

IBPS PO 2023 Prelims Memory Based Paper

General Instructions:

1. This paper consists of **100 questions** divided into 3 sections: English Language (30 Qs), Quantitative Aptitude (35 Qs), and Reasoning Ability (35 Qs).
2. Each question carries **1 mark**. There is a negative marking of **0.25 marks** for each wrong answer.
3. There is a **sectional time limit**; however, within a section, candidates may attempt questions in any order.
4. Use of calculators or any electronic device is strictly prohibited.
5. Rough work must be done only in the space provided.

SECTION I — ENGLISH LANGUAGE (Questions 1–30) Max. Marks: 30

Directions: Read the following passage carefully and answer Questions 1 to 8 based on it.

The global financial crisis of 2008 fundamentally altered the landscape of international banking and regulatory frameworks. Prior to the crisis, financial institutions operated under a relatively permissive regulatory environment that encouraged risk-taking and leveraged investments. The collapse of major investment banks and the near-failure of several systemically important financial institutions exposed the fragility of the global financial architecture. Governments across the world were compelled to intervene through unprecedented bailout packages, fundamentally changing the relationship between the state and private financial entities. In the aftermath of the crisis, regulatory bodies undertook sweeping reforms encapsulated in frameworks such as Basel III and the Dodd-Frank Act. These regulations mandated higher capital adequacy ratios, stricter liquidity requirements, and enhanced stress-testing mechanisms. The overarching objective was to ensure that banks maintained sufficient buffers to absorb shocks without resorting to taxpayer-funded rescues. However, critics argued that these stringent norms disproportionately burdened smaller banks and curtailed the flow of credit to the real economy, thereby hampering economic recovery. The debate between proponents of deregulation and advocates of robust oversight remains unresolved. While financial innovation has often been lauded as an engine of economic growth, unrestrained financial engineering can precipitate systemic crises that negate decades of economic progress. The challenge for policymakers lies in calibrating regulations that simultaneously foster innovation, protect consumers, and maintain systemic stability — a delicate balancing act that has no definitive solution.

Q1. According to the passage, what was the primary consequence of the 2008 global financial crisis on government-bank relations?

- (a) Governments divested all stakes in private banks.
- (b) The relationship between the state and private financial entities underwent a fundamental transformation.
- (c) Financial institutions were wholly nationalised across the world.
- (d) Regulatory bodies were dissolved in most developed nations.
- (e) Banks were incentivised to take on greater risk than before.

Q2. Which of the following best describes the objective of Basel III and the Dodd-Frank Act as mentioned in the passage?

- (a) To promote deregulation and incentivise financial innovation.
- (b) To eliminate the need for stress-testing of financial institutions.
- (c) To ensure banks hold adequate reserves to withstand economic shocks without public bailouts.
- (d) To transfer regulatory oversight from central banks to government ministries.
- (e) To enhance credit availability to large corporations at subsidised rates.

Q3. What criticism of post-crisis regulatory reforms is mentioned in the passage?

- (a) The reforms were too lenient and failed to prevent further crises.
- (b) Stringent norms placed a disproportionate burden on smaller banks and restricted credit flow.
- (c) The reforms encouraged excessive risk-taking among investment banks.
- (d) The regulations were implemented selectively, favouring developed nations.
- (e) Basel III requirements were applicable only to government-owned institutions.

Q4. What does the phrase "leveraged investments" most likely mean in the context of the passage?

- (a) Investments funded entirely through shareholders' equity.

- (b) Risk-free investments backed by sovereign guarantees.
- (c) Investments made using borrowed funds to amplify potential returns.
- (d) Investments restricted to government securities and bonds.
- (e) Long-term infrastructure investments with guaranteed returns.

Q5. Which of the following statements is NOT supported by the passage?

- (a) Financial innovation can serve as an engine of economic growth.
- (b) The regulatory environment before 2008 was relatively permissive.
- (c) Post-crisis reforms successfully eliminated all systemic risks in banking.
- (d) Governments were forced to use taxpayer money to rescue failing banks.
- (e) Unrestrained financial engineering can cause systemic crises.

Q6. The word "precipitate" as used in the passage most nearly means:

- (a) prevent
- (b) accelerate or trigger
- (c) evaluate
- (d) mitigate
- (e) document

Q7. What challenge does the passage identify for policymakers in the realm of financial regulation?

- (a) Eliminating all forms of financial innovation to prevent crises.
- (b) Compelling developing nations to adopt Western regulatory models.
- (c) Striking a balance among fostering innovation, protecting consumers, and maintaining stability.
- (d) Shifting regulatory responsibility entirely to international bodies.
- (e) Reducing the capital adequacy ratios mandated under Basel III.

Q8. The tone of the passage can best be described as:

- (a) Partisan and biased in favour of deregulation.
- (b) Analytical and balanced, presenting multiple perspectives.
- (c) Alarmist and overly critical of financial institutions.
- (d) Optimistic about the complete resolution of regulatory challenges.
- (e) Satirical and dismissive of post-crisis reforms.

Directions: Q9–13: Read each sentence and identify the part (A/B/C/D) containing a grammatical or idiomatic error. Select (e) if there is No Error. (Ignore punctuation errors.)

Q9. The committee have reached (A) a unanimous decision to (B) implement the new policy (C) from the forthcoming fiscal year (D).

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No Error

Q10. Neither the manager nor (A) his subordinates was (B) present at the crucial (C) board meeting yesterday (D).

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No Error

Q11. The data collected from (A) the survey indicates that (B) a majority of respondents prefer (C) digital banking over conventional methods (D).

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No Error

Q12. She is one of those (A)/ rare economists who (B)/ combines theoretical rigour (C)/ with practical insight effortlessly (D)/.

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No Error

Q13. Having submitted the application (A)/ weeks before the deadline, (B)/ the candidates was informed (C)/ of the interview schedule promptly (D)/.

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No Error

Directions: Q14–16: Five words in each sentence are in bold and labelled A–E. Two words may be incorrectly placed. Identify the pair that should be swapped to make the sentence grammatically and contextually correct. Choose (e) if no change is required.

Q14. The volatile (A) nature of cryptocurrency markets has made many institutional (B) investors cautious (C), despite the potentially lucrative (D) returns that attract speculative (E) participation.

- (a) A–C
- (b) B–D
- (c) C–E
- (d) A–E
- (e) No interchange required

Q15. An equitable (A) distribution of resources ensures that marginalised (B) communities receive adequate (C) support, thereby reducing systemic (D) disparities in access (E) to public services.

- (a) A–D
- (b) B–E
- (c) C–A
- (d) D–B
- (e) No interchange required

Q16. The proliferation (A) of misinformation on social media has eroded (B) public discourse (C), making it increasingly difficult to distinguish (D) credible sources from spurious (E) ones.

- (a) A–C
- (b) B–D
- (c) C–E
- (d) A–E
- (e) No interchange required

Directions: Q17–21: Rearrange sentences A–F to form a coherent paragraph, then answer the questions.

(A) This phenomenon, often termed "brain drain," poses a significant challenge to the economic development of emerging nations. (B) Policymakers in affected countries have proposed various interventions, including scholarship bonds and compulsory service requirements, to mitigate this outflow. (C) The migration of highly skilled professionals from developing countries to more developed economies has accelerated over the past two decades. (D) However, remittances sent home by these migrants partially offset the economic loss, creating a complex cost-benefit dynamic. (E) The root causes are multifaceted, encompassing higher wages, better research infrastructure, and more stable political environments in destination countries. (F) Ultimately, a sustainable solution may require developed nations to partner with developing countries in building local capacity rather than merely absorbing their talent.

Q17. Which sentence should be the FIRST in the rearranged paragraph?

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

(e) E

Q18. Which sentence should be the THIRD?

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

Q19. Which sentence should be the FOURTH?

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

Q20. Which sentence should be the SECOND?

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

Q21. Which sentence should be the LAST?

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

Directions: Q22–25: Choose the most appropriate pair of words to fill in the blanks in each sentence.

Q22. The central bank's decision to _____ interest rates was widely seen as an attempt to _____ inflationary pressures without stifling economic growth.

- (a) elevate, amplify
- (b) reduce, curb
- (c) stabilise, exacerbate
- (d) fluctuate, ignore
- (e) freeze, eliminate

Q23. Despite several rounds of _____ negotiations, the two nations failed to arrive at a _____ agreement on trade tariffs and intellectual property rights.

- (a) acrimonious, perfunctory
- (b) extensive, mutually acceptable
- (c) brief, comprehensive
- (d) secretive, transparent
- (e) successful, contentious

Q24. The audit committee expressed _____ over the company's _____ accounting practices, which had reportedly concealed significant liabilities.

- (a) satisfaction, transparent
- (b) concern, opaque
- (c) indifference, meticulous
- (d) enthusiasm, fraudulent
- (e) relief, conventional

Q25. A _____ approach to urban planning that _____ green spaces, public transport, and affordable housing can significantly improve quality of life.

- (a) myopic, eliminates
- (b) holistic, integrates
- (c) fragmented, overlooks

- (d) reactive, disrupts
- (e) rigid, prioritises exclusively

Directions: Q26: The word ARBITRARY has been used in three sentences below. Identify the sentence(s) where it is used correctly.

(i) The judge was criticised for his arbitrary rulings, which lacked clear legal basis or reasoning. (ii) The new policy introduced a structured and arbitrary framework that streamlined approval processes. (iii) The selection of candidates through a lottery is essentially arbitrary, as it relies purely on chance.

- (a) Only (i)
- (b) Only (ii)
- (c) Both (i) and (iii)
- (d) All three
- (e) Only (iii)

Directions: Q27–30: Identify the correct replacement for the bold phrase. Select (e) if no correction is needed.

Q27. The Reserve Bank of India has been took several measures to curb the rising non-performing assets in the banking sector.

- (a) taking several measures to curbing
- (b) taken several measures to curb
- (c) take several measures for curbing
- (d) takes several measures to curb
- (e) No correction required

Q28. It is imperative that the management shall address the grievances of its employees in a timely and transparent manner.

- (a) should addressing the grievances
- (b) address the grievances
- (c) will have addressed the grievances
- (d) must to address the grievances
- (e) No correction required

Q29. The newly appointed regulator has vowed to bring greater transparence to the functioning of capital markets in the country.

- (a) greater transparency
- (b) a more transparent
- (c) greater transparently
- (d) much transparence
- (e) No correction required

Q30. Unless the company will not improve its corporate governance standards, it risks losing the confidence of institutional investors.

- (a) does not improve
- (b) is not improving
- (c) would not improve
- (d) could not improve
- (e) No correction required

SECTION II — QUANTITATIVE APTITUDE (Questions 31–65) Max. Marks: 35

Directions: Q31–36: Find the missing term (?) in each number series.

Q31. 5, 11, 23, 47, 95, ?

- (a) 175
- (b) 191
- (c) 183
- (d) 189
- (e) 179

Q32. 144, 121, 100, 81, ?, 49

- (a) 60
- (b) 64
- (c) 72
- (d) 68
- (e) 56

Q33. 3, 4, 12, 45, 196, ?

- (a) 985
- (b) 975
- (c) 960
- (d) 1000
- (e) 981

Q34. 7, 13, 25, 43, 67, ?

- (a) 97
- (b) 103
- (c) 91
- (d) 109
- (e) 99

Q35. 1000, 500, 167, 42, ?, 1.75

- (a) 8.4
- (b) 10.5
- (c) 7
- (d) 9.33
- (e) 8.75

Q36. 2, 3, 10, 15, 26, 35, ?

- (a) 48
- (b) 50
- (c) 52
- (d) 46
- (e) 58

Directions: Q37–45: Solve the following problems.

Q37. A shopkeeper marks his goods 35% above the cost price and then offers two successive discounts of 10% and 15% respectively. What is his net profit or loss percentage?

- (a) 2.7% profit
- (b) 3.1% loss
- (c) 2.9% loss
- (d) 1.58% loss
- (e) 2.3% profit

Q38. Pipe A can fill a tank in 18 hours. Pipe B can fill the same tank in 24 hours. Pipe C can empty the tank in 36 hours. If all three pipes are opened simultaneously, in how many hours will the tank be filled?

- (a) 14.4 hours
- (b) 13.5 hours

- (c) 15.2 hours
- (d) 16 hours
- (e) 12.8 hours

Q39. The ratio of the ages of P and Q is 5:7. After 8 years, the ratio will become 3:4. What is the sum of their present ages?

- (a) 72 years
- (b) 80 years
- (c) 96 years
- (d) 64 years
- (e) 88 years

Q40. A train 240 m long passes a pole in 12 seconds and passes another train of length 360 m running in the opposite direction in 16 seconds. Find the speed of the second train in km/hr.

- (a) 54 km/hr
- (b) 72 km/hr
- (c) 63 km/hr
- (d) 81 km/hr
- (e) 90 km/hr

Q41. Rs. 12,000 is invested at compound interest. The amount becomes Rs. 13,230 after 2 years. What is the rate of interest per annum?

- (a) 4%
- (b) 5%
- (c) 6%
- (d) 4.5%
- (e) 5.5%

Q42. In a mixture of milk and water, the ratio of milk to water is 7:3. If 20 litres of water is added to the mixture, the new ratio becomes 7:5. What is the original quantity of the mixture?

- (a) 60 litres
- (b) 70 litres
- (c) 80 litres
- (d) 100 litres
- (e) 90 litres

Q43. A and B can complete a project in 15 days and 20 days respectively. They start together, but B leaves 5 days before completion. In how many days is the project completed?

- (a) 10 days
- (b) 11 days
- (c) 12 days
- (d) 13 days
- (e) 14 days

Q44. A boat covers 48 km upstream in 6 hours and 60 km downstream in 5 hours. What is the speed of the stream in km/hr?

- (a) 2 km/hr
- (b) 3 km/hr
- (c) 4 km/hr
- (d) 2.5 km/hr
- (e) 1.5 km/hr

Q45. The difference between compound interest and simple interest on a sum for 2 years at 8% per annum is Rs. 192. Find the principal.

- (a) Rs. 28,000
- (b) Rs. 30,000
- (c) Rs. 32,000
- (d) Rs. 25,000
- (e) Rs. 27,500

Directions: Q46–50: Two equations (I) and (II) are given. Solve both and establish the relationship between x and y . (a) $x > y$ (b) $x \geq y$ (c) $x < y$ (d) $x \leq y$ (e) $x = y$ or no relation can be established

Q46. I. $2x^2 - 11x + 15 = 0$ II. $3y^2 - 16y + 21 = 0$

- (a) $x > y$
- (b) $x \geq y$
- (c) $x < y$
- (d) $x \leq y$
- (e) $x = y$ or no relation

Q47. I. $x^2 - 5x - 24 = 0$ II. $y^2 + 3y - 18 = 0$

- (a) $x > y$
- (b) $x \geq y$
- (c) $x < y$
- (d) $x \leq y$
- (e) $x = y$ or no relation

Q48. I. $6x^2 + 11x + 3 = 0$ II. $4y^2 + 8y + 3 = 0$

- (a) $x > y$
- (b) $x \geq y$
- (c) $x < y$
- (d) $x \leq y$
- (e) $x = y$ or no relation

Q49. I. $3x^2 + 14x + 8 = 0$ II. $2y^2 - 9y + 10 = 0$

- (a) $x > y$
- (b) $x \geq y$
- (c) $x < y$
- (d) $x \leq y$
- (e) $x = y$ or no relation

Q50. I. $x^2 = 169$ II. $y = \sqrt{2197}$

- (a) $x > y$
- (b) $x \geq y$
- (c) $x < y$
- (d) $x \leq y$
- (e) $x = y$ or no relation

Directions: Q51–57: The table below shows the number of employees (in thousands) in five companies — P, Q, R, S, T — across four departments. Study the data carefully and answer the questions.

Company	HR	Finance	Operations	IT	Total
P	2.4	3.6	5.2	4.8	16.0
Q	1.8	4.2	6.0	3.6	15.6
R	3.0	2.8	4.4	5.6	15.8
S	2.2	3.4	7.2	2.8	15.6
T	1.6	5.0	3.8	6.2	16.6

Q51. What is the total number of employees (in thousands) in the Finance department across all five companies?

- (a) 17.2
- (b) 18.0
- (c) 19.0
- (d) 19.2
- (e) 20.0

Q52. The number of employees in the IT department of Company R is what percentage of the total employees of Company T?

- (a) 30.7%
- (b) 33.7%
- (c) 35%
- (d) 32.5%
- (e) 31.2%

Q53. What is the average number of employees (in thousands) in the Operations department across all five companies?

- (a) 5.12
- (b) 5.32
- (c) 5.44
- (d) 5.20
- (e) 5.52

Q54. By how many thousands does the total IT department strength of companies P and Q exceed the total HR department strength of companies R and S?

- (a) 3.0
- (b) 2.8
- (c) 3.2
- (d) 2.4
- (e) 3.4

Q55. If 20% of the Finance department employees of Company Q are Chartered Accountants, how many Finance employees (in thousands) of Company Q are NOT Chartered Accountants?

- (a) 3.36
- (b) 3.24
- (c) 3.48
- (d) 3.12
- (e) 3.60

Q56. Which company has the highest ratio of Operations employees to HR employees?

- (a) P
- (b) Q
- (c) R
- (d) S
- (e) T

Q57. The total employees of Company S form approximately what percentage of the combined total of Companies P and R?

- (a) 48.5%
- (b) 49.7%
- (c) 50.3%
- (d) 51.2%
- (e) 52.0%

Directions: Q58–65: Solve the following miscellaneous problems.

Q58. A rectangle has a perimeter of 84 cm. If the length exceeds the breadth by 12 cm, what is the area of the rectangle?

- (a) 360 sq cm
- (b) 405 sq cm
- (c) 396 sq cm
- (d) 432 sq cm
- (e) 378 sq cm

Q59. Three partners invest in a business in the ratio 4:5:6. After 4 months, the first partner doubles his investment. At the end of the year, the total profit is Rs. 1,08,000. What is the profit share of the second partner?

- (a) Rs. 30,000
- (b) Rs. 32,000
- (c) Rs. 36,000

- (d) Rs. 28,000
- (e) Rs. 34,000

Q60. A person sells two articles at Rs. 1,980 each. On one he gains 10% and on the other he loses 10%. What is his overall gain or loss?

- (a) 1% loss
- (b) 1% gain
- (c) 2% loss
- (d) No profit no loss
- (e) 2% gain

Q61. In a class, 60% of students passed in English and 70% in Maths. If 20% failed in both, what percentage passed in both subjects?

- (a) 40%
- (b) 45%
- (c) 50%
- (d) 55%
- (e) 30%

Q62. If the diameter of a sphere is doubled, by what factor does its volume increase?

- (a) 2
- (b) 4
- (c) 6
- (d) 8
- (e) 16

Q63. Rs. 5,000 becomes Rs. 6,655 in 3 years under compound interest. What is the rate of interest per annum?

- (a) 9%
- (b) 10%
- (c) 11%
- (d) 12%
- (e) 8%

Q64. The average salary of 12 employees is Rs. 42,000. If the salary of the manager (who earns Rs. 90,000) is excluded, what is the average salary of the remaining employees?

- (a) Rs. 37,636
- (b) Rs. 37,818
- (c) Rs. 38,000
- (d) Rs. 36,545
- (e) Rs. 38,500

Q65. A sum of money triples itself in 8 years under simple interest. In how many years will it become 7 times itself at the same rate?

- (a) 20 years
- (b) 24 years
- (c) 28 years
- (d) 32 years
- (e) 16 years

SECTION III — REASONING ABILITY (Questions 66–100) Max. Marks: 35

Directions: Q66–70: Study the following information carefully and answer the questions. Eight persons — A, B, C, D, E, F, G, H — are sitting around a circular table. Four of them face the centre and four face outward. No two adjacent persons face the same direction. B sits second to the right of F. The person sitting opposite to B faces outside. D sits third to the left of A. A faces the centre. G sits immediately to the right of D. C sits second to the left of H. E is not adjacent to A. H faces outward and is not adjacent to F.

Q66. Who sits directly opposite to F?

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

Q67. How many persons sit between G and E (going clockwise from G)?

- (a) One
- (b) Two
- (c) Three
- (d) Four
- (e) None of these

Q68. Which of the following pairs are both facing outward?

- (a) B and H
- (b) C and G
- (c) F and D
- (d) A and E
- (e) Cannot be determined

Q69. Who sits immediately to the left of C?

- (a) A
- (b) B
- (c) F
- (d) G
- (e) None of these

Q70. Four of the following five form a group based on seating position. Which does NOT belong to the group?

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

Directions: Q71–73: In each question, statements are followed by conclusions. Assuming all statements are true, identify which conclusion(s) follow logically.

Q71. Statements: All Bonds are Securities. Some Securities are Derivatives. No Derivative is a Currency.

Conclusions: I. Some Bonds are Derivatives. II. No Currency is a Security.

- (a) Only I follows
- (b) Only II follows
- (c) Both I and II follow
- (d) Neither I nor II follows
- (e) Either I or II follows

Q72. Statements: Some Banks are NBFCs. All NBFCs are Lenders. No Lender is a Borrower. **Conclusions:** I.

Some Banks are Lenders. II. No NBFC is a Borrower.

- (a) Only I follows
- (b) Only II follows
- (c) Both I and II follow

- (d) Neither I nor II follows
- (e) Either I or II follows

Q73. Statements: All Policies are Regulations. Some Regulations are Guidelines. All Guidelines are Frameworks. Conclusions: I. Some Frameworks are Regulations. II. Some Policies are Frameworks.

- (a) Only I follows
- (b) Only II follows
- (c) Both I and II follow
- (d) Neither I nor II follows
- (e) Either I or II follows

Directions: Q74–75: Study the code language below: "Market risk control" → "dp fm xt" "Risk liquidity measure" → "xt ks bv" "Control capital market" → "dp wq fm"

Q74. What is the code for "Liquidity"?

- (a) ks
- (b) bv
- (c) xt
- (d) dp
- (e) Cannot be determined

Q75. What does "wq" stand for?

- (a) Market
- (b) Control
- (c) Risk
- (d) Capital
- (e) Liquidity

Directions: Q76–77: Study the information and answer the questions. In a family of six persons — P, Q, R, S, T, U — there are two married couples. Q is the mother of T and daughter-in-law of P. R is the father of U and the son of P. S is the sister of T. U is the nephew of T.

Q76. How is Q related to P?

- (a) Daughter
- (b) Daughter-in-law
- (c) Sister-in-law
- (d) Mother
- (e) Cannot be determined

Q77. How is S related to R?

- (a) Wife
- (b) Daughter
- (c) Sister
- (d) Mother
- (e) None of these

Directions: Q78–80: Study the following and answer the questions. Starting from Point A, Rohit walks 12 m North to reach Point B. From B, he turns right and walks 9 m to reach Point C. From C, he turns right and walks 8 m to reach Point D. From D, he turns left and walks 6 m to reach Point E. From E, he turns right and walks 5 m to reach Point F.

Q78. What is the shortest distance between Point A and Point F?

- (a) 15 m
- (b) 17 m
- (c) 18 m
- (d) 20 m
- (e) 13 m

Q79. In what direction is Point F with respect to Point A?

- (a) North-East

- (b) North-West
- (c) South-East
- (d) North
- (e) East

Q80. In what direction is Point D with respect to Point B?

- (a) North
- (b) South
- (c) East
- (d) West
- (e) South-East

Directions: Q81–85: Eight persons — J, K, L, M, N, O, P, Q — are sitting in a straight row, all facing North. Q sits at one of the extreme ends. Three persons sit between Q and L. M sits to the immediate right of L. Two persons sit between M and K. P sits second to the left of K. N sits immediately to the right of P. O is not adjacent to Q. J is not adjacent to L.

Q81. Who sits at the extreme left end?

- (a) J
- (b) O
- (c) K
- (d) Q
- (e) Cannot be determined

Q82. How many persons sit between J and N?

- (a) Two
- (b) Three
- (c) Four
- (d) Five
- (e) None of these

Q83. Who sits third to the right of P?

- (a) J
- (b) K
- (c) L
- (d) M
- (e) Q

Q84. Which of the following pairs are immediate neighbours?

- (a) J and M
- (b) K and L
- (c) O and Q
- (d) N and K
- (e) L and O

Q85. What is the position of O from the right end?

- (a) Second
- (b) Third
- (c) Fourth
- (d) Fifth
- (e) Sixth

Directions: Q86–90: Seven candidates — A, B, C, D, E, F, G — appear for interviews on two dates — 8th and 22nd — across four months — January, February, March, April. Not more than two interviews per date per month. At least one interview is scheduled each month. A appears in February, not on 22nd. B appears on 22nd of March. C appears in January on 8th. D appears in April on 22nd. E appears in the same month as A but on 22nd. F appears before G chronologically. G does not appear in April.

Q86. In which month does F appear for the interview?

- (a) January

- (b) February
- (c) March
- (d) April
- (e) Cannot be determined

Q87. Who appears on 8th February?

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

Q88. How many candidates appear after E in chronological order?

- (a) One
- (b) Two
- (c) Three
- (d) Four
- (e) Five

Q89. Which of the following combinations is definitely correct?

- (a) F – January – 22nd
- (b) G – March – 8th
- (c) E – February – 22nd
- (d) A – February – 8th
- (e) C – January – 22nd

Q90. Who appears last among all seven candidates?

- (a) D
- (b) B
- (c) G
- (d) F
- (e) Cannot be determined

Directions: Q91–93: In each question, a relationship between elements is given. Determine which conclusion(s) follow from the statement.

Q91. Statement: $P \geq Q > R = S$; $T < S \leq U$ Conclusions: I. $P > T$ II. $U \geq Q$

- (a) Only I follows
- (b) Only II follows
- (c) Both I and II follow
- (d) Neither I nor II follows
- (e) Either I or II follows

Q92. Statement: $A < B \leq C = D$; $E > D \geq F$ Conclusions: I. $E > A$ II. $C \geq F$

- (a) Only I follows
- (b) Only II follows
- (c) Both I and II follow
- (d) Neither I nor II follows
- (e) Either I or II follows

Q93. Statement: $M > N \geq O$; $P < O = Q < R$ Conclusions: I. $R > N$ II. $M > P$

- (a) Only I follows
- (b) Only II follows
- (c) Both I and II follow
- (d) Neither I nor II follows
- (e) Either I or II follows

Directions: Q94–98: Eight persons — V, W, X, Y, Z, A1, B1, C1 — live on 8 floors of a building numbered 1 (ground) to 8 (top). V lives on an even-numbered floor below floor 5. Two floors gap between V and W. X lives immediately above W. Y lives on floor 7. Z lives on floor 1. A1 lives on a floor above Y. B1 lives immediately

below V. C1 does not live on floors 3, 5, or 6.

Q94. On which floor does V live?

- (a) 2
- (b) 4
- (c) 6
- (d) 8
- (e) Cannot be determined

Q95. Who lives on floor 5?

- (a) W
- (b) X
- (c) B1
- (d) C1
- (e) Cannot be determined

Q96. How many floors are between A1 and B1?

- (a) Three
- (b) Four
- (c) Five
- (d) Six
- (e) None of these

Q97. Who lives immediately below Y?

- (a) A1
- (b) X
- (c) W
- (d) C1
- (e) V

Q98. Which of the following is correctly matched?

- (a) V – Floor 2
- (b) W – Floor 3
- (c) X – Floor 5
- (d) C1 – Floor 2
- (e) B1 – Floor 6

Directions: Q99–100: Miscellaneous reasoning questions.

Q99. How many pairs of letters in the word "UMBERLAND" have as many letters between them (in the word) as in the English alphabet (both forward and backward)?

- (a) One
- (b) Two
- (c) Three
- (d) Four
- (e) None

Q100. If in the word "FINANCIAL", all vowels are replaced by the next letter in the alphabet and all consonants are replaced by the previous letter, which letter appears most frequently in the new word?

- (a) M
- (b) H
- (c) J
- (d) B
- (e) N

ANSWER KEY

Q No.	Ans.	Q No.	Ans.	Q No.	Ans.	Q No.	Ans.	Q No.	Ans.
1	B	21	C	41	B	61	C	81	A
2	C	22	B	42	B	62	D	82	C
3	B	23	B	43	C	63	B	83	D
4	C	24	B	44	A	64	B	84	D
5	C	25	B	45	B	65	B	85	B
6	B	26	C	46	E	66	C	86	A
7	C	27	B	47	E	67	B	87	A
8	B	28	B	48	D	68	A	88	C
9	A	29	A	49	C	69	D	89	C
10	B	30	A	50	E	70	E	90	A
11	B	31	B	51	C	71	D	91	A
12	B	32	B	52	B	72	C	92	C
13	C	33	A	53	C	73	A	93	C
14	A	34	A	54	A	74	B	94	B
15	E	35	A	55	A	75	D	95	C
16	E	36	B	56	D	76	B	96	C
17	C	37	D	57	B	77	B	97	D
18	E	38	A	58	B	78	B	98	D
19	B	39	C	59	C	79	A	99	B
20	D	40	A	60	A	80	C	100	A

Note: The answer key is indicative. For detailed solutions, candidates are advised to work through each problem systematically. Some questions (especially in Reasoning) may have alternate valid arrangements — verify using elimination.