

**Book For
Institute of Banking Personnel Selection**



Institute of Banking
Personnel Selection

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(1) The banker's discount on a sum of money for $1\frac{1}{2}$ years is Rs. 558 and the true discount on the same sum for 2 years is Rs. 600. The rate percent is:

- [A] 10%
- [B] 13%
- [C] 12%
- [D] 15%

Answer : [C]

Explanation:

$$\text{B.D. for } \frac{3}{2} \text{ years} = \text{Rs. } 558.$$

$$\begin{aligned} \text{B.D. for 2 years} &= \text{Rs. } \left(558 \times \frac{2}{3} \times 2 \right) \\ &= \text{Rs. } 744 \end{aligned}$$

$$\text{T.D. for 2 years} = \text{Rs. } 600.$$

$$\therefore \text{Sum} = \frac{\text{B.D.} \times \text{T.D.}}{\text{B.D.} - \text{T.D.}} = \text{Rs. } \left(\frac{744 \times 600}{144} \right) = \text{Rs. } 3100.$$

Thus, Rs. 744 is S.I. on Rs. 3100 for 2 years.

$$\therefore \text{Rate} = \left(\frac{100 \times 744}{3100 \times 2} \right)\% = 12\%$$

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(2) The banker's gain on a sum due 3 years hence at 12% per annum is Rs. 270. The banker's discount is:

- [A] Rs. 960
- [B] Rs. 840
- [C] Rs. 1020
- [D] Rs. 760

Answer : [C]

Explanation:

$$\text{T.D.} = \left(\frac{\text{B.G.} \times 100}{R \times T} \right) = \text{Rs. } \left(\frac{270 \times 100}{12 \times 3} \right) = \text{Rs. } 750.$$

$$\therefore \text{B.D.} = \text{Rs.} (750 + 270) = \text{Rs. } 1020.$$

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(3)

The banker's gain on a certain sum due $1\frac{1}{2}$ years hence is $\frac{3}{25}$ of the banker's

discount. The rate percent is:

- [A] $5\frac{1}{5}\%$
- [B] $9\frac{1}{11}\%$
- [C] $8\frac{1}{8}\%$
- [D] $6\frac{1}{6}\%$

Answer : [B]

Explanation:

Let, B.D = Re. 1.

$$\text{Then, B.G.} = \text{Re. } \frac{3}{25}.$$

$$\therefore \text{T.D.} = (\text{B.D.} - \text{B.G.}) = \text{Re. } \left(1 - \frac{3}{25}\right) = \text{Re. } \frac{22}{25}.$$

$$\text{Sum} = \left(\frac{1 \times (22/25)}{1 - (22/25)}\right) = \text{Rs. } \frac{22}{3}.$$

$$\text{S.I. on Rs. } \frac{22}{3} \text{ for } 1\frac{1}{2} \text{ years is Re. } 1.$$

$$\therefore \text{Rate} = \left(\frac{100 \times 1}{\frac{22}{3} \times \frac{3}{2}}\right)\% = \frac{100}{11} = 9\frac{1}{11}\%.$$

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(4) Two students appeared at an examination. One of them secured 9 marks more than the other and his marks was 56% of the sum of their marks. The marks obtained by them are:

[A] 39, 30

[B] 41, 32

[C] 42, 33

[D] 43, 34

Answer : [C]

Explanation:

Let their marks be $(x + 9)$ and x .

$$\text{Then, } x + 9 = \frac{56}{100}(x + 9 + x)$$

$$\Rightarrow 25(x + 9) = 14(2x + 9)$$

$$\Rightarrow 3x = 99$$

$$\Rightarrow x = 33$$

So, their marks are 42 and 33.

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(5) In an election between two candidates, one got 55% of the total valid votes, 20% of the votes were invalid. If the total number of votes was 7500, the number of valid votes that the other candidate got, was:

[A] 2700

[B] 2900

[C] 3000

[D] 3100

Answer : [A]

Explanation:

Number of valid votes = 80% of 7500 = 6000.

\therefore Valid votes polled by other candidate = 45% of 6000

$$= \left(\frac{45}{100} \times 6000\right) = 2700.$$

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(6) Three candidates contested an election and received 1136, 7636 and 11628 votes respectively. What percentage of the total votes did the winning candidate get?

[A] 57%

[B] 60%

[C] 65%

[D] 90%

Answer : [A]

Explanation:

Total number of votes polled = $(1136 + 7636 + 11628) = 20400$.

$$\therefore \text{Required percentage} = \left(\frac{11628}{20400} \times 100 \right) \% = 57\%.$$

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(7) The present ages of three persons in proportions 4 : 7 : 9. Eight years ago, the sum of their ages was 56. Find their present ages (in years).

[A] 8, 20, 28

[B] 16, 28, 36

[C] 20, 35, 45

[D] None of these

Answer : [B]

Explanation:

Let their present ages be $4x$, $7x$ and $9x$ years respectively.

Then, $(4x - 8) + (7x - 8) + (9x - 8) = 56$

$$\Rightarrow 20x = 80$$

$$\Rightarrow x = 4.$$

\therefore Their present ages are $4x = 16$ years, $7x = 28$ years and $9x = 36$ years respectively.

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(8) The ratio between the speeds of two trains is 7 : 8. If the second train runs 400 km in 4 hours, then the speed of the first train is:

[A] 70 km/hr

[B] 75 km/hr

[C] 84 km/hr

[D] 87.5 km/hr

Answer : [D]

Explanation:

Let the speed of two trains be $7x$ and $8x$ km/hr.

$$\text{Then, } 8x = \left(\frac{400}{4} \right) = 100$$

$$\Rightarrow x = \left(\frac{100}{8} \right) = 12.5$$

\therefore Speed of first train = (7×12.5) km/hr = 87.5 km/hr.

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(9) In a flight of 600 km, an aircraft was slowed down due to bad weather. Its average speed for the trip was reduced by 200 km/hr and the time of flight increased by 30 minutes. The duration of the flight is:

[A] 1 hour

[B] 2 hours

[C] 3 hours

[D] 4 hours

Answer : [A]

Explanation:

Let the duration of the flight be x hours.

$$\text{Then, } \frac{600}{x} - \frac{600}{x + (1/2)} = 200$$

$$\Rightarrow \frac{600}{x} - \frac{1200}{2x + 1} = 200$$

$$\Rightarrow x(2x + 1) = 3$$

$$\Rightarrow 2x^2 + x - 3 = 0$$

$$\Rightarrow (2x + 3)(x - 1) = 0$$
$$\Rightarrow x = 1 \text{ hr. [neglecting the -ve value of } x]$$

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(10) A man covered a certain distance at some speed. Had he moved 3 kmph faster, he would have taken 40 minutes less. If he had moved 2 kmph slower, he would have taken 40 minutes more. The distance (in km) is:

[A] 35

[B]
 $36\frac{2}{3}$

[C]
 $37\frac{1}{2}$

[D] 40

Answer : [D]

Explanation:

Let distance = x km and usual rate = y kmph.

$$\text{Then, } \frac{x}{y} - \frac{x}{y+3} = \frac{40}{60} \Rightarrow 2y(y+3) = 9x \dots(i)$$

$$\text{And, } \frac{x}{y-2} - \frac{x}{y} = \frac{40}{60} \Rightarrow y(y-2) = 3x \dots(ii)$$

On dividing (i) by (ii), we get: $x = 40$.

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(11) A farmer travelled a distance of 61 km in 9 hours. He travelled partly on foot @ 4 km/hr and partly on bicycle @ 9 km/hr. The distance travelled on foot is:

[A] 14 km

[B] 15 km

[C] 16 km

[D] 17 km

Answer : [C]

Explanation:

Let the distance travelled on foot be x km.

Then, distance travelled on bicycle = $(61 - x)$ km.

$$\text{So, } \frac{x}{4} + \frac{(61-x)}{9} = 9$$

$$\Rightarrow 9x + 4(61-x) = 9 \times 36$$

$$\Rightarrow 5x = 80$$

$$\Rightarrow x = 16 \text{ km.}$$

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