US dollars to finance the new government's infrastructure projects.

1. RBI 2. SBI  
3. BoB 4. EXIM Bank  
5. NABARD

74. India was ranked at which position on the World Economic Forum's Global Energy Transition Index 2019?

1. 76 2. 67  
3. 78 4. 81  
5. 91

75. Which bank has signed a loan agreement worth USD 83.11 million to Congo for financing three solar power projects?

1. State Bank of India 2. HDFC Bank  
3. Exim Bank 4. RBL Bank  
5. None of these

76. The Reserve Bank set the average base rate to be charged from borrowers by non-banking financial companies (NBFCs) and micro-finance institutions (MFIs) at \_\_\_\_\_ for the first quarter of the next fiscal (April-June).

1. 3.45% 2. 4.67%  
3. 7.52% 4. 8.33%  
5. 9.21%

77. Which bank become the first bank to set up a wholly-owned non-life insurance company ?

1. Kotak Mahindra Bank 2. ICICI  
3. HDFC 4. SBI  
5. None of these

78. The amalgamation of Vijaya Bank and Dena Bank into the Bank of Baroda (BoB) has come into effect and all branches of the former two will function as branches of BoB. The merged entity would also receive \_\_\_\_\_ fund infusion from the government.

1. Rs 5,042 crore 2. Rs 2,987 crore  
3. Rs 8,672 crore 4. Rs 4,321 crore  
5. Rs 7,065 crore

79. BNP Paribas Cardif has sold 5 crore shares of which life insurance company for Rs 2,889 crore?

1. Max Life Insurance 2. SBI Life Insurance

3. Bharti AXA General Insurance 4. HDFC Life  
5. None of these

80. What is the limit of Ways and Means Advances (WMA) set up by Reserve Bank of India(RBI) for the first half of the financial year 2019-20?

1. Rs.90000 crore 2. Rs.75000 crore  
3. Rs.25000 crore 4. Rs.50000 crore  
5. None of these

81. Which Insurance company has been slapped by fine of 1 crore by IRDAI ?

1. Cholamandalam MS General Insurance  
2. Life Insurance Corporation of India  
3. Max Life Insurance  
4. SBI Life Insurance  
5. None of these

82. Which organization has carried out Supply chain Dynamics and Food Inflation in India Survey 2019?

1. RBI 2. SEBI  
3. NABARD 4. FCI  
5. None of these

83. What is the GDP forecast according to Fitch Ratings for FY20?

1. 5.6% 2. 5.7%  
3. 5.4% 4. 5.5%  
5. None of these

84. Who has been appointed as 18th Governor of Goa?

1. Lalji Tondon 2. Mridula Sinha  
3. PS Sreedharan 4. Satya Pal Malik  
5. None of these

85. Which organization has released the report "World Development Report 2020"?

1. World Bank 2. UNCTAD  
3. World Trade Organization (WTO) 4. UNESCO  
5. None of these

86. Which company's Mutual Fund has been renamed as Nippon India Mutual Fund (NIMF)?

1. TATA 2. Reliance  
3. SBI Mutual Fund 4. UTI Asset management  
5. None of these

87. Who has been awarded the Indira Gandhi award for national integration for 2018?

1. Chandni Prasad Bhatt 2. Sunita Narain  
3. Alok Sharma 4. K.Siva Reddy  
5. None of these

88. Which of the following general insurance company has entered into a corporate agency partnership with Kerala based Muthoot Mini Financiers Limited to provide comprehensive general insurance for the customers of the NBFC through its network branches?

1. ICICI Lombard  
2. Bajaj Allianz Health Insurance  
3. The New India Assurance  
4. HDFC ERGO General Insurance Company  
5. None of these

89. Which state government has increased financial aid to families of jawans martyred in war or war-like situations or conflict related to national security from ₹25 lakh to ₹1 crore?

1. Tamil Nadu
3. Haryana
5. None of these

2. Kerala
4. Maharashtra

90. Name the hockey player, who has been chosen for 2019 Mohun Bagan Ratna.

1. Udham Singh
3. Keshav Dutt
5. None of these

2. K. D. Singh
4. Jaswant Singh Rajput

IBT INSTITUTE

# **IBPS PO MAINS TEST - 4**

## **ANSWER KEY**

1.(4)	2.(4)	3.(4)	4.(2)	5.(2)	6.(4)	7.(1)	8.(1)	9.(2)	10.(3)
11.(5)	12.(1)	13.(2)	14.(2)	15.(1)	16.(3)	17.(4)	18.(1)	19.(4)	20.(1)
21.(4)	22.(3)	23.(1)	24.(2)	25.(4)	26.(1)	27. (1)	28. (4)	29.(4)	30. (4)
31.(1)	32.(3)	33.(1)	34.(1)	35.(3)	36.(1)	37.(1)	38 (2)	39.(2)	40.(1)
41.(5)	42.(2)	43.(5)	44.(1)	45.(3)	46.(2)	47.(1)	48 (3)	49.(5)	50.(5)
51.(5)	52.(1)	53.(4)	54.(2)	55.(2)	56.(4)	57.(3)	58. (2)	59.(4)	60.(5)
61.(4)	62.(3)	63.(4)	64.(4)	65.(4)	66.(2)	67.(2)	68. (5)	69.(1)	70.(3)
71.(2)	72.(5)	73.(1)	74.(2)	75.(2)	76.(3)	77.(4)	78 (3)	79.(3)	80.(4)
81.(1)	82.(3)	83.(2)	84.(2)	85.(2)	86.(3)	87.(4)	88(3)	89.(1)	90.(1)