







Answer Key for IBPS PO Mains 2016 Model Question Paper

Answer Keys

(1) 3	(2) 5	(3) 3	(4) 5	(5) 5	(6) 2	(7) 5	(8) 1	(9) 4	(10) 4
(11) 4	(12) 2	(13) 3	(14) 1	(15) 1	(16) 5	(17) 4	(18) 1	(19) 3	(20) 2
(21) 5	(22) 2	(23) 4	(24) 1	(25) 3	(26) 2	(27) 5	(28) 4	(29) 4	(30) 4
(31) 5	(32) 4	(33) 3	(34) 2	(35) 2	(36) 3	(37) 4	(38) 4	(39) 2	(40) 2
(41) 5	(42) 4	(43) 5	(44) 5	(45) 1	(46) 2	(47) 1	(48) 3	(49) 4	(50) 2
(51) 3	(52) 2	(53) 5	(54) 2	(55) 3	(56) 3	(57) 4	(58) 1	(59) 2	(60) 3
(61) 3	(62) 3	(63) 1	(64) 4	(65) 1	(66) 2	(67) 4	(68) 3	(69) 4	(70) 1
(71) 5	(72) 4	(73) 1	(74) 3	(75) 2	(76) 3	(77) 4	(78) 2	(79) 4	(80) 4
(81) 4	(82) 3	(83) 3	(84) 1	(85) 2	(86) 2	(87) 3	(88) 4	(89) 3	(90) 1
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(91) 5	(92) 5	(93) 1	(94) 1	(95) 2	(96) 4	(97) 5	(98) 3	(99) 3	3
(101) 1	(102)	(103)	(104)	(105) 1	(106)	(107) 0	(108)	(109)	(110) 4
(101) 1	4	3	2	(105) 1	5	(107) 2	4	2	(110) 4
(111) 5	(112) 3	(113) 1	(114) 2	(115) 2	(116) 4	(117) 5	(118) 2	(119) 2	(120)
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(121) 1	(122) 2	(123) 4	2	(125) 2	(126) 3	(127) 2	5	4	3
			\sim				(138)		
(131) 5	(132) 2	(133) 3	(134) 2	(135) 2	(136) 1	(137) 3	2	(139) 5	(140) 1
			(144)		(146)		(148)	(149)	
(141) 4	(142) 1	(143) 1	3	(145) 1	2	(147) 4	3	4	(150) 5
(151) /	(152) /	(152) 2	(154) 5	(155) 1	(156) 1	(157) 1	(158)	(150) 2	(160)
(101) 4	(152) 4	(100) 2	(104) 0	(155) 1	(150) 1 (166)	(157)1	Z (168)	(109) Z	4
(161) 5	(162) 5	(163) 3	(164) 1	(165) 3	3	(167) 3	4	(169) 5	4
(101)0	(102)0	(100)0		(100)0		(107)0		(107)0	(180)
(171) 5	(172) 5	(173) 2	(174) 1	(175) 2	(176) 4	(177) 5	(178) 4	(179) 1	5
	(182)				(186)		(188)	(189)	(190)
(181) 2	3	(183) 5	(184) 1	(185) 1	3	(187) 4	3	5	4
(191) 2	(192) 1	(193) 3	(194) 1	(195) 2	(196) 1	(197) 1	(198) 1	(199)	(200) 4
1 (1 / 1 / 4	1 (' ' - / '								

Logical Reasoning











1. His route can be tracked as



If last position is North-West from Home then



Clearly, he started for West direction initially.

Comprehension questions (2-5)

According to the question:

8 friends - Badal, Dinu, Pankaj, Manoj, Faizan, Hitesh, Komal and Vicky

5 Specializations – Marketing, Personnel, Operations, Systems and Finance











3 of the 8 have Dual Specializations

Operations and Systems were not offered as dual specialization with any of the remaining three specializations.

Following the information provided in the question:

1) Pankaj has passed with Marketing and Finance and earns the least, i.e. 8th place from top.

2) Badal is third from the top when they are arranged in descending order of earning.

Rank as per Earning	Name	Specialization	
1			
2			
3	Badal		
4			
5			
6			
7			
8	Pankaj	Marketing & Finance	

3) Vicky has passed with Personnel and earns less than only Manoj who has passed with a dual specialization i.e. Manoj earns the most with Vicky in 2nd place from top.

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4) Badal has passed with Operations.

Rank as per Earning	Name	Specialization
1	Manoj	Dual specialization
2	Vicky	Personnel
3	Badal	Operations
4		
5		











6		
7		
8	Pankaj	Marketing & Finance

5) Badal earns more than Faizan, Dinu and Komal.

6) Dinu earns more than Komal but less than Faizan.

7) Komal earns more than Hitesh, hence the descending order of earning is Faizan > Dinu > Komal > Hitesh, with Faizan in 4th place from top and Hitesh in the 7th place.

8) No two of them have same earning.

Rank as per Earning	Name	Specialization	
1	Manoj	Dual specialization	
2	Vicky	Personnel	
3	Badal	Operations	
4	Faizan		
5	Dinu		
6	Komal		
7	Hitesh		
8	Pankaj	Marketing & Finance	

9) Komal has passed with Marketing whereas Hitesh has passed with dual specialization of Personnel and Finance.

10) None of these has the same set of dual specialization, hence Manoj has passed with Marketing and Personnel (the only possible combination, since Operations and Systems are not offered in a dual specialization).

11) Two of them have the Systems specialization, hence Dinu and Faizan have Systems specialization as it is offered individually.

Rank as	Namo	Spocialization
per Earning	INAILIE	Specialization













1	Manoj	Marketing & Personnel
2	Vicky	Personnel
3	Badal	Operations
4	Faizan	Systems
5	Dinu	Systems
6	Komal	Marketing
7	Hitesh	Personnel & Finance
8	Pankaj	Marketing & Finance

2. From the table, Manoj, Vicky and Badal earn more than Faizan.

Hence, the answer is none of the available options.

3. From the table, Hitesh earns more than only Pankaj.

Hence the answer is only Hitesh.

- 4. From the table we can conclude that Marketing and Personnel are opted by three of them either as single specialization or as one subject of dual specialization.
- From the table we can conclude that Faizan and Dinu have a Systems specialization. Hence the answer is none of these.

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Comprehension questions (6-10)

According to the information given,















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6. Given Statements: U @ O * K, Q & R * U, M % O After Converting: $U \le O = K$, $Q \ge R = U$, M > OAfter Combining: $Q \ge R = U \le O = K < M$ Conclusions: a) $0 \% Q \Rightarrow 0 > Q \rightarrow$ false (as $Q \ge R = U \le O \rightarrow$ relation between O and Q cannot be established) b) K \$ M \Rightarrow K < M \rightarrow true Hence, only conclusion b follows. 7. Given Statements: K \$ S @ T, K % O, T * D After Converting: $K < S \leq T, K > O, T = D$ After Combining: $O < K < S \le T = D$ Conclusions: a) T % O \Rightarrow T > O \rightarrow true (as O < K < S \leq T \rightarrow O < T) b) D & S \Rightarrow D \ge S \rightarrow true (as S \le T = D \rightarrow S \le D) Hence, both conclusion a and b follow. 8. Given Statements: P % F * G & W, F \$ R \$ U After Converting: $P > F = G \ge W$, F < R < UConclusions: a) W \$ U \Rightarrow W < U \rightarrow true (as F = G \geq W and F < R < U \rightarrow W \leq G = F < R < U \rightarrow W < U) b) P % R \Rightarrow P > R \rightarrow false (as P > F and F < R \rightarrow P > F < R \rightarrow relation between P and R cannot be established)

Hence, only conclusion a follows.

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9. Given Statements: A * V, A % C & D, M @ C

After Converting: $A = V, A > C \ge D, M \le C$











After Combining: $V = A > C \ge D$, $M \le C$

Conclusions:

a) $\vee * C \Rightarrow \vee = C \rightarrow false (as \vee = A > C \rightarrow \vee > C)$

b) D % M \Rightarrow D > M \rightarrow false (as C \ge D and M \le C \rightarrow M \le C \ge D \rightarrow relation between D and M cannot be established)

Hence, neither conclusion a nor b follows.

10. Given Statements: E \$ P * W, Q % R * E, M & P

After Converting: $E < P = W, Q > R = E, M \ge P$

After Combining: $Q > R = E < P = W \leq M$

Conclusions:

a) $P \% Q \Rightarrow P > Q \rightarrow false$ (as $Q > R = E < P \rightarrow relation$ between P and Q cannot be established)

b) W \$ M \Rightarrow W < M \rightarrow false (W \leq M)

Hence, neither conclusion a nor conclusion b follows.

11. The least possible Venn diagram for the given statements is as follows,



Conclusions:

- I. Some utensils are forks \rightarrow It's possible but not definite, hence false.
- II. Some plates are forks \rightarrow It's possible but not definite, hence false.
- III. Some plates are spoons \rightarrow It's possible but not definite, hence false.
- IV. Some utensils are spoons \rightarrow It's possible but not definite, hence false.

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Thus, none of the given conclusion follows.

12. The least possible Venn diagram for the given statements is as follows,



Conclusions:

- I. No grapes are pomegranates \rightarrow It's possible but not definite, hence false.
- II. Some guavas are grapes \rightarrow It's possible but not definite, hence false.
- III. Some guavas are apples \rightarrow Clearly true.
- IV. No bananas are pomegranates \rightarrow It's possible but not definite, hence false.

Thus, only conclusion III follows.

13. Consider the following least possible Venn diagram,



Conclusions:

- I. At least some foods are pillows \rightarrow it's possible but not definite, hence false.
- II. All beds being foods is a possibility \rightarrow possibility is true as shown below.

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III. All fruits are foods \rightarrow it's possible but not definite, hence false.

IV. Some beds are definitely fruits \rightarrow it's possible but not definite, hence false.

Hence, only conclusion II follows.

14. The least possible Venn diagram for the given statements is,



Conclusions:

- I. No touch screens are televisions \rightarrow clearly true.
- II. Some mobiles are not televisions \rightarrow clearly true.
- III. Some mobiles are smart \rightarrow clearly true.
- IV. Some smart are not televisions \rightarrow clearly true.

Thus, all the given conclusions are true.

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15. The least possible Venn diagram for the given statements is,







Conclusions:

- I. No earphones are televisions \rightarrow clearly true.
- II. Some headphones are not televisions \rightarrow clearly true.
- III. Some headphones are telephones \rightarrow clearly true.
- IV. Some telephones are not televisions \rightarrow clearly true.

Thus, all the given conclusions are true.

Comprehension questions (16-20)

The input of words and numbers is rearranged in such a way so that in the final rearrangement first all the numbers appear in descending order followed by all the words in ascending order. The steps of the procedure are as follows:

- 1. In Step I, the largest number is made the first element and all the other elements are shifted rightwards accordingly.
- 2. In the next step, alphabetically first word is made the last element and all the others are shifted accordingly.
- 3. In the next step, the second smallest number is made the second element and all others are shifted accordingly.
- 4. In the successive steps, the second word alphabetically is made the last element and others are shifted accordingly.

This procedure is continued until all the numbers appear in descending order followed by all the words in alphabetical order.

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For the input given the steps are as follows:

Input: class 25 war 15 race 73 heap 58 just 88 take 38

Step I: 88 class 25 war 15 race 73 heap 58 just take 38

Step II: 88 25 war 15 race 73 heap 58 just take 38 class

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testbook







Step III: 88 73 25 war 15 race heap 58 just take 38 class
Step IV: 88 73 25 war 15 race 58 just take 38 class heap
Step V: 88 73 58 25 war 15 race just take 38 class heap
Step VI: 88 73 58 25 war 15 race take 38 class heap just
Step VII: 88 73 58 38 25 war 15 race take class heap just
Step VIII: 88 73 58 38 25 war 15 take class heap just race
Step IX: 88 73 58 38 25 15 war take class heap just race
Step X: 88 73 58 38 25 15 war class heap just race take
Step XI: 88 73 58 38 25 15 class heap just race take
Step XI: 88 73 58 38 25 15 class heap just race take war
Step XI is the last step of the rearrangement as the desired arrangement is obtained.

16. Hence, the position of 'war' in Step VII is sixth from the left end.

17. Hence, in Step 'IX" the position of '15' is seventh from the right end.

18. Thus, eleven steps are required to complete this arrangement.

19. Thus, Step X is "88 73 58 38 25 15 war class heap just race take".

20 Hence, '25' is ninth from the right in Step VI.

Comprehension questions (21-25):

People: Rajan, Mahesh, Naresh, Omkar, Pavan, Rupesh, Ankit and Shantanu

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Condition: Some face center whereas some face outside.

- 1) Shantanu is sitting fourth to the left of Pavan.
- 2) Omkar is sitting second to the right of Shantanu.
- 3) Shantanu faces outside.







4) Rajan is sitting third to the right of Ankit. Ankit is not an immediate neighbor of Pavan. \Rightarrow This gives 3 possibilities:









5) Both the immediate neighbors of Rupesh face towards the center. \Rightarrow In 1st possibility, Rupesh can have 2 positions and in 2nd and 3rd possibility Rupesh can have 1 position.



6) Both the immediate neighbors of Shantanu face the same direction as that of $Omkar \Rightarrow we can't$ determine Omkar's direction in 1b possibility, so it take direction of Ankit as it is neighbor of Shantanu.

But in possibility 2 directions cannot be determined.





7) Both the immediate neighbors of Pavan face the just opposite direction of Pavan.





- 8) Naresh is immediate neighbor of Ankit. So this eliminates possibility 1a and 1b.
- 9) Both the immediate neighbors of Mahesh face opposite direction.
- 10) Rajan is facing inside and Naresh is facing the same direction as that of Omkar.

So we get the final arrangement.









(3)



21. Let's check all the options:

- 1) Naresh is sitting to the immediate right of Mahesh \Rightarrow Not true.
- 2) Naresh faces outside \Rightarrow Not true.
- 3) Only two persons are sitting between Naresh and Rupesh \Rightarrow Not true.
- 4) Rajan is sitting second to the right of Naresh \Rightarrow Not true
- 5) Shantanu is one of the immediate neighbors of Naresh \Rightarrow True.

Hence, Shantanu is one of the immediate neighbors of Naresh is correct.

22. Clearly, Mahesh is sitting to the immediate left of Pavan.

- 23. Clearly, 4 people i.e. Ankit, Rupesh, Mahesh and Shantanu are facing outside.
- 24. Clearly, Ankit is 4th to left of Omkar.
- 25. Since, only Ankit is facing outside among all the options hence only Ankit is oddone out.

Comprehension questions (26-30):

In row 1: A, B, C and D are seated and all of them are facing South.

In row 2: P, Q, R and S are seated and all of them are facing North.









1) C sits second to right of the person from NTPC.

2) R is an immediate neighbor of the person who faces the person from NTPC.



3) Only one person sits between R and the person for GAIL.

4) Immediate neighbour of the person from GAIL faces the person from BPCL.

So, CASE 1 is not possible.



5) The person from DRDO faces the person from BARC.

6) R is not from BARC.



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Case 2 North	C / BPCL	BARC	NTPC	- Left End
Left End GAIL		R / DRDO		 Right End
Case 3 North Right End <u>C / BPCL</u>	es	NTPC	BARC	- Left End
Left End	GAIL		R / DRDO	 Right End

7) P is not from GAIL.

8) P does not face the person form NTPC.

Case 2 North	C / BPCL	BARC	NTPC	- Left End
↓ Left End GAIL South	P	R / DRDO		- Right End
Case 3 North Right End C / BP		NTPC	BARC	- Left End
Left End P	GAIL		R / DRDO	- Right End

9) Q faces the person from HPCL.



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Case 2 North Right End -	HPCL	C / BPCL	BARC	NTPC	- Left End
Left End -	Q / GAIL	P	R / DRDO		- Right End
Case 3 North Right End –	C / BPCL	HPCL	NTPC	BARC	- Left End
Left End -	Р	Q / GAIL		R / DRDO	- Right End

10) The one who faces S sits to the immediate left of A.

11) B does not sit at any of the extreme ends of the line.

So, CASE 2 is not possible.

Case 3 North Right End –	C / BPCL	A/HPCL	B / NTPC	D / BARC Left End	
Left End -	Р	Q / GAIL	S	R / DRDO Right En	d

12) The person from NTPC does not face the person from ONGC.

Thus S is from BHEL.

So we get the final arrangement.



26.a) The person from DRDO faces A \rightarrow False

b) The person from NTPC is an immediate neighbor of A \rightarrow True

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- c) A faces the person who sits second to right of $R \rightarrow$ False
- d) A is from BARC \rightarrow False
- e) A sits at one of the extreme ends of the line \rightarrow False











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So, 'The person from NTPC is an immediate neighbor of A' is the only correct option.

27. S is sitting between R and Q, the person from GAIL.

Hence, the correct answer is S.

28.C from BPCL, D from BARC, P from ONGC and R from DRDO are sitting at the extreme ends.

Hence, answer is 'The person form ONGC and D'.



P is sitting to the left of person facing the person from HPCL.

Same is the case of person from GAIL.

So, using same pattern, we get person from BHEL is sitting to the left of person facing D.

30. All the person are sitting at the extreme ends of the rows and their PSUs, belong to this group.

Q doesn't belong to this group. So, the correct answer would be 'Q'.

Comprehension Questions (31-35)

Plays: A, B, C, D, E and F

Days: Sunday to Saturday (one day is off day)

Play time: 1/2 hour, 1 hour, 11/2 hours, 2 hours, 2 1/2 hours and 3 hours

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1) There are two plays staged between Play F which is for 3 hours and play C which is for $1\frac{1}{2}$ hours.

2) Play D which is for 2 hours is not staged on Sunday.













3) Play A is for less than $2\frac{1}{2}$ hours.

Plays	Weekdays	Play Time	Conditions
A		1/2 hour or 1 hour	
В			
С		1 ½ hours	1) Two plays staged between Play F and Play C.
D	Sunday ×	2 hours	
E			
F		3 hours	

4) Play A is stages immediately before play E.

5) The off day is after the staging of play E and there are two days between the off day and play A.

Plays	Weekdays	Play Time	Conditions
А		1/2 hour or 1 hour	
В			STOOK
С		1 ½ hours	1) Two plays staged between Play F and Play C.
D	Sunday ×	2 hours	2) A > E >> off day
E			
F	-	3 hours	

6) Saturday is not an off day and a play of $\frac{1}{2}$ hour duration is staged on that day.

7) The play staged immediately before the off day is of 3 hours.

Plays	Weekdays	Play Time	Conditions
A		\mathcal{V}_2 hour or 1 hour	1) Two plays staged between Play F and Play C.
В		·	2) A > E > F > off day >
С		1 ½ hours	3) Saturday is not an off day
D	Sunday ×	2 hours	4) Saturday $\rightarrow \frac{1}{2}$ hour play

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E	
F	3 hours

8) A can't be Saturday as after A many plays are played. Hence A is of 1 hour.

9) E also can't be Saturday as after E also many plays are played.

Hence B is Saturday.

Plays	Weekdays	Play Time	Conditions
A		1 hour	
В	Saturday	1∕₂ hour	1) Two plays staged between Play F and Play C.
С		1 ½ hours	2) A > E > F > off day >
D	Sunday ×	2 hours	3) Saturday is not an off day
E		2 1⁄2 hours	4) Saturday $\rightarrow \frac{1}{2}$ hour play
F		3 hours	

10) We know that there are two plays staged between Play F which is for 3 hours and play C which is for 1 $\frac{1}{2}$ hours.

Here if C is played after F, than C has to play on Saturday but B is playing on Saturday.

Hence C is played 2 days before F ie before A. So we get the sequence as follows.

Plays	Weekdays	Play Time	Conditions
A	Monday	1 hour	1) Two plays staged between Play F and Play C.
В	Saturday	½ hour	2) C > A > E > F > off day >
С	Sunday	1 ½ hours	3) Saturday is not an off day
D	Friday	2 hours	4) Saturday $\rightarrow \frac{1}{2}$ hour play
E	Tuesday	2 ½ hours	
F	Wednesday	3 hours	Thursday is off day.

This is the final arrangement.











- 31. From the above explanation it is clear that four plays were performed before the off day.
- 32. Hence Play B is of 1/2 hour.
- 33. Hence Thursday is off day.

34. A – Monday – 1 hour is the only correct combination.

35. Play D is staged on Friday.

Comprehension Questions (36-40):

Seven members of a family: P, Q, R, S, T, V and W

Professions: Professor, Fashion designer, Dentist, Civil engineer, Data analyst, Programmer and Nurse.

Condition: There are two married couples in the group.

1) R is the Fashion designer and earns more than the Dentist and the Programmer.

2) Q, the Data analyst, earns less than P - the Nurse.

3) W is married to Q and he earns more than S and P.

Family Member	Profession	Gender	Married or not	Earning Conditions	Earning Order
P	Nurse			P > Q	
Q	Data analyst	Female	Married to W		
R	Fashion designer			R > Dentist; Programmer	
S					
Т					

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V			
W	Male	Married to Q $W > S$; P	

4) T is married to the Civil engineer and she earns the least.

5) No lady is either Programmer or Dentist.

Thus T is a Professor.

Family Member	Profession	Gender	Married or not	Earning Conditions	Earning Order
Р	Nurse			P > Q	
Q	Data analyst	Female	Married to W		
R	Fashion designer			R > Dentist; Programmer	
S					
Т	Professor	Female	Married to Civil engineer	Earns the least	
V					JN
W		Male	Married to Q	W > S; P	

6) V is not the Programmer and earns more than W.

Family Member	Profession	Gender	Married or not	Earning Conditions	Earning Order
Р	Nurse			P > Q	
Q	Data analyst	Female	Married to W		_
R	Fashion designer			R > Dentist; Programmer	V > W > S;
S					P
Т	Professor	Female	Married to Civil engineer	Earns the least	
V	Programmer×			V > W	











W	Male	Married to Q	W > S; P	

7) The Civil engineer earns less than Programmers but more than the Nurse.

Here we have following cases,

Case 1:

S is Programmer and then V is Civil engineer then we get, S > V > P but we know that, V > W and W > S. So this is contradictory, hence does not follow.

Case 2:

S is Programmer and then W is Civil engineer then we get, S > W > P. This is contradictory, hence does not follow.

Case 3:

W is Programmer and then V is Civil engineer then we get, W > V > P. This is contradictory, hence does not follow.

Case 4:

W is Programmer and then S is Civil engineer then we get, W > S > P. This is a **possible case, so let's consider it.**

Thus V is a Dentist.

Family	Profession	Gender	Married or	Earning	Earning
Member		Gender	not	Conditions	Order
Р	Nurse		·	P > Q	
Q	Data analyst	Female	Married to W		-
D	Fashion			R > Dentist;	-
Γ	designer			Programmer	
S	Civil engineer				P 8 8 8 8 9 8 9 8 9 8 9 8 9 8 9 8 9 8 9
Т	Professor	Female	Married to Civil engineer	Earns the least	-
V	Dentist	Male		V > W	-
W	Programmer	Male	Married to Q	W > S > P	

Now as T is married to Civil engineer, that means T is married to S. Thus S is a male.













Thus the earning order will be as follows,

Family Member	Profession	Gender	Married or not	Earning Conditions	Earning Order
Р	Nurse			P > Q	
Q	Data analyst	Female	Married to W		
R	Fashion designer			R > V; T	R > V > W > S >
S	Civil engineer	Male	Married to T		P > Q > T
Т	Professor	Female	Married to S	Earns the least	
V	Dentist	Male		V > W	•
W	Programmer	Male	Married to Q	W > S > P	

- 36. Thus R (Fashion designer) earns maximum in the family.
- 37. Here T is married to S and W is married to Q.

Thus TS and WQ are the two couples.

- 38. Thus P's position from the top is fifth when they are arranged in descending order of their income.
- 39. Thus S is a Civil engineer.
- 40. No information is given regarding gender of P and R. So, there will be at least three males i.e. S, V and W.
- 41. Here, the two topics are not related. One statement talks about 'healthy food' and the other talks about 'yoga'. We must not relate them just because they are health related issues. These two could be independent effects of the same cause that













includes the unhealthy 'lifestyle' and 'eating habits'. Hence, people are looking towards healthier lifestyles.

- 42. An action of observing strike is performed. This particular action is the result or **effect of some cause. The cause for 'going on strike' and 'calling off the strike'** cannot be same as these two are opposite reactions. Hence, these two sentences are effects of two independent causes.
- 43. Here, the reason for the movie being nominated is not that it has crossed the 100 crore mark. Vice versa is also not true. Hence, there is a cause for the movie being nominated and there is a cause for it crossing the 100 crore mark. This cause is common and both these statements are effects of a common cause.
- 44. Merit, fair selection and equal opportunities for all these three factors, if taken care of, can help government recruit competent officials and also fulfil the objectives of the Constitution. Thus, both the arguments hold strong.
- 45. Clearly, the wrong practice ought to be checked, if the library is to be maintained. This is possible if precaution is taken to catch the guilty person and punish him for the act. Thus, only I follows. Here, however the entire library doesn't need to be reformed for some torn book. Thus, option 1 is the correct one.
- 46. Clearly, the contamination of ground water doesn't provide sufficient grounds to shift people to other areas. The problem demands creating awareness among people of the dangers of drinking contaminated water and arranging to provide them safe drinking water. Thus, only course II follows.
- 47. Nothing about the admission age has been given in the sentence so we cannot assume that to be the reason. So assumption II is not implicit. However, the fact that the statement says that 18 or so is the desirable age for college, must mean that there must be some advantage to it. People go to college to imbibe knowledge. So we can safely assume that age 18 must be the ideal age to imbibe knowledge at college. Thus assumption I is implicit.

48. The conclusion is limited to America, so options 1 and 5 are eliminated. Options 2 and 4 only talk about skilled workers, which eliminates a real comparison













between them and the unskilled workers. These will therefore not help us validate the conclusion and can be eliminated. The option that would support the mentioned fact is the comparison of the unemployed skilled and the unskilled workers to the total number of skilled and unskilled workers respectively. The absolute numbers of unemployed skilled and unskilled workers mean nothing in the absence of information regarding the actual vacancies for skilled and unskilled workers. Only by looking at the relative proportions can the conclusion be validated. Hence option 3 is the right answer.

- 49. Our country cannot support USA's policies blindly without analysis, just to gain monetary help. Also, we should not withdraw our support without considering the policies, just because some other nations have done so. So, none of the arguments holds strong.
- 50. We can assume here that the author of this statement knows the volume of **television sets manufactured in India, and hence, he is saying that 'Solar' brands** find a ready sale. Nothing is mentioned about how many sets are manufactured however, only how many are sold. So assumption II is not implicit.

English Language

- 51. According to the passage, 'the banks, especially the public sector banks (PSBs) main source of debt for infrastructure projects— are reeling under stressed assets and, thus, are severely constrained in terms of taking fresh exposure in infrastructure projects.' Hence, it is clear that the PSBs are suffering from debts because of which they are unable to undertake new infrastructure projects. Thus, option 3 is the correct answer.
- 52. The fourth line of the passage mentions all the options except 2 in order to indicate the benefits of bigger banks through mergers. The decision to increase the size does not depend on the power and position of a bank but the capital. Thus, option 2 is the correct answer.
- 53. Though bigger banks have both positive and negative aspects attached to them, the negative impacts are more as in the process of becoming big, the banks **become more 'mechanical' in their approach and they usually get disconnected** from the masses. Moreover, at times when banking sectors face crisis, the whole economy may suffer huge losses because of big banks, something which is not the











case with small banks. Thus, option 5 most appropriately answers the question asked.

- 54. 'Reeling' refers to 'lose one's balance and stagger'. Within the context of the passage, PSBs are 'reeling' or progressing slowly 'under stressed assets and, thus, are severely constrained in terms of taking fresh exposure in infrastructure.' Thus, option 2 or 'lagging behind' is the most apt synonym of 'reeling'. Hence, 2 is the correct answer.
- 55. The passage clearly tells us about the smaller banks in USA which saved the economy from coming to a standstill even when the bigger banks were undergoing losses. The passage implies that in the face of crisis, the small banks help the economy from falling apart. Thus, the third option, which mentions that the smaller banks help in maintaining the economy of the country when the bigger banks are not up to it, answers the question most appropriately. The other options cannot be inferred from the passage. Hence, 3 is the correct answer.
- 56. The term 'float an idea' means to suggest something informally to see if people accept it or are interested in it'. According to the given passage, the government officials 'proposed' the idea of consolidation of banks which were rejected by banking chiefs. The fact that the ideas were 'turned down' suggests that they were not 'legal steps', 'discussions', 'disagreements' or 'voting' as mentioned in options 1, 2, 4 and 5 respectively. Thus, option 3 is the correct answer.
- 57. The last paragraph of the passage mentions that 'more than just funds, these entrepreneurs need mentoring and hand-holding. To enable that, nurturing a human interface in our banking system is imperative.' Hence, option 4 is the most appropriate answer. Option 1 is not an apt method to accelerate 'entrepreneurship'; rather it is more of a universal approach to improve a country's economy. Lack of technology in the bigger banks can never be the solution. Apart from funds, as it is mentioned in the paragraph, the villagers need proper mentoring and the processes should be more feasible for them. Option 3 is out of context of the given passage. Thus, option 4 is the correct answer.
- 58. 'Inadvertently' means to do something 'accidently' or 'without any intention'. Thus, 'deliberately' is the most appropriate antonym of the word in question. Options 1, 3 and 5 are synonyms of 'inadvertently' and the word 'hopefully' is out of context in this case. Hence, option 1 is the correct answer.











- 59. The word 'augur' means 'to foretell a good or bad outcome'. This is what the word 'portend' also refers to. 'Comprehend' refers to 'understand'. Other options do not give out the correct meaning of 'augur'. Hence, the most appropriate answer is option 2.
- 60. The meaning of word 'cushioned' is 'to mitigate the effects' or 'to lessen the impact of something'. The passage talks about the NBFCs and MFIs protecting the economy at a time of economic crisis when the commercial banking sectors of India are not able to lend. The words mentioned in the other options do not convey the meaning of 'cushioned' as used in the context of the passage. Thus, option 3 is the correct answer.
- 61. The first paragraph of the passage mentions the global factors against the backdrop which the Rio+20 summit is takes place. The passage nowhere mentions the rise in natural gas prices. Hence option 1 can be eliminated. The **passage talks about the 'increase in global resource use' and not about increase in** the availability of natural resource. This renders option 2 incorrect. The passage does not talk about economic crisis that only pertains to developed countries, but **it talks about 'an inter-national economic crisis.' Hence, statement 4 is also** incorrect. Since the passage includes 'changing global powers' within the backdrop against which Rio+20 summit takes place, statement 3 is correct.
- 62. The word backdrop literally means 'scenery in the background'. However, as used in the passage, the phrase conveys a figurative meaning. It means 'the setting or conditions within which something happens.' For instance, 'the events of the story unfold against the backdrop of a rainy day', tells us that the events within the story take place during a rainy day. Similarly, in the context of the passage, 'the Rio+20 summit takes place' within the conditions of 'changing global landscape.' Option 1 explains the literal meaning of the word 'backdrop', hence it should be eliminated. Option 2 and 4 do not adhere to the meaning of the given phrase.
- 63. The second paragraph of the passage talks about the causes of economic crisis faced by the present world. Clearly, the '*irresponsible behavior of some in the financial sector'*, *lax (negligent) regulatory oversight, and 'deep seated...global economic imbalances'* constitute the causes. Hence, statement A and B are













correct. As far as statement C is concerned, nowhere does the passage mention that politicians are apathetic.

- 64. The word 'imperative' means 'very important' or 'necessary'. According to the passage, 'the imperative to act together is undeniable' conveys the meaning that the 'importance' or the 'necessity' to 'act together is undeniable'. Hence, option 4 conveys the closest meaning to 'imperative'. The other options do not agree to the meaning of the word in question.
- 65. The third paragraph of the passage mentions the key points discussed at the G20 summit in Mexico. Clearly, option 1 follows the passage. Option 2 agrees with the upcoming Rio summit and does not refer to the G20 summit in Mexico. The passage does not mention the statements mentioned in option 3, 4 and 5. Hence, option 1 is the correct answer.
- 66. The word 'lax' means 'not sufficiently strict, severe, or careful', 'casual', or 'negligent'. For instance, 'the morality of the age was lax' will mean that the morality of the age was not strict enough. Within the context of the passage, 'lax regulatory oversight' means 'negligent/ casual/ genial regulatory oversight'. Hence, the word 'stern' which means 'strict' can be used as an antonym of 'lax'. Option 1 and 4 express the meaning of the word in question. 'Bias' means 'partiality' and does not express the antonym of 'lax'.
- 67. All the first three options are true. The second paragraph refers to the correction of deep- seated imbalances as a means to generate more sustainable growth. The same paragraph expresses concern about the unsustainable use of scarce global resources which increased economic output in the twentieth century. Thus, it calls for a sustainable use of scarce global resources. The fourth paragraph of the **passage considers 'goals and targets for key areas that underpin a green economy'** as essential for sustainable growth.
- 68. The word 'inextricably' means 'incapable of being disentangled'. In the passage, 'inextricably' is followed by the word 'linked' which conveys the meaning that two ideas are connected in a way that they cannot be separated from each other. For instance, the passage talks about the 'inextricable link' between 'sustainable growth' and 'economic growth'. So the word that can replace 'inextricably' as given in the passage should be 'intricately' as the two carry the same meaning. 'Insane' means 'mentally deranged' and 'deliberately' means 'intentionally'. Both











of these words do not express the meaning of 'inextricably'. 'Loosely' expresses the antonym of 'inextricably'.

- 69. The concluding paragraph of the passage establishes a link between 'sustainable growth' and 'economic growth'. It shows how the promotion of a green economy is essential for sustainable growth and how sustainable growth in closely connected with economic growth through the issues of poverty eradication, social development, food security and nutrition. Hence, statement 4 is correct in the context of the passage. The first three options do not fit the context of the passage.
- 70. The word 'efficiency' refers to 'the ability to do things well, successfully, and without waste'. The passage uses the phrase 'resource efficiency' which indicates the 'effectiveness' employed in the use of resource. Hence, the apt antonym should be 'ineffectiveness'. Efficacy means 'the power to produce a desired result', thus it is not an antonym of 'efficiency'. 'Sufficient' means 'adequate' and 'crucial' means 'important, both of which do not express the antonym of the word in question.

Comprehension Questions (71-80):

An idea has to be put forth by the first sentence of any single standing paragraph to make it sensible. A careful study of the given sentences shows sentence C introduces the concept of 'people in large countries.' Sentence C is the first sentence.

Since the first sentence highlights a certain drawback, its explanation should be provided immediately which is done by sentence A. This becomes the second sentence.

Further comparisons, if any should come thereafter. We observe this in sentence D which shows how people from large countries are different from people in small countries. Thus sentence D becomes the third sentence.

The paragraph thereafter may continue such comparisons or may introduce a new idea. This new idea is introduced by sentence B which becomes the fourth sentence. Since the idea of 'negative context' has been introduced further examples must be given to establish this idea. This is eloquently done by sentences E and F. since, sentence E starts with 'or', so it is evident it is a follow up sentence. Thus sentence F becomes the fifth sentence and sentence E becomes the sixth sentence.

So the correct order of the sentences is CADBFE.









- 71. The second sentence is A.
- 72. The third sentence is D.
- 73. The fourth sentence is B.
- 74. The last sentence is E.
- 75. The first sentence is C.
- 76. 'Extra' is incorrect as the policy will anyway give only the desired effect and nothing extra. 'After effect' is incorrect as a health policy does not have any side effects. Here, 'effect' itself indicates full and absolute effect. Thus the correct word to be used is 'immediate' that means the policy is not implemented as soon as it is signed up for.
- 77. The preposition following the blank is 'on'. Thus the only options suitable for the blank are 'relies' and 'depends'. The blank is looking for a word that determines the factors the waiting period is based on. This meaning is best expressed by the word 'depends'.
- 78. The policy comes into effect only when the waiting period has ended. 'Before' the waiting period, there is no policy. 'During' is incorrect as mentioned in the entire passage. Hence, 'after' is the best choice.
- 79. Waiting period is not a 'plan' devised by anyone. Also, it is already implemented so it isn't an 'idea'. 'Concept' is the correct choice here as it is the correct word to mean an idea that is already implemented. A 'rule' means regulations governing an activity. Here, 'waiting period' is not a regulation rather an idea in practice. Thus, 'concept' is the correct choice.
- 80.All policies are different. The waiting period may be different across these policies. Since we need a verb to follow the auxiliary 'may' in the blank, we know











the correct word for the blank is 'differ' as it is the only verb from the given options.

- 81. Since the right to cast your vote can be a 'privilege' and not an 'allotment' or a 'plan' or 'fragment' or 'refusal', the correct options are 'prerogative' and 'privilege' which are synonymous in the context.
- 82. The guests would be surprised only if the food at the wedding would be out of the **ordinary. The only words which convey this feeling are 'exotic' and 'eye catching'.** The other words would imply that the food spread was common and that would not have surprised the guests.
- 83. Had the food been 'tasty' or 'delicious', she would not have decided to cook on her own. The food must have been tasteless, thus the appropriate words to fit the blank are 'bland' and 'insipid' both of which imply that the food was unappetizing.
- 84. The blank needs an adverb which will describe how the man called his assistant. Thus, 'loud' and 'reckless' are ruled out. 'Foolishly' is inappropriate in the context. Among the remaining options, the correct choice would be 'incessantly' and 'continuously' as that would imply that the man called out to his assistant without a break. 'Eternally' which means long-lived is not appropriate in the context of the sentence.
- 85. The sentence states that the Bengal famine was not a natural phenomenon. A famine cannot be 'creative' or 'innovative'. Thus, these two words are ruled out. 'Unnatural' and 'supernatural are words that we would not associate with the famine. Since it was not natural, a famine can be 'man made' or 'artificial'. Thus, these two words are the perfect fit making option 2 correct.
- 86. As there is no comparison involved, so the use of the comparative degree is wrong in the sentence. Instead just the positive form i.e. 'fat' will make the answer right as it is said that due to lack of exercise, the person involved is gaining weight. Hence, option 2 is correct.
- 87. Both 'although' and 'but' are conjunctions. They cannot be used together. 'But' represents a contrast whereas 'although' represents 'in spite of'.

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E.g. He was poor but happy. (contrast) E.g. Although he was hungry, he did not eat. (in spite of)

Here, the correct conjunction to be used is 'although' because the context of the sentence requires that. Thus, the word 'but' in the third part needs to be omitted.

88. The sentence must be read carefully. At the beginning of the sentence, 'mothers' and the pronoun 'their' have been used implying the plural form. Thus, that number must be maintained throughout the sentence. At the end of the sentence, the possessive form for the singular mother has been used, thus *mother's* is incorrect. It should be '*mothers*' which is the plural possessive form. It can also be corrected by using 'a mother's love' to specify mothers in general. Both the ways, the error is in part 4.

89. The tense used in this sentence is present tense as is seen from the use of the word 'stands' and 'symbolizing' which is present continuous tense. Thus 'welcomed' is incorrect. Here the verb should be 'welcoming' which would be in parallel with the verb connected by the conjunction 'and'. Thus, the error is in part 3.

90. The correction is in 'disappointing'. The correct usage should be 'disappointed'. The usages of the two adjectives are exemplified below:

- 1. His performance in the exam was disappointing.
- 2. He had a disappointed look on his face.

With respect to facial expressions, the verb disappointed acts as an adjective.

Quantitative Ability

91. Say R is the initial speed of Ram and S is the initial speed of Shyam.

Given they meet after 6 hours

 \Rightarrow Distance travelled by Ram = 6 \times R and distance covered by Shyam

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- $= 6 \times S$
- : [Distance = Speed × Time]
- \Rightarrow 6R + 6S = 72 km [They meet after 6 hours]





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\Rightarrow R + S = 12 Eq.1

Speed of Shyam is increased by 1 km/hr and Speed of Ram decreased by 1 km/hr

 \Rightarrow Time taken by Ram to cover remaining distance i.e. 6S km = 6S/(R - 1)

Time taken by Shyam to cover remaining distance i.e. 6R km = 6R/(S+1)

Both times are same
$$\Rightarrow \frac{6S}{R-1} = \frac{6R}{S+1}$$

 $\Rightarrow S(S+1) = R(R-1)$
 $\Rightarrow S^2 + S = R^2 - R$
 $\Rightarrow S^2 - R^2 = -(R+S)$
 $\Rightarrow (S+R)(S-R) = -(S+R) \because [(a^2 - b^2) = (a+b)(a-b)]$
 $\Rightarrow S - R = -1 \dots Eq.2$
Eq.1 + Eq.2
 $\Rightarrow 2S = 11 \Rightarrow S = 5.5 \text{ km/hr}$
From Eq.1

 \Rightarrow R = 12 - 5.5 = 6.5 km/hr

92. The contribution done by A = Rs 5000

Contribution done by B = Rs 2000

Ratio of their contribution = A : B = 5000 : 2000 = 5: 2

Total share = Sum of the Ratio = 5 + 2 = 7

Profit of A = Rs. 900 =
$$\frac{5}{7}$$
 of 90x = $\frac{5}{7} \times 90x = \frac{450x}{7}$

⇒ 450x/7 = 900

 $\Rightarrow x = 900 \times \frac{7}{450} = 14$

Let the total share is '100x'

Then B's share is 10% of 100x, for management and 2/7 part of 90x, as the remaining profit = (100x - 10x) = 90x

So, B's share
$$= \left(\frac{10}{100} \times 100x\right) + \left(\frac{2}{7} \times 90x\right) = 10x + \frac{180x}{7} = 10 \times 14 + \frac{180}{7} \times 14$$

= 140 + 360

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= 500 Rs.

93. As we know, volume of the cylinder = π r²h Where, r is the radius of the cylinder and h is its height Here, radius of the given cylinder = 18/2 = 9 cm : Volume of the given cylinder = $\pi r^2 h = \pi \times 9 \times 9 \times 6$ Now, this volume of ice cream in the cylinder is equal to the volume of cylinder. Volume of one ice cream = volume of hemispherical part + volume of conical part We know that, Volume of hemisphere of radius $r = 2\pi r^3/3$ And volume of cone of base radius r and height $h = \pi r^2 h/3$ In the given ice cream, it is known that height of cone is twice the diameter. \therefore h = 2d = 4r : Volume of conical part = $\frac{1}{3}\pi r^2 h = \frac{1}{3}\pi r^2 (4r) = \frac{4}{3}\pi r^3$ Also, volume of hemispherical part = $\frac{2}{3}\pi r^3$: Volume of one ice cream cone = $\frac{4}{3}\pi r^3 + \frac{2}{3}\pi r^3 = 2\pi r^3$: Volume of 9 ice cream cones = $9 \times 2\pi r^3 = 18\pi r^3$ Total volume of icecream = volume of 9 icecream cones \therefore 9 × 9 × 6 × π = 18 π r³ ⇒ r = 3 cm \Rightarrow d = 3 × 2 = 6 cm

94. We know, No. of men \times Time μ work

Let's say 15 men leave after x days. So, work should be finished in (x + 37.5) days Thus, all 25 men worked for x days and (25 - 15) = 10 men worked for 37.5 days. When 25 men worked, they completed the same work in 20 days. Assuming rate of all men is same,

$$\Rightarrow \frac{25 \times 20}{25x + (10 \times 37.5)} = 1$$











$$\Rightarrow \frac{500}{25x+375} = 1$$
$$\Rightarrow 500 - 375 = 25x$$
$$\Rightarrow x = 5 \text{ days}$$

95. Let's assume the Principal amount of first part to be Rs. x

. the amount x is lent out at 6% per 6 months simple interest for 3 years.

 \Rightarrow % rate of interest per annum = 6 \times 2 = 12%

Remaining amount = 38800 - x

 \therefore the amount (38800 – x) is lent out at 5% simple interest per annum for 2 years.

We know that, $SI = (P \times R \times T)/100$

SI = Simple interest, P = Principal Amount; R = Rate of interest; T = Time in years

⇒ Simple Interest on first part for 3 years = $\frac{x \times 12 \times 3}{100} = 0.36x$

⇒ Simple Interest on second part for 2 years $\frac{(38800-x)\times5\times2}{100} = 3880 - 0.1x$

• The ratio of Simple interests of first part to second part is 5:4

$$\Rightarrow \frac{0.36x}{3880 - 0.1x} = \frac{5}{4}$$

 $\Rightarrow 1.44x = 19400 - 0.5x$

⇒ 1.94x = 19400

∴ x = 10000

Principal Amount of second part = 38800 - 10000 = Rs. 28800

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96. Let the unit digit and **ten's place digit of the number are x and y respectively, then** according to the statement I-

From statement I-

(10y + x) - (10x + y) = 54,

 \Rightarrow 9y - 9x = 54

 $\Rightarrow y - x = 6....(1)$













We can't find the value of x and y using the statement I alone, so this statement alone is not sufficient to answer the question.

From statement II,

y − x = 6.....(2)

We can't find the value of x and y using this statement, so this statement alone is not sufficient to answer the question:

From statements I and II both-

Solving equations I and II, we get,

We still can't find the value of x and y, therefore we can't answer the question using both the statements also.

97. We know that formula for area of a triangle:

Area of a triangle = $1/2 \times Base \times Height$

From statement A-

We can't conclude area of the triangle because there is only base given in the statement, and therefore this statement alone is not sufficient to answer the question.

From statement B-

We can't conclude area of the triangle because there is only height given in the statement, and therefore this statement alone is not sufficient to answer the question.

From statement A and B both-

We can now conclude the required area because now we have both base and height of the triangle of the triangle; therefore we can answer the question using both the statements.

98. From statement I:

Given, n = r + 2

 $\Rightarrow^{\mathsf{n}} \mathbb{C}_{\mathsf{\Gamma}} = {}^{(\mathsf{\Gamma}+2)} \mathbb{C}_{\mathsf{\Gamma}} = \frac{(r+2)!}{r! \times 2!} = \frac{(r+1)(r+2)}{2}$

No comprehensive answer can be derived from this expression.

Hence, statement I is insufficient to solve the question.













From statement II:

r = 25% of (30 - 40% of 25)

We use BODMAS to solve certain parts of the question to get a simplified form.

BODMAS stands for:

B – Brackets

O – Of (this simply stands for multiplication)

D – Division

M – Multiplication

A – Addition

S – Subtraction

The above is the standard order in which a given question is simplified.

On the RHS, we have

25% of (30 - 40% of 25)

As per the BODMAS, we solve the expression in the brackets first.

⇒ 30 - 40% of 25

Even within the bracket, we found an "OF". Since there are no other brackets inside the bracket, we solve this part first.

40% of 25 =
$$\frac{40}{100}$$
 × 25 = 10
⇒ 30 - 10 = 20

Hence,

25% of 20 = $\frac{25}{100} \times 20 = 5$

Hence, r = 5.

Although the value of r has been found, the last two non-zero digits have not been found.

Hence, statement II is insufficient to solve this question.

Combining the two by substituting the value of r in $\frac{(r+1)(r+2)}{2}$

We have $\frac{(r+1)(r+2)}{2} = \frac{6\times7}{2} = 21$

Hence, the two non-zero digits are 1 and 2.

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Hence, both the statements combined can give you the solution.

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99. From Statement 1,

Let the length, breadth and height of a cuboid be 2x, 3x, 4x

Volume of cuboid = length × breadth × height

Given that volume of the cuboid is 5184 m<sup>3</sup>

2x \times 3x \times 4x = 5184 \text{ m}^3

\Rightarrow 5184 = 24x^3

\Rightarrow x^3 = 5184/24

\Rightarrow x^3 = 5184/24

\Rightarrow x^3 = 216

\Rightarrow x = 6

Length = 2 \times 6 = 12\text{m}

Breadth = 3 \times 6 = 18\text{m}

Height = 4 \times 6 = 24\text{m}

Length of diagonal of a cuboid
```

$$=\sqrt{l^2+b^2+h^2}$$

$$=\sqrt{12^2 + 18^2 + 24^2} = \sqrt{144 + 324 + 576} = \sqrt{1044} = 32.31 \, m$$

Statement 1 alone is sufficient to answer the question.

From statement (ii)

Surface area of cuboid = 2 ($I \times b + b \times h + h \times I$)

 $2062 = 2 (I \times b + b \times h + h \times I)$

But the dimensions of a cuboid are not provided to us in the second condition.

∴ Body diagonal cannot be found using the given data.

Therefore, statement (ii) alone is not sufficient to answer the question.

100. To solve any problem, number of variables and number of equations must be equal or more.

From statement I,











xy > 59

 \cdot Here are two variables and only one inequality

 \therefore The statement I alone is not sufficient to answer the question

From statement II,

Either x > 59 or y > 59

But the question statement doesn't comment on whether both x and y are positive integers or not.

 $\cdot\cdot$ Here are two variables and only one inequality

 \therefore The statement II alone is not sufficient to answer the question

Combining I and II, we obtain

either x > 59 or y > 59

Now, we have two variables and two inequalities.

From I, xy > 59

We know that,

positive × positive = positive

positive × negative = negative

negative × negative = positive

 \therefore either both x and y are positive or both x and y are negative.

But from II, we know that either x > 59 or y > 59, i.e. at least one of them is positive.

 \div by combining I and II, we know that if one is positive, the other has to be positive.

Case (i) x > 59 and y > 0 $\Rightarrow x + y > 59$ Case (ii) y > 59 and x > 0 $\Rightarrow x + y > 59$

101. From the given bar graph,

The number of total employees of Company C = 720













The number of total employees of Company D = 640

 \therefore The number of total employees of Company C more than that of Company D

- = 720 **-** 640
- = 80

 \div The per cent of the number of total employees of Company C more than that of Company D

- = 80/640
- = 0.125
- = 12.5%
- 102. From the given bar graph,

Number of employees working in D = 640

Ratio of male to female employees in D = 9 : 11

- •• Number of female employees working in D
- = 640 × (11/20)
- = 352

Number of employees working in E = 700

Ratio of male to female employees in E = 23 : 12

 \div Number of female employees working in E

- = 240
- \therefore The ratio of female employees working in companies D and E respectively

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- = 352/240
- = 22/15 (Dividing numerator and denominator by 16)
- = 22 : 15

103. From the given bar graph,

Number of employees working in A = 760















Ratio of male to female employees in A = 13: 6 : Number of male employees working in A $= 760 \times (13/19)$ = 520

Number of employees working in C = 720

Ratio of male to female employees in C = 7: 8

: Number of male employees working in C

= 336

: Total male employees in A and C together

- = 520 + 336
- = 856

Number of employees working in B = 840

Ratio of male to female employees in B = 4:3

- .. Number of female employees working in B
- $= 840 \times (3/7)$
- = 360

Number of employees working in D = 640

Ratio of male to female employees in D = 9: 11

- : Number of female employees working in D
- $= 640 \times (11/20)$
- = 352
- : Total female employees in B and D together

JRRENT AFFAIRS

- = 360 + 352
- = 712

Required Difference = 856 - 712

= 144













From the given bar graph, 104. Number of employees working in A = 760Ratio of male to female employees in A = 13:6: Number of female employees working in A $= 760 \times (6/19)$ = 240 Number of employees working in B = 840Ratio of male to female employees in B = 4:3: Number of female employees working in B $= 840 \times (3/7)$ = 360 Number of employees working in C = 720Ratio of male to female employees in C = 7:8: Number of female employees working in C $= 720 \times (8/15)$ = 384 Number of employees working in D = 640Ratio of male to female employees in D = 9: 11 : Number of female employees working in D $= 640 \times (11/20)$ = 352 Number of employees working in E = 700Ratio of male to female employees in E = 23 : 12: Number of female employees working in E $= 700 \times (12/35)$ = 240

The number of female employees, taking all the companies together

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= 240 + 360 + 384 + 352 + 240





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= 1,576

∴ Required average

- = 1,576/5
- = 315.2 **≈** 315

105. From the given bar graph,

Number of employees working in A = 760

Ratio of male to female employees in A = 13:6

 \therefore Number of male employees working in A

= 760 × (13/19)

= 520

Number of employees working in B = 840

Ratio of male to female employees in B = 4:3

•• Number of male employees working in B

```
= 840 × (4/7)
```

= 480

Number of employees working in C = 720

Ratio of male to female employees in C = 7:8

```
\div Number of male employees working in C
```

```
= 720 \times (7/15)
```

```
= 336
```

Number of employees working in D = 640

Ratio of male to female employees in D = 9: 11

 \div Number of male employees working in D

= 288

Number of employees working in E = 700

Ratio of male to female employees in E = 23 : 12













- : Number of male employees working in E
- = 700 × (23/35)
- = 460

The number of male employees, taking all the companies together

= 520 + 480 + 336 + 288 + 460

= 2,084

106. The given series is,

$$\rightarrow 17, \rightarrow 18 = 17 + 1^{3}, \rightarrow 26 = 18 + 2^{3}, \rightarrow 53 = 26 + 3^{3}, \rightarrow 117 = 53 + 4^{3}, \rightarrow ? = 117 + 5^{3} = 242, \rightarrow 458 = 242 + 6^{3} \therefore ? = 242$$



- $\rightarrow 8$,
- \rightarrow 56 = 8 × 7,
- \rightarrow 336 = 56 × 6,
- $\rightarrow 2352 = 336 \times 7$,
- \rightarrow 14112 = 2352 × 6,
- $\rightarrow ? = 14112 \times 7 = 98784$
- 108. The given sequence is:

499 622 868 1237 1729 2346 3082

Search for pattern-











622 **-** 499 = 123 = 123 × 1

868 – 622 = 246 = 123 × 2

1237 **–** 868 = 369 = 123 × 3

 $1729 - 1237 = 492 = 123 \times 4$

2346 - 1729 = 617 which is not equal to $123 \times 5 = 615$

3082 - 2346 = 736 which is not equal to $123 \times 6 = 738$

Since last two subtractions are not following pattern, so wrong term is common term in both of these subtractions, i.e. 2346

109. The given series is,

$$\rightarrow 1, \rightarrow 3 = 1 + 2, \rightarrow 8 = 3 + (2 + 3 \times 2^{0}), \rightarrow 19 = 8 + (5 + 3 \times 2^{1}), \rightarrow 42 = 19 + (11 + 3 \times 2^{2}), \rightarrow 89 = 42 + (23 + 3 \times 2^{3}), \rightarrow 184 = 89 + (47 + 3 \times 2^{4})$$

The wrong term is 88 and 89 should come in its place.

110. The given series is:

8 31 123 485 1936 7739

Search for pattern:

 $8 \times 4 - 1 = 31$

 $31 \times 4 - 2 = 122$ (but here given term is 123)

Let's check with both terms

 $122 \times 4 - 3 = 485$ (which is right term), $123 \times 4 - 3 = 489$ (which is wrong term)

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 $485 \times 4 - 4 = 1936$

 $1936 \times 4 - 5 = 7739$













So the wrong term is 123

- 111. Profit in the year 2002 = 50 crores Income in the year 2002 = 120 crores Expenditure = Income - profit = 120 - 50 = 70 crores % profit in the year $2002 = \frac{50}{70} \times 100\% \approx 71\%$
- 112. Profit in year 2004 = 70 crores Profit in year 2005 = 75 crores % profit increase in 2005 $\frac{75-70}{70} \times 100\% = 7.1\% \approx 7\%$
- 113. Profit made in year 1999 = 25 crores
 Given, income in the year 1999 was Rs. 60 crores.
 Expenditure = Income profit
 ∴ Expenditure in year 1999 = 60 25 = 35 crores
 Now, expenditures in this year equals the expenditures in the year 2001.
 Profit in year 2001 = 40 crores
 ∴ Income in year 2001 = 35 + 40 = 75 crores
- 114. Profit made in year 2003 = 55 crores
 Given, expenditure in the year 2003 was Rs. 60 crores.
 Income = expenditure + profit
 ⇒ Income = 60 + 55 crores = 115 crores

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115. From the line graph,Profit in year 1998 = 30 croresProfit in year 1999 = 25 crores











testbook

Profit in year 2000 = 50 crores Profit in year 2001 = 40 crores Profit in year 2002 = 50 crores Profit in year 2003 = 55 crores Profit in year 2004 = 70 crores Profit in year 2005 = 75 crores Profit decreases in 1999. % profit increase in 2000 = $\frac{50-25}{25} \times 100\% = 200\%$ % profit decreases in 2001. % profit increase in $2002 = \frac{50-40}{40} \times 100\% = 25\%$ % profit increase in 2003 = $\frac{55-50}{50} \times 100\% = 10\%$ % profit increase in 2004 = $\frac{70-55}{55} \times 100\% = 26.3\%$ % profit increase in 2005 = $\frac{75-70}{70} \times 100\% = 7.1\%$ ∴ % increase in profit is highest for year 2000.

Since radius and height of the right circular cone are in the ratio 7:9 and 116. volume of cone is 462 m³

: Let the radius (r) be 7x and height be (h) 9x : Volume of the solid cone is given by $\frac{1}{3}\pi r^2 h$ Since volume of the cone is 462 m³ $\therefore \frac{1}{2}\pi r^2 h = \frac{1}{2} \times \frac{22}{7} \times (7x)^2 \times 9x = 462 \ m^3$ $\Rightarrow x^3 = 1$ ⇒ x = 1

- \therefore Radius (r) = 7x = 7 \times 1 = 7 m
- 117. A takes 4 days to complete 1/3 of a job











⇒ part of work done by A in one day $= \frac{\binom{1}{3}}{4} = \frac{1}{12}$ B takes 3 days to complete 1/6 of the job ⇒ Part of work done by B in one day $\frac{\binom{1}{6}}{3} = \frac{1}{18}$ C takes 5 days to complete 1/2 of the job ⇒ part of work done by C in one day $= \frac{\binom{1}{2}}{5} = \frac{1}{10}$ When all of them work together: Part of work finished by all three in one day $= \frac{1}{12} + \frac{1}{18} + \frac{1}{10} = \frac{43}{180}$ ∴ All 3 work together for 2 days: ∴ Part of work left to be finished $= 1 - \frac{86}{180} = \frac{94}{180}$ ∴ B finishes 1/18 part of the work in one day. Number of days taken by A to finish (94/180) part of the work $= \frac{\frac{94}{160}}{\frac{1}{16}} = 9.4 \text{ days}$

118. Let they be mixed in ratio of x:y.

 \div x ml of mixture from vessel A will contain 4x / 7 ml of milk and 3x/7 ml of water.

Also, y ml of mixture from vessel B will contain 7y/9 ml of milk and 2y/9 ml of water.

Total mixture would be (x + y) ml.

Out of which we want 6(x + y)/10 ml of milk and 4(x + y)/10 ml of water.

 \div Milk and water from respective mixtures should sum up to give required quantities.

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On comparing Milk

$$\frac{4x}{7} + \frac{7y}{9} = \frac{6(x+y)}{10}$$
$$\Rightarrow \frac{36x+49y}{63} = \frac{6x+6y}{10}$$





120. Required number of candidates selected from commerce subject

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$$= 14780 \times \frac{20}{100} = 2956$$

121. From question:

⇒ Required ratio =
$$51560 \times \frac{12}{100} : 14780 \times \frac{11}{100}$$

= 3094 : 813









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122. ⇒ Total numbers of candidates appeared for exam from Commerce and English subject –

 $51560 \times \frac{24}{100}$

 \Rightarrow Total number of candidates appeared for exam from Art subject –

$$51560 \times \frac{16}{100}$$

: Required percentage = $\frac{51560 \times \frac{24}{100}}{51560 \times \frac{16}{100}} \times 100\% = \frac{24}{16} \times 100\% = 150\%$

123. The number of candidates cleared from physics and Maths subject -

$$= 14780 \times \frac{16+7}{100}$$

- = 3399.4 ≈ 3400 (approx.)
- 124. Required difference = $51560 \times \frac{18}{100} 14780 \times \frac{16}{100}$ = 9280.8 - 2364.8 = 6916

125. \Rightarrow Number of candidates cleared from Maths subject –

$$= 14780 \times \frac{7}{100} = 1034.6$$

 \Rightarrow Number of candidates cleared from Art subject –

$$= 14780 \times \frac{11}{100} = 1625.8$$

 \Rightarrow Required difference = 1625.8 - 1034.6

= 591.2 ≈ 591 (approx.)

126. Total number of passengers in train A = 700

According to the information given in the question, 20% of the passengers of train A are in general conches, one-fourth (i.e. 25%) of the total number of passengers are in AC coaches and 23% of the passengers of train A are in sleeper class coaches.

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: Number of passengers in first class coaches of train A = [100 - (20 + 25 + 23)]% of 700 = 32% of 700 = 224

 \therefore Amount generated = 224 \times 550 = Rs. 123200

127. Number of passengers in train A = 700

: Train B has 30% more passengers than train A,

Number of passenger in train B = 700 + 30% of 700 = 910

No. of passengers of train A in general coaches = 20% of 700 = 140

According to the information given in the problem, one-fourth (i.e. 25%) of the total number of passengers in train A are in AC coaches and total number of passengers in AC coaches in both the trains together is 480.

: Number of passengers in the AC coaches of train B = 480 - (25% of 700) = 480 - 175 = 305

•• Number of passengers in general class coaches in train B

= Total passengers – (passengers in sleeper + passengers in 1st class + passengers in AC)

= 910 - [(30 % 0f 910) + (10% of 910) + 305] = 910 - 669 = 241

Total number of passengers in general class coaches in both the trains together
 = 140 + 241 = 381

 $\therefore \text{ Required percentage} = \frac{381}{700} \times 100 = 54.42\% \approx 54\%$

128. Number of passengers in train A = 700

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: Train B has 30% more passengers than train A,

Number of passenger in train B = 700 + 30% of 700 = 910

According to the information given in the question, one-fourth of the total number of passengers in train A are in AC coaches.

 \therefore Number of passengers in the AC coaches of train A = 25% of 700 = 175

Also, Total number of passengers in sleeper class coaches and first class coaches together of train B = 30% of 910 + 10% of 910 = 273 + 91 = 364

 \therefore difference between the two quantities = 364 - 175 = 189









129. Number of passengers in train A = 700

: Train B has 30% more passengers than train A,

Number of passenger in train B = 700 + 30% of 700 = 910

: In train A, 20% of the passengers are in general conches,

Number of passengers in the general coaches of train A = 20% of 700 = 140

According to the information given in the problem, one-fourth (i.e. 25%) of the total number of passengers in train A are in AC coaches and total number of passengers in AC coaches in both the trains together is 480.

: Number of passengers in the AC coaches of train B = 480 - (25% of 700) = 480 - 175 = 305

 \therefore Total number of passengers in the general coaches of train A and AC coaches of train B together = 140 + 305 = 445

130. Number of passengers in train A = 700

" Train B has 30% more passengers than train A,

Number of passenger in train B = 700 + (30% of 700) = 910

:30% of the number of passengers of train B is in sleeper class coaches,

Number of passengers in sleeper class coaches of train B = 30% of 910 = 273

According to the information given in the question, in train A, 20% of the passengers are in general conches, one-fourth (i.e. 25%) of the total number of passengers are in AC coaches and 23% of the passengers of train A are in sleeper class coaches

: Number of passengers in first class coaches of train A = [100 - (20 + 25 + 23)]% of 700 = 32% Of 700 = 224

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∴ required ratio = 273:224 = 39:32

- 131. Here, the areas to be painted are
 - (i) inner surface,
 - (ii) outer surface
 - (iii) two rings on the ends







We know that,







Surface are of the cylinder = 2π rh Where, r = radius of the cylinder and h = height of cylinder For inner surface: Radius = r = 10/2 = 5 cm \therefore Inner surface area of the cylinder = $2\pi \times 5 \times 8 = 80\pi$ cm² For outer surface: Radius = R = 20/2 = 10 cm \therefore Outer surface area of the cylinder = $2\pi \times 10 \times 8 = 160\pi$ cm² For rings on the ends: Area of one ring = $\pi(R^2 - r^2) = \pi(10^2 - 5^2) = \pi(100 - 25) = 75\pi$ cm² \Rightarrow Total area of the rings = $2 \times a$ rea of one ring = $2 \times 75\pi = 150\pi$ cm² \therefore Total area to be painted = $80\pi + 160\pi + 150\pi = 390\pi$ cm²

Cost of painting = $Rs. 0.08 per cm^2$

 \therefore Total cost of painting = 0.08 \times 390 π = Rs. 31.2 π

132. Since B reaches first and then turns back and reaches A after travelling 12 Km, such that Distance travelled by B = 60 + 12 = 72 Km

Distance travelled by A when B meets him on his return trip = 60 - 12 = 48 Km

Using formula, Speed = Distance/Time

The time taken by both is same, hence on comparing the time taken by both the boys

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$$\Rightarrow \frac{48}{x-4} = \frac{72}{x}$$

On cross multiplying,

$$\Rightarrow 48x = 72(x - 4)$$

- $\Rightarrow 48x = 72x 288$
- ⇒ 24x = 288
- ⇒ x = 12















- : Rate of A is x 4 = 12 4 = 8 Km/hr
- 133. Let the present ages of Aditi and Parul be x and y years respectively.

∴ x + y = 72 -----(i)

Now, according to the given information,

Aditi's present age (i.e. x) is 5 times of Parul's age at the time when Aditi was as old as Parul's present age (i.e. y).

Clearly, it was (x - y) years ago, when Aditi was y years old.

: Parul's age at that time = y - (x - y) = (2y - x)

 \Rightarrow As per the given information, x is 5 times of (2y - x).

```
\therefore x = 5 \times (2y - x)
```

$$\Rightarrow$$
 x = 10y - 5x

 \Rightarrow y = ($\frac{3x}{5}$)

Substituting in equation(i), we get,

```
x + (3x/5) = 72
```

: Aditi's present age = 45 years

134. For CI:

$$A = P\left(1 + \frac{r}{100}\right)^t$$

Where,

A is the amount at the end of time t,

P is the principal,

t is time period in years.

r is rate of annual interest

Let the annual installment be a.

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For 1 year,

- $a = P_1 \left(1 + \frac{r}{100} \right)^1$ For 2 years $a = P_2 \left(1 + \frac{r}{100} \right)^2$ For 3 years $a = P_3 \left(1 + \frac{r}{100} \right)^3$ Given, P₁ + P₂ + P₃ = 7620 and r = 50/3% $\Rightarrow \frac{a}{\left(1 + \frac{50}{300}\right)} + \frac{a}{\left(1 + \frac{50}{300}\right)^2} + \frac{a}{\left(1 + \frac{50}{300}\right)^3} = 7620$ $\Rightarrow a \left(\frac{1}{1.1667} + \frac{1}{1.3611} + \frac{1}{1.5879} \right) = 7620$ $\Rightarrow a \times 2.2216 = 7620$ $\Rightarrow a = 7620/2.2216$ $\Rightarrow a = 3430$
- 135. There are total 4 coins in 1st purse, out of which 1 coin is a rupee.

Probability of taking out a rupee coin from 1st purse = 1/4

Similarly,

Probability of taking out a rupee coin from 2^{nd} purse = 2/6

Probability of taking out a rupee coin from 3^{rd} purse = 3/5

But, the purse itself is selected at random,

Probability of selecting any 1 purse = 1/3

Required probability = $P(selecting a purse) \times P(taking a rupee coin from that purse)$

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$$= (1/3) \times (1/4) + (1/3) \times (2/6) + (1/3) \times (3/5)$$

$$= (1/3) \times [(1/4) + (2/6) + (3/5)]$$













136. Let 'x' be the percent profit or loss.

We know that formula for profit or loss percentage:

Profit percentage = $(Profit/CP) \times 100\%$

Loss percentage = $(Loss/CP) \times 100\%$

Now according to the question, profit and loss percentage is same in both the cases.

$$\therefore CP = 1920 \times \frac{100}{100+x} = 1280 \times \frac{100}{100-x}$$

$$\Rightarrow 192 \times (100 - x) = 128 \times (100 + x)$$

⇒ 19200 – 192x = 12800 + 128x

⇒ x = 20

∴ CP of the article= (1920 × 100)/120 = Rs 1600

Required Selling price = $1600 \times (125/100) = \text{Rs } 2000$.

Hence, the required selling price of the article to gain a profit of 25% would be Rs 2000.

137. For<mark>mula:</mark>

Average = (sum of observation)/(no of observation)

Given that, b is twice of a and thrice of c so, largest number is b. Also, the average of the three numbers is 44, then

 $b = 3c \Rightarrow c = b/3$

And average of a, b, c = (a + b + c)/3 = 44 -----(1)

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Putting the value of a and c in this equation, we get

Average of a, b, c =
$$\frac{b}{2} + b + \frac{b}{3} = 44$$

 $\Rightarrow \frac{11b}{18} = 44$
 $\Rightarrow b = \frac{44 \times 18}{11} = 72$

138. Total number of tickets = 20











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Let the number of first class tickets be x \therefore Number of second class tickets = 20 - x The cost of each first class ticket is Rs. 25 : Cost of the first class tickets = $25 \times x = Rs$. 25x Cost of each second class ticket is Rs. 20 : Cost of second class tickets = $20 \times (20 - x) = Rs. (400 - 20x)$ ∴ Total cost = Rs. 440 $\Rightarrow 25x + (400 - 20x) = 440$ $\Rightarrow 5x = 40$ $\Rightarrow x = 8$: Number of first class tickets = 8 \Rightarrow Number of second class tickets = 20 - 8 = 12 Now, the number of first class and second class tickets is interchanged : Cost of first class tickets = $25 \times 12 = 300$ \Rightarrow Cost of second class tickets = 20 \times 8 = 160 ∴ Total cost = 300 + 160 = Rs. 460 139. C.P of 8 kgs of tea at the rate of Rs. 4 per kg = 8×4 = Rs. 32 C.P of 6 kgs of tea at the rate of Rs. 9 per kg = 6×9 = Rs. 54 Total cost price of (8 + 6) kgs of tea mixture = Rs. 86 Given: profit = 15% of C.P = (15/100) × 86 = Rs. 12.9 Total S.P = CP + Profit = Rs. (86 + 12.9) = Rs. 98.9

Total quantity of tea mixture sold = 14 kgs

Therefore, S.P./kg of tea = Rs. (98.9/14) = Rs. 7.06

140. There are 7 letters in the word article, and it has 4 consonants (i.e. C, P, S and L) and 3 vowels (i.e. A, U and E)

There are 3 even places and 4 odd places.











So for 3 even places, we have 4 consonants.

Hence, for the 3 places to be always filled by consonants, the combination will be given by $^4\text{C}_3$

Then their permutations for placing in the even places will be (3!)

Now we are left with 4 letters with 4 places for them, so their permutations will be (4!)

Hence, the required number of arrangements

$$= {}^{4}C_{3} \times (3!) \times (4!)$$
$$= 4 \times 6 \times 24$$

- = 576
- 141. Information is basically that form of data which is organized in a meaningful manner for presentation so that it can be worked upon.
- 142. Data mining is basically the mining of data i.e. discovering and maintaining data from every detail. This is done to study market trends by collecting data from different sources and also to analyze customer trends for the use of sales and management team.
- 143. WWW is the acronym for World Wide Web and it contains millions of websites which are accessed by their URLs. Each website contains several pages which are there on the servers of the World Wide Web.
- 144. HTML is a language used for writing the source code for webpages. It is just like any other word processing language and the source code is written in notepad etc.
- 145. A network is basically a connection where two or more than two devices are connected together. It is done for sharing information among the devices or for sharing of resources.











- 146. The POS system is becoming popular in the modern time because of its portability and ease of use. It is handy and detects the product and other specification. The user can make payment from his/her card as well.
- 147. IBM 7000 is a computer which is peculiar with its architecture. It has a typical modular construction. It is designed for complex operations and is equipped with advanced technology for specific purposes.
- 148. The process that deals with the technical and management issues of software development is software process.
- 149. The main circuit board which helps the computer to work and perform necessary functions is known as motherboard.
- 150. There is no hardware which is used to monitor computer processing.
- 151. Executing is a process which is defined as the process of carrying out commands.
- 152. To specify margins in Word, the user has to select Page Setup option from the Page layout tab.
- 153. TSO stands for Time sharing option, which is an interactive option for IBM mainframe operating systems.
- 154. Data redundancy is one reason for problems of data integrity.
- 155. F12 is the short cut key that is used to open save as file window in Microsoft office.













- 156. A machine language is typical for a particular computer. It is a machine code and contains the instruction which can be straightway picked up by the computer and executed by it for performing the function specified in the instruction.
- 157. When the booting process takes place, it is initializing the software system and preparing those for running the application software on the platforms. While booting, the OS is copied from the disk into the memory of the computer.
- 158. When a particular document has been created in MS word, it is saved for future references. MS word gives the option that the user may access the same **document and make changes "n" number of times as per his requirements. This is** known as editing the document.
- 159. Digital camera is a device which takes an image and converts it into an input which can be processed by a computer (like JPG or other files). When these images are taken into a computer and printed on a paper, it is referred to as an output of the image.
- 160. The removable storage media refers to those storage devices which are detachable from the computer and can be connected again. The removable HDD cartridges, Magneto optical disks and flexible disks cartridges are examples of removable storage devices.
- 161. Punjab National Bank said it plans to raise Rs 6,000 crore in tranches from bonds to fund business expansion. The board will be considering issuance of Basel-III compliant debt instruments Perpetual Additional Tier-I capital bonds worth Rs. 3,000 crore & Tier-II bonds of up to Rs. 3,000 crore. Under the Basel-III norms, AT-1 bonds come with loss absorbency features.
- 162. Andhra Bank commenced the sale of Indian Gold Coins (IGCs) in 5 gm, 10 gm and 20 gm denominations. It had also entered into a memorandum of understanding with MMTC for the sale of these coins. The IGCs are being sold **under the government's gold monetisation scheme. The coins are of 24 karat** purity and 999 fineness.













- 163. Pakistan declared an Indian High Commission official Surjeet Singh as persona non-grata and asked him to leave the country. The move follows India's action earlier declaring a Pakistan High Commission staffer in New Delhi as persona non-grata for espionage activities. Persona non grata meaning "an unwelcome person", is a legal term used in diplomacy.
- 164. The RBI has permitted startups to raise external commercial borrowings (ECBs) of up to USD 3 million in a financial year. It is aimed at boosting innovation & promoting job creation. The borrowing should be denominated in any freely convertible currency or in Indian Rupees. In case of borrowing in INR, the lender should mobilise INR through swaps sale undertaken through bank in India.
- 165. ICICI Bank UK, a wholly owned subsidiary of ICICI Bank, has launched its online money transfer service, 'Money2India Europe' in Sweden, Norway and Denmark. Using this service, anyone residing in these countries can initiate money transfer round-the-clock on 365 days from their local bank account to any bank account in India. With this service is now available in 20 countries in Europe.
- India has signed three agreements with New Zealand. The agreement were on 166. issues pertaining to avoidance of double taxation, cooperation in the field of youth and sport affair and food safety cooperation. The agreements were signed in the presence of Prime Minister Narendra Modi and New Zealand Prime Minister John Key. John Key is on a second state visit to India in five years.
- Karnataka Bank bid farewell to Ananthakrishna, non-executive chairman of 167. the bank. He retired from the office as part-time non-executive chairman. He was associated with the bank for over 45 years in various capacities and retired on attaining the age of 70. Bank Managing Director and CEO P. Jayarama Bhat felicitated him.
- Paul Beatty was named as the first American to win the prestigious Man 168. Booker fiction prize, for "The Sellout". His novel tells the story of a young black man who tries to reinstate slavery and racial segregation in a suburb of Los Angeles. It is a literary prize awarded each year for the best original novel, written in the English language.















- 169. Sanjay Baweja is the chief financial officer (CFO) of Flipkart. He has put in his papers after a two-year stint. Mr Baweja had joined Flipkart from Tata Communications about two years ago. Flipkart has seen a string of exits in recent months. In April, Flipkart chief product officer Punit Soni and vice president and head of seller ecosystem Manish Maheshwari resigned.
- 170. Adani Petronet (Dahej) Port Pvt (APPPL) is a joint venture of Adani Enterprise & Petronet LNG.
- 171. The government has decided to sell Chickpeas (Chana) from its buffer stock through the National Commodity and Derivatives Exchange (NCDEX) to cool prices. The decision was taken at a meeting of an inter-ministerial committee on prices under the chairmanship of consumer affairs secretary Hem Pande. The government is also considering selling subsidised pulses through the outlets of Khadi & Village Industries Corp (KVIC).
- 172. Cochin Shipyard Limited has built Indian Coast Guard Ships (ICGS) Aryaman and Atulya. They were recently commissioned by the Indian Navy. The commissioning was done by Financial Adviser to Defence Services Sunil Kumar Kohli. The indigenous FPVs can achieve a maximum speed of 33 knots with range of 1500 nautical miles.
- 173. SEBI has **barred as many as eight "vanishing" companies and 40 directors** from accessing the capital market. They have been barred from accessing the capital market for the next five. Vanishing companies are those that failed to file statutory returns with the Registrar of Companies and stock exchanges for two years. These firms failed to comply with the requirements of listing agreement.
- 174. SIDBI has launched ASPIRE. The Rs 60 crore 'fund of funds' falls under 'A Scheme for Promotion of Innovation and Rural Entrepreneurship and agro industry (ASPIRE)' for supporting various venture capital funds. The government initiative aims at providing the necessary support environment to unleash the potential of MSME.









- 175. In one of the biggest card replacements in Indian banking, State Bank of India has said that it will re-issue around six lakh debit cards to customers. The cards were blocked following a malware-related security breach in a non-SBI ATM network. "It's a security breach, but not in our banks' systems. Many other banks also have this breach right now and since a long time," Shiv Kumar Bhasin.
- 176. PNB Housing Finance, a subsidiary of state-run Punjab National Bank (PNB), has filed the papers with Sebi for its Rs 3,000 crore initial public offering (IPO). The issue will open on October 25 and close on October 27. PNB Housing was the fifth largest housing finance company (HFC) in India by portfolio size. Housing loans constituted nearly 70% of the company's total loan portfolio.
- 177. Typhoon Sarika slammed into the northeastern Philippines. Strong winds and rain knocked down trees and electricity poles, causing power outages and floods in the five provinces. The typhoon, known locally as Karen, left more than 246,000 without power and telephone service. It is the twenty first named storm and the tenth typhoon of the annual Pacific typhoon season of 2016.
- 178. The Government has decided to use postal network for distribution of subsidized pulses. The decision was taken in the Inter Ministerial Committee on prices of essential commodities headed by Union Consumer Affairs Secretary, Hem Pande. The committee suggested that in the absence of government outlets in the states, postal networks should be used for the distribution.
- 179. A comet struck our home planet a long time ago and it could have triggered the Paleocene-Eocene Thermal Maximum (PETM). PETM is a rapid warming event caused by an accumulation of atmospheric carbon dioxide 56 million years ago. PETM has become a major point of interest for scientists as it is the best past analog to understand impacts of global climate warming.
- 180. A 32 seater amphibious bus was launched in Goa on the auspicious day of **Dusshera by Goa Tourism. Called 'Goa Duck Tours', the new bus will offer** tourists in Goa a ride down the River Mandovi. This is the first time in India, that such a bus service has been launched. This amphibious bus has received sanctions from the transport department and is set to begin full operations from November 2016.













- 182. Khan Research Laboratories (KRL) is located in Kahuta, Pakistan. On September 16 it was reported that Pakistan may be rapidly constructing a new centrifuge for a reprocessing site within the site. According to IHS Markit, the satellite imagery of a newly built site at the KRL shows the progress of construction. IHS Markit noted that the area is approximately 1.2 hectares and is located within the secure area of the KRL.
- 183. NITI Aayog has suggested that Railways work on cost optimisation measures and enhancing its non-fare revenue. It also said that fare hikes were not the only way to deal with losses of Indian Railways in passenger services business and "inefficiencies" in the cost structure also contribute to it.
- 184. The U.S is confident that India will be able to ratify the Paris Agreement on climate change before the end of the year. The Obama administration is actively persuading members of the Nuclear Suppliers Group (NSG) to admit India into the 48-member club. Although India has not yet publicly declared a timeline for ratifying the Paris Agreement.
- 185. West Bengal Chief Minister Mamata Banerjee said that the state will provide around 25 acres of land in the Panagarh Industrial Park to Swedish automobile firm Volvo. However, she did not specify what Volvo would do with the land. Further, Banerjee said the state government's target is to prepare a workforce of six lakh skilled workers every year.
- 186. Banks stipule interest rates on loans and advances are based on credit rating.
- 187. Financial Action Task Force has an office in New Delhi.
- 188. Aadhar is the new name of UID.











- 189. The Reserve Bank of India, in conjunction with the banks, has embarked upon a Special Electronic Funds Transfer (SEFT) Scheme.
- 190. Under the Reserve Bank of India Act 1948, The Reserve Bank of India came under the Public Sector from 1st January 1949.
- 191. The Reserve Bank of India is the central bank of India which is responsible for all the monetary and fiscal policy. It is this Bank which prints and regulates the currency which is being used by us. Every currency be it a note or a coin has a stamp of Reserve Bank of India proving the authenticity of the currency.
- 192. M₀ (M-zero) is the most liquid measure of the money supply. It only includes cash or assets that could quickly be converted into currency. This measure is known as narrow money because it is the smallest measure of the money supply.
- 193. The duties of a central bank is performed by The Reserve Bank of India, as it issues and regulates currency, money supply and interest rates.
- **194**. The subscriber to the commercial paper is the investor, and a single investor in the Commercial paper market is not allowed to invest less than Rs.5 lakhs.
- 195. Commercial paper is an unsecured, short-term debt instrument issued by a corporation, typically for the financing of accounts receivable, inventories and meeting short-term liabilities. Maturities on commercial paper rarely range any longer than 270 days.
- 196. The Reserve Bank of India Act 1934 was enacted on the recommendation of the Hilton Young Commission.
- 197. The minting of Rupee coins in India is governed by the Coinage Act of 1906.













- 198. Central Government has the final authority in deciding the design, form and material of the bank notes that are to be issued by the Reserve Bank of India.
- 199. On 1st April, 1957 the system of decimal coinage was introduced in India.
- 200. The Banking Regulations Act of 1949 does not hold valid for primary agricultural societies and co-operative land mortgage banks.



