

IBPS CLERK MAINS Memory Based (Solutions)

S1. Ans.(e)

Sol.

$$(422 + 478) \div ? \simeq 60$$

$$? \simeq \frac{900}{60} = 15$$

S2. Ans.(d)

Sol.

$$? \simeq \sqrt{256} \times 19 + 8 \times 14$$

$$? \simeq 16 \times 19 + 8 \times 14 = 416$$

S3. Ans.(b)

Sol.

$$16 \times 24 + ? \simeq 19 \times 32$$

$$? = 608 - 384 = 224$$

S4. Ans.(c)

Sol.

$$28 \times 16 \simeq ? \times 14 + 70$$

$$448 \simeq ? \times 14 + 70$$

$$? = \frac{378}{14} = 27$$

S5. Ans.(b)

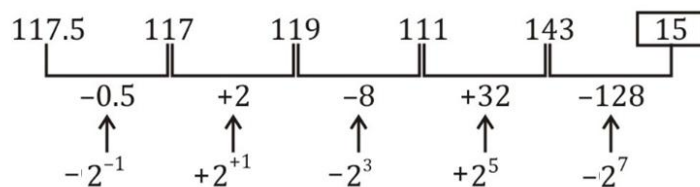
Sol.

$$272 + 190 + 84 \simeq ? \times 13 \times 6$$

$$\Rightarrow ? \simeq \frac{546}{13 \times 6} = 7$$

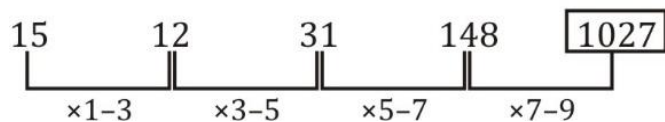
S6. Ans.(c)

Sol.



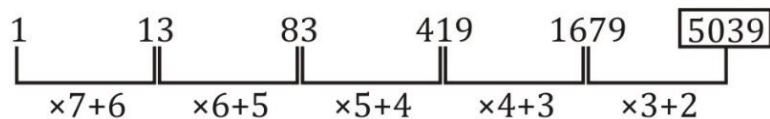
S7. Ans.(e)

Sol.



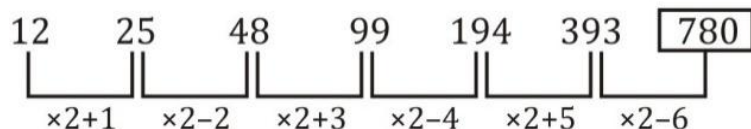
S8. Ans.(b)

Sol.



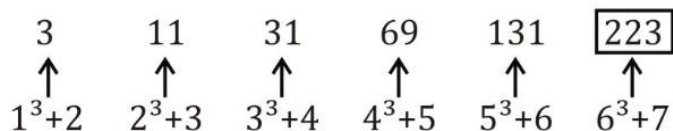
S9. Ans.(a)

Sol.



S10. Ans.(d)

Sol.



S11. Ans.(b)

Sol.

Number of tickets sold to males by C3 and C6 theatre together

$$\begin{aligned} &= (80 - 20) \times \frac{2}{5} + (80 - 12) \times \frac{9}{17} \\ &= 60 \times \frac{2}{5} + 68 \times \frac{9}{17} \\ &= 24 + 36 \\ &= 60 \end{aligned}$$

Number of tickets sold to females by C3 and C5 theatre together

$$\begin{aligned} &= (80 - 20) \times \frac{3}{5} + (80 - 8) \times \frac{4}{9} \\ &= 60 \times \frac{3}{5} + 72 \times \frac{4}{9} \\ &= 36 + 32 \\ &= 68 \end{aligned}$$

$$\text{Required ratio} = \frac{60}{68} = \frac{15}{17}$$

S12. Ans.(d)

Sol.

Number of female who bought ticket from C2 and C4 theatre together

$$= (80 - 10) \times \frac{4}{7} + (80 - 14) \times \frac{5}{11}$$

$$= 40 + 30$$

$$= 70$$

Number of male who bought ticket from C5 theatre

$$= (80 - 8) \times \frac{5}{9}$$

$$= 72 \times \frac{5}{9}$$

$$= 40$$

$$\text{Required \%} = \frac{70 - 40}{40} \times 100$$

$$= \frac{30}{40} \times 100 = 75\%$$

S13. Ans.(c)

Sol.

Total revenue earns by C4 theatre

$$= 14 \times 150 + (80 - 14) \times \frac{6}{11} \times 200 + (80 - 14) \times \frac{5}{11} \times 250$$

$$= 2100 + 66 \times \frac{6}{11} \times 200 + 66 \times \frac{5}{11} \times 250$$

$$= 2100 + 7200 + 7500$$

$$= 16800$$

S14. Ans.(b)

Sol.

Number of male who bought ticket from C1, C2 and C3 together

$$= (80 - 15) \times \frac{6}{13} + (80 - 10) \times \frac{3}{7} + (80 - 20) \times \frac{2}{5}$$

$$= 30 + 30 + 24$$

$$= 84$$

$$\text{Required average} = \frac{84}{3} = 28$$

S15. Ans.(a)**Sol.**

Number of males who bought ticket from C4, C5 and C6 together

$$= (80 - 14) \times \frac{6}{11} + (80 - 8) \times \frac{5}{9} + (80 - 12) \times \frac{9}{17}$$

$$= 36 + 40 + 36$$

$$= 112$$

Number of females who bought ticket from C4, C5 and C6 together

$$= (80 - 14) \times \frac{5}{11} + (80 - 8) \times \frac{4}{9} + (80 - 12) \times \frac{8}{17}$$

$$= 30 + 32 + 32$$

$$= 94$$

$$\text{Required difference} = 112 - 94 = 18$$

S16. Ans.(b)**Sol.**

$$(i) 2x^2 - 5x + 3 = 0$$

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

$$2x(x - 1) - 3(x - 1) = 0$$

$$(x - 1)(2x - 3) = 0$$

$$x = 1, \frac{3}{2}$$

$$(ii) 3y^2 - 4y + 1 = 0$$

$$3y^2 - 3y - y + 1 = 0$$

$$3y(y - 1) - 1(y - 1) = 0$$

$$(3y - 1)(y - 1) = 0$$

$$y = \frac{1}{3}, 1$$

$$x \geq y$$

S17. Ans.(c)**Sol.**

$$(i) x^2 - 17x + 72 = 0$$

$$x^2 - 9x - 8x + 72 = 0$$

$$x(x - 9) - 8(x - 9) = 0$$

$$(x - 8)(x - 9) = 0$$

$$x = 8, 9$$

$$(ii) y^2 - 27y + 180 = 0$$

$$y^2 - 12y - 15y + 180 = 0$$

$$y(y - 12) - 15(y - 12) = 0$$

$$(y - 15)(y - 12) = 0$$

$$y = 15, 12$$

$$y > x$$

S18. Ans.(b)**Sol.**

$$(i) (x - 12)^2 = 0$$

$$x - 12 = 0$$

$$x = 12$$

$$(ii) y^2 - 21y + 108 = 0$$

$$y^2 - 12y - 9y + 108 = 0$$

$$y(y - 12) - 9(y - 12) = 0$$

$$(y - 9)(y - 12) = 0$$

$$y = 9, 12$$

$$x \geq y$$

S19. Ans.(e)**Sol.**

$$(i) 2x^2 + 7x + 5 = 0$$

$$2x^2 + 2x + 5x + 5 = 0$$

$$2x(x + 1) + 5(x + 1) = 0$$

$$(2x + 5)(x + 1) = 0$$

$$x = \frac{-5}{2}, -1$$

$$(ii) 3y^2 + 12y + 9 = 0$$

$$3y^2 + 9y + 3y + 9 = 0$$

$$3y(y + 3) + 3(y + 3) = 0$$

$$(3y + 3)(y + 3) = 0$$

$$y = -1, -3$$

No relation can be established.

S20. Ans.(b)**Sol.**

$$(i) x^2 + 2x - 35 = 0$$

$$x^2 + 7x - 5x - 35 = 0$$

$$x(x + 7) - 5(x + 7) = 0$$

$$(x - 5)(x + 7) = 0$$

$$x = 5, -7$$

$$(ii) y^2 + 15y + 56 = 0$$

$$y^2 + 7y + 8y + 56 = 0$$

$$y(y + 7) + 8(y + 7) = 0$$

$$(y + 8)(y + 7) = 0$$

$$y = -8, -7$$

$$x \geq y$$

S21. Ans.(b)

Sol.

Speed of Train 'A' on Tuesday

$$= \frac{450}{2} = 225 \text{ km/hr}$$

Speed of train 'B' on Monday

$$= \frac{450}{3} = 150 \text{ km/hr}$$

$$\begin{aligned}\text{Required\%} &= \frac{225 - 150}{150} \times 100 \\ &= \frac{75}{150} \times 100 \\ &= 50\%\end{aligned}$$

S22. Ans.(d)

Sol.

Speed of train 'B' on Tuesday

$$= \frac{450}{4.5} = 100 \text{ km/hr}$$

Speed of train 'A' on Wednesday

$$= \frac{450}{3} = 150 \text{ km/hr}$$

$$\begin{aligned}\text{Average speed} &= \frac{2 \times 100 \times 150}{100 + 150} \\ &= 120 \text{ km/hr}\end{aligned}$$

S23. Ans.(a)

Sol.

Speed of train 'A' on Friday

$$= \frac{450}{4} \times \frac{160}{100} = 180$$

Speed of train 'B' on Friday

$$= \frac{450}{5} \times \frac{125}{100} = 112.5$$

Required sum of time

$$\begin{aligned}&= \frac{450}{180} + \frac{450}{112.5} \\ &= 2.5 + 4 \\ &= 6.5 \text{ hr}\end{aligned}$$

S24. Ans.(c)

Sol.

Speed of train 'A' on Tuesday

$$= \frac{450}{2} = 225 \text{ km/hr}$$

Speed of train 'B' on Wednesday

$$= \frac{450}{1.5} = 300 \text{ km/hr}$$

$$\text{Required difference} = 300 - 225 = 75 \text{ km/hr}$$

S25. Ans.(d)

Sol.

$$\text{Required time} = \frac{450}{\frac{450}{2} \times 1.6} = \frac{450}{360} = 1.25 \text{ hr}$$

S26. Ans.(a)

Sol.

From only (A) we can say whether Z is a positive integer or not

Explanation: - If we look at Statement A, the condition of Z being a positive integer is being satisfied as putting a negative value will give $Z^7 < Z$. Whereas, in the Statement B, putting both negative as well as positive values of Z will satisfy " $Z^8 > Z$ ". So, we conjecture that option 'a' is the correct option.

S27. Ans.(c)

Sol.

From (A) and (B) together value of $4^{\frac{1}{a}} + 4^{\frac{1}{b}}$ can be find out.

Explanation: -

$$\text{From (A)} \quad \frac{1}{a} + \frac{1}{b} = \frac{6}{5}$$

$$\text{From (B)} \quad ab = 5$$

So, value of $4^{\frac{1}{a}} + 4^{\frac{1}{b}}$ can be find out.

S28. Ans.(e)

Sol. We can't find the answer as we don't know the capacity of men. In statement 'A' and 'B', we are given about the capacity of women and children not about men.

S29. Ans.(e)

Sol. We can't find the chance of getting a red ball because we don't know the number of red balls.

S30. Ans.(c)

Sol. When taking both statements together $3w = \text{odd number}$ and $2w = \text{Even number}$

A and B is possible only when w is an integer

So, both the statements required to answer the question.

Solutions (31-35)

Total number of girls in St. Xavier college and Vijaya college = $210 \times 2 = 420$

Let, Number of boys in St. Xavier college = x

And, Number of boys in Vijaya college = y

ATQ,

$$x + y = 810 \dots (i)$$

$$\frac{2}{3}x + \frac{2}{5}y = 420 \dots (ii)$$

On solving (i) & (ii)

$$x = 360, y = 450$$

Number of girls in St. Xavier college

$$= \frac{2}{3} \times 360$$

$$= 240$$

Number of girls in Vijaya college

$$= \frac{2}{5} \times 450$$

$$= 180$$

	St. Xavier	Vijaya
Boys	360	450
Girls	240	180

S31. Ans.(c)

Sol.

$$\text{Required\%} = \frac{180}{240} \times 100$$

$$= 75\%$$

S32. Ans.(d)

Sol.

$$\text{Girls in 'X' college} = 2 \times 320 - 240 = 400$$

Total no. of students in 'X' colleges

$$= \frac{125}{100} \times [360 + 240]$$

$$= 750$$

$$\text{Number of boys in 'X' college} = 750 - 400 = 350$$

S33. Ans.(d)

Sol.

Required difference

$$= 450 + 180 - 360 - 240$$

$$= 630 - 600$$

$$= 30$$

S34. Ans.(b)

Sol.

Number of boys in 'Y' college

$$= \frac{450}{9} \times 13 = 650$$

Number of girls in 'Y' college

$$= \frac{80}{100} \times 180$$

$$= 144$$

Total number of students in 'Y' college

$$= 650 + 144$$

$$= 794$$

S35. Ans.(e)

Sol.

$$\text{Required\%} = \frac{450 - 360}{360} \times 100$$

$$= 25\%$$

S36. Ans.(c)**Sol.**

15 men can complete the work in 'X' days

1 men can complete the work in '15X' days ...(i)

21 women can complete the work in (X - 4) days

1 women can complete the work in 21(X - 4) days ...(ii)

And also,

35 men can complete the work in 'Y' days

1 men can complete the work in '35Y' days ...(iii)

63 women can complete the work in 'Y - 4' days

1 women can complete the work in 63 (Y - 4) days ...(iv)

Equate (i) & (iii) and (ii) & (iv)

$$15X = 35Y \Rightarrow \frac{X}{Y} = \frac{7}{3} \Rightarrow Y = \frac{3}{7}X \quad \dots(v)$$

$$21(X - 4) = 63 (Y - 4) \Rightarrow X - 4 = 3Y - 12$$

$$\Rightarrow 3Y - X = 8 \dots(vi)$$

Using (v) and (vi)

$$3\left(\frac{3}{7}X\right) - X = 8$$

$$\frac{9X - 7X}{7} = 8$$

$$\Rightarrow X = \frac{8 \times 7}{2} = 28$$

S37. Ans.(b)**Sol.**

Let C.P. of A = 2x

C.P. of B = x

Total cost price = 3x

$$\begin{aligned} \text{Mark up price} &= 3x \times \frac{12}{10} \\ &= 3.6x \end{aligned}$$

ATQ,

$$3.6x - 9 = 3x \times 1.17$$

$$\Rightarrow 3.6x - 3.51x = 9$$

$$\Rightarrow 0.09x = 9$$

$$\Rightarrow x = 100$$

C.P. of article A = 200

S38. Ans.(d)**Sol.**

There are two cases

1st case:

1 boy and 4 girls

$$\text{probability} = \frac{{}^5C_1 \times {}^4C_4}{{}^9C_5} = \frac{5}{126} \quad \dots (i)$$

2nd case:

2 boys & 3 girls

$$\text{Probability} = \frac{{}^5C_2 \times {}^4C_3}{{}^9C_5} = \frac{40}{126} \quad \dots (ii)$$

Adding equation (i) and (ii)

$$\begin{aligned} \text{Required probability} &= \frac{5}{126} + \frac{40}{126} = \frac{45}{126} \\ &= \frac{5}{14} \end{aligned}$$

S39. Ans.(b)**Sol.**

Let, length of train = x m

And, length, of platform = y m

ATQ,

$$25 \times \frac{5}{18} = \frac{x+y}{18}$$

$$\Rightarrow x + y = 125 \quad \dots(i)$$

And,

$$(25 + 5) \times \frac{5}{18} = \frac{x}{12}$$

$$\Rightarrow x = 100 \quad \dots(ii)$$

On solving (i) & (ii)

$$y = 25$$

$$\text{Required difference} = 100 - 25 = 75$$

S40. Ans.(d)

Sol.

Satish : Bhavya : Abhishek

$15 \times 12 : 18 \times (12 - x) : 24(12 - x)$

10 : 9 : 12

$$\Rightarrow \frac{15 \times 12}{18 \times (12 - x)} = \frac{10}{9}$$

$$\Rightarrow 12 - x = 9$$

$$\Rightarrow x = 3 \text{ month}$$

S41. Ans.(b)

Sol.

Let present age of Sakshi = x

ATQ,

$$x = \frac{5}{4}(x - 6)$$

$$\Rightarrow 4x = 5x - 30$$

$$\Rightarrow x = 30$$

$$\text{Present age of her son} = \frac{30}{5} = 6 \text{ years}$$

$$\text{Required ratio} = \frac{30 + 10}{6 + 10} = \frac{40}{16} = \frac{5}{2}$$

S42. Ans.(d)

Sol.

$$\text{Interest earn from scheme 'A'} = \frac{18000 \times 15 \times 2}{100} = 5400$$

$$\begin{aligned} \text{Interest earn from Scheme 'B'} &= 15000 \left[\left(1 + \frac{18}{100} \right)^2 - 1 \right] \\ &= 15000 \left[\frac{3924}{10000} \right] \\ &= 5886 \end{aligned}$$

$$\text{Required difference} = 5886 - 5400$$

$$= 486$$

S43. Ans.(e)**Sol.**

1st Alloy ratio Copper : Aluminium
 2 : 3

2nd Alloy ratio Copper : Zinc
 2 : 7

In final alloy ratio is 5 : 3

Let quantity $\rightarrow 5x$ and $3x$

Quantity of copper in final alloy

$$= \frac{2}{5} \times 5x + \frac{2}{9} \times 3x = \frac{8x}{3}$$

Quantity of Aluminium

$$= \frac{3}{5} \times 5x = 3x$$

Required percentage

$$= \frac{3x - \frac{8x}{3}}{\frac{8x}{3}} \times 100 = 12.5\%$$

S44. Ans.(c)**Sol.**

$$\text{Time to collide} = \frac{20}{10+5} = \frac{4}{3} \text{ hr}$$

$$\begin{aligned} \text{1 minute before collision, distance} &= 20 - \left(\frac{79}{60} \times 5 + \frac{79}{60} \times 10 \right) \\ &= 20 - \frac{237}{12} \\ &= \frac{1}{4} \text{ km} \end{aligned}$$

Alternate method

Relative speed of boats = $5+10 = 15 \text{ km/hr}$

In m/sec

$$15 \times \frac{5}{18} = \frac{25}{6} \text{ m/sec}$$

$$\text{Distance covered in one minute} = \frac{25}{6} \times 60 = 250 \text{ m} = \frac{1}{4} \text{ km}$$

S45. Ans.(a)

Sol.

$$\frac{\pi r^2 h}{2\pi r h} = \frac{616}{352}$$

$$r = 3.5 \text{ m}$$

$$\pi r^2 h = 616$$

$$h = \frac{616}{11 \times 3.5} = 16 \text{ m}$$

$$\begin{aligned}\text{Total S.A.} &= 2\pi r h + 2\pi r^2 \\ &= 2\pi r(h + r) \\ &= 2 \times \frac{22}{7} \times 3.5(3.5 + 16) \\ &= 429 \text{ m}^2\end{aligned}$$

S46. Ans.(b)

Sol.

$$\begin{array}{ccc}\text{Zinc} & & \text{Zinc} \\ \frac{1}{3} & \searrow \quad \nearrow & \frac{2}{5} \\ & \frac{5}{13} & \\ \frac{2}{5} - \frac{5}{13} & \nearrow \quad \searrow & \frac{5}{13} - \frac{1}{3} \\ = \frac{1}{65} & & = \frac{2}{39}\end{array}$$

$$\text{Required ratio} = \frac{\frac{1}{65}}{\frac{2}{39}} = \frac{3}{10}$$

S47. Ans.(c)

Sol.

Let efficiency of men of first group is M_1 and second group is M_2

$$3M_1 \times 2 = 4M_2 \times 3$$

$$M_1 = 2M_2$$

$$\text{work} = 40M_1 \times 8 \times 15$$

According to question

$$40M_1 \times 8 \times 15 \times 2 = 60M_2 \times 4 \times d$$

$$d = 80 \text{ days}$$

S48. Ans.(a)

Sol.

Let speed of boat in still water and speed of stream is x km/hr and y km/hr respectively.

ATQ,

$$\frac{75}{x+y} = \frac{60}{x-y}$$

$$75x - 75y = 60x + 60y$$

$$15x = 135y$$

$$x = 9y$$

$$\text{Required percentage} = \frac{10y}{9y} \times 100$$

$$= 111\frac{1}{9}\%$$

S49. Ans.(a)

Sol. Let length of train and platform be 'L and 'P' respectively

1st train cross the pole = 24 s

2nd train (20% faster than first train) Cross the pole = $\frac{24}{6} \times 5 = 20$ s (same length)

Time taken to cross platform = 30 s

ATQ,

$$\frac{L+P}{30} = \frac{L}{20}$$

$$2P = L$$

$$\frac{L}{P} = \frac{2}{1}$$

S50. Ans.(d)

Sol.

In 30 min the part of the tank will be filled by both tap = $\frac{30}{36} = \frac{5}{6}$

$$\text{Required tap} = 1 - \frac{5}{6} = \frac{1}{6}$$

$\frac{1}{6}$ part of the tank will be filled by tank A in 10 min.

$\therefore$ tap A will take 60 min.

$\therefore$ tap B will take time to fill the tank

$$= \frac{1}{36} - \frac{1}{60}$$

$$= \frac{1}{90}$$

$\therefore$ Required time = 90 min.

Solutions

Solutions (1-3):

A Y E L P R S

S1. Ans.(a)

S2. Ans.(a)

S3. Ans.(b)

S4. Ans.(b)

S5. Ans.(b)

S6. Ans.(e)

Solutions (7-9):

Boxes	Colours
P	-----
-----	-----
S	Purple
-----	-----
R	-----
V	Blue
-----	Orange
-----	----
-----	----
U	----
-----	Green

S7. Ans.(b)

S8. Ans.(c)

S9. Ans.(d)

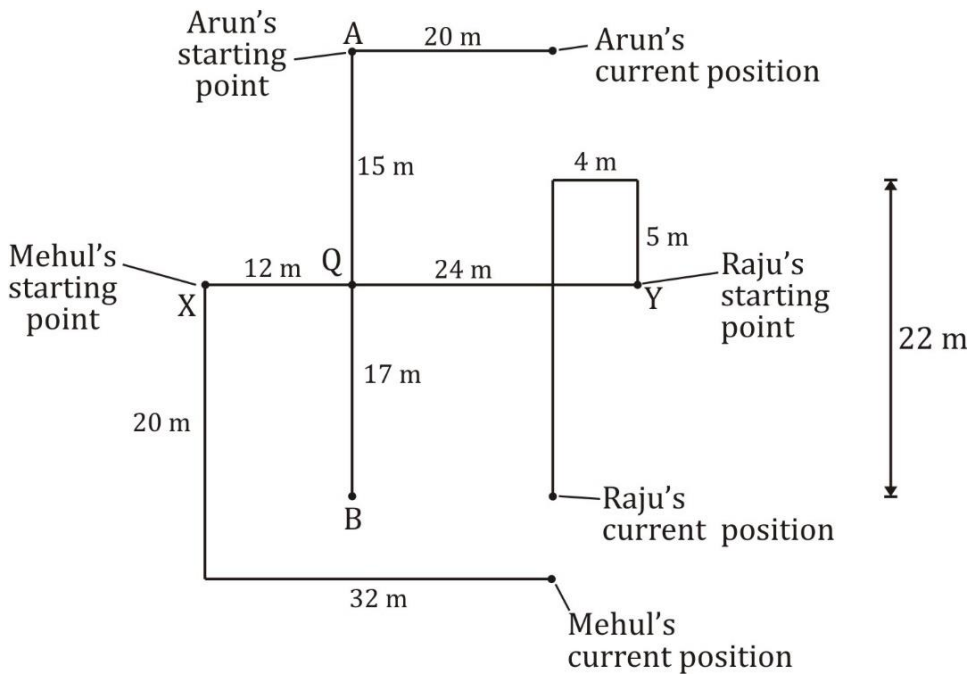
S10. Ans.(b)

Sol. There are Five meaningful words- Fair, Bowl, **Blow**, **Cone**,
Once

S11. Ans.(b)

S12. Ans.(c)

Solutions (13-15):



S13. Ans.(c)

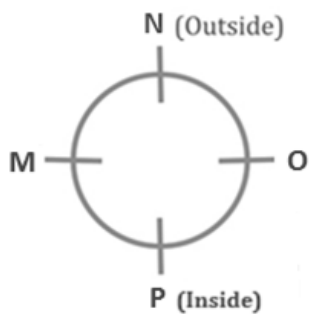
S14. Ans.(c)

S15. Ans.(a)

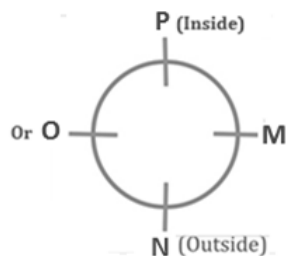
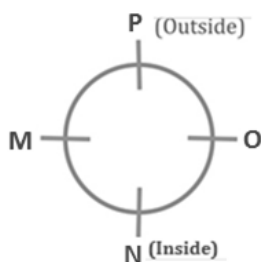
S16. Ans.(c)

Sol.

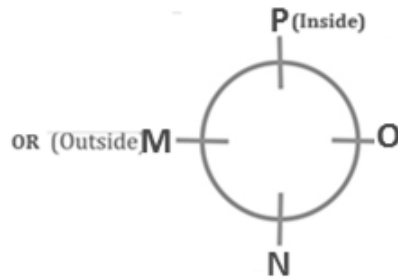
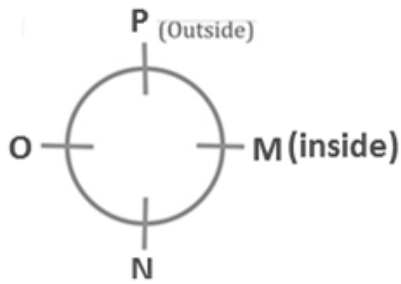
I.



II.



III.



I, II or III statement alone are sufficient to conclude that M, N, O and P are all not facing to centre of table.

S17. Ans.(c)

Sol. From II and III-

6. A

5. E

4. C

3. D

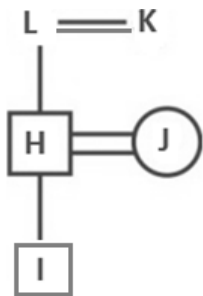
2. B

1. F

It is clear that F is living on the Ground floor

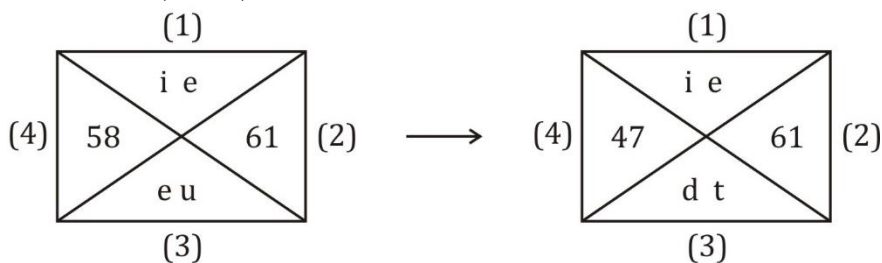
S18. Ans.(d)

Sol.



From statements II and III, I is the youngest because G is not youngest.

Solutions (19-21):



S19. Ans.(c)

S20. Ans.(b)

S21. Ans.(c)

Solutions (22-24):

In this new pattern coding decoding question only one word and one number is arranged in each step.

Let us understand the logic behind it- In each step the words and numbers are arranged from the left end.

For words- The word which comes first according to alphabetical series is arranged first and different arrangement is used in different step.

Step 1 and 2- first and second letter are interchanged and third and fourth letter are interchanged

Step 3 and 4- second and fourth letter are interchanged and rests are same.

Step 5- First letter is unchanged, second letter is shifted to fourth place, third letter is shifted to second place, fourth letter is shifted to third place.

For numbers- Numbers start arranging as the highest number is arranged in 1st step then second highest number in second step and so on from left end after each word. And in the final step all the numbers are arranged in increasing order from left end.

Input- 54 roll 39 back 87 25 cash seat 46 beat

Step I- abkc 87 54 roll 39 25 cash seat 46 beat

Step II- eata 54 abkc 87 roll 39 25 cash seat 46

Step III- chsa 46 eata 54 abkc 87 roll 39 25 seat

Step IV- rllo 39 chsa 46 eata 54 abkc 87 25 seat

Step V- sate 25 rllo 39 chsa 46 eata 54 abkc 87

S22. Ans.(c)

S23. Ans.(c)

S24. Ans.(b)

S25. Ans.(b)

Sol. Even number is followed by an odd prime number so = $6 + 5 = 11$

Then 1 row - 11 2

Odd number is followed by an even number so = $11 * 2 = 22$ (resultant of first row)

In row 2 Odd number is followed by a perfect square so = $11 - 4 = 7$

Then 2 row- 7 3

Odd number is followed by an odd number so = $7 + 3 = 10$ (resultant of second row)

So, the sum of both row = $22 + 10 = 32$

S26. Ans.(b)

Sol. Even number is followed by an prime odd number so = $14 + 7 = 21$

The row is 21 5

Odd number is followed by an another odd number so = $21 + 5 = 26$ (resultant of 1 row)

The resultant of the rows is 44 so the sum of second row = $44 - 26 = 18$

Even number is followed by X and X is followed by 6

When $X = 9$, then this condition can be satisfied.

S27. Ans.(d)

Sol. Odd number is followed by a perfect square so $= 7 - 4 = 3$

Odd number is followed by an even number so $= 3 * 8 = 24$ (resultant of 1st row)

Odd number is followed by a perfect square so $= 11 - 9 = 2$

Even number is followed by an odd prime number so $= 2 + 13 = 15$ (resultant of 2nd row)

So, the difference is $= 24 - 15 = 9$

Solutions (28-30):

Doctors	Meeting hour
Ophthalmologist	7:00 – 8:30 am
Psychiatrist	8:30 – 10:00 am
General physician	10:00- 12:30 am
Orthopedic surgeon	12:30- 3:00 pm
Dentist	3:00- 6:00 pm

S28. Ans.(d)

S29. Ans.(b)

S30. Ans.(d)

Solutions (31-33):

FLOOR	FLAT-1	FLAT-2	FLAT-3
THIRD	L	R	P
SECOND	O	K	M
FIRST	Q	A	N

or

FLOOR	FLAT-1	FLAT-2	FLAT-3
THIRD	L	R	P
SECOND	O	A	M
FIRST	Q	K	N

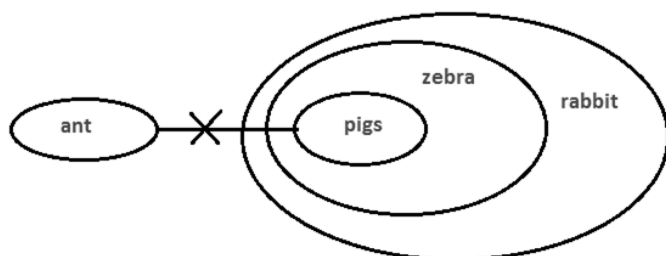
S31. Ans.(d)

S32. Ans.(a)

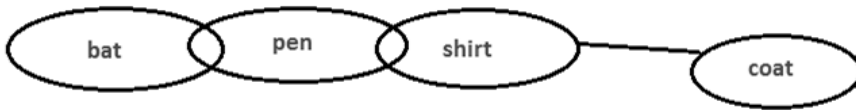
S33. Ans.(c)

S34. Ans.(b)

Sol.



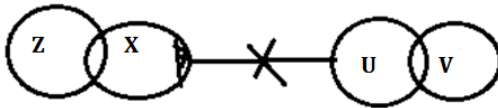
Sol.



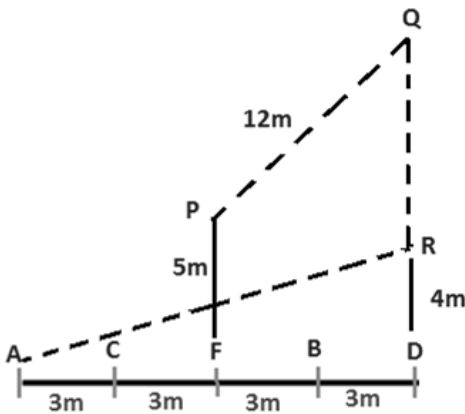
Sol.



Sol.



Solutions (38-40):



S40. Ans.(c)

S41. Ans.(a)

Sol. In the statement it is given that army should be deployed to rehabilitate the people displaced due to earthquake. It means that army can be used for purposes other than war also. So, assumption I is implicit. Assumption II is not implicit because the word 'only' is making it baseless as there may be some other measures which can rehabilitate the displaced victims of earthquake.

S42. Ans.(b)

Sol. A child can learn before he/she turns five. So, assumption I is not implicit. Some schools admit children who are below five years of age, so government gives that advertisement. So, assumption II is implicit.

S43. Ans.(b)

Sol. Course of action I does not follow due to the words 'all' and 'immediate'. Course of action II follows because a system should be implemented to certify the quality of tiffin provided by the school.

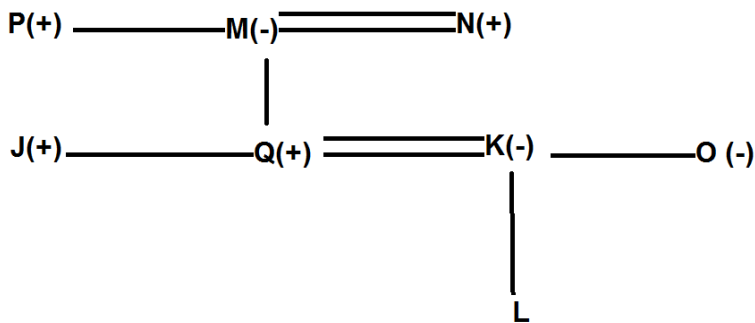
S44. Ans.(e)

Sol. Both the actions follow because adequate police force should be deployed and vehicles on the road should be advised a diversion to avoid traffic congestion.

Solutions (45-48):

Step 1.

Floor	Person	Blood group	Grade
8	P	AB+	A
7	O	A+	B
6	N	AB-	E
5	M	O+	F
4	L	B+	C
3	K	A-	D
2	J	O-	G
1	Q	B-	H



S45. Ans.(a)

S46. Ans.(d)

S47. Ans.(c)

S48. Ans.(d)

S49. Ans.(e)

Sol. (a) does not follow because the NCR phenomenon can't be extrapolated to "most of the big cities". (b) and (d) are probable consequences. (c) shows us the other side. (e) follows from the mention of "slump in home sales" and scope for "price correction".

S50. Ans.(a)

Sol. Note that the statement conveys to us that the delay in compensation is now a thing of the past. We can't infer about the specifics- 'insurance company' in statement (c) and 'IRCTC' in statement (d).

Solutions

S1. Ans.(d)

Sol. The Achanakmar Wildlife Sanctuary is an Indian sanctuary in Mungeli district, Chhattisgarh State.

S2. Ans.(b)

Sol. A global depository receipt (GDR) is a certificate issued by a depository bank, which purchases shares of foreign companies and deposits it on the account. They are the global equivalent of the original American depository receipts (ADR) on which they are based.

S3. Ans.(a)

Sol. Structured Financial Messaging System (SFMS) is a secure messaging standard developed to serve as a platform for intra-bank and inter-bank applications. It is an Indian standard similar to SWIFT which is the international messaging system used for financial messaging globally.

S4. Ans.(c)

Sol. Issuance of ATM/debit cards. Payments bank can not issue the credit cards.

S5. Ans.(e)

Sol. A credit risk is the risk of default on a debt that may arise from a borrower failing to make required payments. In the first resort, the risk is that of the lender and includes lost principal and interest, disruption to cash flows, and increased collection costs.

S6. Ans.(b)

Sol. The interest rate risk is the risk that an investment's value will change due to a change in the absolute level of interest rates, in the spread between two rates, in the shape of the yield curve, or in any other interest rate relationship. Such changes usually affect securities inversely and can be reduced by diversifying (investing in fixed-income securities with different durations) or hedging (such as through an interest rate swap).

S7. Ans.(d)

Sol. Brigadier B D Mishra (Retired) has been appointed as the Governor of Arunachal Pradesh.

S8. Ans.(a)

Sol. Balphakram National Park, Meghalaya is one of the well known national parks in India. Balphakram National Park is home to wide species of plants and animals and is located in the midst of the Garo Hills in Meghalaya.

S9. Ans.(e)

Sol. Vienna is the capital and largest city of Austria and one of the nine states of Austria.

S10. Ans.(c)

Sol. UCO Bank, formerly United Commercial Bank, established in 1943 in Kolkata, is a major government-owned commercial bank of India. The Headquarters of UCO Bank is in Kolkata, West Bengal.

S11. Ans.(e)

Sol. Liquidity Adjustment Facility (LAF) is a monetary policy tool which allows banks to borrow money through repurchase agreements or repos.

S12. Ans.(d)

Sol. The Financial Action Task Force (FATF) is an inter-governmental body established in 1989 by the Ministers of its Member jurisdictions.

S13. Ans.(c)

Sol. The Ukai Dam, constructed across the Tapti River, is the largest reservoir in Gujarat.

S14. Ans.(b)

Sol. Dr. Rajiv Kumar is a leading Indian economist and has recently been appointed, the Vice Chairman of NITI Aayog by the government of India. He is the author of several books on India's economy and national security. His latest books are Modi & His Challenges (2016), Resurgent India: Ideas and Priorities (2015) and Exploding Aspirations: Unlocking India's Future (2014). He is a widely recognized economic columnist and a leading speaker on issues in Indian political economy.

S15. Ans.(a)

Sol. Rafael Nadal demolished Nick Kyrgios to win his sixth title of the season at the China Open.

S16. Ans.(a)

Sol. The Dhirubhai Ambani Solar Park at Dhursar village near Pokhran in the Jaisalmer district of Rajasthan is a 40-megawatt (MW AC) photovoltaic power station commissioned in 2012.

S17. Ans.(b)

Sol. The joint exercise between Indian and China, named 'Hand-in-Hand'.

S18. Ans.(c)

Sol. The Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel 2017 was awarded to Richard H. Thaler "for his contributions to behavioural economics".

S19. Ans.(b)

Sol. Sanjeev Stalin is an Indian professional footballer who plays as a defender for Indian Arrows in the I-League.

S20. Ans.(a)

Sol. National Automated Clearing House (NACH) is a centralised system, launched with an aim to consolidate multiple ECS systems running across the country and provides a framework for the harmonization of standard & practices and removes local barriers/inhibitors. NACH system will provide a national footprint and is expected to cover the entire core banking enabled bank branches spread across the geography of the country irrespective of the location of the bank branch.

S21. Ans.(d)

Sol. Moving a step further towards digitization, Rajasthan becomes first Indian state to call online attention adjournment motions and proposals to state government.

S22. Ans.(b)

Sol. Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL) was established by Reserve Bank of India (RBI) as its wholly owned subsidiary on 3rd February 1995 with a view to augmenting the production of bank notes in India to enable the RBI to bridge the gap between the supply and demand for bank notes in the country. The BRBNMPL has been registered as a Private Limited Company under the Companies Act 1956 with its Registered and Corporate Office situated at Bengaluru. The company manages 2 Presses one at Mysore in Karnataka and the other at Salboni in West Bengal. The present capacity for both the presses is 16 billion note pieces per year on a 2-shift basis.

S23. Ans.(e)

Sol. CASA ratio of a bank is the ratio of deposits in current and saving accounts to total deposits. A higher CASA ratio indicates a lower cost of funds, because banks do not usually give any interests on current account deposits and the interest on saving accounts is usually very low 3-4%.

S24. Ans.(c)

Sol. The Shanghai Cooperation Organisation summit, 2017 was held from 8-9 June in Astana, the capital of Kazakhstan.

S25. Ans.(a)

Sol. Lekh Tandon was an Indian filmmaker and actor. He had directed numerous Bollywood movies and Indian TV Serials.

S26. Ans.(c)

Sol. A parliamentary committee has decided to examine the whole gamut of Sino-Indian relations, including the border situation. The Standing Committee on External Affairs, which will examine the relations between the two Asian powers, is headed by Shashi Tharoor, Congress member of the Lok Sabha.

S27. Ans.(e)

Sol. The JRD Tata Sports Complex Stadium is a stadium in Jamshedpur, India.

S28. Ans.(a)

Sol. New Delhi was hosted the 48th Conference of Governors in October 2017.

S29. Ans.(d)

Sol. Vice President M Venkaiah Naidu has inaugurated the third International Conference on Yoga in New Delhi. The theme of this year's conference will be 'Yoga for Wellness.'

S30. Ans.(b)

Sol. An unregulated means by which funds are raised for a new cryptocurrency venture. An Initial Coin Offering (ICO) is used by startups to bypass the rigorous and regulated capital-raising process required by venture capitalists or banks.

S31. Ans.(a)

Sol. The call money market (CMM) the market where overnight (one day) loans can be availed by banks to meet liquidity. Banks who seeks to avail liquidity approaches the call market as borrowers and the ones who have excess liquidity participate there as lenders.

S32. Ans.(a)

Sol. NBFC & MFI in India, The working and operations of NBFCs are regulated by the Reserve Bank of India (RBI) within the framework of the Reserve Bank of India Act, 1934.

S33. Ans.(b)

Sol. Commercial operations at Benghazi port ended in 2014 when armed groups took control of the city. The Port of Benghazi is a major seaport in the city of Benghazi, Libya, on the Mediterranean Sea coast within the Gulf of Sidra.

S34. Ans.(b)

Sol. The compound annual growth rate (CAGR) is a useful measure of growth over multiple time periods. It can be thought of as the growth rate that gets you from the initial investment value to the ending investment value if you assume that the investment has been compounding over the time period.

S35. Ans.(c)

Sol. Dr Virendra Kumar is the member of Lok Sabha. His Constituency is in Tikamgarh, Madhya Pradesh.

S36. Ans.(c)

Sol. Rashtriya Chemicals and Fertilizers Limited (RCF) is one of the most revered public sector undertakings in India. A Mini Ratna company, it has two manufacturing units, one at Trombay, in Mumbai. Its headquarter located in Mumbai.

S37. Ans.(e)

Sol. An Equity Linked Savings Scheme (ELSS) is a diversified equity mutual fund which has a majority of the corpus invested in equities. Since it is an equity fund, returns from an ELSS fund reflect returns from the equity markets.

S38. Ans.(a)

Sol. Credit card facility has not given by Payment Banks.

S39. Ans.(d)

Sol. No tax would be deducted at source for PF withdrawals of up to Rs. 50,000. The government has notified raising the threshold limit of PF withdrawal for deduction of tax (TDS) from existing Rs. 30,000 to Rs. 50,000.

S40. Ans.(b)

Sol. National Institute of Securities Markets (NISM) is a public trust, established by the Securities and Exchange Board of India (SEBI), the regulator for securities markets in India. It is located in Navi Mumbai, India.

S41. Ans.(e)

Sol. Amortization is an accounting term that refers to the process of allocating the cost of an intangible asset over a period of time. It also refers to the repayment of loan principal over time.

S42. Ans.(d)

Sol. The government stated the abolition of the FIPB, ministries will have to decide on FDI proposals within 60 days of the application and any rejection will need concurrence of the DIPP. India had last month scrapped the 25-year old foreign investment advisory body FIPB as it looks to attract more FDI by providing quick approvals under a single-window clearance system.

S43. Ans.(c)

Sol. CRISIL pioneered the first corporate sector rating in 1988. one out of every two companies in India is rated by CRISIL. We have an unmatched coverage of about 70 sectors belonging to 22 industry groups. CRISIL is a analytical company providing ratings, research, and risk and policy advisory services.

S44. Ans.(b)

Sol. The Multilateral Investment Guarantee Agency is an international financial institution which offers political risk insurance and credit enhancement guarantees. The Head Office of MIGA is in Washington DC, USA.

S45. Ans.(a)

Sol. Private sector lender HDFC Bank Ltd has been declared a domestic-systemically important bank (D-SIB), the Reserve Bank of India (RBI). With this, the bank has joined State Bank of India (SBI) and ICICI Bank Ltd, which have been tagged as D-SIBs, or “too-big-to-fail” for the third consecutive year. RBI declares a list of D-SIBs every year. The first list was released in 2015, in which SBI and ICICI Bank were named systemically important. Both these lenders have been designated on the basis of a systemic importance score, arrived at after an analysis of the banks’ size as a percentage of annual gross domestic product (GDP). Banks with assets that exceed 2% of GDP will be considered part of this class of lenders.

S46. Ans.(a)

Sol. The Monetary Policy Committee of India is a committee of the Reserve Bank of India that is responsible for fixing the benchmark interest rate in India.

S47. Ans.(b)

Sol. The aim of this article is to promote the awareness about the United Nations (UN) historic ‘Paris Agreement on Climate Change (PACC)’ which entered into-force on 04th November 2016.

S48. Ans.(c)

Sol. Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), has established itself as an important institution in facilitating flow of collateral free credit to units in micro and small enterprise (MSE) sector in the last 17 years of its existence. Loan disbursed under MUDRA yojna is insured by CGTMSE.

S49. Ans.(d)

Sol. The Varishtha Pension Bima Yojana 2017, a pension scheme for senior citizens, was approved by the Union Cabinet. Varishtha Pension Bima Yojana 2017 will provide an assured pension based on a guaranteed rate of return of 8 per cent for 10 years.

S50. Ans.(e)

Sol. Investment banking is a specific division of banking related to the creation of capital for other companies, governments and other entities.