

IBPS SPECIALIST OFFICER EXAM QUESTION PAPER

REASONING TEST

1. In a certain code 'TREAMWORK' is written as 'NBFUJQNV' and 'SOME' is written as 'PTDL'. How is 'PERSON' written in that code?

- (a) QDOOPT
- (b) QDOMNR
- (c) SFQMNR
- (d) SFQOPT
- (e) None of these

2. How many such pairs of letters are there in the word 'SUBSTANCE' each of which has as many letters between them in the word (in both forward and backward directions) as in the English alphabets?

- (a) None
- (b) One
- (c) Two
- (d) Three
- (e) More than three

3. How many meaningful English words, not ending with 'D' can be made with the third, the fifth, the seventh and the ninth letters of the word 'STEADFAST' using each letter only once in each word?

- (a) None
- (b) One
- (c) Two
- (d) Three
- (e) More than three

4. In a certain code 'BASKET' is written as '5\$3%#1' and 'THIRD' is written as '14*#2'. How is 'SKIRT' written in that code?

- (a) 3%*41
- (b) 3/%41
- (c) 3%#41
- (d) 3#4%1
- (e) None of these

5. The positions of the first and the fifth digits of the number 81943275 are interchanged. Similarly the positions of the second and the sixth digits are interchanged and so on till the fourth and the eighth digits. Which of the following will be the third digit from the right end after the rearrangement?

- (a) 1
- (b) 9
- (c) 2
- (d) 4
- (e) None of these

Study the following arrangement carefully and answer the questions given below:

M3 # R A T 1 E J \$ K @ F U 5 4 V I 6 © D 8 * G B 7 δ 2 W

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

- (a) T E R
- (b) U4 @
- (c) 6 D V
- (d) J 1 K
- (e) N δ *

7. How many such numbers are there in the above arrangement, each of which is immediately preceded by a letter but not immediately followed by a letter?

- (a) None
- (b) One
- (c) Two
- (d) Three
- (e) More than three

8. What should come in place of the question mark (?) in the following series based on the above arrangement? R T 1 \$ @ F

- (a) 8 * H
- (b) 8 H N
- (c) 8 H 7
- (d) D * H
- (e) None of these

9. How many such symbols are there in the above arrangement, each of which is immediately preceded by a number and immediately followed by a letter?

- (a) None
- (b) One
- (c) Two
- (d) Three
- (e) More than three

10. Which of the following is the seventh to the left of the twentieth from the left end of the above arrangement?

- (a) V
- (b) @
- (c) δ
- (d) ©
- (e) None of these

ENGLISH LITERATURE TEST

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 suggest one of which fits the blank appropriately. Find out the appropriate word in each case. (11) over the world, rights related to information technology that are already legally recognized are daily being violated, (12) in the name of economic advancement, political stability or for personal greed and interest. Violates of these rights have (13) new problems in human social systems, such as the digital divide, cybercrime, digital security and privacy concerns, all which above (14) people's lives either directly or indirectly. It is important that countries come up with the guidelines for action to (15) the incidence of malicious attacks on the confidentiality, integrity and availability of electronic data and system, computer-related crimes, content related offenses and violations of intellectual property rights. (16), threats to critical infrastructure and national interest arising from the use of the internet of criminal and terrorist activities are of growing (17). The harm incurred to businesses, governments and individuals in those countries in which the internet is used (18), is gaining in (19) and importance, while in other countries cybercrime threatens the application of information and communication technology for governmental services, health care, trade, and banking. As users start losing (10) in online transactions and business, the opportunity costs may become substantial.

- 11. (a) Entire
- (b) Lot
- (c) Great
- (d) All
- (e) Much

- 12. (a) scarcely
- (b) whether
- (c) and
- (d) for
- (e) hardly

- 13. (a) created
- (b) bent
- (c) pressured
- (d) risen
- (e) stooped

- 14. (a) distanced
- (b) affected
- (c) exaggerated
- (e) advanced
- (e) cropped

- 15. (a) engage
- (b) conflict
- (c) war
- (d) combat
- (e) struggle

- 16. (a) But
- (b) More
- (c) Addition
- (d) Beside
- (e) Further

- 17. (a) concern
- (b) Nature
- (c) Pattern
- (d) Important
- (e) Matter



18. (a) really
(b) Figuratively
(c) Widely
(d) Never
(e) Tandem

19. (a) fear
(b) Days
(c) Positivity
(d) Width
(e) Scope

20. (a) tracks
(b) Measure
(c) Confidence
(d) Mind
(e) Grip

Rearrange the following six distance (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (a) It is not wonder that a majority of these excluded and low achievers come from the most deprived sections of society.
- (b) They are precisely those who are supposed to empower through education.
- (c) With heightened political consciousness about the plight of these to-be-empowered people, never in the history of India has the demand for inclusive education been as fervent as today.
- (d) The either never enrol or they drop out of schools at different stages during these eight years.
- (e) On the nearly 200million children in the age group between 6 and 14 years, more than half do not complete eight years of elementary education.
- (f) On those who do complete eight years of schooling, the achievement level of a large percentage, in language and mathematics, in unacceptably low.

21. Which of the following should be the THIRD sentence after rearrangement?

- (a) A
(b) B
(c) C
(d) D
(e) E

22. Which of the following should be the FIRST sentence after rearrangement?

- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

23. Which of the following should be the SECOND sentence after rearrangement?

- (a) F
- (b) E
- (c) D
- (d) C
- (e) B

24. Which of the following should be the FOURTH sentence after rearrangement?

- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

25. Which of the following should be the FIFTH sentence after rearrangement?

- (a) F
- (b) E
- (c) D
- (d) B
- (e) A

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.

26. Facts spoke louder than words at the Company meeting where the Direction tried to paint a rosy picture of the Company's financial health.

- (a) Too many facts related to the good financial health of the Company were presented during the meeting.
- (b) The Company was not doing well financially despite the Director saying otherwise.
- (c) The Director was very loud while presenting the facts about the Company's financial health during the meeting.
- (d) The facts stated in the meeting supported the Director's claims of good financial health of the Company.

(e) The Company was doing exceptionally well financially, despite the Director saying otherwise.

27. By initiating the fight with Sakshi in office, Kajal had killed the goose that lay the golden egg

- (a) By initiating the fight with Sakshi in office, Kajal had left her speechless.
- (b) Kajal and ruined her chances of success by picking a fight Sakshi in office.
- (c) Kajal had exacted her revenge by picking a fight with Sakshi in office.
- (d) Kajal had hurt Sakshi by picking a fight with her in office.
- (e) By initiating the fight with Sakshi in office, Kajal had missed getting the golden egg.

28. I let the chips fall where they may and do not worry too much about what I want to do next.

- (a) I take calculated risks.
- (b) I let others do what they want and do not interfere.
- (c) I am clumsy.
- (d) I do not try to control my destiny.
- (e) I prefer chaos to calm.

29. After trying hard to convince Narendra to change his ways, Raman realized that a leopard cannot change its spots.

- (a) Raman realized that Narendra would never change his ways.
- (b) Raman realized that Narendra was helpless.
- (c) Raman realized that he was not good at convincing others.
- (d) Raman realized that Narendra would change his ways soon.
- (e) Raman realized that someone else was forcing Narendra to act in a certain way.

30. Before starting work on our new project, our mentor told us to not count our chickens before they hatched.

- (a) Our mentor warned us against being over-confident about achieving success.
- (b) Our mentor asked us to meticulously count the chicken first and then the eggs.
- (c) Our mentor warned us against being over-enthusiastic in implementing the project.
- (d) Our mentor warned us about all the challenges that lay ahead of us.
- (e) Our mentor informed us about the prizes that would get on succeeding.

GENERAL AWARENESS TEST

31. Who among the following is one of the recipients of the Nobel Peace Prize – 2011?

- (a) Ellen Johnson Sirleaf
- (b) Jules A. Hoffmann
- (c) Bruce A. Beutler
- (d) Adam G. Riess
- (e) Tomas Transtromer

32. The Food Security Bill – 2011 which is the process of becoming an Act, divides the entire population of the country into two groups. Which of the following are these two groups?

- (a) Below poverty line and above poverty line
- (b) General population and Excluded population
- (c) Included households and Excluded households
- (d) Covered under PDS and Not Covered under PDS
- (e) General households and priority households

33. RBI has recently deregulated the rates of interest to be provided by various Banks to their depositors/customers with effect from 25-10-2011 on their _____ accounts?

- (a) Time Deposit
- (b) Saving bank
- (c) Loan
- (d) Fixed deposit
- (e) Current

34. Which of the following is the main advantage of “ASBA” with the applicants for share allotment?

- (a) ASBA applicant has got secured allotment of shares
- (b) ASBA applicant has got certain preference in allotment of shares as compared to general applicants
- (c) ASBA applicant need not remit the fund for allotment of shares, he/she will do so after shares are allotted to him/her.
- (d) ABSA Applicants deposit/OD account is not debited, only the funds are blocked for the same and he/she continues to avail interest till the shares are allotted to him/her.
- (e) None of these

35. "Many people die in Deadly Games in Egypt": Was the news in almost all major newspaper in February 2012. Which of the following statements is the correct representation of 'Deadly Game' given in the headlines?

- (a) A riot broke out during a Football Match in Egypt in which many people were killed
- (b) Police had to open fire on a Mob including some genuine ticket holders, who were not allowed to enter the Stadium even after the start of the match
- (c) Egypt is famous for its dangerous games of 'Bull fight' and 'Martial Game'; Many participants die every year in such games
- (d) Some terrorist opened fire during a football match. About 10000 people were killed in the incident
- (e) The defeat in the game is considered equivalent to death

36. Mullaperiyar Dam which was recently in news, is located in which of the following States?

- (a) Maharashtra
- (b) Karnataka
- (c) Andhra Pradesh
- (d) Kerala
- (e) Tamil Nadu

37. Like telephone/Mobile number portability, the Ministry of Finance/RBI is now also considering to provide bank account number portability to bank customers. Which of the following would it mean?

- (a) Any customer/account holder can withdraw cash from any other Bank through his/her own cheques drawn on other bank even without ATM
- (b) Any borrower can draw funds from his/her loan account from any other bank also
- (c) The account number of any account holder will remain the same even if he/she is getting his/her account transferred to another bank also.
- (d) Bank customers would have the facility of mobile Banks to withdraw cash nearby his/her place
- (e) None of these

38. The total number of Kisan Credit Card holder farmers in our country is _____

- (a) 8 Crores
- (b) 10 Crores
- (c) 5 Crores
- (d) 7.5 Crores
- (e) 6 Crores

39. NRE deposit is _____

- (a) Non Resident External deposit
- (b) Non Resident Extra deposit
- (c) Non Resident Exchange deposit
- (d) Non Refundable External deposit
- (e) Non Resident Extended deposit

40. What is offshore banking?

- (a) It is a bank located in the sea (i.e. island)
- (b) It is a bank located in SEZ (c) It is a bank located in a neighbouring country
- (d) It is a bank located outside the country of residence of the depositor
- (e) Offshore banking is basically dealing in foreign exchange

41. Maoists in which of the following countries recently decided to accept Govt's of 'Golden Handshake' and enter into 'civilian life' or mainstream of the society?

- (a) Myanmar
- (b) India
- (c) China
- (d) Nepal
- (e) Bhutan

42. Which of the following is correct?

- (a) Illiterates cannot open any account in a bank
- (b) Illiterate women cannot open any account in a bank
- (c) Illiterates can open savings bank accounts in a bank
- (d) Advance can be granted to a minor
- (e) Advance can be granted to a minor if he is of sound mind

43. As per newspaper reports western countries are going to impose sanctions on which of the following OPEC countries as it is said that is trying to make a nuclear bomb?

- (a) Kuwait
- (b) Iraq
- (c) Iran
- (d) Saudi Arabia
- (e) Angola

44. "The Reliance Industries Ltd (RIL) has decided to return some 'KG' field to the Government of India was the news in some major newspapers. What is the major production in KG fields owned by RIL?"

- (a) Crude oil
- (b) Gas
- (c) Coal
- (d) Iron ore
- (e) Gold ore and Diamonds

45. Non-convertible debentures are _____

- (a) Debt instruments which acquire equity status at the issuers' option.
- (b) Debt instruments which acquire equity status at the investors' option.
- (c) Debt instruments which acquire equity status with the permission of Registrar of Companies.
- (d) Debt instruments which acquire equity status on maturity.
- (e) Debt instruments which retain their debt character and cannot acquire equity status.

46. India's Dipika Pallikal and Sarah Cardwell of Australia recently played an international match in Chennai. Both of them are _____

- (a) Badminton players
- (b) Gold players
- (c) Chess players
- (d) Squash players
- (e) Table tennis players

47. "IRDA norms will boost online distribution" – was the news in some major newspaper. This means online distribution of which of the following will boost up?

- (a) Bank products
- (b) Insurance policies/products
- (c) Licenses to open new banks/ branches of existing banks
- (d) Licenses to operate 2G/3G spectrums
- (e) Permits for export of iron ore

48. 'Lajja' is a book written by _____

- (a) Salman Rushdie
- (b) Taslima Nasreen
- (c) Suil Ganguli
- (d) Rabindranath Tagore
- (e) Bimal Mitra

49. The prevent frauds in multiple mortgage cases, under SARFAESI Act, 2002 one special thing has been created and made operative from 01.04.2011. Which one is that from the following?

- (a) Special Registrar Office at Lucknow
- (b) Special Central Arbitration Bureau at Lucknow
- (c) Central SARFAESI Tribunals at 6 Centres
- (d) Central Electronic Registry
- (e) State Electronic Registries

50. SBI has merged which of the following two associate banks with itself?

- (a) State Bank of Hyderabad & State Bank of Patiala
- (b) State Bank of Hyderabad & State Bank of Travancore
- (c) State Bank of Mysore & State Bank of Travancore
- (d) State Bank of Indore & State Bank of Hyderabad
- (e) State Bank of Indore & State Bank of Saurashtra

51. Assembly Elections took place in which one of the following States recently? (in January 2012)

- (a) Madhya Pradesh
- (b) Maharashtra
- (c) Kerala
- (d) Punjab
- (e) Tamil Nadu

52. Which one of the following is not a salient feature of Debit Card?

- (a) No bad debts to banks and no suits for recovery
- (b) Non interest earning for banks
- (c) Works like a normal withdrawal
- (d) Can be used at ATM and POS
- (e) 45 days credit is given to the card holder

53. Bank issues a letter to beneficiary on behalf of its constituents like guarantee for making payment on their behalf on fulfilment of its terms and conditions. What is this arrangement known in banking context?

- (a) Line of Credit
 - (b) Loan to Client
125. World leaders are to assemble in Rio de Janeiro in June 2012 for the United Nations Conference on Sustainable Development (Rio + 20). All nations are going to make some commitment towards the goal of the conference. As per the agenda circulated, what commitment do world leaders want from India in the Conference?
- (a) India should agree to double its energy efficiency under a global understanding

- (b) India should suspend its nuclear pact with USA for at least should reduce it to 50% level of agreed capacity
- (c) Nuclear power plants are highly risky as seen in Japan recently. Hence no new plant should be made
- (d) India has a vast resource of coal. It must its coal resources with other countries to enable them to produce thermal power which they are not doing so far due to lack of coal mines there
- (e) None of these

54. Who among the following is the recipient of the Padma Vibhushan given in 2012?

- (a) Late (Dr.) Bhupen Hazarika
- (b) Sri Vanraj Bhatia
- (c) Sri Javed Akhtar
- (d) Sri Amitabh Bachhan
- (e) Smt. Ambika Soni

55. Under the liberalized scheme of interest subsidy, Government of India provides interest subsidy on housing loan at the rate of _____

- (a) 0.50%
- (b) 1.00%
- (c) 2.00%
- (d) 2.00% + 1.00% for prompt repayment
- (e) None of these

56. When a Bank provides a loan for purchase of white goods, it is categorized as _____

- (a) Consumption loan
- (b) White Goods loan
- (c) Consumer Durable loan
- (d) Working Capital
- (e) Bridge Loan

57. India has decided to acquire Rafael Fighter planes for its air force wing. Which country is going to supply Rafael fighter planes?

- (a) Italy
- (b) Britain
- (c) Canada
- (d) France
- (e) Germany

58. Which of the following statements about contribution (approximately) of agriculture sector in GDP is correct?

- (a) Agriculture contributes 50% of total GDP
- (b) Agriculture does not contribute significantly to India's GDP as the share is less than 1%
- (c) India's GDP does not take agriculture sector into account
- (d) Agriculture Sector is the part of Service Sector. Hence it is not considered as an independent sector
- (e) Agriculture Sector contributes 20% in India's GDP

59. Banks are considered as 'financial intermediaries'. Which of the following activity correctly and comprehensively explains this role of banks?

- (a) Accepting deposits of money for the purpose of lending and investment
- (b) Granting loans to the weaker section of the society
- (c) Accepting money for remittance and issuing bank drafts
- (d) Providing safe deposit services
- (e) Opening accounts and accepting deposit therein

60. The rate below which banks cannot generally lend is called as _____

- (a) Base rate
- (b) Floor rate
- (c) Repo rate
- (d) Call money rate
- (e) Ceiling rate

61. As per the data released by the Union Health Ministry (of India) the infant mortality rate is lowest in _____

- (a) Tamil Nadu
- (b) Maharashtra
- (c) Goa
- (d) Uttar Pradesh
- (e) Madhya Pradesh

63. Dada Saheb Phalke Awards are given by the Ministry of _____

- (a) Social Welfare
- (b) Corporate Affairs
- (c) Home Affairs
- (d) Human Resources Development
- (e) Information & Broadcasting

64. Which of the following is not a type of Cheque?

- (a) Crossed cheque
- (b) Blank cheque
- (c) Speed cheque
- (d) Bearer cheque
- (e) Order cheque

65. Mr. John Key is the present _____

- (a) Prime Minister of Canada
- (b) Prime Minister of Australia
- (c) Prime Minister of New Zealand
- (d) President of Australia
- (e) President of Canada

66. In relation to banking, what do you understand by “Ever – Greening of loan Account”?

- (a) Full repayment of a loan account before maturity – Pre-payment
- (b) Full repayment of a loan account exactly at maturity
- (c) Fresh Loan sanctioned during the tenure of account for enhancement of limits
- (d) Adjusting the NPA/Sticky account with fresh sanction of loans
- (e) Loans provided for new projects to new customers

67. Which of the following is the name of an autonomous organization for rural technology?

- (a) CAPART
- (b) MGNREGA
- (c) PURA
- (d) IRDP
- (e) NGAPS

68. With a view to facilitate payment of balance in deposit account to the person named by the depositor without any hassles in the event of death of the account holder, the following facility was introduced in bank accounts in our country?

- (a) Will
- (b) Registration
- (c) Nomination
- (d) Indemnity
- (e) Guarantee

69. Which of the following countries is NOT a member of ASEAN?

- (a) Thailand
- (b) Myanmar
- (c) Singapore
- (d) Vietnam
- (e) Brazil

70. Which of the following is not a Negotiable Instrument?

- (a) Cheque
- (b) Fixed Deposit Receipt
- (c) Promissory Note
- (d) Bill of Exchange
- (e) All (a) to (d) above are negotiable instruments

71. Which of the following Stock Exchanges in India recently launched “Carbon Index” so that investors can assess risk and opportunities associated with climate change?

- (a) Delhi Stock Exchange
- (b) National Stock Exchange
- (c) Bombay Stock Exchange
- (d) Kolkata Stock Exchange
- (e) Ahmadabad Stock Exchange

72. Which of the following would be the venue of the World Athletic Championship 2013?

- (a) New Delhi
- (b) Tokyo
- (c) London
- (d) Paris
- (e) Moscow

73. Who among the following represented India in 17th SAARC Summit held at Addu in Maldives in November 2011?

- (a) Smt. Sonia Gandhi
- (b) Dr. Manmohan Singh
- (c) Shri Pranab Mukherjee
- (d) Shri P Chidambaram
- (e) Shri Rahul Gandhi

74. What is the maximum balance amount that is eligible for earning interest in a normal saving bank account?

- (a) Rs. 1 Lac
- (b) Rs. 2 Lacs
- (c) Rs.3 Lacs
- (d) Rs. 5 Lacs
- (e) No limit

75. When a customer opens a Deposit account with the Bank, which one of the following is the status of the Bank?

- (a) Debtor
- (b) Creditor
- (c) Trustee
- (d) Beneficiary
- (e) None of these

76. Which of the following states decided to give Khatedhari Rights to about 30,000 farmers occupying the custodian lands?

- (a) Gujarat
- (b) Rajasthan
- (c) Madhya Pradesh
- (d) Uttar Pradesh
- (e) Uttarakhand

77. Which of the following functions are not being performed by the Reserve Bank of India?

- (a) Regulation of Banks in India
- (b) Regulation of Foreign Direct Investment in India
- (c) Foreign Currency Management in India
- (d) Control & Supervision of Monday Supply
- (e) Currency Management in India

78. A bank is called as 'Scheduled Bank' when _____

- (a) Its business has crossed Rs. 1000 crore mark
- (b) Its branch network is over 100
- (c) It is included in the second Scheduled of the RBI Act
- (d) When it complies with all the three above
- (e) None of these

79. Australian govt. recently decided to sell Uranium to India. Uranium is used mainly for _____

- (a) Manufacturing of chemical fertilizers
- (b) Manufacturing of Drug/Pharmacy products
- (c) Nuclear power generation
- (d) Making arsenals
- (e) Making electronic chips

