

HSBC Model Paper Questions

1. At the time of marriage, a man was 6 years' elder to his wife. 12 years after their marriage his age is $\frac{6}{5}$ times the age of his wife. What was wife's age at the time of marriage?

- A. 20 years
- B. 22 years
- C. 21 years
- D. 18 years

Explanation:

Let at the time of marriage, woman's age = x and man = $x + 6$

After 12 years,

Woman = $x + 12$.

Man = $x + 18$

According to the question,

$$\Rightarrow \frac{6}{5}(x+12) = x + 18.$$

$$\Rightarrow x = 90 - 72 = 18.$$

2. A box contains 2 white balls, 3 black balls and 4 red balls. In how many ways can 3 balls be drawn from the box, if at least one black ball is to be included in the draw?

- A. 32
- B. 48
- C. 64
- D. 96
- E. None of these

Explanation:

According to the question,

We may have (1 black and 2 non-black) or (2 black and 1 non-black) or (3 black).

$$\text{Required number of ways} = ({}^3C_1 \times {}^6C_2) + ({}^3C_2 \times {}^6C_1) + ({}^3C_3)$$

$$= (45 + 18 + 1) = 64.$$

3. A team of 8 students goes on an excursion, in two cars, of which one can seat 5 and the other only 4. In how many ways can they travel?

- A. 115
- B. 120
- C. 126
- D. None of these

Explanation:

There are 8 students and the maximum capacity of the cars together is 9.

We may divide the 8 students as follows

Case I: 5 students in the first car and 3 in the second

Or Case II: 4 students in the first car and 4 in the second

Hence, in Case I: 8 students are divided into groups of 5 and 3 in 8C_3 ways.

Similarly, in Case II: 8 students are divided into two groups of 4 and 4 in 8C_4 ways.

Therefore, the total number of ways in which 8 students can travel is ${}^8C_3 + {}^8C_4 = 56 + 70 = 126$.

4. A student gets an aggregate of 60% marks in five subjects in the ratio 10: 9: 8: 7: 6. If the passing marks are 50% of the maximum marks and each subjects has the same maximum marks; in how many subjects did he pass the exam?

- A. 7
- B. 4
- C. 5
- D. 8

Explanation:

Suppose each subject has max marks of 100 and $10x, 9x, 8x, 7x, 6x$ are marks obtained in each subject, then

$$\Rightarrow 40x = 300.$$

$$\Rightarrow x = 7.5$$

Marks obtained in different subjects are 75, 67.5, 60.0, 52.5, 45.

Hence Marks obtained in different subjects are 75%, 67.5%, 60.0%, 52.5%, 45%.

So, he passed 4 subjects.

5. The product of two positive numbers is p. If each of the numbers is increased by 2, the new product is how much greater than twice the sum of the two original numbers?

- A. 4
- B. 5
- C. 6
- D. none

Explanation:

Let the two no's be a and b;

And, product of the no's is ab.

If the each no's is increased by 2 then the new product will be

$$\Rightarrow (a + 2)(b + 2) = ab + 2a + 2b + 4.$$

$$\Rightarrow ab + 2(a+b) + 4$$

Hence, the new product increased by 4.

6. If $2x+y = 11$, $2y+z = 12$ and $z+2x = 8$, find the value of $2x + 3y + 4z$.

- A. 29
- B. 33
- C. 25
- D. 39

Explanation:

$$2x+y = 11 \rightarrow (1)$$

$$2y+z = 12 \rightarrow (2)$$

$$z+2x = 8 \rightarrow (3)$$

From (3)

$$\Rightarrow z = 8-2x$$

From (2)

$$\Rightarrow 2y+8-2x=12$$

$$\Rightarrow y = x + 2$$

From (1)

$$\Rightarrow 2x + (x + 2) = 11$$

$$\Rightarrow 3x = 9$$

$$\Rightarrow x = 3$$

$$\Rightarrow y = 5$$

$$\Rightarrow z = 2$$

$$\Rightarrow 2x + 3y + 4z = 2(3) + 3(5) + 4(2) \Rightarrow 29.$$

7. A two-digit number is such that the product of the digits is 8. When 18 is added to the number, then the digits are reversed. The number is:

A. 18

B. 24

C. 42

D. 81

Explanation:

Let the two-digit number is $10x + y$

Product of the digits $x \cdot y = 8$

$$\Rightarrow 10x + y + 18 = 10y + x$$

On solving this we get $X - y = -2$

$$\Rightarrow x + y = 6$$

By solving the above two equations we get $x = 2$ and $y = 4$

Therefore the digit is $10 \cdot 2 + 4 = 24$.

8. A train 120 meters long passes an electric pole in 12 seconds and another train of same length traveling in opposite direction in 8 seconds. The speed of the second train is

A. 60 Kmph

B. 66 Kmph

C. 72 Kmph

D. None of these

Explanation:

According to the question,

speed of first train = $120/12 = 10$ m/s

Let speed of second train be x m/s. As they are approaching each other, relative speed is $(10 + x)$ m/s.

Distance between each other is $120 + 120 = 240$ m.

Time of crossing each other is 8 secs

$$\Rightarrow 240 / (10 + x) = 8$$

$$\Rightarrow x = 20 \text{ m/s} = 20 \cdot 18/5 \text{ km/hr.} = 72 \text{ kmph.}$$

9. Two trains, 200 and 160 meters long take a minute to cross each other while traveling in the same direction and take only 10 seconds when they cross in opposite directions. What are the speeds at which the trains are traveling?

A. 21 m/s; 15 m/s

B. 30 m/s; 24 m/s

C. 18 m/s; 27 m/s

D. 15 m/s; 24 m/s

Explanation:

According to the question,

$$\Rightarrow (200+160)/(V1-V2) = 60s.$$

So, $V1 - V2 = 6$ ($V1$ and $V2$ are the respective velocities)

In the Opposite direction the equation is

$$\Rightarrow (200 + 160)/ (V1 + V2) = 10s,$$

so, $V1 + V2 = 36$.

Solving, $V1 = 21m/s$ and $V2 = 15m/s$.

10. The proportion of milk and water in 3 samples is 2:1, 3:2 and 5:3. A mixture comprising of equal quantities of all 3 samples is made. The proportion of milk and water in the mixture is

A. 2:1

B. 5:1

C. 99:61

D. 227:133

Explanation:

Proportion of milk in 3 samples is $2/3, 3/5, 5/8$.

Proportion of water in 3 samples is $1/3, 2/5, 3/8$.

Since equal quantities are taken,

Total proportion of milk is $2/3 + 3/5 + 5/8 = 227/120$

Total proportion of water is $1/3 + 2/5 + 3/8 = 133/120$

Proportion of milk and water in the solution is 227:133.

HSBC Logical Reasoning Test

11. Syllogism:

Statements: All soaps are detergents.

All detergents are powders.

Conclusion:

(I) All soaps are powders.

(II) Some detergents are soaps.

(III) Some powders are soaps.

(IV) Some powders are detergents.

A. Only I follow

B. Only I and II follow

C. Only II, III and IV follow

D. All follow

Answer: D.

12. Analogy:

arid: desert :: _____ : space

- A. night
- B. western
- C. vast
- D. star

Answer: C.

13. Blood Relation:

Deepak said to Nitin, "That boy playing with the football is the younger of the two brothers of the daughter of my father's wife". How is the boy playing football related to Deepak?

- A. Son
- B. Brother-in-law
- C. Brother
- D. Cousin

Answer: C.

14. Coding-Decoding:

If GERMANY is written as 7, 5, 18, 13, 1, 14, 25, how can FRANCE be written in that code?

- A. 6, 18, 1, 14, 3, 5
- B. 6, 3, 18, 14, 1, 5
- C. 8, 2, 14, 5, 13, 6
- D. 8, 16, 14, 3, 1, 5

Answer: B.

15. Direction Test:

A man walks 1 km towards East and then he turns to South and walks 5 km. Again he turns to East and walks 2 km, after this he turns to North and walks 9 km. Now, how far is he from his starting point?

- A. 10 km
- B. 9 km
- C. 5 km
- D. 4 km

Answer: C.

16. Statement-Assumption:

Statement: To get a first class in the examination you have to work very hard.

Assumptions:

(I) Getting first class in the examination is desirable.

(II) Hard work results in success.

- A. if only assumption I is implicit
- B. if only assumption II is implicit
- C. If either I or II is implicit
- D. if neither I nor II is implicit
- E. if both I and II are implicit

Answer: E.

17. Series Completion:

5824, 5242, ?, 4247, 3823

- A. 4467
- B. 4718
- C. 4856
- D. 5164

Explanation:

Each term in the series is obtained by subtracting from the preceding term the number formed by the first three digits of the preceding term.

So, missing term = $5242 - 524 = 4718$.

18. Course of Action:

Statement: Some serious blunders were detected in the Accounts Section of a factory.

Courses of Action:

(I) An efficient team of auditors should be appointed to check accounts.

(II) A show-cause notice should be issued to all the employees involved in the irregularity.

- A. if only course of action I follows
- B. if only course of action II follows
- C. if both the course of action follow
- D. if neither follows
- E. If the data given is inadequate

Answer: E.

19. Odd man out:

Find the odd man out. 742, 743, 633, 853, 871, 990, 532

- A. 532
- B. 990
- C. 633
- D. 742

Answer: D.

20. Data sufficiency:

How many students are there in the class?

I. There are more than 20 but less than that 27 students in the class.

II. There are more than 24 but less than 31 students in the class. The number of students in the class can be divided into groups such that each group contains 5 students.

- A. Statement I alone are sufficient to answer the question, while Statement II alone are not sufficient to answer the question
- B. Statement II alone are sufficient to answer the question, while Statement I alone are not sufficient to answer the question
- C. If the data either in Statement I alone or Statement II alone are sufficient to answer the question
- D. both the Statement I and II together are not sufficient to answer the question
- E. both the Statement I and II are together necessary to answer the question

Explanation:

From Statement I: Number of Students in class = 21 or 22 or 23 or 24 or 25 or 26

From Statement II:

Number of Students in class = 25 or 26 or 27 or 28 or 29 or 30

Since, number of students can be divided into groups of 5 students, therefore number of students must be multiple of 5.

Number of students in the class = 25 or 30

On combining Statements I and II

Number of students in the class = 25

Hence, the data in both the Statement I and II together are necessary to answer the question.

HSBC Verbal Ability Test

21. Synonym:

sacrosanct

- A. prayer
- B. sanctuary
- C. pious
- D. sacred

Answer: D.

22. Antonym:

heartfelt

- A. loving
- B. insincere
- C. unhealthy
- D. humorous

Answer: B.

23. Sentence Completion:

Each occupation has its own _____ bankers, lawyers and computer professionals, for example, all use among themselves language which outsiders have difficulty following.

- A. rewards
- B. merits
- C. disadvantages
- D. jargon

Answer: D.

24. Sentence Completion:

George admits when it is his mistake. He is _____.

- A. honest
- B. a man enough

- C. courageous
- D. strong

Answer: B.

25. Error Correction:

At school, Miruko is antisocial and sullen, but in her home she is a bubbly, even tempered child.

- A. in her home
- B. in her home, in which
- C. it is in her home in which
- D. in her home where
- E. it is in her home and

Answer: A.

26. Error Correction:

Physics is a little more than the register of few laws.

- A. little more
- B. very little more
- C. little less
- D. No improvement

Answer: A.

27. One Word Substitution:

Commencement of words with the same letter:

- A. Pun
- B. Alliteration
- C. Transferred epithet
- D. Oxymoron

Answer: B.

28. Jumbled Sentence:

(A) He felt justified in bypassing Congress altogether, on a variety of moves.

(B) At times, he was fighting the entire Congress.

(C) Bush felt he had a mission to restore power to the presidency.

(D) Bush was not fighting just the democrats.

(E) Representative democracy is a messy business, and a CEO of the White House does not like a legislature of second guessers and time wasters.

- A. CAEDB
- B. DBAEC
- C. CEADB
- D. ECDBA

Answer: D.

For achieving inclusive growth there is a critical need to rethink the role of the State. The early debate among economists about the size of the Government can be misleading. The need of the hour is to have an enabling Government.

India is too large and complex a nation for the State to be able to deliver all that is needed. Asking the Government to produce all the essential goods, create all the necessary jobs, and keep a curb on the prices of all goods is to lead to a large cumbersome bureaucracy and widespread corruption. The aim must be to stay with the objective of inclusive growth that was laid down by the founding fathers of the nation and also to take a more modern view of what the State can realistically deliver. This is what leads to the idea of an enabling State, that is, a Government that does not try to directly deliver to the citizens everything that they need. Instead, it (1) creates an enabling ethos for the market so that individual enterprise can flourish and citizens can, for the most part, provide for the needs of one another, and (2) steps in to help those who do not manage to do well for themselves, for there will always be individuals, no matter what the system, 'who need support and help. Hence we need a Government that, when it comes to the market, sets effective, incentive compatible rules and remains on the sidelines with minimal interference, and, at the same time, plays an important role in directly helping the poor by ensuring that they get basic education and health services and receive adequate nutrition and food.

29. According to the passage:

1. The objective of inclusive growth was laid down by the founding fathers of the nation.
2. Need of the hour is to have an enabling Government.
3. The Government should engage in maximum interference in market processes.
4. There is a need to change the size of the Government.

Which of the statements given above are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 2 and 3 only
- D. 1, 2, 3 and 4

Answer: A.

30. What constitutes an enabling Government?

1. A large bureaucracy.
2. Implementation of welfare programmes through representatives.
3. Creating an ethos that helps individual enterprise.
4. Providing resources to those who are underprivileged.
5. Offering direct help to the poor regarding basic services.

- A. 1, 2 and 3 only
- B. 4 and 5 only
- C. 3, 4 and 5 only
- D. 1, 2, 3, 4 and 5

Answer: C.